ACCELERATING DIGITAL GROWTH



2025

LAPORAN TAHUNAN & LAPORAN KEBERLANJUTAN
ANNUAL REPORT & SUSTAINABILITY REPORT

PT Bank MNC International Tbk

Kesinambungan Tema Laporan Tahunan
Annual Report Themes Series



2020
SUSTAINABILE INNOVATION

2021
REVOLUTIONARY
DIGITAL TRANSFORMATION

2022
WEATHERING A CRISIS
THROUGH
DIGITALIZAION
AND **EXCELLENCE**

2023
ACCELERATING
FINANCIAL INCLUSION
THROUGH **DIGITAL**
TRANSFORMATION

2024
ACCELERATING RESILIENT
GROWTH THROUGH
COLLABORATIVE INNOVATION



ACCELERATING DIGITAL GROWTH

Pada tahun 2025, meskipun tantangan ekonomi global dan pasar yang tidak menentu masih mewarnai lanskap keuangan, Bank MNC terus mempercepat pertumbuhannya melalui inovasi kolaboratif. Salah satu langkah strategis yang dilakukan adalah menjadi bagian dari strategi inovasi, Bank MNC juga memprioritaskan penyaluran kredit yang bertanggung jawab, dengan fokus pada segmen komersial. Di samping itu, pengelolaan dana yang cermat, memungkinkan Bank MNC untuk memberikan pinjaman dengan suku bunga yang kompetitif dan meningkatkan margin bunga bersih, sekaligus berkontribusi pada pertumbuhan pendapatan berbasis komisi.

Kinerja MNC Bank pada tahun 2025 menunjukkan pencapaian yang solid meskipun menghadapi tantangan dalam efisiensi dan profitabilitas. Kepercayaan masyarakat terhadap bank semakin kuat, dengan meningkatnya Dana Pihak Ketiga (DPK) dan kinerja bisnis Treasury yang mengesankan. MNC Bank tetap berhasil mengelola risiko dengan disiplin, menjaga kepatuhan terhadap regulasi, dan memanfaatkan peluang investasi yang menguntungkan. Penghargaan-penghargaan bergengsi yang diterima MNC Bank semakin memperkuat posisinya sebagai lembaga keuangan yang terus beradaptasi dengan tren digital dan berkomitmen memberikan solusi keuangan inovatif bagi nasabah.

In 2025, despite global economic challenges and market volatility still affecting the financial landscape, Bank MNC continues to accelerate its growth through collaborative innovation. One of the strategic steps taken is as part of its innovation strategy, Bank MNC also prioritizes responsible lending, with a focus on the commercial segment. In addition, careful fund management allows Bank MNC to provide loans at competitive interest rates and increase net interest margins, while contributing to the growth of commission-based income.

MNC Bank's performance in 2025 showed solid achievements despite facing challenges in efficiency and profitability. Public trust in the bank has strengthened, with increased Third-Party Funds (DPK) and impressive Treasury business performance. MNC Bank successfully managed risks with discipline, maintained regulatory compliance, and seized profitable investment opportunities. The prestigious awards received by Bank MNC further solidified its position as a financial institution that continues to adapt to digital trends and is committed to providing innovative financial solutions for its customers.

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Ikhtisar Utama
Key Highlights

Ikhtisar Keuangan
Financial Highlights

Laporan Posisi Keuangan
Statement of Financial Position

Dalam jutaan Rupiah | In Miliion Rupiah

Uraian Description	2025	2024	2023	2022	2021
ASET ASSETS					
Kas Cash	97.905	102.054	82.833	93.012	76.512
Giro pada Bank Indonesia Demand Deposits with Bank Indonesia	693.872	738.201	739.432	1.208.374	520.444
Giro pada Bank Lain - Pihak Ketiga Demand Deposits with Other Banks-Third Parties	172.536	277.507	224.174	175.171	183.367
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga Placements with Bank Indonesia and Other Banks - Third Parties	1.505.000	1.434.921	2.696.104	1.814.818	1.654.826
Efek-Efek - Pihak Ketiga dan Berelasi Securities - Third Parties and Related Parties	4.298.461	4.645.158	2.165.087	2.298.935	1.674.698
Tagihan Derivatif - Pihak Ketiga Derivative Receivables - Third Parties	816	1.201	135	2.894	76
Kredit - Bersih Loans - Net	11.357.603	10.983.095	9.991.210	9.952.665	8.285.226
Tagihan Akseptasi - Pihak Ketiga Acceptance Receivables - Third Parties	2.558	42.176	37.828	77.253	-
Efek-efek yang dibeli dengan janji di jual kembali Securities Purchased under Resale Agreements	43.489	-	95.210	-	248.514
Biaya Dibayar di Muka Prepaid Expenses	118.164	68.008	60.578	72.065	87.738
Aset Tetap - Bersih Fixed Assets - Net	978.288	1.002.737	1.001.685	31.659	31.213
Aset Pajak Tangguhan - Bersih Deferred Tax Assets - Net	76.832	92.815	111.433	124.494	223.335
Aset Tak Berwujud - Bersih Intangible Assets - Net	19.297	16.720	19.866	16.806	14.691
Aset Lain-Lain - Bersih Other Assets - Net	907.814	1.466.816	921.803	994.217	1.014.720
Jumlah Aset **Total Assets**	**20.272.635**	**20.871.409**	**18.147.378**	**16.862.363**	**14.015.360**
LIABILITAS Liabilities					
Liabilitas Segera Liabilities Payable Immediately	88.995	457.641	72.941	89.057	69.299
Simpanan Deposits	14.686.944	14.430.646	13.402.451	13.154.886	11.242.321
Simpanan dari Bank Lain - Pihak Ketiga Deposits from Other Banks - Third Parties	1.144.624	799.826	557.102	193.808	130.675
Efek-Efek yang Dijual dengan Janji dibeli Kembali Securities Sold under Repurchase Agreements	193.557	1.168.182	184.851	380.566	-

Uraian Description	2025	2024	2023	2022	2021
Liabilitas Akseptasi - Pihak Ketiga Acceptance Liability - Third Parties	2.558	5.279	37.828	77.253	-
Liabilitas Derivatif - Pihak Ketiga Derivative Payable - Third Parties	639	879	32	1.144	137
Pinjaman yang Diterima Loans	-	-	-	-	867
Utang Pajak Taxes Payable	24.830	14.395	23.009	13.343	15.736
Liabilitas Imbalan Pasca Kerja Employee Benefits Obligation	51.035	46.331	42.984	34.660	33.910
Beban yang Masih Harus Dibayar Outstanding Liabilities	217.148	241.133	189.759	162.854	131.505
Liabilitas Lain-Lain Other Liabilities	111.673	45.977	48.987	42.458	25.453
Jumlah Liabilitas Total Liabilities	**16.522.003**	**17.210.289**	**14.559.944**	**14.150.029**	**11.649.903**
EKUITAS EQUITY					
Modal Saham - nilai nominal Rp100 per saham untuk saham seri A. dan Rp50 untuk saham seri B Capital Stock - Rp100 per value per share for Series A shares. And Rp50 for Series B shares	3.325.597	3.325.597	2.790.935	2.713.698	2.355.918
Tambahan Modal Disetor - Bersih Additional Paid-in Capital - Net	943.217	943.217	1.477.879	755.772	592.219
Laba (Rugi) Komprehensif Lain Other Comprehensive Profit (Loss)	18.147	10.410	11.574	13.734	23.359
Saldo Laba (Defisit) Retained Earnings (Deficit)	(536.329)	(618.104)	(692.954)	(770.870)	(823.375)
Jumlah Ekuitas Total Equity	**3.750.632**	**3.661.120**	**3.587.434**	**2.712.334**	**2.365.457**
Jumlah Liabilitas dan Ekuitas Total Liabilities and Equity	**20.272.635**	**20.871.409**	**18.147.378**	**16.862.363**	**14.015.360**

Laporan Laba Rugi dan Penghasilan Komprehensif Lainnya
Statement of Profit Loss and other Comprehensive Income

Dalam jutaan Rupiah | In Miliion Rupiah

Uraian Description	2025	2024	2023	2022	2021
Pendapatan bunga Interest income	1.522.313	1.397.432	1.313.041	1.154.346	979.937
Beban bunga Interest expense	(985.806)	(876.939)	(708.329)	(506.619)	(572.424)
Pendapatan bunga - bersih Net interest income	**536.507**	**520.493**	**604.712**	**647.727**	**407.513**
Pendapatan operasional lainnya Other operating income	193.482	109.878	117.344	138.929	169.361
Beban operasional lainnya Other operating expenses	(542.603)	(512.952)	(520.474)	(519.734)	(479.738)
Beban kerugian penurunan nilai Impairment losses	(94.122)	(41.773)	(96.563)	(113.815)	(71.805)
Beban operasional lainnya -bersih Other operating expenses -net	**(443.243)**	**(444.847)**	**(499.693)**	**(494.620)**	**(382.182)**
Laba operasional Operating income	**93.264**	**75.646**	**105.019**	**153.107**	**25.331**
Pendapatan (beban) non operasional - Bersih Non-operating income (expenses) - net	10.413	18.150	16.423	954	(2.784)

Uraian Description	2025	2024	2023	2022	2021
Laba sebelum beban Pajak **Income before tax**	**103.677**	**93.796**	**121.442**	**154.061**	**22.547**
Beban pajak Tax expense	(21.902)	(18.946)	(43.526)	(101.556)	(9.679)
Laba bersih tahun berjalan **Net income for the year**	**81.775**	**74.850**	**77.916**	**52.505**	**12.868**
Penghasilan (rugi) komprehensif lain Other comprehensive income (loss)	7.737	(1.164)	(2.160)	(9.625)	(10.755)
Jumlah laba komprehensif **Total comprehensive income**	**89.512**	**73.686**	**75.756**	**42.880**	**2.113**
Laba (rugi) per saham (dalam rupiah penuh) Earnings (loss) per share (in full Rupiah)					
Dasar Basic	1,84	1,85	2,63	1,87	0,49
Dilusian Diluted	1,84	1,85	2,63	1,87	0,49
Jumlah Laba (Rugi) Bersih yang dapat diatribusikan kepada pemilik Total net income (loss) attributable to owners	40.748	29.798	40.797	26.305	5.864
Jumlah Laba (Rugi) Bersih yang dapat diatribusikan kepada kepentingan non-pengendali Total net income (loss) attributable to non-controlling interests	41.027	45.052	37.119	26.200	7.004
Jumlah Laba (Rugi) Bersih yang dapat diatribusikan kepada pemilik dan kepentingan non-pengendali **Total net income (loss) attributable to owners and non-controlling interests**	**81.775**	**74.850**	**77.916**	**52.505**	**12.868**
Jumlah Laba (Rugi) Bersih Komprehensif yang dapat diatribusikan kepada pemilik Total comprehensive income (loss) attributable to owners	44.604	29.334	39.666	21.483	963
Jumlah Laba (Rugi) Bersih Komprehensif yang dapat diatribusikan kepada kepentingan non-pengendali Total comprehensive income (loss) attributable to non-controlling interests	44.908	44.352	36.090	21.397	1.150
Jumlah Laba (Rugi) Bersih Komprehensif yang dapat diatribusikan kepada pemilik dan kepentingan non-pengendali **Total comprehensive income (loss) attributable to owners and non-controlling interests**	**89.512**	**73.686**	**75,756**	**42.880**	**2.113**

Laporan Arus Kas
Statement of Cash Flow

Dalam jutaan Rupiah | In Miliion Rupiah

Uraian Description	2025	2024	2023	2022	2021
Arus Kas diperoleh dari (digunakan untuk) Aktivitas Operasi Cash Flows from (used in) Operating Activities	(63.417)	1.114.239	583.634	719.359	559.112
Arus Kas digunakan untuk Aktivitas Investasi Cash Flows used in Investing Activities	(16.333)	(2.304.635)	(922.219)	(159.167)	(371.916)
Arus Kas diperoleh dari Aktivitas Pendanaan Cash Flows from Financing Activities	-	-	799.344	303.130	812.022
Kenaikan (Penurunan) Bersih Kas dan Setara Kas **Net Increase (Decrease) in Cash and Cash Equivalents**	**(79.750)**	**(1.190.396)**	**460.759**	**863.322**	**999.218**
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at the Beginning of the Year	2.552.683	3.742.543	3.291.375	2.435.149	1.449.745
Pengaruh perubahan kurs valuta asing Effects of changes in foreign exchange rates	(3.620)	536	(9.591)	(7.096)	(13.814)
Kas dan Setara Kas Akhir Tahun **Cash and Cash Equivalents at the End of the Year**	**2.469.313**	**2.552.683**	**3.742.543**	**3.291.375**	**2.435.149**

Rasio Keuangan
Financial Ratios

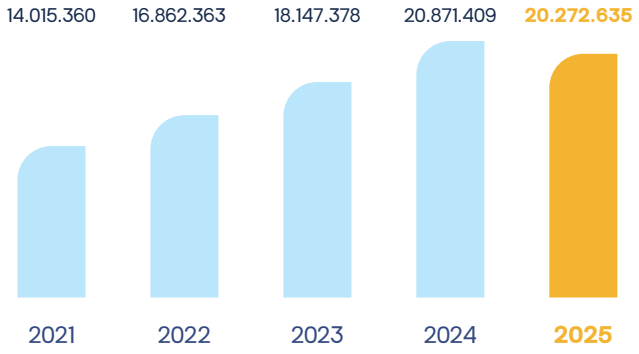
Dalam % | In %

Uraian Description	2025	2024	2023	2022	2021
PERMODALAN CAPITAL					
KPMM dengan Memperhitungkan Risiko Kredit. Risiko Operasional dan Risiko Pasar KPMM by Taking into Account Credit Risk, Operational Risk, and Market Risk	24,66	24,53	31,00	23,62	24,31
ASET PRODUKTIF PRODUCTIVE ASSETS					
Aset Produktif dan Non Produktif Bermasalah terhadap Total Aset Produktif dan Non Produktif Non-performing Productive and Non-Productive Assets against Total Productive and Non-productive Assets	4,97	5,39	3,28	3,16	3,99
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Productive Assets against Total Productive Assets	1,88	2,37	2,48	2,27	2,94
CKPN Aset Keuangan Terhadap Aset Produktif Allowance for Impairment Losses of Financial Assets against Productive Assets	1,40	1,40	1,62	1,57	1,71
NPL Gross NPL Gross	2,99	3,90	3,96	3,53	4,42
NPL Net NPL Net	2,08	2,50	2,63	2,21	2,81
PROFITABILITAS PROFITABILITY					
ROA ROA	0,52	0,50	0,71	1,04	0,18
ROE ROE	2,51	2,28	2,50	2,50	0,94
NIM NIM	3,15	3,30	4,15	4,95	3,80
BOPO BOPO	94,63	95,02	92,73	88,16	97,81
CIR CIR	77,62	83,74	74,98	68,22	83,88
LIKUIDITAS LIQUIDITY					
Loan to Deposit Ratio (LDR) Loan to Deposit Ratio (LDR)	78,71	77,57	75,68	76,96	75,61
KEPATUHAN COMPLIANCE					
GWM Utama Rupiah Primary GWM Rupiah	6,19	6,71	10,43	8,50	3,78
GWM Valuta Asing Foreign Exchange GWM	6,33	4,80	5,28	4,64	4,83
Posisi Devisa Netto Net Foreign Exchange position	5,71	7,53	1,11	0,85	2,12

Grafik Keuangan
Financial Graphics

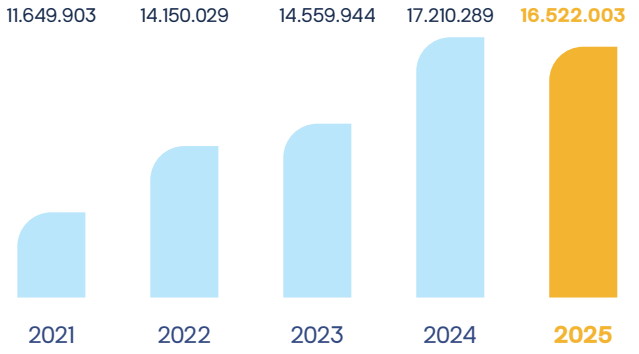
Jumlah Aset
Total Assets

(dalam jutaan Rp | in million Rp)



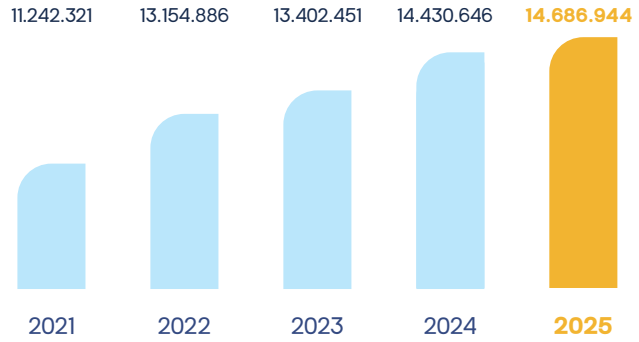
Jumlah Liabilitas
Total Liabilities

(dalam jutaan Rp | in million Rp)



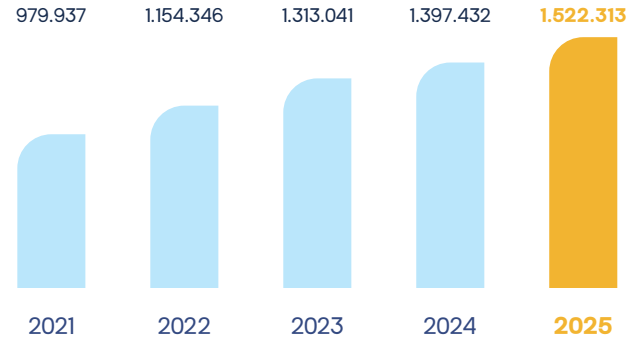
Simpanan
Deposits

(dalam jutaan Rp | in million Rp)



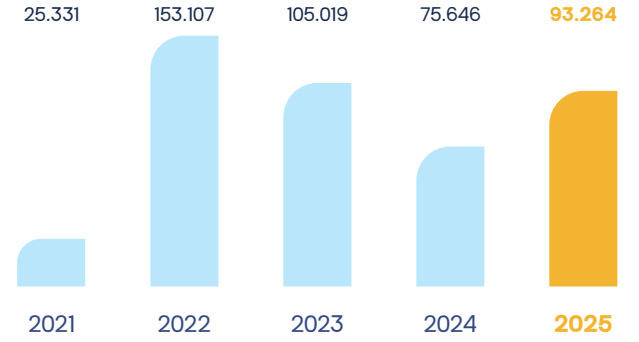
Pendapatan Bunga
Interest Income

(dalam jutaan Rp | in million Rp)



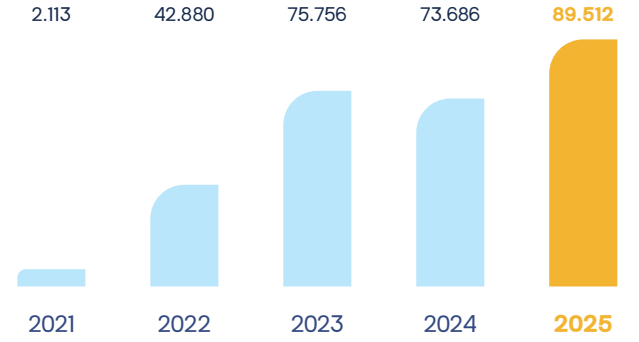
Laba Operasional
Operating Profit

(dalam jutaan Rp | in million Rp)



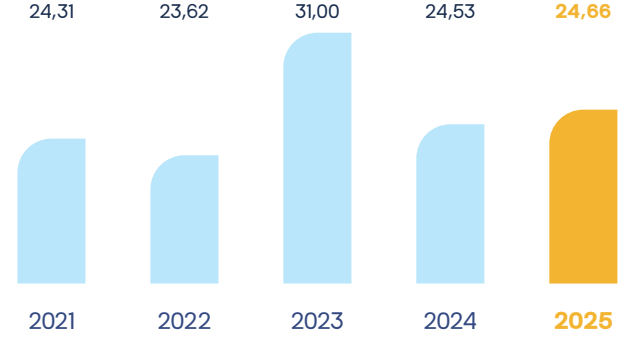
Jumlah Laba Komprehensif
Total Comprehensive Profit

(dalam jutaan Rp | in million Rp)



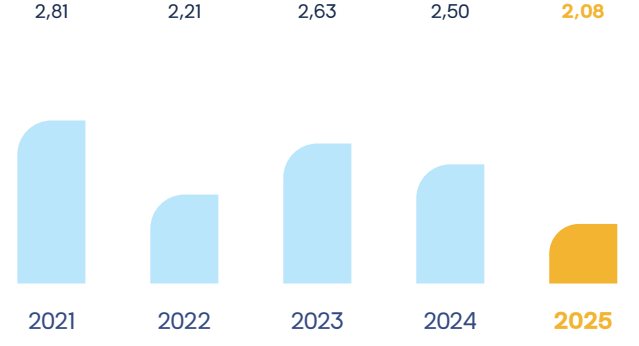
CAR
CAR

(dalam % | in %)



NPL - Net
NPL - Net

(dalam % | in %)



Ikhtisar Operasional
Operational Highlights

Kinerja Produk Simpanan dan Kredit
Savings and Loan Product Performance

Dalam jutaan Rupiah | In Miliion Rupiah

Uraian Description	2025	2024	2023	2022	2021
PRODUK SIMPANAN SAVINGS PRODUCTS					
Giro Current Accounts	1.133.586	1.123.635	1.102.351	1.220.231	1.391.977
Tabungan Savings Accounts	1.774.543	1.855.261	1.828.281	1.981.175	1.855.398
Deposito Berjangka Time Deposits	11.778.815	11.451.750	10.471.819	9.953.480	7.994.946
Total **Total**	**14.686.944**	**14.430.646**	**13.402.451**	**13.154.886**	**11.242.321**
PRODUK KREDIT LOAN PRODUCTS					
Wholesale Wholesale	8.015.701	7.244.929	6.500.522	5.999.080	3.991.232
SME SME	391.893	343.622	393.687	473.546	534.774
Multifinance Multifinance	1.539.673	1.939.016	1.399.435	1.605.597	1.552.758
Consumer Consumer	1.666.231	1.712.019	1.959.581	2.121.643	2.424.900
Total **Total**	**11.613.498**	**11.239.586**	**10.253.225**	**10.199.866**	**8.503.664**

Jaringan Kantor
Office Network

1
Kantor Pusat
Head Office

16
Kantor Cabang
Branch office

24
Kantor Cabang Pembantu
Sub Branch office

66
ATM
ATM

1
Kantor Fungsional Operasional
Operational Functional Office



Ikhtisar Saham
Stock Highlights

Kinerja Saham
Share Highlights

Periode Period	Tertinggi Highest	Terendah Lowest	Penutupan Closing	Jumlah Saham Terendah Outstanding Shares	Kapitalisasi Pasar Market Capitalization
2025					
Triwulan I 1st Quarter	65	50	58	77.062.700	4.399
Triwulan II 2nd Quarter	59	50	56	125.299.200	7.070
Triwulan III 3rd Quarter	69	50	67	356.197.600	22.727
Triwulan IV 4th Quarter	60	51	58	135.515.400	7.819
2024					
Triwulan I 1st Quarter	67	50	58	518.803	2.553
Triwulan II 2nd Quarter	55	50	50	279.705	2.201
Triwulan III 3rd Quarter	91	50	78	4.215.455	3.433
Triwulan IV 4th Quarter	75	51	71	776.378	3.125

Transaksi Saham
Stock Transaction

Bulan Month	Tertinggi Highest	Terendah Lowest	Penutupan Closing	Jumlah Saham Beredar 2025 2025 Outstanding Shares	Kapitalisasi Pasar IDR IDR Market Capitalization
Januari January	65	53	58	77.062.700	4.399.222.500
Februari February	55	50	54	25.976.700	1.310.944.700
Maret March	51	50	50	11.567.700	578.584.200
April April	59	50	56	125.299.200	7.069.640.400
Mei May	56	50	55	32.633.800	1.678.852.200
Juni June	54	50	53	28.640.300	1.467.553.400
Juli July	52	50	52	22.417.100	1.138.012.400
Agustus August	69	50	67	356.197.600	22.726.638.200
September September	65	53	61	135.364.800	8.396.207.300
Oktober October	59	51	58	48.531.800	2.634.241.700
November November	60	52	57	135.515.400	7.819.446.700
Desember December	57	53	56	95.658.900	5.338.260.100

Kronologis Pencatatan Saham, Aksi Korporasi 2025

Chronology of Share Registration, Corporate Action 2025

Sepanjang periode pelaporan tahun 2025, PT Bank MNC Internasional Tbk tidak melaksanakan aksi korporasi apa pun yang berkaitan dengan saham. Tidak terdapat kegiatan pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), pembagian dividen saham, penerbitan saham bonus, maupun perubahan nilai nominal saham selama tahun berjalan.

Throughout the 2025 reporting period, PT Bank MNC Internasional Tbk did not carry out any corporate actions related to shares. There were no stock splits, reverse stock splits, stock dividends, bonus share issuances, or changes in the nominal value of shares during the year.

Suspensi Perdagangan Saham dan/atau *Delisting*

Suspension of Stock Trading and/or Delisting

Hingga tanggal 31 Desember 2025, Bank MNC senantiasa memenuhi ketentuan pasar modal yang berlaku. Perusahaan tidak pernah dikenakan sanksi berupa penghentian sementara perdagangan saham (*suspension*) maupun penghapusan pencatatan saham (*delisting*) oleh otoritas atau regulator pasar modal di Indonesia.

As of December 31, 2025, Bank MNC has consistently complied with applicable capital market regulations. The Company has never been subjected to sanctions in the form of temporary suspension of stock trading or delisting by capital market authorities or regulators in Indonesia.

Informasi Obligasi, Sukuk, atau Obligasi Konversi

Information of Bonds, Sukuk, and/or Conversion Bonds

Sampai dengan akhir tahun buku 2025, Bank MNC tidak melakukan penerbitan instrumen pendanaan berupa obligasi, sukuk, maupun obligasi konversi.

As of the end of the 2025 fiscal year, MNC Bank has not issued any funding instruments in the form of bonds, sukuk, or convertible bonds.

Ikhtisar Efek Lainnya

Overview of other Securities

Per 31 Desember 2025, Bank MNC juga tidak menerbitkan instrumen efek lainnya di luar saham yang telah tercatat, sehingga tidak terdapat aktivitas penerbitan efek tambahan selama periode pelaporan.

As of December 31, 2025, MNC Bank has not issued any other securities instruments other than those already listed, and therefore there were no additional securities issuance activities during the reporting period.

Penghargaan dan Sertifikasi
Awards and Certificate



14th Digital Brands

Kategori | Category
The 2nd Best Conventional Bank (KBMI 1)



14th Digital Brands Award

Kategori | Category
The Best Deposits Conventional Bank (KBMI 1)



14th Digital Brands Award

Kategori | Category
The Best Credit Card Conventional Bank (KBMI 1)



14th Digital Brands Award

Kategori | Category
The Best Saving Account Conventional Bank (KBMI 1)



14th Digital Brands Award

Kategori | Category
The Best Debit Card Conventional Bank (KBMI 1)



14th Digital Brands Award

Kategori | Category
Bank Digital Terbaik, Kinerja Mitra Pembayaran Pensiun PT Taspen (Persero)

Sertifikasi | Certification

Sertifikasi ISO 27001:2013 terkait Standardisasi Manajemen Keamanan Informasi (SMKI) pada produk dan layanan digital.

ISO 27001:2013 certification related to Standardization of Information Security Management (SMKI) on digital products and services

Peristiwa Penting 2025
2025 Significant Events



Januari | January 2025

23 Januari 2025 23 January 2025	Penandatanganan Kerjasama Pengelolaan Kas Negara Signing of the State Treasury Management Cooperation Agreement









Februari | February 2025

15 Februari 2025 15 February 2025	Penarikan Pemenang Utama Tabungan Dahsyat Undian skala Nasional. Drawing of the Grand Prize Winner of the National Tabungan Dahsyat Undian.
24 Februari 2025 24 February 2025	Kegiatan CSR berupa Donor Darah untuk karyawan bersama MNC Peduli. CSR activity in the form of Blood Donor by employees in collaboration with MNC Peduli.









Maret | March **2025**

5 Maret 2025 5 March 2025	Kegiatan CSR berupa Donasi hewan kurban dalam rangka Hari Raya Idul Adha 2025. CSR activity in the form of donations of sacrificial animals in commemoration of Eid al-Adha 2025.
14 Maret 2025 14 March 2025	Edukasi Keuangan kepada siswa siswai SDN Babakan Kencana Lido, sekaligus donasi renovasi fasilitas sanitasi sekolah. Financial education for students at Babakan Kencana Lido Elementary School, as well as donations to renovate school sanitation facilities.
20 Maret 2025 20 March 2025	PT Bank MNC Internasional Tbk menerima penghargaan bergengsi dalam ajang 14th Infobank-Insentia Digital Brand Awards 2025, yaitu; » The Best Deposito Bank Umum Konvensional KBMI I, » The Best Debit Card Bank Umum Konvensional KBMI I, » The Best Credit Card Bank Umum Konvensional KBMI I, » The Best Tabungan Bank Umum Konvensional KBMI I, dan » The 2nd Best Bank Umum Konvensional KBMI I. PT Bank MNC Internasional Tbk received prestigious awards at the 14th Infobank-Insentia Digital Brand Awards 2025, specifically: » The Best Deposits in Conventional Commercial Bank KBMI I, » The Best Debit Card in Conventional Commercial Bank KBMI I, » The Best Credit Card in Conventional Commercial Bank KBMI I, » The Best Savings in Conventional Commercial Bank KBMI I, and » The 2nd Best Conventional Commercial Bank KBMI I.
22 Maret 2025 22 March 2025	Buka Puasa bersama dan Santunan Anak Yatim Piatu dari Yayasan Nurul Iman Jafariyah. Joint Iftar and charity for orphans from the Nurul Iman Jafariyah Foundation.



April | April 2025

9 April 2025 9 April 2025	Acara Tabungan Dahsyat Arisan Regional 2 Tabungan Dahsyat Arisan Regional 2
10 April 2025 10 April 2025	Penandatanganan Kerjasama dengan MODENA. Signing of Collaboration with MODENA
15 April 2025 15 April 2025	Acara Tabungan Dahsyat Arisan wilayah JOGLOSEMAR Tabungan Dahsyat Arisan for JOGLOSEMAR Area
22 April 2025 22 April 2025	Acara Tabungan Dahsyat Arisan Bandung Tabungan Dahsyat Arisan Bandung







Mei | May 2025

5 Mei 2025 5 May 2025	Acara Tabungan Dahsyat Arisan Regional Sumatera Tabungan Dahsyat Arisan Regional Sumatera
9 Mei 2025 9 May 2025	Kunjungan dan Workshop Lembaga Perkreditan Desa Munggu, Bali Visit and Workshop at the Munggu Village Credit Institution, Bali
22 Mei 2025 22 May 2025	Penandatanganan Kerjasama dengan BPR Bank Kota Bogor Signing of Collaboration with BPR Bank Kota Bogor
26 Mei 2025 26 May 2025	Kegiatan CSR berupa Donor Darah untuk karyawan bersama MNC Peduli. CSR activity in the form of Blood Donor by employee in collaboration with MNC Peduli.









Juni | June 2025

2 Juni 2025 2 June 2025	Peresmian Relokasi KCP UBUD. Inauguration of the Relocation of KCP UBUD.
3 Juni 2025 3 June 2025	Penyerahan Hadiah kepada Nasabah Tabungan Dahsyat Undian Presentation of Prizes to the winners of Tabungan Dahsyat Undian
3 Juni 2025 3 June 2025	Acara Tabungan Dahsyat Arisan Wilayah Bali Tabungan Dahsyat Arisan Bali
25 Juni 2025 25 June 2025	Rapat Umum Pemegang Saham Tahunan (RUPST) PT Bank MNC Internasional Tbk. Annual General Meeting of Shareholders (AGMS) of PT Bank MNC Internasional Tbk.







Juli | July 2025

7 Juli 2025 7 July 2025	Peresmian Relokasi KC Samarinda, sekaligus serah terima Hadiah Grand Prize kepada Nasabah Tabungan Dahsyat Undian. Inauguration of the Relocation of KC Samarinda, as well as hand over of the Grand Prize to the winner of Tabungan Dahsyat Undian
16 Juli 2025 16 July 2025	Peresmian Relokasi KC Semarang. Inauguration of the Relocation of KC Semarang.





Agustus | August **2025**

21 Agustus 2025 21 August 2025	Literasi Keuangan "Hari Indonesia Menabung: Digital Banking for Students" Financial Literacy "Indonesia Saving Day: Digital Banking for Students"
26 Agustus 2025 26 August 2025	Kegiatan CSR berupa Donor Darah untuk karyawan bersama MNC Peduli. CSR activity in the form of Blood Donor by employee in collaboration with MNC Peduli.









September | September **2025**

4 September 2025 4 September 2025	Memeriahkan Hari Pelanggan Nasional 2025 dengan menghadirkan layanan cek kesehatan gratis bagi para nasabah. Celerating the National Customers Day 2025 by presenting free medical check up for customers
9 September 2025 9 September 2025	Penentuan pemenang Tabungan Dahsyat Arisan Nasional Drawing the winners of National Tabungan Dahsyat Arisan.
17 September 2025 17 September 2025	Penandatanganan Kerjasama dengan CAR Life Insurance. Signing of Collaboration with CAR Life Insurance.








Oktober | October **2025**

15 Oktober 2025 15 October 2025	Syukuran HUT MNC Bank ke-11 Celebration of the 11th Anniversary of MNC Bank
15 Oktober 2025 15 October 2025	Kegiatan CSR berupa penebaran bibit ikan dan penanaman bibit pohon produktif bersama Dinas Ketahanan Pangan, kelautan, dan Pertanian DKI Jakarta di Kawasan Agrowisata Cilangkap, Jakarta Timur. CSR activity with the distribution of fish fires and tree seedlings together with the Jakarta Food Security, Maritime Affairs, and Agriculture Agency in the Cilangkap Agrotourism Area, East Jakarta.
15 Oktober 2025 15 October 2025	Penyerahan Hadiah Grand Prize kepada Nasabah Tabungan Dahsyat Arisan KC Palembang, Sumatera Selatan Presentation of Grand Prize to the Winner of Tabungan Dahsyat Arisan in KC Palembang, South Sumatera
23 Oktober 2025 23 October 2025	Penyerahan Hadiah kepada Nasabah Tabungan Dahsyat Arisan KCP Kebon Jeruk, Jakarta. Presentation of Prizes to the Winners of Tabungan Dahsyat Arisan in KCP Kebon Jeruk, Jakarta
25 Oktober 2025 25 October 2025	Berpartisipasi pada puncak perayaan Bulan Inklusi Keuangan di Surabaya. Participating in the peak celebration of Financial Inclusion Month in Surabaya.
31 Oktober 2025 31 October 2025	Customer Gathering "New Look – New Spirit" KC Bandung.





November | November **2025**

7 November 2025	Kunjungan dan Workshop Pimpinan Lembaga Perkreditan Desa Adat, Bali di MNC Bank Tower.
7 November 2025	Visit and Workshop by the Leader of Traditional Village Credit Institution, Bali in MNC Bank Tower.
21 November 2025	Penarikan Pemenang Tabungan Dahsyat Undian skala Nasional tahap pertama.
21 November 2025	Drawing of the Winners for the first phase of National Tabungan Dahsyat Undian.





Desember | December **2025**

4 Desember 2025 4 December 2025	Kegiatan CSR berupa Donor Darah untuk karyawan bersama MNC Peduli. CSR activity in the form of Blood Donor by employee in collaboration with MNC Peduli.
12 Desember 2025 12 December 2025	Perayaan Natal Bersama Karyawan MNC Bank Celebrating Christmas with MNC Bank Employees

02

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Management Report

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MNC

LAPORAN DEWAN KOMISARIS

Board of Commissioner Report



PONKY NAYARANA PUDIJANTO

Presiden Komisaris (Independen)
President Commissioner (Independent)

Dewan Komisaris menilai bahwa Direksi telah mengelola Bank dengan pendekatan yang prudent, terukur, dan selaras dengan strategi yang telah ditetapkan. Arah pengelolaan usaha difokuskan pada pertumbuhan yang berkualitas, penguatan struktur pendanaan, serta pengendalian risiko yang konsisten, sehingga kinerja keuangan dan operasional Bank tetap terjaga di tengah tekanan eksternal dan dinamika industri perbankan.

The Board of Commissioners believes that the Board of Directors has managed the Bank with a prudent, measured approach that is in line with the established strategy. The direction of business management is focused on quality growth, strengthening the funding structure, and consistent risk control, so that the Bank's financial and operational performance is maintained amid external pressures and the dynamics of the banking industry.

Para Pemegang Saham dan Pemangku Kepentingan yang kami hormati,

Dewan Komisaris menyampaikan apresiasi kepada Direksi dan seluruh jajaran manajemen Bank MNC atas upaya dan kinerja yang telah ditunjukkan sepanjang tahun buku 2025. Laporan Tahunan dan Laporan Keberlanjutan ini disusun sebagai satu kesatuan pelaporan terintegrasi yang mencerminkan komitmen Bank terhadap transparansi, akuntabilitas, serta penciptaan nilai jangka panjang yang berkelanjutan bagi seluruh pemangku kepentingan. Penyusunan laporan ini mengacu pada ketentuan yang berlaku dan sekaligus mencerminkan penguatan praktik pelaporan keberlanjutan yang semakin relevan bagi industri jasa keuangan.

PANDANGAN DEWAN KOMISARIS TERHADAP KONDISI EKONOMI GLOBAL TAHUN 2025

Sepanjang tahun 2025, perekonomian global bergerak dalam kondisi yang beragam (*mixed*) dengan tingkat ketidakpastian yang masih relatif tinggi. Perkembangan tersebut dipengaruhi oleh kombinasi faktor ekonomi dan geopolitik, termasuk ketidakpastian kebijakan tarif perdagangan, tekanan inflasi di sejumlah negara maju, serta dinamika pasar tenaga kerja global. Di sisi geopolitik, eskalasi konflik Rusia-Ukraina dan konflik Palestina-Israel turut meningkatkan risiko gangguan rantai pasok serta volatilitas harga komoditas.

Dear Shareholders and Stakeholders,

We, the Board of Commissioners, would like to express our appreciation to the Board of Directors and the entire management of MNC Bank for their efforts and performance throughout the 2025 fiscal year. This Annual Report and Sustainability Report has been prepared as an integrated reporting package that reflects the Bank's commitment to transparency, accountability, and the creation of sustainable long-term value for all stakeholders. The preparation of this report refers to applicable regulations and reflects the increasingly relevant of sustainability reporting practices in the financial services industry.

THE BOARD OF COMMISSIONERS' OVERVIEW OF GLOBAL ECONOMIC CONDITIONS IN 2025

Throughout 2025, the global economy has been experiencing mixed conditions with a relatively high level of uncertainty. This development was influenced by a combination of economic and geopolitical factors, including uncertainty over trade tariff policies, inflationary pressures in a number of developed countries, and global labor market dynamics. From a geopolitical perspective, the escalation of the Russia-Ukraine conflict and the Palestinian-Israeli conflict has increased the risk of supply chain disruptions and commodity price volatility.

Dinamika tersebut terjadi bersamaan dengan perbedaan arah kebijakan moneter global. Pada 17 September 2025, *The Federal Reserve* menurunkan *Fed Funds Rate* sebesar 25 basis poin menjadi kisaran 4,00%-4,25%. Sementara itu, sejumlah bank sentral utama lainnya cenderung mempertahankan tingkat suku bunga acuannya di tengah tekanan inflasi dan perlambatan ekonomi. Di kawasan Asia, perlambatan pertumbuhan ekonomi Tiongkok turut menegaskan bahwa lanskap global tahun 2025 menuntut kewaspadaan berkelanjutan, khususnya bagi sektor perbankan dalam menjaga resiliensi, likuiditas, dan kualitas aset.

PERKEMBANGAN EKONOMI NASIONAL DAN IMPLIKASINYA BAGI INDUSTRI PERBANKAN

Di tengah ketidakpastian global, Dewan Komisaris mencermati bahwa fundamental perekonomian Indonesia pada akhir tahun 2025 tetap menunjukkan daya tahan yang relatif baik. Pertumbuhan ekonomi nasional selama tahun 2025 adalah sebesar 5,11% (yoy) meningkat dari tahun 2024 yang sebesar 5,03% (yoy). Meskipun demikian, perlambatan laju konsumsi dan dinamika daya beli masyarakat tetap perlu dicermati secara berkelanjutan.

Kinerja investasi dan ekspor yang tetap solid, serta neraca perdagangan yang mencatatkan surplus berkelanjutan, memberikan dukungan terhadap stabilitas ekonomi nasional. Dalam konteks tersebut, Dewan Komisaris memandang bahwa industri perbankan perlu terus menyeimbangkan pertumbuhan kredit yang sehat, penguatan struktur pendanaan, serta peningkatan efisiensi, guna menjaga ketahanan usaha di tengah ketidakpastian global yang masih berlanjut.

PANDANGAN DEWAN KOMISARIS ATAS PROSPEK USAHA BANK

Dewan Komisaris mencermati bahwa kondisi industri perbankan nasional pada akhir tahun 2025 relatif stabil, didukung oleh permodalan yang kuat dan likuiditas yang memadai. Sepanjang 2025, pertumbuhan kredit bank umum tercatat sekitar 9,6-9,7% (yoy), sedikit turun dibandingkan tahun 2024 yang mencapai 10,4% (yoy), sementara Dana Pihak Ketiga (DPK) tumbuh lebih tinggi sekitar 13,8% (yoy) sehingga menopang fungsi intermediasi dan memperkuat basis pendanaan domestik. Dari sisi likuiditas, hingga Desember 2025, rasio Alat Likuid terhadap *Non_Core Deposit* (AL/NCD) sebesar 126,15% dan Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) sebesar 28,57%, keduanya jauh di atas ambang batas minimum yang ditetapkan regulator. Kondisi ini menunjukkan kelonggaran likuiditas yang cukup bagi industri perbankan untuk mengelola pendanaan dan ekspansi kredit secara *prudent* di tengah ketidakpastian global.

These dynamics occurred alongside differences in global monetary policy directions. On September 17, 2025, the Federal Reserve lowered the Fed Funds Rate by 25 basis points to a range of 4.00%-4.25%. Meanwhile, a number of other major central banks were inclined to maintain their benchmark interest rates amid inflationary pressures and economic slowdown. In Asia, China's economic slowdown further emphasized that the global landscape in 2025 requires continued vigilance, particularly for the banking sector in maintaining resilience, liquidity, and asset quality.

NATIONAL ECONOMIC DEVELOPMENTS AND THEIR IMPLICATIONS FOR THE BANKING INDUSTRY

Amid global uncertainty, the Board of Commissioners notes that Indonesia's economic fundamentals at the end of 2025 continue to demonstrate relatively strong resilience. National economic growth during 2025 is 5.11% (yoy), an increase from 2024 which was 5.03% (yoy).Nevertheless, the slowing pace of consumption and the dynamics of household purchasing power must continue to be monitored closely.

Solid investment and export performance, as well as a sustained trade surplus, have supported national economic stability. In this context, the Board of Commissioners believes that the banking industry needs to continue to balance healthy credit growth, strengthen its funding structure, and improve efficiency in order to maintain business resilience amid ongoing global uncertainty.

BOARD OF COMMISSIONERS' OVERVIEW OF THE BANKING BUSINESS PROSPECTS

The Board of Commissioners notes that the national banking industry is expected to remain relatively stable by the end of 2025, supported by strong capitalization and adequate liquidity. Throughout 2025, commercial bank credit growth was recorded at around 9.6-9.7% (yoy), a slight decrease compared to 2024's 10.4% (yoy). Meanwhile, Third Party Funds (TPF) grew higher at around 13.8% (yoy), thereby supporting the intermediation function and strengthening the domestic funding base. In terms of liquidity, as of December 2025, the ratio of Liquid Assets to Non-Core Deposits (AL/NCD) stood at 126.15% and the ratio of Liquid Assets to Third-Party Funds (AL/DPK) at 28.57%, both well above the minimum thresholds set by the regulator. These conditions indicate sufficient liquidity buffers for the banking industry to manage funding and credit expansion prudently amid global uncertainty.

Pada akhir tahun 2025, Rasio kecukupan modal (CAR) industri tercatat sebesar 25,89%, mencerminkan kapasitas perbankan yang tetap kuat dalam menyerap risiko. Kualitas aset juga menunjukkan perbaikan, tercermin dari rasio NPL gross sebesar 2,99% dan NPL net sebesar 2,08%. Dinamika tersebut menegaskan pentingnya transformasi proses, peningkatan efisiensi operasional, serta penguatan manajemen risiko secara berkelanjutan untuk menjaga daya saing jangka panjang industri perbankan.

Dalam konteks tersebut, Dewan Komisaris memandang bahwa prospek usaha Bank ke depan tetap memiliki peluang yang positif, meskipun dihadapkan pada tantangan berupa ketidakpastian global, dinamika kebijakan moneter, serta kompetisi yang semakin ketat di industri perbankan. Ketahanan perekonomian nasional, pertumbuhan aktivitas ekonomi domestik, serta peningkatan adopsi layanan keuangan digital menjadi faktor pendukung utama bagi keberlanjutan usaha Bank.

Sejalan dengan itu, Dewan Komisaris menilai bahwa arah pengembangan usaha yang disusun oleh Direksi, termasuk fokus pada pertumbuhan yang berkualitas, penguatan struktur pendanaan, serta optimalisasi transformasi digital, telah berada pada jalur yang tepat. Dengan tetap mengedepankan prinsip kehati-hatian, penerapan tata kelola yang baik, dan pengelolaan risiko yang disiplin, Bank diharapkan mampu memanfaatkan peluang pertumbuhan secara berkelanjutan serta menjaga daya saing di tengah perubahan lanskap industri jasa keuangan.

EVALUASI DEWAN KOMISARIS ATAS KINERJA DIREKSI TAHUN 2025

Dalam lanskap ekonomi dan industri yang dinamis sepanjang tahun 2025, Dewan Komisaris menilai bahwa Direksi telah mengelola Bank dengan pendekatan yang prudent, terukur, dan selaras dengan strategi yang telah ditetapkan. Arah pengelolaan usaha difokuskan pada pertumbuhan yang berkualitas, penguatan struktur pendanaan, serta pengendalian risiko yang konsisten, sehingga kinerja keuangan dan operasional Bank tetap terjaga di tengah tekanan eksternal dan dinamika industri perbankan.

Dalam menjalankan fungsi pengawasan, Dewan Komisaris secara aktif memantau pelaksanaan strategi dan kebijakan yang ditetapkan Direksi melalui penelaahan laporan kinerja keuangan dan operasional, laporan manajemen risiko, serta laporan kepatuhan. Dewan Komisaris menilai bahwa Direksi responsif terhadap arahan dan rekomendasi yang diberikan, serta mampu menindaklanjutinya secara tepat dalam kebijakan dan langkah operasional yang terukur dan bertanggung jawab.

At the end of 2025, the industry's capital adequacy ratio (CAR) stood at 25.89%, reflecting the banking sector's continued strong capacity to absorb risk. Asset quality also showed improvement, as evidenced by a gross NPL ratio of 2.99% and a net NPL ratio of 2.08%. These trends underscore the importance of process transformation, enhanced operational efficiency, and the continuous strengthening of risk management to maintain the banking industry's long-term competitiveness.

In this context, the Board of Commissioners believes that the Bank's future business prospects remain positive, despite challenges such as global uncertainty, monetary policy dynamics, and increasingly fierce competition in the banking industry. The resilience of the national economy, growth in domestic economic activity, and increased adoption of digital financial services are the main supporting factors for the Bank's business continuity.

In line with these factors, the Board of Commissioners considers that the business development direction formulated by the Board of Directors, including a focus on quality growth, strengthening the funding structure, and optimizing digital transformation, is on the right track. By continuing to prioritize the principles of prudence, good governance, and disciplined risk management, the Bank is expected to be able to take advantage of opportunities for sustainable growth and maintain its competitiveness amid changes in the financial services industry landscape

BOARD OF COMMISSIONERS' EVALUATION OF THE BOARD OF DIRECTORS' PERFORMANCE IN 2025

In a dynamic economic and industrial landscape throughout 2025, the Board of Commissioners believes that the Board of Directors has managed the Bank with a prudent, measured approach that is in line with the established strategy. The direction of business management is focused on quality growth, strengthening the funding structure, and consistent risk control, so that the Bank's financial and operational performance is maintained amid external pressures and the dynamics of the banking industry.

In carrying out its supervisory function, the Board of Commissioners actively monitors the implementation of strategies and policies set by the Board of Directors through the review of financial and operational performance reports, risk management reports, and compliance reports. The Board of Commissioners considers that the Board of Directors is responsive to the directions and recommendations given, and is able to follow up appropriately in measurable and responsible policies and operational steps.
Besides performance aspects, the Board of

Selain aspek kinerja, Dewan Komisaris juga mencermati penguatan penerapan tata kelola perusahaan yang baik (*Good Corporate Governance/GCG*) di seluruh lini organisasi. Penyempurnaan kebijakan internal, peningkatan efektivitas fungsi pengawasan, serta penguatan peran komite-komite di bawah Dewan Komisaris merupakan bagian penting dalam memastikan akuntabilitas, transparansi, dan kepatuhan Bank terhadap ketentuan peraturan perundang-undangan yang berlaku, sekaligus melindungi kepentingan seluruh pemangku kepentingan.

Secara keseluruhan, Dewan Komisaris menilai bahwa Direksi telah menjalankan perannya secara efektif dalam merumuskan dan mengimplementasikan strategi usaha Bank, dengan tetap mengedepankan prinsip kehati-hatian, pengelolaan risiko yang disiplin, serta penguatan tata kelola sebagai fondasi keberlanjutan usaha Bank dalam jangka panjang.

PANDANGAN DEWAN KOMISARIS ATAS TATA KELOLA DAN KEUANGAN BERKELANJUTAN

Sebagai bagian dari fungsi pengawasan, Dewan Komisaris memberikan perhatian khusus terhadap penerapan tata kelola perusahaan dan keuangan berkelanjutan di seluruh aktivitas Bank. Sepanjang tahun pelaporan, Direksi telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) periode 2026-2030 sebagai peta jalan strategis untuk mengintegrasikan aspek lingkungan, sosial, dan tata kelola ke dalam kegiatan usaha Bank. RAKB tersebut telah memperoleh persetujuan Dewan Komisaris sebagai wujud komitmen bersama terhadap penerapan keuangan berkelanjutan.

Dewan Komisaris menilai bahwa RAKB disusun secara bertahap, realistis, dan selaras dengan strategi jangka panjang Bank. Implementasi RAKB dipantau secara berkala dan menjadi bagian dari agenda pengawasan strategis Dewan Komisaris. Melalui pendekatan tersebut, penerapan keuangan berkelanjutan diharapkan tidak hanya memenuhi ketentuan regulator, tetapi juga memperkuat ketahanan usaha, meningkatkan kepercayaan pemangku kepentingan, serta menciptakan nilai jangka panjang secara berkelanjutan.

TRANSFORMASI DIGITAL DAN PENGELOLAAN RISIKO

Dewan Komisaris mengapresiasi langkah Direksi dalam mempercepat transformasi digital guna meningkatkan kualitas layanan dan efisiensi operasional. Sejalan dengan hal tersebut, Dewan Komisaris menekankan pentingnya penguatan manajemen risiko teknologi informasi, keamanan siber, serta perlindungan data nasabah sebagai bagian dari upaya menjaga kepercayaan publik dan ketahanan operasional Bank.

Commissioners also pays close attention to the implementation of Good Corporate Governance (GCG) across all lines of the organization. The refinement of internal policies, the improvement of the effectiveness of the supervisory function, and the strengthening of the role of the committees under the Board of Commissioners are important in ensuring the Bank's accountability, transparency, and compliance with applicable laws and regulations, while protecting the interests of all stakeholders.

Overall, the Board of Commissioners considers that the Board of Directors has performed its role effectively in formulating and implementing the Bank's business strategy, while continuing to prioritize the principles of prudence, disciplined risk management, and strengthening governance as the foundation for the Bank's long-term business sustainability.

THE BOARD OF COMMISSIONERS' OVERVIEW ON GOVERNANCE AND SUSTAINABLE FINANCE

As part of its supervisory function, the Board of Commissioners pays special attention to the implementation of corporate governance and sustainable finance in all of the Bank's activities. Over the reporting year, the Board of Directors has developed a Sustainable Finance Action Plan (RAKB) for the 2026-2030 period as a strategic roadmap for integrating environmental, social, and governance aspects into the Bank's business activities. The RAKB has been approved by the Board of Commissioners as a manifestation of a shared commitment to the implementation of sustainable finance.

The Board of Commissioners considers that the RAKB has been prepared systematically, realistically, and in line with the Bank's long-term strategy. The implementation of the RAKB is monitored regularly and is part of the Board of Commissioners' strategic supervision agenda. Through this approach, the implementation of sustainable finance is expected not only to comply with regulatory requirements but also to strengthen business resilience, increase stakeholder confidence, and create sustainable long-term value.

DIGITAL TRANSFORMATION AND RISK MANAGEMENT

The Board of Commissioners appreciates the Board of Directors' efforts to accelerate digital transformation in order to improve service quality and operational efficiency. In line with this, the Board of Commissioners emphasizes the importance of strengthening information technology risk management, cyber security, and customer data protection as part of efforts to maintain public trust and the Bank's operational resilience.

FUTURE DIRECTION AND EXPECTATIONS OF THE

ARAH DAN HARAPAN DEWAN KOMISARIS KE DEPAN

Ke depan, Dewan Komisaris mendorong Direksi untuk terus memperdalam integrasi aspek keberlanjutan dalam strategi bisnis, meningkatkan penerapan prinsip kehati-hatian dalam segenap aktivitas perbankan, khususnya dalam bidang perkreditan, meningkatkan kualitas pengungkapan informasi keuangan maupun non-keuangan, serta memperkuat budaya kepatuhan dan integritas di seluruh jenjang organisasi. Dengan fondasi tata kelola yang kuat dan arah strategis yang jelas, termasuk melalui implementasi RAKB 2026-2030, Dewan Komisaris optimistis Bank MNC dapat terus tumbuh secara berkelanjutan dan memberikan kontribusi positif bagi perekonomian nasional.

BOARD OF COMMISSIONERS

Going forward, the Board of Commissioners encourages the Board of Directors to further deepen the integration of sustainability aspects into the business strategy, enhance the implementation of prudential principles across all banking activities, particularly in lending improve the quality of financial and non-financial disclosures, and strengthen a culture of compliance and integrity at all levels of the organization. With a strong governance foundation and a clear strategic direction, including through the implementation of the 2026-2030 RAKB, the Board of Commissioners remains optimistic that MNC Bank will continue to grow sustainably and contribute positively to the national economy.

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



Ponky Nayarana Pudijanto
Presiden Komisaris (Independen)
President Commissioner (Independent)

LAPORAN DIREKSI
Board of Directors Report



RITA MONTAGNA SIAHAAN

Presiden Direktur
President Director

Direksi menetapkan kebijakan untuk mengintegrasikan aspek lingkungan, sosial, dan tata kelola ke dalam strategi usaha, manajemen risiko, serta perencanaan jangka pendek, menengah, dan panjang Bank. Kebijakan ini dirancang untuk memastikan bahwa Bank mampu merespons isu dan potensi risiko keberlanjutan secara sistematis, termasuk risiko ekonomi, sosial, dan lingkungan yang berpotensi mempengaruhi kinerja dan keberlanjutan usaha.

The Board of Directors has established a policy to integrate environmental, social, and governance aspects into the Bank's business strategy, risk management, as well as short, medium, and longterm planning. This policy is designed to ensure that the Bank is able to respond systematically to sustainability issues and potential risks, including economic, social, and environmental risks that could potentially affect business performance and sustainability.

Para Pemegang Saham dan Pemangku Kepentingan yang kami hormati,

Direksi menyampaikan laporan kinerja Bank MNC untuk tahun buku 2025 yang mencakup kinerja keuangan, operasional, serta kinerja keberlanjutan Bank. Laporan Tahunan dan Laporan Keberlanjutan ini disusun sebagai satu kesatuan pelaporan terintegrasi sesuai dengan ketentuan yang berlaku, serta menjadi sarana komunikasi strategis Direksi dalam menyampaikan kebijakan, pencapaian, tantangan, dan arah pengembangan Bank dalam menciptakan nilai jangka panjang yang berkelanjutan bagi seluruh pemangku kepentingan.

KEBIJAKAN DIREKSI DALAM MERESPONS TANTANGAN STRATEGI KEBERLANJUTAN

Dalam menjalankan kegiatan usaha, Bank MNC berlandaskan pada nilai keberlanjutan yang menjadi bagian dari identitas dan budaya perusahaan. Nilai-nilai tersebut mencakup prinsip kehati-hatian, integritas, profesionalisme, tanggung jawab, serta komitmen untuk menciptakan nilai ekonomi, sosial, dan lingkungan secara seimbang. Nilai keberlanjutan ini dikembangkan dan disetujui sebagai bagian dari kebijakan strategis Bank, serta diinternalisasikan secara berkelanjutan melalui penerapan tata kelola, kode etik, kebijakan internal, dan proses pengambilan keputusan Direksi.

Dear Shareholders and Stakeholders,

The Board of Directors hereby presents the performance report of MNC Bank for the 2025 fiscal year, which covers the Bank's financial, operational, and sustainability performance. This Annual Report and Sustainability Report was prepared as a single integrated report in accordance with applicable regulations, and serves as a strategic communication medium for the Board of Directors to convey the Bank's policies, achievements, challenges, and development direction in creating long-term sustainable value for all stakeholders.

THE BOARD OF DIRECTORS' POLICY IN RESPONDING TO SUSTAINABILITY STRATEGY CHALLENGES

In conducting its business activities, MNC Bank is guided by sustainability values that are part of the company's identity and culture. These values include the principles of prudence, integrity, professionalism, responsibility, and a commitment to creating balanced economic, social, and environmental value. These sustainability values have been developed and approved as part of the Bank's strategic policy and are continuously internalized through the implementation of governance, code of conduct, internal policies, and the Board of Directors' decision-making process.

Sejalan dengan penerapan keuangan berkelanjutan, Direksi menetapkan kebijakan untuk mengintegrasikan aspek lingkungan, sosial, dan tata kelola ke dalam strategi usaha, manajemen risiko, serta perencanaan jangka pendek, menengah, dan panjang Bank. Kebijakan ini dirancang untuk memastikan bahwa Bank mampu merespons isu dan potensi risiko keberlanjutan secara sistematis, termasuk risiko ekonomi, sosial, dan lingkungan yang berpotensi mempengaruhi kinerja dan keberlanjutan usaha.

Direksi menegaskan komitmen pimpinan dalam menerapkan keuangan berkelanjutan sebagai bagian yang tidak terpisahkan dari tata kelola perusahaan. Komitmen tersebut diwujudkan melalui penyusunan dan pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2026-2030, penguatan kebijakan internal, serta pemantauan implementasi strategi keberlanjutan secara berkala. Dalam konteks ini, Bank mendukung upaya pembangunan berkelanjutan nasional dan berkontribusi terhadap pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/*SDGs*) sesuai dengan ruang lingkup kegiatan usaha Bank.

TANTANGAN EKSTERNAL DAN RESPONS STRATEGIS BANK

Sepanjang tahun 2025, Bank MNC menjalankan kegiatan usahanya di tengah dinamika eksternal global yang bergerak dalam kondisi yang beragam (*mixed*) dengan tingkat ketidakpastian yang relatif tinggi. Kondisi tersebut dipengaruhi oleh berbagai faktor ekonomi dan geopolitik, termasuk ketidakpastian kebijakan tarif perdagangan, tekanan inflasi global, serta eskalasi konflik geopolitik yang berdampak pada rantai pasok dan volatilitas harga komoditas. Di tengah ketegangan tersebut, kebijakan moneter global juga menunjukkan perbedaan arah, antara lain melalui pemangkasan suku bunga acuan oleh The Federal Reserve pada 17 September 2025 sebesar 25 basis poin menjadi kisaran 4,00%-4,25%, sementara sejumlah bank sentral utama lainnya cenderung menahan tingkat suku bunga acuannya.

Di dalam negeri, perekonomian Indonesia tetap menunjukkan daya tahan yang relatif baik. Pertumbuhan ekonomi nasional selama tahun 2025 adalah sebesar 5,11% (yoy) meningkat dari tahun 2024 yang sebesar 5,03% (yoy). Konsumsi rumah tangga masih menjadi penopang utama pertumbuhan dengan kontribusi sebesar 53,14% terhadap Produk Domestik Bruto, meskipun pertumbuhannya melambat menjadi 4,89% (yoy).

In line with the implementation of sustainable finance, the Board of Directors has established a policy to integrate environmental, social, and governance aspects into the Bank's business strategy, risk management, as well as short, medium, and long-term planning. This policy is designed to ensure that the Bank is able to respond systematically to sustainability issues and potential risks, including economic, social, and environmental risks that could potentially affect business performance and sustainability.

The Board of Directors emphasizes the leadership's commitment to implementing sustainable finance as an integral part of corporate governance. This commitment is realized through the preparation and implementation of the 2026-2030 Sustainable Finance Action Plan (RAKB), the strengthening of internal policies, and the periodic monitoring of the implementation of sustainability strategies. In this context, the Bank supports national sustainable development efforts and contributes to the achievement of the Sustainable Development Goals (SDGs) in accordance with the scope of the Bank's business activities.

EXTERNAL CHALLENGES AND THE BANK'S STRATEGIC RESPONSE

Throughout 2025, MNC Bank carried out its business activities amid global external dynamics that were mixed with a relatively high level of uncertainty. These conditions were influenced by various economic and geopolitical factors, including uncertainty over trade tariff policies, global inflationary pressures, and the escalation of geopolitical conflicts that impacted supply chains and commodity price volatility. Amid these tensions, global monetary policy also showed divergent directions, including the Federal Reserve's 25 basis point cut in its benchmark interest rate on September 17, 2025, to a range of 4.00%-4.25%, while a number of other major central banks tended to hold their benchmark interest rates steady.

Domestically, Indonesia's economy continues to demonstrate relatively strong resilience. National economic growth during 2025 is 5.11% (yoy), an increase from 2024 which was 5.03% (yoy). Household consumption remains the main driver of growth, contributing 53.14% to Gross Domestic Product, although its growth slowed to 4.89% (yoy).

Dari sisi likuiditas, hingga Desember 2025, rasio Alat Likuid terhadap *Non_Core Deposit* (AL/NCD) sebesar 126,15% dan Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) sebesar 28,57%, yang keduanya berada jauh di atas ambang batas minimum yang ditetapkan regulator. Kondisi ini mencerminkan likuiditas yang longgar dan menjadi fondasi yang kuat bagi industri perbankan, termasuk Perseroan, untuk mengelola pendanaan serta mendukung ekspansi kredit secara prudent dan terukur di tengah ketidakpastian global yang masih berlangsung.

Namun demikian, Direksi mencermati adanya tantangan efisiensi yang tercermin dari rasio ROA dan BOPO. Kondisi ini menuntut penguatan produktivitas, peningkatan kualitas pertumbuhan, serta efisiensi proses bisnis sebagai faktor penting dalam menjaga daya saing dan keberlanjutan kinerja Bank di tengah dinamika eksternal yang terus berkembang.

In terms of liquidity, as of December 2025, the ratio of Liquid Assets to Non-Core Deposits (LA/NCD) stood at 126.15% and the ratio of Liquid Assets to Third-Party Funds (LA/TPF) at 28.57%, both of which are well above the minimum thresholds set by the regulator. This situation reflects ample liquidity and serves as a strong foundation for the banking industry, including the Company, to manage funding and support prudent and measured credit expansion amid ongoing global uncertainty.

However, the Board of Directors notes efficiency challenges reflected in the ROA and BOPO ratios. This situation requires enhanced productivity, improved quality of growth, and business process efficiency as critical factors in maintaining the Bank's competitiveness and sustainable performance amid evolving external dynamics.



PROSPEK USAHA DAN ARAH STRATEGIS KE DEPAN

Memasuki periode selanjutnya, Direksi memandang bahwa prospek industri perbankan nasional tetap terbuka, seiring dengan ketahanan perekonomian domestik, terjaganya stabilitas sistem keuangan, serta meningkatnya peran digitalisasi dalam aktivitas keuangan masyarakat. Perkembangan tersebut memberikan peluang bagi Bank untuk terus memperkuat posisinya secara berkelanjutan di tengah dinamika industri yang kompetitif.

Sebagai bagian dari MNC Group, Bank MNC memiliki keunggulan strategis berupa dukungan ekosistem grup yang terintegrasi serta basis pengguna yang luas. Keunggulan ini memberikan peluang bagi Bank untuk memperluas jangkauan layanan, meningkatkan akuisisi dan retensi nasabah, serta memperkuat daya saing melalui pemanfaatan sinergi antar entitas dalam grup secara optimal dan bertanggung jawab.

Fokus utama Bank ke depan diarahkan pada penguatan struktur pendanaan, khususnya melalui peningkatan komposisi dana murah (*current account and savings account*/*CASA*). Upaya tersebut dilakukan melalui pengembangan produk simpanan yang inovatif dan relevan dengan kebutuhan nasabah, serta optimalisasi berbagai program penghimpunan dana, baik melalui produk tabungan maupun giro. Pemanfaatan sinergi ekosistem dan kanal digital akan terus dioptimalkan sebagai pengungkit utama dalam memperkuat basis pendanaan yang lebih stabil dan berkelanjutan.

Sejalan dengan percepatan transformasi digital, Bank akan terus mengembangkan layanan melalui aplikasi *MotionBank* guna meningkatkan kemudahan akses, kualitas pengalaman nasabah, serta efisiensi proses bisnis. Pengembangan fitur transaksi, pembukaan rekening secara daring, serta integrasi layanan keuangan menjadi bagian dari strategi Bank untuk memperluas basis nasabah dan meningkatkan aktivitas transaksi secara berkelanjutan.

Selain itu, Bank juga berencana untuk memperkaya portofolio produk dan layanan, termasuk pengembangan layanan pasar keuangan, instrumen investasi ritel, serta penguatan peran Bank dalam distribusi produk keuangan yang sesuai dengan kebutuhan nasabah. Seluruh pengembangan tersebut dilaksanakan dengan tetap mengedepankan prinsip kehati-hatian, penerapan manajemen risiko yang terintegrasi, serta keselarasan dengan arah Rencana Aksi Keuangan Berkelanjutan (RAKB) 2026-2030.

BUSINESS OUTLOOK AND FUTURE STRATEGIC DIRECTION

In the coming period, the Board of Directors believes that the outlook for the national banking industry remains positive, in line with the resilience of the domestic economy, the maintenance of financial system stability, and the increasing role of digitalization in people's financial activities. These developments provide opportunities for the Bank to continue to strengthen its position in a sustainable manner amid a competitive industry.

As part of the MNC Group, Bank MNC has strategic advantages through the support of an integrated group ecosystem and a broad user base. These advantages provide opportunities for the Bank to expand its service reach, increase customer acquisition and retention, and strengthen its competitiveness through the optimal and responsible utilization of synergies between entities within the group.

The Bank's main focus going forward is on strengthening its funding structure, particularly by increasing the composition of low-cost funds (current account and savings account/CASA). This focus can be achieved through the development of innovative deposit products that are relevant to customer needs, as well as the optimization of various fund collection programs, both through savings and current account products. The utilization of ecosystem synergies and digital channels will continue to be optimized as the main lever in strengthening a more stable and sustainable funding base.

In line with the acceleration of digital transformation, the Bank will continue to develop services through the MotionBank application to improve convenience of access, quality of customer experience, and business process efficiency. The development of transaction features, online account opening, and financial service integration are part of the Bank's strategy to expand its customer base and increase transaction activity on an ongoing basis.

In addition, the Bank also plans to enrich its product and service portfolio, including the development of financial market services, retail investment instruments, and strengthening the Bank's role in the distribution of financial products that satisfy customer needs. All of these developments are carried out while still prioritizing the principle of prudence, implementing integrated risk management, and aligning with the direction of the 2026-2030 Sustainable Finance Action Plan (RAKB).

Dengan strategi yang terarah, pemanfaatan peluang usaha yang disiplin, serta komitmen Direksi terhadap keberlanjutan, Direksi optimistis Bank MNC dapat terus meningkatkan kualitas pertumbuhan usaha, memperkuat daya saing, serta menciptakan nilai tambah yang berkelanjutan bagi pemegang saham dan seluruh pemangku kepentingan.

PERBANDINGAN CAPAIAN KINERJA DAN TARGET TAHUN 2025

Sepanjang tahun buku 2025, Direksi secara konsisten mengarahkan kinerja Bank MNC pada pertumbuhan yang terukur, berkualitas, dan selaras dengan prinsip keuangan berkelanjutan. Arah tersebut dijalankan di tengah dinamika ekonomi global dan industri perbankan yang masih dipengaruhi oleh ketidakpastian serta tekanan efisiensi. Secara umum, realisasi kinerja Bank berada dalam koridor perencanaan yang telah ditetapkan, dengan sejumlah indikator utama menunjukkan capaian yang positif, sementara indikator lainnya masih memerlukan penguatan secara berkelanjutan.

Dari aspek ekonomi, total aset Bank pada akhir tahun 2025 tercatat sebesar Rp20,27 triliun atau setara 89,38% dari target yang telah ditetapkan. Capaian ini mencerminkan pengelolaan neraca yang relatif stabil serta upaya Direksi dalam menjaga keseimbangan antara pertumbuhan usaha dan pengendalian risiko. Dari sisi pendanaan, Dana Pihak Ketiga (DPK) terealisasi sebesar Rp14,69 triliun atau 94,54% dari target, didukung oleh penguatan basis nasabah dan optimalisasi produk simpanan, khususnya pada segmen pendanaan yang lebih stabil dan berkelanjutan.

Penyaluran kredit sepanjang tahun 2025 tercatat sebesar Rp11,61 triliun atau 94,43% dari target. Realisasi tersebut mencerminkan pendekatan selektif Bank dalam melakukan ekspansi kredit dengan tetap mengedepankan prinsip kehati-hatian, kualitas aset, serta kesesuaian dengan profil risiko yang telah ditetapkan. Pendekatan ini merupakan bagian dari upaya Bank dalam menjaga ketahanan portofolio kredit serta mendukung keberlanjutan kinerja usaha di tengah dinamika industri dan kondisi makroekonomi yang menantang.

Dari sisi profitabilitas, laba bersih Bank pada tahun 2025 tercatat sebesar Rp81,78 miliar atau 89,67% dari target. Pencapaian ini dipengaruhi oleh dinamika pendapatan bunga dan nonbunga, serta implementasi pengendalian beban operasional yang dilakukan secara disiplin. Efisiensi operasional tercermin dari rasio BOPO sebesar 94,63%, relatif sejalan dengan target sebesar 93,28%, meskipun Direksi mencermati masih terdapat ruang perbaikan untuk meningkatkan produktivitas dan efisiensi proses bisnis secara berkelanjutan.

With a focused strategy, disciplined utilization of business opportunities, and the Board of Directors' commitment to sustainability, the Board of Directors is optimistic that MNC Bank can continue to improve the quality of its business growth, strengthen its competitiveness, and create sustainable added value for shareholders and all stakeholders.

COMPARISON OF PERFORMANCE ACHIEVEMENTS AND TARGETS IN 2025

Throughout the 2025 fiscal year, the Board of Directors consistently directed Bank MNC's performance towards measurable, quality growth in line with the principles of sustainable finance. This direction was pursued amid global economic dynamics and challenges in the banking industry, which were still affected by uncertainty and pressure for efficiency. In general, the Bank's performance was within the established planning corridor, with a number of key indicators showing positive results, while other indicators still require continuous improvement.

From an economic perspective, the Bank's total assets at the end of 2025 were recorded at Rp20.27trillion, or around 89.38% of the set target. This achievement reflects relatively stable balance sheet management and the Board of Directors' efforts to maintain a balance between business growth and risk control. In terms of funding, Third Party Funds (DPK) were realized at Rp14.69 trillion or 94.54% of the target, supported by a strengthened customer base and optimization of deposit products, particularly in the more stable and sustainable funding segment.

Loan disbursements for the year 2025 totaled Rp11.61 trillion, or 94.43% of the target. This realization reflects the Bank's selective approach in expanding credit while continuing to prioritize the principles of prudence, asset quality, and suitability with the established risk profile. This approach is part of the Bank's efforts to maintain the resilience of its credit portfolio and support the sustainability of its business performance amid challenging industry dynamics and macroeconomic conditions.

In terms of profitability, the Bank's net profit in 2025 was recorded at Rp81,78 billion or 89.67% of the target. This achievement was influenced by the dynamics of interest and non-interest income, as well as the disciplined implementation of operational cost control. Operational efficiency is reflected in a BOPO ratio of 94.63%, which is broadly in line with the target of 93.28%; however, the Board of Directors notes that there is still room for improvement to enhance productivity and the efficiency of business processes on an ongoing basis.

Secara keseluruhan, Direksi menilai bahwa kinerja Bank MNC sepanjang tahun 2025 mencerminkan fondasi usaha yang tetap terjaga, baik dari aspek ekonomi maupun tata kelola. Tantangan utama ke depan berada pada optimalisasi margin, peningkatan efisiensi operasional, serta penguatan kualitas pertumbuhan. Oleh karena itu, strategi selanjutnya akan difokuskan pada penguatan kualitas kredit, peningkatan struktur pendanaan yang lebih stabil, serta pengelolaan modal dan risiko secara berkelanjutan guna menjaga kesinambungan kinerja jangka panjang dan penciptaan nilai bagi seluruh pemangku kepentingan.

Overall, the Board of Directors believes that Bank MNC's performance throughout 2025 reflects a solid business foundation, both in terms of economics and governance. The main challenges ahead lie in optimizing margins, improving operational efficiency, and strengthening the quality of growth. Therefore, the next strategy will be focused on strengthening credit quality, improving a more stable funding structure, and managing capital and risk in a sustainable manner in order to maintain long-term performance and create value for all stakeholders.

PENCAPAIAN KINERJA KEBERLANJUTAN TAHUN 2025

Dengan berbagai tantangan yang dihadapi, sepanjang tahun 2025 Bank MNC mencatatkan kinerja yang relatif terjaga. Dari aspek ekonomi, Bank membukukan laba bersih sebesar Rp81.775 juta atau 89,67% dari target yang telah ditetapkan. Dari aspek lingkungan, Bank melaksanakan inisiatif efisiensi operasional dan pengelolaan sumber daya secara bertanggung jawab. Dari aspek sosial, Bank menjalankan berbagai program literasi dan inklusi keuangan, pengembangan kapasitas karyawan, serta kegiatan sosial dengan jangkauan penerima manfaat.

Untuk meningkatkan kinerja keberlanjutan tersebut, Bank telah menetapkan program keberlanjutan yang dituangkan dalam roadmap jangka pendek, menengah, dan panjang sebagaimana tercantum dalam RAKB 2026-2030.

SUSTAINABILITY PERFORMANCE ACHIEVEMENTS IN 2025

Despite the various challenges, MNC Bank recorded relatively stable performance throughout 2025. From an economic perspective, the Bank posted a net profit of Rp81.775 million or 89,67% of the target set. From an environmental perspective, the Bank implemented operational efficiency and responsible resource management initiatives. From a social perspective, the Bank carried out various financial literacy and inclusion programs, employee capacity building, and social activities.

To improve this sustainability performance, the Bank has established a sustainability program outlined in a short, medium, and long-term roadmap as stated in RAKB 2026-2030.

TANTANGAN DALAM PENERAPAN KEUANGAN BERKELANJUTAN

Direksi menyadari bahwa penerapan keuangan berkelanjutan menghadapi sejumlah tantangan, antara lain keterbatasan data keberlanjutan, perubahan regulasi, kebutuhan penguatan kapasitas internal, serta penyesuaian model bisnis agar tetap kompetitif dan berkelanjutan. Tantangan tersebut dihadapi melalui penguatan kebijakan internal, peningkatan kompetensi sumber daya manusia, serta penyempurnaan sistem dan proses secara bertahap sesuai dengan target jangka pendek, menengah, dan panjang Bank.

Untuk mencapai target keberlanjutan, Bank menerapkan kebijakan manajemen risiko terintegrasi yang mencakup risiko ekonomi dan keuangan, risiko operasional, risiko lingkungan, serta risiko sosial yang berpotensi mempengaruhi keberlanjutan usaha dan reputasi Bank. Proses pengelolaan risiko dilakukan melalui identifikasi, analisis, mitigasi, pemantauan, dan evaluasi secara berkala.

CHALLENGES IN IMPLEMENTING SUSTAINABLE FINANCE

The Board of Directors recognizes that the implementation of sustainable finance faces a number of challenges, including limited sustainability data, regulatory changes, the need to strengthen internal capacity, and the need to adjust business models to remain competitive and sustainable. These challenges are addressed by strengthening internal policies, improving human resource competencies, and gradually refining systems and processes in line with the Bank's short, medium, and long-term targets.

To achieve sustainability targets, the Bank implements an integrated risk management policy that covers economic and financial risks, operational risks, environmental risks, and social risks that could potentially affect the Bank's business sustainability and reputation. The risk management process is carried out through regular identification, analysis, mitigation, monitoring, and evaluation.

Direksi juga memandang bahwa perkembangan digitalisasi, pertumbuhan ekonomi nasional, serta sinergi dalam ekosistem MNC Group merupakan peluang dan prospek usaha yang dapat dimanfaatkan secara bertanggung jawab. Bank menciptakan dan mengambil peluang tersebut melalui pengembangan produk dan layanan digital, penguatan pendanaan berkelanjutan, serta diversifikasi portofolio usaha sesuai dengan profil risiko Bank.

Dalam menghadapi faktor eksternal ekonomi, sosial, dan lingkungan yang berpotensi mempengaruhi keberlanjutan, Bank telah menetapkan berbagai kebijakan adaptif, termasuk penyesuaian strategi bisnis, penguatan efisiensi, serta penyelarasan roadmap keberlanjutan agar faktor eksternal tersebut dapat dikelola dan, sejauh memungkinkan, diubah menjadi peluang usaha.

MANAJEMEN RISIKO, TATA KELOLA, DAN KEPATUHAN

Direksi menempatkan pengelolaan risiko dan penerapan tata kelola perusahaan yang baik sebagai fondasi utama dalam mendukung keberlanjutan usaha Bank. Sejalan dengan penerapan keuangan berkelanjutan, Bank terus memperkuat manajemen risiko yang terintegrasi, mencakup risiko keuangan, operasional, teknologi informasi, serta risiko lingkungan dan sosial yang berpotensi mempengaruhi kinerja dan keberlanjutan Bank.

Penerapan prinsip kehati-hatian, kepatuhan terhadap peraturan perundang-undangan, serta penguatan pengendalian internal menjadi bagian yang tidak terpisahkan dari proses pengambilan keputusan Direksi. Melalui penerapan tata kelola yang konsisten dan disiplin, Bank berupaya menjaga kepercayaan pemangku kepentingan, mengelola risiko secara efektif, serta memastikan kesinambungan usaha dalam jangka panjang.

KOMITMEN SOSIAL DAN PENGEMBANGAN KAPASITAS

Selain berfokus pada kinerja bisnis, Bank MNC berkomitmen untuk menjalankan tanggung jawab sosial dan lingkungan secara bertanggung jawab sebagai bagian dari penerapan keuangan berkelanjutan. Komitmen tersebut diwujudkan melalui pelaksanaan berbagai program literasi dan inklusi keuangan, pengembangan kapasitas dan kompetensi karyawan, serta dukungan terhadap kegiatan sosial yang relevan dengan kebutuhan masyarakat.

Melalui inisiatif tersebut, Bank berupaya memberikan kontribusi positif terhadap pembangunan yang inklusif dan berkelanjutan, sekaligus memperkuat kualitas sumber daya manusia dan hubungan jangka panjang dengan pemangku kepentingan.

The Board of Directors also considers the development of digitalization, national economic growth, and synergies within the MNC Group ecosystem as opportunities and business prospects that can be utilized responsibly. The Bank creates and seizes these opportunities through the development of digital products and services, the strengthening of sustainable financing, and the diversification of its business portfolio in accordance with the Bank's risk profile.

In facing external economic, social, and environmental factors that have the potential to affect sustainability, the Bank has established various adaptive policies, including business strategy adjustments, efficiency strengthening, and sustainability roadmap alignment so that these external factors can be managed and, as far as possible, turned into business opportunities.

RISK MANAGEMENT, GOVERNANCE, AND COMPLIANCE

The Board of Directors regards risk management and the implementation of good corporate governance as the main foundations in supporting the Bank's business sustainability. In line with the implementation of sustainable finance, the Bank continues to strengthen its integrated risk management, covering financial, operational, information technology, as well as environmental and social risks that have the potential to affect the Bank's performance and sustainability.

The application of prudent principles, compliance with laws and regulations, and the strengthening of internal controls are an integral part of the Board of Directors' decision-making process. Through consistent and disciplined implementation of governance, the Bank strives to maintain stakeholder trust, manage risk effectively, and ensure long-term business continuity.

SOCIAL COMMITMENT AND CAPACITY BUILDING

In addition to focusing on business performance, MNC Bank is committed to carrying out its social and environmental responsibilities as part of its sustainable finance practices. This commitment is realized through the implementation of various financial literacy and inclusion programs, capacity and competency building for employees, and support for social activities that are relevant to the needs of the community.

Through these initiatives, the Bank strives to contribute positively to inclusive and sustainable development, while strengthening the quality of human resources and long-term relationships with stakeholders.

PERUBAHAN SUSUNAN ANGGOTA DIREKSI

Berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) tanggal 25 Juni 2025. Susunan Komposisi Direksi sampai dengan 31 Desember 2025 adalah sebagai berikut:

CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS

Based on the decision of the Annual General Meeting of Shareholders (AGM) on June 25, 2025. The composition of the Board of Directors until December 31, 2025 is as follows:

Presiden Direktur President Director	Rita Montagna Siahaan
Direktur Director	Hermawan
Direktur Kepatuhan Compliance Director	Tiolina Tumanggor
Direktur Director	Aris Palembangan*

* Pengangkatan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan.
The appointment will be effective after passing fit and proper test by the Financial Services Authority (OJK).

PENUTUP DAN ARAH KE DEPAN

Direksi menilai bahwa kinerja Bank MNC sepanjang tahun 2025 mencerminkan fondasi usaha yang tetap terjaga, meskipun dihadapkan pada berbagai tantangan. Ke depan, Direksi berkomitmen untuk terus memperkuat penerapan keuangan berkelanjutan melalui integrasi aspek lingkungan, sosial, dan tata kelola ke dalam strategi, budaya, dan proses bisnis Bank. Dengan arah RAKB 2026-2030 yang terstruktur, Direksi optimistis Bank MNC dapat tumbuh secara sehat, adaptif, dan berkelanjutan, serta memberikan nilai tambah jangka panjang bagi seluruh pemangku kepentingan.

CLOSING AND FUTURE DIRECTION

The Board of Directors believes that MNC Bank's performance throughout 2025 reflects a solid business foundation, despite facing various challenges. Going forward, the Board of Directors is committed to continue strengthening the implementation of sustainable finance by integrating environmental, social, and governance aspects into the Bank's strategy, culture, and business processes. With a structured RAKB 2026-2030 direction, the Board of Directors is optimistic that MNC Bank can grow in a healthy, adaptive, and sustainable manner, as well as provide long-term added value for all stakeholders.

Atas nama Direksi,
On Behalf of the Board of Directors



Rita Montagna Siahaan
Presiden Direktur
President Director

Surat Pernyataan Anggota Dewan Komisaris dan Direksi Tentang Tanggung Jawab atas Laporan Tahunan & Laporan Keberlanjutan 2025 PT Bank MNC Internasional TBK

Statement Letter from the Board of Commissioners and Board of Directors Regarding Responsibility for the 2025 Annual & Sustainability Report of PT Bank MNC Internasional Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan & Laporan Keberlanjutan PT Bank MNC Internasional Tbk tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan & Laporan Keberlanjutan Perusahaan. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, hereby declares that all information in the 2025 Annual & Sustainability Report of PT Bank MNC Internasional Tbk has been presented in their entirety, and that we assume full responsibility for the accuracy of the contents of the Company's Annual & Sustainability Report. This statement is duly made in integrity.

Jakarta, April 2026

Dewan Komisaris
Board of Commissioners

PONKY NAYARANA PUDIJANTO
President Komisaris (Independen)
President Commissioner (Independent)

PETER FAJAR
Komisaris
Commissioner

FREDERIKUS P. WEOSEKE
Komisaris Independen
Independent Commissioner

Direksi
Board of Directors

RITA MONTAGNA SIAHAAN
Presiden Direktur
President Director

HERMAWAN
Direktur
Director

Tiolina Tumanggor
Direktur Kepatuhan
Compliance Director

03

PROFIL PERUSAHAAN

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MNC
bank

Identitas Perusahaan
Company Identity

Nama Perusahaan
Company Name
PT Bank MNC Internasional Tbk

Nama Panggilan
Short Name
MNC Bank

Tanggal Pendirian
Date of Estabslihment
31 Juli 1989
July 31, 1989

Bidang Usaha
Line of Business
Bank Umum dan
Bank Devisa
Commercial and
Foreign Exchange
Bank

Modal Dasar
Authorized Capital
Rp6.000.000.000.000
(Enam Triliun Rupiah)
(Six Trillion Rupiah)

Jumlah Pegawai:
Number of Employees:
976 orang | people

Modal Ditempatkan
Paid-in Capital
Rp3.325.597.414.100

(Tiga triliun tiga ratus dua puluh lima miliar lima ratus sembilan puluh tujuh juta empat ratus empat belas ribu seratus rupiah)
(Three trillion three hundred twenty five billion five hundred ninety seven million four hundred fourteen thousand one hundred rupiah)

Bursa
Stock Exchange
Bursa Efek Indonesia
Indonesia Stock Exchange
Kode Saham dan Obligasi
Stock and Bond Codes

BABP
Swift Code: BUMIIDJA

Tanggal Go Public | Go Public Date:
15 Juli | July 2002



Per 31 Desember 2025
As December 31, 2025

Dasar Hukum Pendirian
Akta No 49 tanggal 31 Juli 1989 dari notaris Sri Rahayu, SH. (Akta pendirian ini diberlakukan oleh Menteri Kehakiman dalam Surat Keputusan No. C-2.7223.HT.01.01. TH.89 tanggal 9 Agustus 1989 serta diumumkan dalam tambahan No. 1917 dari Berita Negara Republik Indonesia No. 75).

Legal Basis of Establishment
Deed No 49 dated July 31, 1989 based on Notary Sri Rahayu, S.H. (the Establishment Deed was made effective following the launch of Minister of Justice's Decree No. C-2.7223. HT.01.01. TH.89 dated August 9, 1989 and was announced in the Apendix No. 1917 of State Gazette of Republic of Indonesia No. 75).

Perubahan Nama
PT Bank ICB Bumiputera Tbk berubah menjadi PT Bank MNC Internasional Tbk berdasarkan Surat Keputusan Dewan Komisioner Otoritas Jasa Keuangan No.18/KDK.03/2014 tanggal 15 Oktober 2014 (informasi lebih lanjut pada sub bab Perubahan Nama Perusahaan).

Name Change
PT Bank ICB Bumiputera Tbk changed its name into PT Bank MNC Internasional Tbk pursuant to the Decree of Board of Commissioners of Financial Service Authority No.18/KDK.03/2014 dated October 15, 2014 (further information is revealed under sub chapter of Change of Company's Name).

Alamat Kantor Pusat
Head Office Address

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Jakarta Pusat 10340
Telp : +622129805555
Fax : +62213983 6700
Telex. 65068 JKTBPIA

Situs Web: www.mncbank.co.id

Sekretaris Perusahaan
Corporate Secretary

MNC Bank Tower Lantai 14
Jl. Kebon Sirih Raya No. 21 - 27,
Jakarta Pusat 10340
Tel. (+ 62 21) 2980 5555
Fax. (+ 62 21) 3983 6700

Email:
corporate.communication
@mncbank.co.id

Media Sosial
Social Media

@mncbank
@MNCbank
Officialmncbank
pt.bankmncinternasional,tbk
Officialmncbank



Riwayat Singkat Perusahaan
Brief History of the Company

PT Bank MNC Internasional Tbk (selanjutnya disebut "MNC Bank" atau "Bank") merupakan bank swasta nasional yang berdiri dengan nama PT Bank Bumiputera pada tanggal 9 Agustus 1989. Bank secara resmi beroperasi pada tanggal 12 Januari 1990 dan mendapatkan izin sebagai bank devisa pada tahun 1997. Pada tahun 2002 Bank mencatatkan sahamnya sebagai perusahaan terbuka di Bursa Efek Indonesia

Pada 31 Agustus 2014, PT MNC Kapital Indonesia Tbk mengakuisisi saham Bank ICB Bumiputera sekaligus menjadi pemegang saham pengendali. Berdasarkan Surat Keputusan Dewan Komisioner Otoritas Jasa Keuangan No.18/KDK.03/2014 tanggal 15 Oktober 2014, PT Bank ICB Bumiputera Tbk berubah nama menjadi PT Bank MNC Internasional Tbk (MNC Bank), mengukuhkan identitasnya sebagai entitas tersendiri yang merupakan bagian dari MNC Group.

Sesuai dengan visi MNC Bank menjadi Bank masa depan yang berlandaskan teknologi terkini guna memberikan kemudahan bertransaksi dengan memperhatikan keselarasan kepentingan ekonomi, sosial dan lingkungan hidup, MNC Bank menawarkan produk simpanan, produk pinjaman serta layanan jasa yang sangat beragam, dan terbagi untuk kategori Individu dan bisnis yang ditawarkan bersamaan dengan berbagai program dan promo.

PT Bank MNC Internasional Tbk (hereinafter referred to as "MNC Bank" or "the Bank") is a national private bank established under the name PT Bank Bumiputera on August 9, 1989. The Bank officially commenced operations on January 12, 1990, and obtained a license as a foreign exchange bank in 1997. In 2002, the Bank listed its shares as a publicly traded company on the Indonesia Stock Exchange

On August 31, 2014, PT MNC Kapital Indonesia Tbk acquired the shares of Bank ICB Bumiputera and became the controlling shareholder. Based on Decision Letter No. 18/KDK.03/2014 of the Board of Commissioners of the Financial Services Authority dated October 15, 2014, PT Bank ICB Bumiputera Tbk changed its name to PT Bank MNC Internasional Tbk (MNC Bank), affirming its identity as a distinct entity within the MNC Group.

In line with MNC Bank's vision to become a future-oriented bank grounded in cutting-edge technology to facilitate transactions while balancing economic, social, and environmental interests, MNC Bank offers a wide range of deposit products, loan products, and diverse financial services, categorized for both individual and business clients, alongside various programs and promotions.



Pada akhir tahun 2025, MNC Bank memiliki 42 kantor cabang, kantor cabang pembantu dan kantor fungsional operasional, serta 66 ATM yang terkoneksi dengan lebih dari 200.000 ATM yang tergabung dengan jaringan GPN, ATM Prima dan ATM Bersama. Ditambah lagi kerjasama yang telah dilakukan Aplikasi Motion Banking MNC Bank dengan gerai Indomaret dan Kantor POS, yang memiliki lebih dari 200.000 gerai Indomaret dan 20.000 kantor POS yang semakin mempermudah Nasabah dalam melakukan transaksi perbankan, baik setor maupun penarikan uang tunai. Hal tersebut semakin meningkatkan kinerja bank sepanjang tahun 2025, dibuktikan dengan diterimanya beberapa penghargaan bergengsi untuk MNC Bank dari ajang 14th Infobank-Insentia Digital Brand Award 2025, dengan kategori; "The Best Deposito Bank Umum Konvensional KBMI I", "The Best Debit Card Bank Umum Konvensional KBMI I", "The Best Credit Card Bank Umum Konvensional KBMI I", "The Best Tabungan Bank Umum Konvensional KBMI I", dan "The 2nd Best Bank Umum Konvensional KBMI I", serta "Penghargaan menjadi Bank Digital Terbaik atas Mitra Pembayaran Pensiun PT TASPEN (Persero)". Penghargaan yang diterima menjadi bentuk apresiasi akan kinerja MNC Bank tahun 2025 sebagai motivasi untuk menjadi lebih baik lagi di tahun-tahun yang akan datang.

By the end of 2025, MNC Bank will have 42 branches, branch offices, and operational functional offices, as well as 66 ATMs connected to over 200,000 ATMs within the GPN, ATM Prima, and ATM Bersama networks. Furthermore, the collaboration between MNC Bank's Motion Banking app and Indomaret outlets and Post Offices which collectively comprise over 200,000 Indomaret outlets and 20,000 Post Offices has significantly simplified banking transactions for customers, including both deposits and cash withdrawals. This has further boosted the bank's performance throughout 2025, evidenced by MNC Bank receiving several prestigious awards at the 14th Infobank-Insentia Digital Brand Award 2025, in the following categories: "The Best Conventional Commercial Bank Deposit KBMI I," "The Best Conventional Commercial Bank Debit Card KBMI I," "The Best Conventional Commercial Bank Credit Card KBMI I," "The Best Conventional Commercial Bank Savings Account KBMI I," and "The 2nd Best Conventional Commercial Bank KBMI I", as well as the recognition as "The Best Digital Bank for its Pension Payment Partnership with PT TASPEN (Persero)". These awards serve as recognition of MNC Bank's performance in 2025 and as motivation to continue improving in the years to come.

Kronologis Perubahan Nama
Chronology of Name Changes

1990

Pada tahun 1990, Bank mulai beroperasi dengan nama PT Bank Bumiputera Indonesia.
In 1990, the Bank began operating under the name PT Bank Bumiputera Indonesia.

2009

Setelah proses akuisisi oleh ICB Financial Group Holding pada 2009, nama perusahaan diperbarui menjadi PT Bank ICB Bumiputera Tbk.
Following its acquisition by ICB Financial Group Holding in 2009, the company's name was changed to PT Bank ICB Bumiputera Tbk.

2014

Perubahan nama kembali dilakukan pada 2014 menjadi PT Bank MNC Internasional Tbk, menandai bergabungnya Bank ke dalam MNC Group.
Another name change took place in 2014 to PT Bank MNC Internasional Tbk, marking the Bank's entry into the MNC Group.

Jejak Langkah Perusahaan
Milestones

1990
PT Bank Bumiputera didirikan oleh AJB Bumiputera
PT Bank Bumiputera was founded by AJB Bumiputera

1997
Mendapat persetujuan menjadi Bank Devisa dari Bank Indonesia, berdasarkan Surat Keputusan Bank Indonesia No. 30/146/KEP/DIR tanggal 5 Desember 1997
Obtained approval to become a Foreign Exchange Bank from Bank Indonesia, based on Bank Indonesia Decree No. 30/146/KEP/DIR December 5, 1997

2002
IPO dengan nama BABP di Bursa Efek Indonesia
IPO under the name BABP on the Indonesia Stock Exchange

2005
Penawaran Umum Terbatas I Rp500 Miliar
Limited public offering I of Rp500 billion

2007

ICB Financial Group Holdings AG sebagai pemegang saham mayoritas
ICB Financial Group Holdings AG as the majority shareholder

2009

Perseroan mengganti nama menjadi PT Bank ICB Bumiputera Tbk
The Company changed its name to PT Bank ICB Bumiputera Tbk

2010

Penawaran Umum Terbatas II Rp500 miliar
Limited Public Offering II of Rp500 billion

2014

- Penawaran Umum Terbatas III Rp804 miliar
  Limited Public Offering III of Rp804 billion
- PT MNC Kapital Indonesia sebagai Pemegang Saham Pengendali
  PT MNC Kapital Indonesia as the Controlling Shareholder
- Perseroan mengganti nama menjadi PT Bank MNC Internasional Tbk
  The Company changed its name to PT Bank MNC Internasional Tbk

2015

Penawaran Umum Terbatas IV Rp409 miliar
Limited Public Offering IV Rp409 billion

2016

- Penawaran Umum Terbatas V mencapai sebesar Rp145 miliar
  Limited Public Offering V of Rp145 billion
- MNC Bank siap meluncurkan program program unggulan
  MNC Bank ready to launch flagship program

2017

- Tahun terakhir 'Tahap Foundation Building' sebagai bagian dari Program Transformasi MNC Bank
  Final year of 'Foundation Building Phase' as part of MNC Bank's Transformation Program
- Inovasi digital peluncuran mobile apps "Punyacelengan", "Punyakartu" dan "Punyarumah"
  Digital innovation launch of mobile apps "Punyacelengan", "Punyakartu" and "Punyarumah"

2018

- Penawaran Umum Terbatas VI sebesar Rp27 miliar
  Limited Public Offering VI of Rp27 billion
- Memasuki tahap "Focusing the Business" sebagai bagian dari Program Transformasi MNC Bank
  Entering the "Focusing the Business" stage as part of MNC Bank's Transformation Program
- Peluncuran logo baru.
  Launch of new logo.

2019

- Penambahan Modal PMTHMETD Rp82 miliar
  Capital Increase THMETD Rp82 billion
- Penawaran Umum Terbatas VII Rp95 miliar
  Limited Public Offering VII of Rp95 billion

2020

Peluncuran Mobile Transaction Indonesia (Motion) sebagai Integrated Banking Solution dalam bentuk aplikasi yang mudah diakses dan penuh fitur unggulan.
Launch of Mobile Transaction Indonesia (Motion) as an Integrated Banking Solution in the form of an application that is easily accessible and full of excellent features.

2021

- Penawaran Umum Terbatas VIII sebesar Rp321 miliar
- Mengantongi ijin Digital Onboarding dari OJK
- Rebranding Motion menjadi MotionBanking
- Limited Public Offering VIII of Rp321 billion
- Obtained Digital Onboarding license from OJK
- Rebranding Motion to MotionBanking

2022

Penawaran Umum Terbatas IX sebesar Rp301 miliar
Limited Public Offering IX of Rp301 billion

2023

- Penawaran Umum Terbatas X sebesar Rp802 miliar
  Limited Public Offering X amounting to Rp802 billion
- Rebranding MotionBanking menjadi MotionBank
  Rebranding MotionBanking to MotionBank

2024

- MNC Bank menjadi Bank Administrator Rekening Dana Nasabah (RDN) untuk transaksi Pasar Modal
  MNC Bank becomes the Administrator Bank for Customer Fund Accounts (RDN) for Capital Market transactions
- Peresmian MNC Bank Kantor Cabang Palembang
  Inauguration of MNC Bank's Branch Office in Palembang
- Peluncuran Co-Branding MNC Credit Card dengan beberapa brand
  Launch of Co-Branding MNC Credit Card with several brands

2025

- Kerjasama dengan Pengelolaan Kas Negara
  Collaboration with the State Treasury
- Kerjasama strategis dengan MODENA, BPR Bank Kota Bogor, dan CAR Life Insurance
  Strategic partnerships with MODENA, BPR Bank Kota Bogor, and CAR Life Insurance
- Relokasi jaringan kantor (KCP Ubud, KC Samarinda, dan KC Semarang)
  Relocation of branch offices (Ubud Branch, Samarinda Branch, and Semarang Branch)

Visi dan Misi
Vision and Mission

Visi Vision

Menjadi Bank masa depan yang berlandaskan teknologi terkini untuk membuat semua transaksi keuangan menjadi mudah dengan memperhatikan keselarasan kepentingan ekonomi, sosial dan lingkungan hidup.

To become a bank of the future based on latest technology thus making all financial transaction easy by paying attention to harmony of economic, social, and environmental interest

Misi Mission

Menawarkan layanan keuangan kepada nasabah dengan memberikan pengalaman perbankan yang memuaskan melalui perbankan inovatif yang terintegrasi dengan teknologi informasi terkini serta berkontribusi terhadap pertumbuhan berkelanjutan guna memberikan nilai tambah kepada seluruh Stakeholders.

Offering financial services to customers by providing a satisfying banking experience through innovative banking that is integrated with the latest information technology and contributes to sustainable growth that provide added value to all stakeholders.

REVIEW ATAS VISI DAN MISI PERUSAHAAN

Perubahan dalam lanskap bisnis yang terus bergerak cepat mendorong Dewan Komisaris dan Direksi MNC Bank untuk melakukan peninjauan rutin terhadap Visi dan Misi Perusahaan. Evaluasi ini memastikan bahwa arah strategis Bank tetap sejalan dengan perkembangan industri, kebutuhan para pemangku kepentingan, serta dinamika persaingan di sektor jasa keuangan.

MNC Bank memegang prinsip bahwa keberlanjutan harus menjadi dasar dalam pengelolaan usaha. Melalui pendekatan *triple bottom line*, Bank mengintegrasikan tiga pilar utama *people*, *profit*, dan *planet* ke dalam setiap proses operasional. Kerangka ini menegaskan bahwa kinerja lembaga keuangan tidak hanya dinilai dari hasil ekonomi, tetapi juga dari kontribusi sosial dan dampaknya terhadap lingkungan.

Sebagai wujud komitmen terhadap prinsip tersebut, manajemen melaksanakan pembaruan strategis dengan menyesuaikan Visi dan Misi pada akhir 2019. Penyempurnaan ini dilakukan untuk memperkuat penerapan prinsip keuangan berkelanjutan dalam seluruh aktivitas operasional Bank.

REVIEW OF THE COMPANY'S VISION AND MISSION

Rapid changes in the business landscape have prompted the Board of Commissioners and Board of Directors of MNC Bank to conduct regular reviews of the Company's Vision and Mission. These evaluations ensure that the Bank's strategic direction remains in line with industry developments, stakeholder needs, and the dynamics of competition in the financial services sector.

MNC Bank upholds the principle that sustainability must be the basis for business management. Through the triple bottom line approach, the Bank integrates the three main pillars of people, profit, and planet into every operational process. This framework emphasizes that the performance of financial institutions is not only assessed based on economic results, but also on their social contributions and impact on the environment.

As a manifestation of its commitment to this principle, the management implemented a strategic revision by adjusting its Vision and Mission at the end of 2019. This revision was carried out to strengthen the application of sustainable finance principles in all of the Bank's operational activities.

Budaya Perusahaan
Company Culture

P

Passion to Perform

Semangat untuk Memberikan Hasil Kerja yang Terbaik
Passion to Provide the Best Work Result

Tingkah laku karyawan dalam melakukan pekerjaannya dengan antusias, kreatifitas, fokus, mengerti dan melakukan pekerjaan dengan sangat baik
The behavior of employees in carrying out their work with enthusiasm, creativity, focus, understanding and doing the job very well



R

Relationship Building

Membangun Hubungan yang Harmonis dengan Seluruh Stakeholder
Building Harmonious Relationships with All Stakeholders

Bagaimana karyawan membina hubungan dengan individu lainnya baik dalam tim maupun tidak
How do employees build relationships with other individuals within a team or without.



I

Innovation with Integrity

Melakukan Inovasi dan Terobosan – Terobosan Baru yang Terukur Dengan Penuh Integritas
Keinginan karyawan untuk berinovasi, memberikan ide dan masukan

Keinginan karyawan untuk berinovasi, memberikan ide dan masukan
The desire of employees to innovate, to give ideas and advice



D

Delivery with Delight

Menghasilkan Kinerja yang Memuaskan Para Stakeholder
Producing Satisfactory Performance for Stakeholders

Komitmen dan profesionalisme karyawan dalam menjalankan tanggung jawab untuk menghasilkan layanan yang terbaik
Commitment and professionalism of employees in carrying out their responsibilities to provide the best service



E

Empowerment for Progress

Memberdayakan Sumber Daya Secara Maksimal dan Bertanggung Jawab
Empowering Resources Optimally and Responsibly

Bagaimana karyawan dapat memberikan perpanjangan tangan atas tanggung jawab yang diberikan dengan transparan, adil dan mudah dimengerti
The way employees provide an extension of their responsibilities in a transparent, fair, and easy to understand manner



Bidang Usaha
Line of Business

Mengacu pada Anggaran Dasar Perseroan, Bank menetapkan fokus utama kegiatan usahanya pada layanan Bank Umum. Untuk mendukung tujuan tersebut, sebagaimana diatur dalam Pasal 3 Anggaran Dasar, Bank memiliki kewenangan untuk menjalankan berbagai aktivitas inti maupun kegiatan pendukung yang diperlukan guna mencapai sasaran operasionalnya.

Referring to the Company's Articles of Association, the Bank has set its main focus on commercial banking services. To support this objective, as stipulated in Article 3 of the Articles of Association, the Bank has the authority to carry out various core activities and supporting activities necessary to achieve its operational targets.

Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir Business Activities Based on the Latest Articles of Association	**Kegiatan Usaha yang Dijalankan Pada Tahun 2025** Business Activities Executed in 2025	
	Sudah Dijalankan Already Running	**Belum Dijalankan** Not Yet Running
Kegiatan Usaha Utama Main Business Activities		
Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu; Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates time deposits, savings and/or other equivalent forms;	✓	
Memberikan Kredit; Provide Loan;	✓	
Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah; Transfering money either for own interest or for the benefit of customers;	✓	
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; Placing funds on, borrowing funds from, or lending funds to other banks, either by using letters, telecommunication devices or by money orders, checks or other means;	✓	
Melakukan kegiatan dalam valuta asing sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan. Conducting activities in foreign exchange in accordance with the provisions set by the Financial Services Authority.	✓	
Kegiatan Usaha Penunjang Supporting Business Activities		
Menerbitkan surat pengakuan hutang; Issuing a debt acknowledgment letter;		
Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya: 1. Surat wesel termasuk wesel yang diakseptasi oleh Bank yang masa berlakunya tidak lebih lama daripada kebiasaan dalam perdagangan surat dimaksud; 2. Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat dimaksud; 3. Kertas perbendaharaan negara dan surat jaminan pemerintah; 4. Sertifikat Bank Indonesia (SBI); 5. Obligasi; 6. Surat dagang berjangka waktu sampai dengan 1 (satu) tahun; dan 7. Instrumen surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun. Buying, selling or guaranting at own risk or for the benefit of and on the orders of its customers: 1. Bills including drafts accepted by the Bank which validity period is not longer than the trading practice in said letter; 2. Debt acknowledgments and other trading papers whose validity period is not longer than the trading practice in said letter; 3. Treasury bills and government guarantees; 4. Bank Indonesia Certificates (SBI); 5. Bond; 6. Trade letter with a maturity of up to 1 (one) year; and 7. Other securities instruments with a maturity of up to 1 (one) year.	✓	

Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir Business Activities Based on the Latest Articles of Association	**Kegiatan Usaha yang Dijalankan Pada Tahun 2025** Business Activities Executed in 2025	
	Sudah Dijalankan Already Running	**Belum Dijalankan** Not Yet Running
Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga; Receiving payment of invoices for securities and perform calculations with or between third parties;	✓	
Menyediakan tempat untuk penyimpanan barang dan surat berharga untuk kepentingan pihak lain berdasarkan suatu kontrak; Providing a place for storage of goods and securities for the benefit of other parties based on a contract;	✓	
Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek; Placing funds from one customer to another in the form of securities that are not listed on the stock exchange;		✓
Membeli agunan baik seluruhnya maupun sebagian, melalui pelelangan atau dengan cara lain, dalam hal debitur tidak memenuhi Kewajibannya kepada MNC Bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya; Purchase collateral in whole or in part, through auction or other means, in the event that the debtor does not fulfill his obligations to MNC Bank, in line with the rules, collateral purchased must be disbursed as soon as possible;	✓	
Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat; Performing factoring activities, credit card business and trustee activities;	✓	
Melakukan kegiatan penyertaan modal pada Bank atau Perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, usaha kartu kredit, pembiayaan konsumen, Perusahaan efek, asuransi serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh OJK; Conducting equity participation in Banks or other companies in the financial sector, such as leasing, venture capital, credit card business, consumer financing, securities companies, insurance and clearing, settlement and depository institutions, by complying with the provisions stipulated by the OJK;		✓
Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya sesuai dengan ketentuan yang ditetapkan oleh OJK; Conducting temporary equity participation activities to overcome the consequences of credit failure, provided that the participation must be withdrawn in accordance with the provisions stipulated by the OJK;		✓
Bertindak sebagai pendiri dan pengurus dana pensiun sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku; Act as the founder and administrator of the pension fund in accordance with the provisions of the applicable pension fund laws and regulations;		✓
Melakukan kegiatan lain yang lazim dilakukan oleh Bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku. Performing other activities commonly carried out by the Bank as long as it does not conflict with the prevailing laws and regulations.	✓	



Produk dan Jasa
Products and Services

Produk Simpanan
- Tabungan Motion
- Tabungan Motion Cuan
- Tabungan Pensiun Motion
- Tabungan MNC
- Tabungan MNC Junior
- Tabungan MNC Bisnis
- Tabungan Rencana MNC
- Tabunganku Produk Giro
- Tabunganku
- Tabungan Dahsyat
- Giro MNC Rupiah
- Giro MNC Valas Produk Deposito
- Giro Segregate Account
- Deposito MNC Rupiah
- Deposito MNC Valas
- Deposito On line

Saving Deposit Products
- Motion Savings
- Motion Cuan Savings
- Motion Retirement Savings
- MNC Savings
- MNC Junior Savings
- MNC Business Savings
- MNC Plan Savings
- Tabunganku Checking Account
- Tabunganku
- Dahsyat Savings
- MNC Rupiah Checking Account
- MNC Foreign Currency Checking Account
- Segregated Checking Account
- MNC Rupiah Time Deposit
- MNC Foreign Currency Time Deposit
- Online Time Deposit

Produk Pinjaman
- Kredit Modal Kerja
- Kredit Investasi
- Kredit Multiguna
- Kredit Pemilikan Properti (KPP)
- Kartu Kredit
- MNC Visa Gold Card dan MNC Visa Platinum Card
- Master Card Motion Credit Card

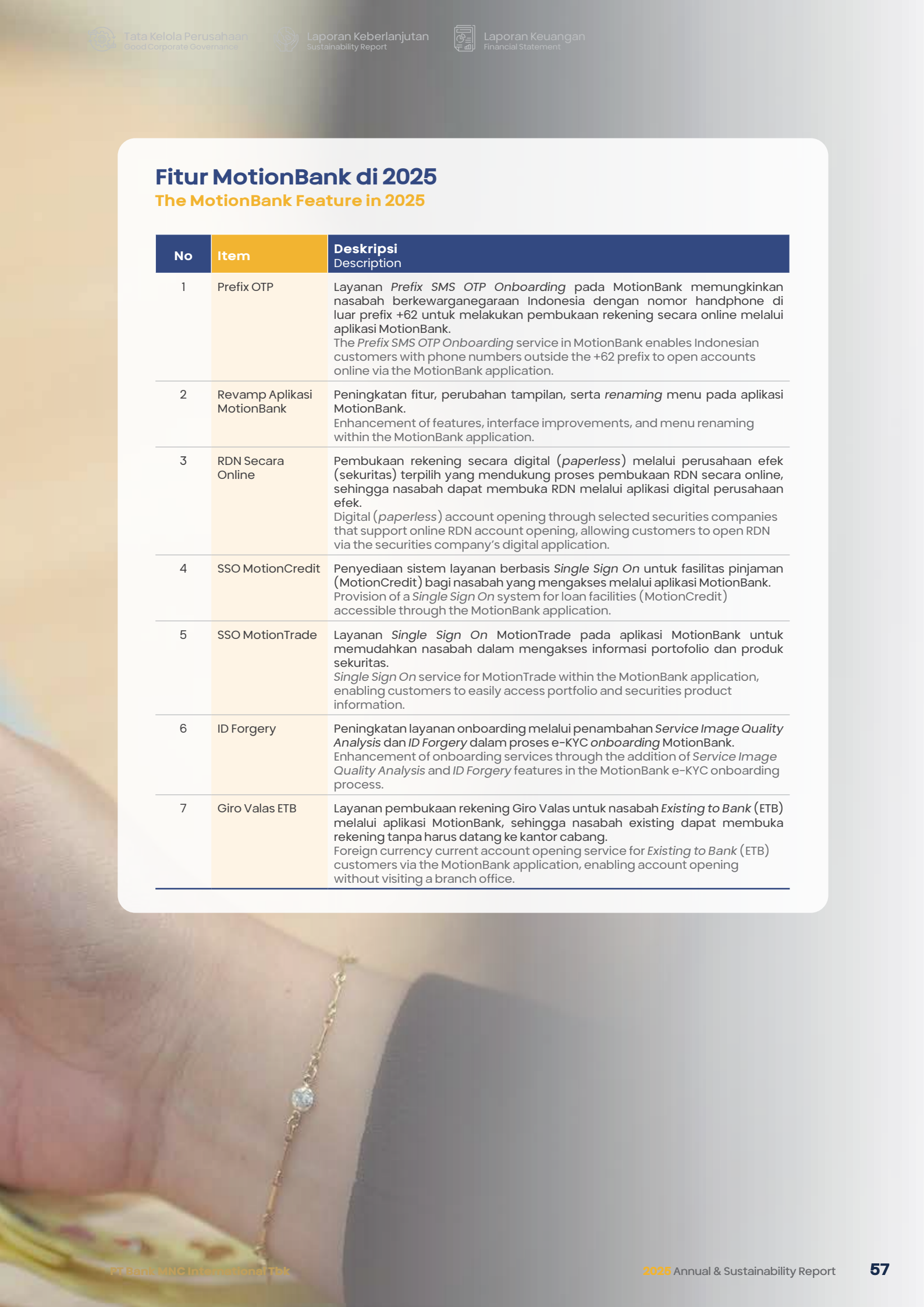
Loan Products
- Working Capital Loan
- Investment Loan
- Multipurpose Loan
- Property Ownership Loan (KPP)
- Credit Card
- MNC Visa Gold Card abd MNC Visa Platinum Card
- Master Card Motion Credit Card

Jasa	Services
» Foreign Exchange Transaction (Today, Tom, Spot, Forward, » Swap) » Obligasi Retail Produk dan Jasa Trade Finance » Transaksi Ekspor » Advising L/C » L /C Negotiation » Non-L/C Financing » Transferable Letter of Credit » Discounted Under Usance L/C » Pre-Shipment Financing » Outward Documentary Collection » Transaksi Impor dan Lokal » Penerbitan L/C » Surat Kredit Berdokumen Dalam Negeri (SKBDN) » Usance Payable at Sight (UPAS) » Post Import Financing (PIF) » Shipping Guarantee » Inward Documentary Collection / Bill » Collection » Bank Garansi dan Standby L/C	» Foreign Exchange Transaction (Today, Tom, Spot, Forward, » Swap) » Product Retail Obligation and Trade Finance Services » Export Transaction » Advising L/C » L /C Negotiation » Non-L/C Financing » Transferable Letter of Credit » Discounted Under Usance L/C » Pre-Shipment Financing » Outward Documentary Collection » Import and Local Transaction » Issuance of L/C » Domestic Letter of Credit (SKBDN) » Usance Payable at Sight (UPAS) » Post Import Financing (PIF) » Shipping Guarantee » Inward Documentary Collection / Bill » Collection » Bank Guarantee and Standby L/C
Layanan lain » Kartu Debit » MotionBank » MNC eBIZ Banking » Bancassurance » Elektronik Setoran Penerimaan Negara » Rekening Dana Nasabah (RDN)	**Other Services** » Debit Card » MotionBank » MNC eBIZ Banking » Bancassurance » Electronic State Revenue Deposit Services » Customer Account
ATM MNC Bank menyediakan layanan ATM sebagai sarana bagi nasabah untuk melakukan berbagai jenis transaksi perbankan dengan lebih praktis. Jaringan ATM MNC Bank kini telah terhubung dengan Gerbang Pembayaran Nasional (GPN), ATM Bersama, dan ATM Prima, sehingga nasabah dapat mengakses lebih dari 200.000 mesin ATM yang tersebar di seluruh Indonesia. Kemudahan layanan tersebut turut diperluas melalui integrasi aplikasi MotionBanking dengan lebih dari 200.000 gerai Indomaret dan sekitar 20.000 titik layanan Kantor Pos, memungkinkan nasabah melakukan transaksi, termasuk setoran dan penarikan, secara lebih fleksibel.	**ATM** MNC Bank provides ATM services to enable customers in conducting various types of banking transactions more conveniently. The MNC Bank ATM network is now connected to the National Payment Gateway (GPN), ATM Bersama, and ATM Prima, allowing customers to access more than 200,000 ATM machines throughout Indonesia. The convenience of these services is further expanded through the integration of the MotionBanking application with more than 200,000 Indomaret outlets and around 20,000 Post Office service points, allowing customers to be more flexible in conducting transactions, including deposits and withdrawals.
Pelayanan Nasabah MNC Bank Nasabah MNC Bank dapat menyampaikan pengaduan melalui : » MNC Bank Call Center 1500 188 » E-mail : customer_care@mncbank.co.id » Website : www.mncbank.co.id » Datang langsung ke MNC Bank Kantor Cabang terdekat » Whatsapp Message Nomor : 0.88888.88888	**MNC Bank Customer Service** » Customers of MNC Bank can submit complaints via: » MNC Bank Call Center 1500 188 » E-mail : customer_care@mncbank.co.id » Website : www.mncbank.co.id » Coming directly to nearby Branch Office of MNC Bank » Whatsapp Message Number : 0.88888.88888


10:27
motionbank
Saldo Tersedia
Rp
Buka Tabungan
Transaksi
Transfer
Setor/Tarik Tunai
Beranda

Fitur MotionBank di 2025
The MotionBank Feature in 2025

No	Item	Deskripsi Description
1	Prefix OTP	Layanan *Prefix SMS OTP Onboarding* pada MotionBank memungkinkan nasabah berkewarganegaraan Indonesia dengan nomor handphone di luar prefix +62 untuk melakukan pembukaan rekening secara online melalui aplikasi MotionBank. The *Prefix SMS OTP Onboarding* service in MotionBank enables Indonesian customers with phone numbers outside the +62 prefix to open accounts online via the MotionBank application.
2	Revamp Aplikasi MotionBank	Peningkatan fitur, perubahan tampilan, serta *renaming* menu pada aplikasi MotionBank. Enhancement of features, interface improvements, and menu renaming within the MotionBank application.
3	RDN Secara Online	Pembukaan rekening secara digital (*paperless*) melalui perusahaan efek (sekuritas) terpilih yang mendukung proses pembukaan RDN secara online, sehingga nasabah dapat membuka RDN melalui aplikasi digital perusahaan efek. Digital (*paperless*) account opening through selected securities companies that support online RDN account opening, allowing customers to open RDN via the securities company's digital application.
4	SSO MotionCredit	Penyediaan sistem layanan berbasis *Single Sign On* untuk fasilitas pinjaman (MotionCredit) bagi nasabah yang mengakses melalui aplikasi MotionBank. Provision of a *Single Sign On* system for loan facilities (MotionCredit) accessible through the MotionBank application.
5	SSO MotionTrade	Layanan *Single Sign On* MotionTrade pada aplikasi MotionBank untuk memudahkan nasabah dalam mengakses informasi portofolio dan produk sekuritas. *Single Sign On* service for MotionTrade within the MotionBank application, enabling customers to easily access portfolio and securities product information.
6	ID Forgery	Peningkatan layanan onboarding melalui penambahan *Service Image Quality Analysis* dan *ID Forgery* dalam proses e-KYC *onboarding* MotionBank. Enhancement of onboarding services through the addition of *Service Image Quality Analysis* and *ID Forgery* features in the MotionBank e-KYC onboarding process.
7	Giro Valas ETB	Layanan pembukaan rekening Giro Valas untuk nasabah *Existing to Bank* (ETB) melalui aplikasi MotionBank, sehingga nasabah existing dapat membuka rekening tanpa harus datang ke kantor cabang. Foreign currency current account opening service for *Existing to Bank* (ETB) customers via the MotionBank application, enabling account opening without visiting a branch office.



MotionBank

Perkembangan MotionBank



	2024	2025	Growth
User Motion Banking	846.265	925.006	9,30%
Tabungan	501.294	552.613	10,24%

2020

Agustus | August
Launched new mobile banking

Desember | December
Launched top up and pay biller
Best Digital Innovation by Artajasa

2021

Februari | February
Launched credit card installment

Mei | May
Mendapat persetujuan OJK untuk Digital Onboard
Get approval from OJK for Digital Onboard

Juni | June
Launched

The Best Informative Website 2021 (BUKU 2 Banks, Public Company) by Economic Review

Juli | July
» Launched Digital Onboarding Biometric (Login with Face and Finger Print)
» Launched KTA and KPR in app

Agustus | August
Kerjasama
Collaboration

September | September
Kerjasama
Collaboration

Oktober | October
Kerjasama
Collaboration

2022

Februari | February
Gold Award-Excellent, The Best IT For Public Company (Bank) by Economic Review

Juni | June
» Best Digital Banking Customer
» Dimension by Majalah Investor
» Launched Deposito Online Motion

Juli | July
» Launched QRIS payment

September | September
» Launched Transfer BI-Fast
» Launched VA payment

Oktober | October
Kerjasama
Collaboration

November
Kerjasama
Collaboration

Launched CICO Indomaret

The 1st Best, Mobile Banking by Infobank-Isentia

2023

Juli | July
The Only Digital Bank for Pension Taspen

April
» Launched Onboarding Credit Card
» The 1st Best, Digital Service by Infobank-Isentia
» The 2nd Best, Digital Index by Infobank-Isentia

Mei | May
Launched High Deposit Interest of 5,75%

Juni | June
Rebranding MotionBanking to

Oktober | October
» Bank as a Service (BaaS) termasuk Embedded Lifestyle
» Launched Split Bill & Transfer by Phone Number

2024

April
Best Digital Service by Infobank Award 2024

Juli | July
» Excelent Reward from Taspen
» Persetujuan KSEI untuk MNC Bank sebagai Bank RDN dan Bank Pembayaran
KSEI approval for MNC Bank as an RDN Bank and Payment Bank

Desember | December
Launcing Motion Cuan 7%

2025

Februari | February
Wajah baru Motion Bank
Motionbank's new look

November
MNC Bank terpilih sebagai bank digital dengan kinerja terbaik sebagai mitra pembayaran pensiun PT Taspen (Persero)
MNC Bank was selected as the best performing digital bank as a pension payment partner of PT Taspen (Persero)

Peta Wilayah Operasional
Map of Operational Area



1
Kantor Pusat
Head Office

16
Kantor Cabang
Branch office

1. Medan
2. Pekanbaru
3. Batam
4. Palembang
5. Jambi
6. Bogor
7. Jakarta
8. Bandung
9. Surakarta
10. Semarang
11. Yogyakarta
12. Surabaya
13. Denpasar
14. Balikpapan
15. Samarinda
16. Makassar

24
Kantor Cabang Pembantu
Sub Branch office

66
ATM
ATM

1
Kantor Fungsional Operasional
Operational Functional Office

JARINGAN KANTOR Office Network	2025	2024	2023	2022	2021
Kantor Pusat Head Office	1	1	1	1	1
Kantor Cabang Branch Office	16	16	16	16	16
Kantor Cabang Pembantu Sub Branch Offices	24	24	24	24	25
Kantor Kas Cash Office	-	1	-	-	-
ATM	66	69	68	69	70
Kantor Fungsional Operasional Operational Functional Office	1	1	1	1	1



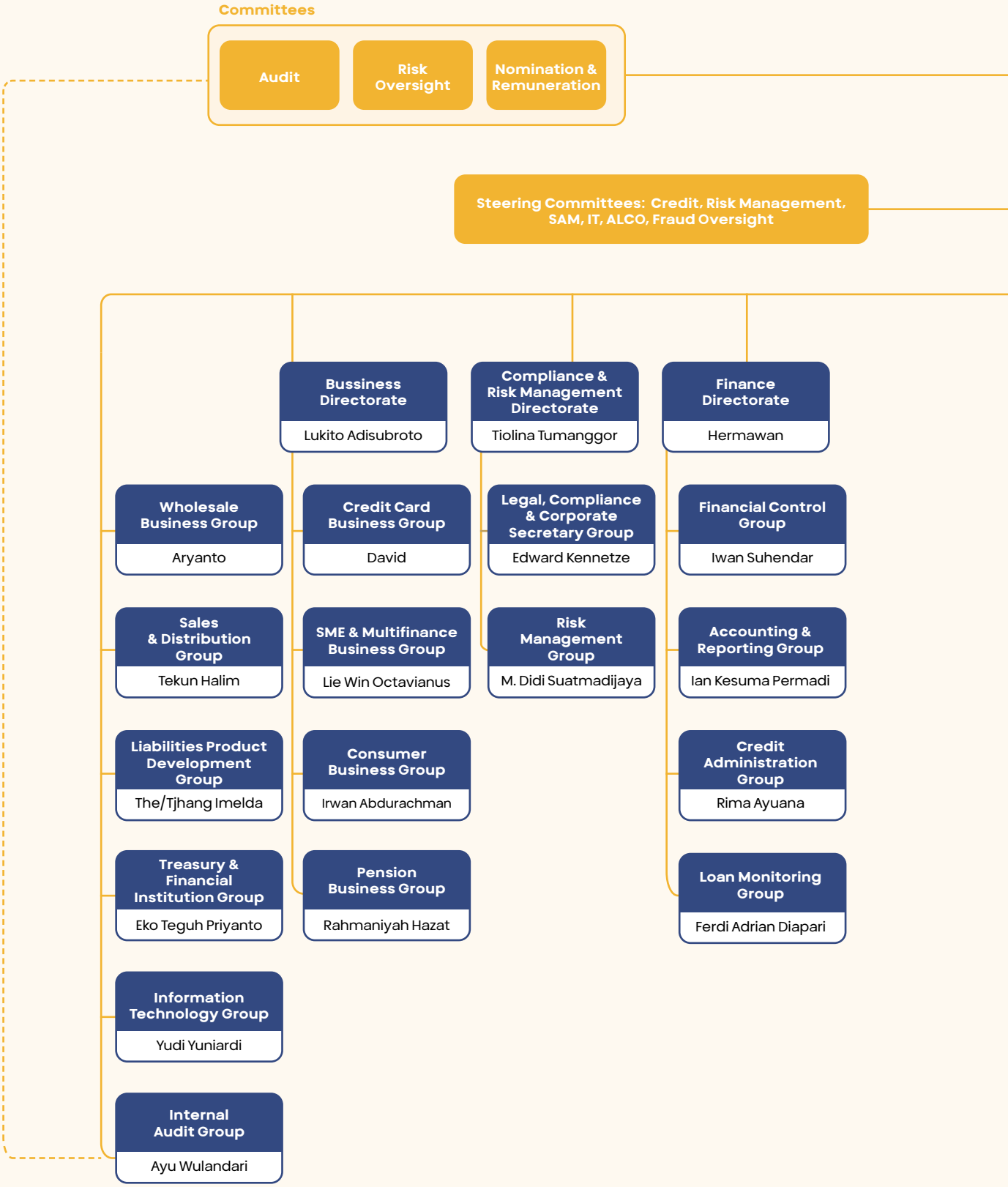
Alamat Jaringan Kantor
Office Network Address

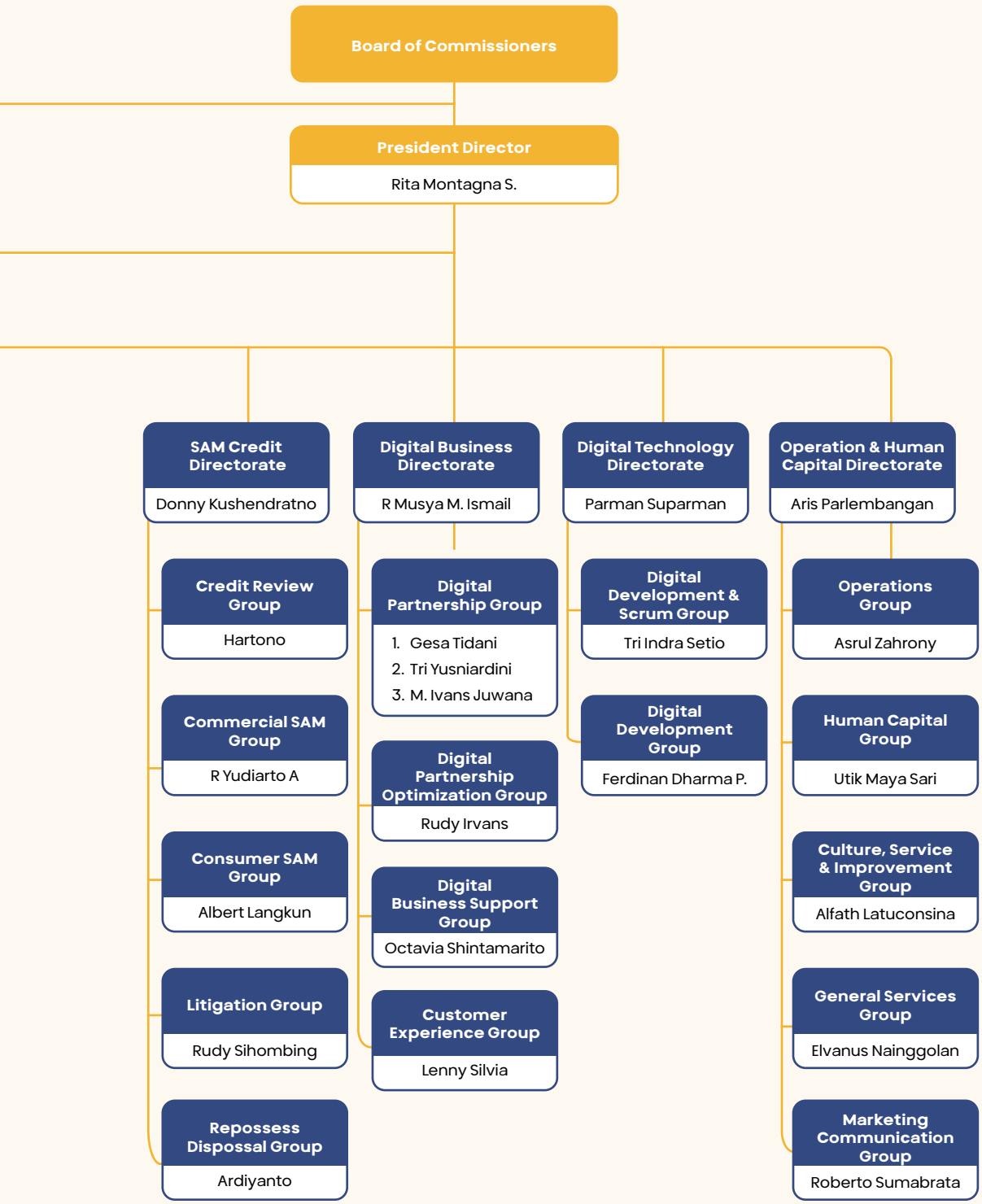
Nama Kantor Office Name	Alamat Address	Kode Pos Postal Code	No. Telp Phone Number
Kantor Pusat Non Operasinonal	Gedung MNC Bank Tower Lantai 6,7,8 Jl. Kebon Sirih Raya No 27 Jakarta Pusat	10340	2129805555
KC MNC Tower	MNC Tower Lantai 201, GF, B1F, Jl. Kebon Sirih No 17-19	10340	2129805588
KCP Roxy	Jl. K.H. Hasyim Ashari Blok E 1 No 7, Pusat Niaga Roxy Mas, Jakarta Pusat	10150	2163851707
KCP Mangga Dua	Ruko Arkade Belanja Mangga Dua No. 2, Jl. Mangga Dua Raya	10730	2162201233
KCP Central Park	Ruko Garden Shopping Arcade (GSA) B/08/AB, Podomoro City-Central Park, Jl. Tj. Duren Selatan, Kav. no.9.	11470	2138789068
KCP Green Garden	Lantai 1 (Lobby) Gedung MNC Vision Tower, Jl. Raya Panjang Blok Z III Green Garden, Jakarta Barat	11520	021 22587911
KCP Kebon Jeruk	Gedung Global TV, Jl. Lapangan Bola Kebon Jeruk	11530	02153667683-85
KCP Puri Indah	Ruko Ps Puri Jl Puri Indah Raya Blok A No18	11610	215808456
KCP Meruya	Rukan Kencana Niaga D1 No2M Jl Tmn Aries	11620	2158907407
KCP Fatmawati	Komp.Duta Mas Blok A1 No.3 Jl. RS Fatmawati	12150	2172798266
KCP Wolter	Jl. Wolter Monginsidi No.88L Kebayoran Baru	12170	021-2700199
KFO Melawai	Jl. Panglima Polim Raya No. 11, Kebayoran Baru, Jakarta Selatan	12160	
KCP Soepomo	Graha Alun It Dasar Jl Prof Soepomo SH No233	12870	218318762
KCP Wisma Bumiputera	Wisma Bumiputera, Jl. Jend. Sudirman Kav.75	12910	215701621

Nama Kantor Office Name	Alamat Address	Kode Pos Postal Code	No. Telp Phone Number
KCP Kelapa Gading	Jl. Boulevard Raya Blok TN2 No.20, Kelapa Gading, Jakarta Utara	14240	214521369
KCP Pantai Indah Kapuk (PIK)	Ruko The Gallery Blok 8 No. EB, Pantai Indak Kapuk (PIK)	14460	2130051620
KCP Bekasi	Jl. Bulevar Barat Kaveling No.TC/B-7, Ruko Topaz Summarecon Bekasi	17143	2188854858
KCP Cikarang	Jababeka Ctrl Business, Jl. Niaga Raya No.2H3	17530	2189840518
KC Surabaya	MNC Tower, Jl. Taman Ade Irma Suryani No. 21, Surabaya	60271	315310020
KCP Sungkono	Jl. Mayjen Sungkono No.75 Surabaya	60224	315687768
KCP Kertajaya Indah	Jl. Raya Kertajaya Indah No. 61	60116	315939500
KC Bogor	Jl. Raya Pajajaran No.41 Ruko No.5 Bogor	16128	2518332234
KCP Depok	Jl. Margonda Raya No.239 RT01/12 Kel Kemiri Muka Kec. Beji Depok	16423	2177213163
KCP Gading Serpong	Ruko Alexandrite ALX3 No.31, Gd Serpong	15810	2154214378
KCP BSD CITY Sektor VII	BSD City Sektor VII Blok RP No.96 Serpong	15322	215379177
KC Pekanbaru	Jalan Jenderal Sudirman NO.126 D, Pekanbaru	28151	7618656979
KCP Arifin Ahmad	Jl. Arifin Ahmad No. 10, Pekanbaru	28294	7618461303
KC Medan	Jl. Kapten Maulana Lubis No. 12, Medan	20112	614554145
KCP Asia	Jl. Asia No.182 Medan	20214	617350919
KC Denpasar	Gedung Indovision Jl Diponegoro No.109 Denpasar	80114	361224014
KCP Ubud	Jl. Ida Bagus Manik, Br Kutuh Kelod Ubud	80571	361972835
KCP Westin Nusa Dua	Hotel Westin Nusa Dua, Bali, Kawasarn Pariwisata Nusa Dua, ITDC Lot N-3, Benoa-Kuta Selatan, Bali	80361	3619589015
KC Bandung	Jl. Ir. H. Juanda No.62 Bandung	40116	224265100
KC Yogyakarta	Jl. P. Mangkubumi No. 113 Yogyakarta.	55223	274547547
KC Balikpapan	Jl. Jend. Sudirman No.327 Balikpapan	76114	542744881
KC Jambi	Jl. Hayam Wuruk RT 06 No 119 F Kel. Talang Jauh Kec. Jelutung Kota Jambi	36133	07415911130-32
KC Batam	Ruko Mahkota Raya Blok C No.15, Jalan H. Fisabilillah, Batam Center, Kel. Teluk Tering, Kec. Batam Kota	29461	7784892689
KC Semarang	Jl. Pandanaran No.2-6 Semarang	50134	248312999
KC Samarinda	Jl. KH. Abul Hasan No.61 Samarinda	75111	541204642
KC Makassar	Ruko Metro Square No. F10-F11, Jl. Veteran Utara, Makassar, Sulawesi Selatan	90171	4113651551
KC Solo	Jl. Slamet Riyadi No.316 Surakarta	57141	271733855
KC Palembang	Jl. Lingkaran I no. 356 C Kel. 15 Ilir, Kec. Ilir Timur I Kota Palembang, Sumatera Selatan	30124	7115265071

Struktur Organisasi
Organizational Structure

Per 31 Desember 2025 | As December 31, 2025




Board of Commissioners
President Director
Rita Montagna S.
SAM Credit Directorate
Donny Kushendratno
Credit Review Group
Hartono
Commercial SAM Group
R Yudiarto A
Consumer SAM Group
Albert Langkun
Litigation Group
Rudy Sihombing
Repossess Dispossal Group
Ardiyanto
Digital Business Directorate
R Musya M. Ismail
Digital Partnership Group
1. Gesa Tidani
2. Tri Yusniardini
3. M. Ivans Juwana
Digital Partnership Optimization Group
Rudy Irvans
Digital Business Support Group
Octavia Shintamarito
Customer Experience Group
Lenny Silvia
Digital Technology Directorate
Parman Suparman
Digital Development & Scrum Group
Tri Indra Setio
Digital Development Group
Ferdinan Dharma P.
Operation & Human Capital Directorate
Aris Parlembangan
Operations Group
Asrul Zahrony
Human Capital Group
Utik Maya Sari
Culture, Service & Improvement Group
Alfath Latuconsina
General Services Group
Elvanus Nainggolan
Marketing Communication Group
Roberto Sumabrata

Profil Dewan Komisaris
Board of Commissioners Profile

Dari Kiri ke Kanan
From Left to Right

PETER FAJAR
Komisaris
Commissioner

PONKY NAYARANA PUDIJANTO
Presiden Komisaris (Independen)
President Commissioner (Independent)

FREDERIKUS P. WEOSEKE
Komisaris Independen
Independent Commissioner



PONKY NAYARANA PUDIJANTO

Presiden Komisaris (Independen)
President Commissioner (Independent)

Usia Age	Domisili Domicile	Kewarganegaraan Nationality
65 tahun 65 years old	Jakarta	Warga Negara Indonesia Indonesian

Riwayat Pendidikan
Menyandang gelar Strata 1 bidang studi Akuntansi dari Universitas Indonesia, Jakarta tahun 1985.

Educational Background
Holds Bachelor's Degree in Accounting at the University of Indonesia, Jakarta in 1985.

Dasar Hukum Penunjukan
RUPS Tahunan tanggal 31 Mei 2018 dan Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan Nomor KEP-152/D.03/2018, Tanggal 18 September 2018.

Legal Basis of Appointment
Annual GMS on May 31, 2018 and Copy of Decision of Members of the Board of Commissioners of the Financial Services Authority Number KEP-152/D.03/2018, September 18, 2018.

Riwayat Pekerjaan
Work Experience

Beliau memulai karirnya pada tahun 1990 di berbagai perusahaan dengan berbagai posisi manajerial. Berikut adalah riwayat pekerjaan beliau sejak tahun 2000:
He started his career in 1990 at several companies in various managerial positions. Below is his work history since 2000:

- Asisten Manager Internal Audit.
  Assistant Manager of Internal Audit.
- Manager Customer Service Relation .
  Assistant Manager of Internal Audit.
- AVP Collections .
- VP Total Quality .
- Senior Vice Presiden Operations
  PT Bank Danamon Tbk(2000- 2002)
- ASEAN Region Compliance Officer.
  American Express Bank (2002-2008).
- Compliance Head PT Bank Permata Tbk (2008-2009).
- Direktur Kepatuhan dan SDM, PT Rabobank Internasional Indonesia (2009-2017).
  Compliance and HR Director PT Rabobank International Indonesia (2009 -2017).
- Presiden Komisaris (Independen) PT Bank MNC Internasional Tbk (2018-sekarang).
  President Commissioner (Independent) at PT Bank MNC Internasional Tbk (2018-present).

Rangkap Jabatan
Tidak memiliki rangkap jabatan di perusahaan lain.

Concurrent Positions
Has no concurrent positions in other companies.

Kepemilikan Saham Perusahaan
Tidak ada

Company Share Ownership
None

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliation
Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with controlling and major shareholders.



PETER FAJAR

Komisaris
Commissioner

Usia Age	Domisili Domicile	Kewarganegaraan Nationality
57 tahun 57 years old	Jakarta	Warga Negara Indonesia Indonesian



Riwayat Pendidikan
Menyandang gelar Master of Business Administration, Finance & Commercial Banking Faculty di Texas A&M University pada tahun 1993.

Educational Background
Holds a Master of Business Administration, Finance & Commercial Banking Faculty at Texas A&M University in 1993.

Dasar Hukum Penunjukan
RUPS Tahunan tanggal 31 Mei 2018 dan salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan Nomor KEP-217/D.03/2018 tanggal 14 Desember 2018.

Legal Basis of Appointment
Annual GMS dated May 31, 2018 and the Decree of Financial Service Authority (FSA) No. Kep-217/D.03/2018 dated December 14, 2018.

Riwayat Pekerjaan
Work Experience
Beliau memulai karirnya pada tahun 1994 di berbagai perusahaan dengan berbagai posisi manajerial. Berikut adalah riwayat pekerjaan beliau sejak tahun 2000:
He started his career in 1994 at several companies in various managerial positions. Below is his work history since 2000:

- Vice President in Risk Management, Restructuring and Investment Department, Bakti Investama (IRCL Division) (2000-2001).
- Head of Investment and Risk Management for CDM Project EcoSecurities Plc (2007-2008).
- CDM Senior Manager and Head of Investment and Additionality for CDM Development pada South Pole Carbon Asset Management (2009).
- Direktur PT Helios Capital (2009-2012).
  Director of PT Helios Capital (2009-2012).
- EVP of Corporate Finance PT MNC Asia Holding Tbk (2012-sekarang).
- Komisaris PT Bank MNC Internasional Tbk (2018-sekarang).
  Commissioner PT Bank MNC Internasional Tbk (2018-present).
- Direktur pada PT MNC Kapital Indonesia Tbk (2020-sekarang).
  Director PT MNC Kapital Indonesia Tbk (2020-present).

Rangkap Jabatan
- EVP Corporate Finance pada PT MNC Asia Holding Tbk (2012-sekarang)
- Direktur pada PT MNC Kapital Indonesia Tbk (2020-sekarang).

Concurrent Positions
- EVP Corporate Finance at PT MNC Asia Holding Tbk (2012-present)
- Director at PT MNC Kapital Indonesia Tbk (2020-present).

Kepemilikan Saham Perusahaan
2.413.100

Company Share Ownership
2,413,100

Hubungan Afiliasi
Beliau tidak memiliki hubungan afiliasi antar anggota Dewan Komisaris maupun dengan Direksi, namun memiliki rangkap jabatan di PT MNC Kapital Tbk selaku Pemegang Saham Pengendali

Affiliation
He has no affiliation with other members of the Board of Commissioners or with the Board of Directors; however, he holds a concurrent position at PT MNC Kapital Tbk as the Controlling Shareholder.

FREDERIKUS P. WEOSEKE

Komisaris Independen
Independent Commissioner

Usia Age	Domisili Domicile	Kewarganegaraan Nationality
62 tahun 62 years old	Jakarta	Warga Negara Indonesia Indonesian

Riwayat Pendidikan
Menyandang gelar Master of Business Administration, Wilmington College, Wilmington Delaware USA pada tahun 1988

Educational Background
Holds a Master of Business Administration degree, Wilmington College, Wilmington Delaware USA in 1988.

Dasar Hukum Penunjukan
RUPS Tahunan tanggal 20 Juli 2022 dan salinan keputusan anggota Dewan Komisioner Otoritas Jasa Keuangan (OJK) KEP88/D.03/2022 tanggal 22 Juni 2022

Legal Basis of Appointment
Annual GMS on July 20, 2022 and Copy of Decision of Members of the Board of Commissioners of the Financial Services Authority (OJK) KEP-88/D.03/2022 dated June 22, 2022

Riwayat Pekerjaan
Work Experience
Beliau memulai karirnya pada tahun 1988 di berbagai perusahaan dengan berbagai posisi manajerial. Berikut adalah riwayat pekerjaan beliau sejak tahun 2000:
He started his career in 1988 at several companies in various managerial positions. Below is his work history since 2000:

- VP Head of Head of Inter Bank FX and Money Market ABN AMRO Bank NV (1993-2004).
- Beberapa posisi di PT Bank Internasional Indonesia Tbk dengan posisi terakhir sebagai Acting Treasurer Coordinator (2004-2009).
  Several positions at PT Bank Internasional Indonesia Tbk with last position as Acting Treasurer Coordinator (2004-2009).
- Treasurer PT ICB Bumiputera Tbk (2009).
- Treasurer/Global Markets and Investment Management Head PT Bank UOB Indonesia (2009-2018).
- Trainer Lembaga Pengembangan Perbankan Indonesia (LPPI) (2020-sekarang).
  Indonesian Banking Development Institute Trainer (LPPI) (2020-present).
- Treasury Advisor Senior Bank Banten (2022).
- Komisaris Independen PT. Bank MNC Internasional Tbk (2022-sekarang).
  Independent Commissioner at PT. Bank MNC Internasional Tbk (2022-present).

Rangkap Jabatan
Tidak memiliki rangkap jabatan di perusahaan lain.

Concurrent Positions
Has no concurrent positions in other companies.

Kepemilikan Saham Perusahaan
Tidak ada

Company Share Ownership
None

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliation
Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with controlling and major shareholders.



Profil Direksi & Chief Officers

Directors & Chief Officers Profile

Dari Kiri ke Kanan
From Left to Right

RITA MONTAGNA SIAHAAN
Presiden Direktur
President Director

ARIS PALEMBANGAN
Direktur*
Director*

TIOLINA TUMANGGOR
Direktur Kepatuhan
Compliance Director

HERMAWAN
Direktur
Director

*) Efektif setelah lulus penilaian kemampuan dan kepatutan OJK.
Effective after pass fit and proper test OJK.



Dari Kiri ke Kanan
From Left to Right

LUKITO ADISUBRATA SUWARDI
Chief Consumer Business Officer
Chief Consumer Business Officer

PARMAN SUPARMAN
Chief Technology Officer
Chief Technology Officer

R. MUSYA MUHAMAD ISMAIL
Chief Digital Bussiness Officer
Chief Digital Bussiness Officer

DONNY KUSHENDRATNO
Chief SAM & Credit Officer
Chief SAM & Credit Officer



RITA MONTAGNA SIAHAAN

Presiden Direktur
President Director

Usia Age	Domisili Domicile	Kewarganegaraan Nationality
60 tahun 60 years old	Jakarta	Warga Negara Indonesia Indonesian



Riwayat Pendidikan
Menyandang gelar Program Pendidikan bidang studi Psikologi di Universitas Indonesia pada tahun 1990.

Educational Background
Holds an Education Program in Psychology at the University of Indonesia in 1990.

Dasar Hukum Penunjukan
RUPS Tahunan tanggal 20 Juli 2022 dan Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan (OJK) Kep167/D.03/2022 tanggal 20 Oktober 2022.

Legal Basis of Appointment
Annual GMS on 20 July 2022 and Copy of Decision of Members of the Board of Commissioners of the Financial Services Authority (OJK) Kep-167/D.03/2022 dated 20 October 2022.

Riwayat Pekerjaan
Work Experience
Beliau memulai karirnya pada tahun 1990 di berbagai perusahaan dengan berbagai posisi manajerial. Berikut adalah riwayat pekerjaan beliau sejak tahun 2012:
She started her career in 1990 at several companies in various managerial positions. Below is her work history since 2012:

- SVP Retail & Corporate Funding Division Head di PT Bank Mutiara Tbk (kini PT Bank JTrust Indonesia Tbk) (2012).
  SVP Retail & Corporate Funding Division Head at PT Bank Mutiara Tbk (now PT Bank JTrust Indonesia Tbk) (2012).
- SVP - Network Development Division Head merangkap SVP - Wealth Management Division Head PT Bank Mutiara Tbk (2012-2013).
  SVP - Network Development Division Head concurrently SVP - Wealth Management Division Head PT Bank Mutiara Tbk (2012-2013).
- SVP - Wealth Management Division Head PT Bank Mutiara Tbk (2012-2014).
- SVP - Retail & Corporate Funding Division Head PT Bank Mutiara Tbk (2014-2015).
- EVP Funding Business Head PT Bank MNC Internasional Tbk (2015-2018).
- Direktur PT. Bank MNC Internasional Tbk (2018 - 2022).
  Director of PT. Bank MNC Internasional Tbk (2018 - 2022).
- Direktur Kepatuhan (Pjs) PT. Bank MNC Internasional Tbk (2021-2022) dan (2023-sekarang).
  Acting Compliance Director PT Bank MNC Internasional Tbk (2021-2022) and (2023 - present).
- Presiden Direktur PT. Bank MNC Internasional Tbk (2022 - sekarang).
  President Director PT. Bank MNC Internasional Tbk (2022 - present).

Rangkap Jabatan
Tidak memiliki rangkap jabatan di perusahaan lain.

Concurrent Positions
Has no concurrent positions in other companies.

Kepemilikan Saham Perusahaan
Tidak ada

Company Share Ownership
None

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliation
Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with controlling and major shareholders.

HERMAWAN

Direktur
Director

Usia Age	Domisili Domicile	Kewarganegaraan Nationality
53 tahun 53 years old	Jakarta	Warga Negara Indonesia Indonesian

Riwayat Pendidikan
Menyandang gelar Sarjana Ekonomi di Unika Atmajaya pada tahun 1995.

Educational Background
Holds a Bachelor's degree in Economics at Atmajaya University in 1995.

Dasar Hukum Penunjukan
RUPS Luar Biasa tanggal 20 September 2018 dan Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan (OJK) KEP-29/D.03/2019 tanggal 14 Februari 2019.

Legal Basis of Appointment
Extraordinary GMS on 20 September 2018 and Copy of Decision of Members of the Board of Commissioners of the Financial Services Authority (OJK) KEP-29/D.03/2019 dated 14 February 2019.

Riwayat Pekerjaan
Work Experience

Beliau memulai karirnya pada tahun 1996 di berbagai perusahaan dengan berbagai posisi manajerial. Berikut adalah riwayat pekerjaan beliau sejak tahun 2000:
He started his career in 1996 at several companies in various managerial positions. Below is his work history since 2000:

- Audit Supervisor Arthur Andersen (KAP Prasetio Utomo & Co) (1997-2002).
  Audit Supervisor of Arthur Andersen (PAF Prasetio Utomo & Co) (1997-2002).
- Senior Manager Ernst & Young (KAP Purwantono, Sungkoro & Surja) (2002-2017).
- General Manager of Budget & Control Management PT MNC Kapital Indonesia Tbk (2017).
- Head of Internal Audit PT MNC Investama Tbk (2017).
- Senior VP of Business Strategy & Budget PT Bank MNC Internasional (2017).
- Chief Financial Officer PT Bank MNC Internasional (2018).
- Direktur PT Bank MNC Internasional Tbk (2019-sekarang).
  Director PT Bank MNC Internasional Tbk (2019-present).

Rangkap Jabatan
Tidak memiliki rangkap jabatan di perusahaan lain

Concurrent Positions
Has no concurrent positions in other companies

Kepemilikan Saham Perusahaan
Tidak ada

Company Share Ownership
None

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliation
Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with controlling and major shareholders.



TIOLINA TUMANGGOR

Direktur Kepatuhan
Compliance Director

Usia Age	**Domisili** Domicile	**Kewarganegaraan** Nationality
59 tahun 59 years old	Jakarta	Warga Negara Indonesia Indonesian



Riwayat Pendidikan
Magister Ekonomi Akuntansi di Universitas Indonesia tahun 2006.

Educational Background
Master of Economics in Accounting from the University of Indonesia in 2006.

Dasar Hukum Penunjukan
RUPST tanggal 25 Juni 2025 dan surat Otoritas Jasa Keuangan (OJK) Kep-30/D.03/2025 tanggal 22 April 2025.

Legal Basis of Appointment
Annual General Meeting of Shareholders (AGM) on June 25, 2025, and letter from the Financial Services Authority (OJK) No. Kep-30/D.03/2025 dated April 22, 2025.

Riwayat Pekerjaan
Work Experience

Beliau memulai karirnya pada tahun 1991 di berbagai perusahaan dengan berbagai posisi manajerial. Berikut adalah riwayat pekerjaan beliau sejak tahun 2000:
She started his career in 1991 at several companies in various managerial positions. Below is her work history since 2000:

- Head of Financial Control & Accounting di PT Bank Haga (1999-2002).
  Head of Financial Control & Accounting at PT Bank Haga (1999-2002).
- Financial Control & Accounting Group Head di PT Bank Haga (2002-2008).
  Financial Control & Accounting Group Head at PT Bank Haga (2002-2008).
- Direktur Legal & Compliance di PT Bank Hibank Indonesia (sebelumnya Bank Mayora) (2008-2024).
  Director of Legal & Compliance at PT Bank Hibank Indonesia (formerly Bank Mayora) (2008-2024).
- Chief Compliance Officer PT Bank MNC Internasional Tbk (Desember 2024-Juni 2025).
  Chief Compliance Officer at PT Bank MNC Internasional Tbk (December 2024-June 2025).
- Direktur Kepatuhan PT. Bank MNC Internasional Tbk (Juni 2025-Sekarang).
  Director of Compliance at PT Bank MNC Internasional Tbk (June 2025-Present).

Rangkap Jabatan
Tidak memiliki rangkap jabatan di perusahaan lain

Concurrent Positions
Has no concurrent positions in other companies

Kepemilikan Saham Perusahaan
Tidak ada

Company Share Ownership
None

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliation
Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with controlling and major shareholders.

ARIS PALEMBANGAN

Direktur*
Director*

Usia Age	Domisili Domicile	Kewarganegaraan Nationality
42 tahun 42 years old	Jakarta	Warga Negara Indonesia Indonesian

Riwayat Pendidikan
Menyandang gelar Master of Management in Human Resources di Universitas Indonesia pada tahun 2007

Educational Background
Holds a Master of Management in Human Resources at the University of Indonesia in 2007.

Dasar Hukum Penunjukan
RUPST tanggal 21 Juni 2024 dan Efektif setelah lulus penilaian kemampuan dan kepatutan Otoritas Jasa Keuangan (OJK).

Legal Basis of Appointment
Annual General Meeting of Shareholders (AGMS) dated 21 June 2024, and effective upon passing the Fit and Proper Test conducted by the Financial Services Authority (Otoritas Jasa Keuangan/OJK).

Riwayat Pekerjaan
Work Experience

- HRD & System Supervisor PT Casa Fiero, Surabaya (2003-2005).
- Branch Manager PT Casa Decora, Jakarta (2005-2007).
- Berbagai posisi di MNC Investama Tbk; mulai dengan jabatan HR & GS Manager hingga terakhir sebagai Group VP Human Capital & General Services (2007-2017).
  Held various positions at MNC Investama Tbk, starting as HR & GS Manager and most recently as Group VP Human Capital & General Services (2007-2017).
- Chief Officer HR & GS PT. Bank MNC Internasional Tbk (2017-2025).
- Chief Operation & Human Capital Officer Bank MNC Internasional Tbk (2025-sekarang).
  Chief Operation & Human Capital Officer, PT Bank MNC Internasional Tbk (2025-present).
- Direktur PT. Bank MNC Internasional Tbk *).
  Director, PT Bank MNC Internasional Tbk *).

Rangkap Jabatan
Chief Operation & Human Capital Officer

Concurrent Positions
Chief Operation & Human Capital Officer

Kepemilikan Saham Perusahaan
Tidak ada

Company Share Ownership
None

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliation
Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with controlling and major shareholders.



* Efektif setelah lulus penilaian kemampuan dan kepatutan Otoritas Jasa Keuangan (OJK).
* Effective upon passing the Fit and Proper Test conducted by the Financial Services Authority (OJK).

DONNY KUSHENDRATNO

Chief SAM & Credit Officer
Chief SAM & Credit Officer

Usia
Age
50 tahun
50 years old

Domisili
Domicile
Jakarta

Kewarganegaraan
Nationality
Warga Negara Indonesia
Indonesian

Riwayat Pendidikan
Magister Manajemen Perbanas Institute 2024.

Educational Background
Master of Management from the Perbanas Institute in 2024.

Riwayat Pekerjaan
Work Experience

- Berbagai posisi di PT. Bank Mandiri dengan posisi terakhir sebagai National Sales Developer and Brokerage Pjs-Senior Manager to AVP (1996-2013).
  Held various positions at PT Bank Mandiri (Persero) Tbk, with the last position as National Sales Developer and Brokerage Pjs - Senior Manager to AVP (1996-2013).
- PT. Bank UOB Indonesia dengan posisi terakhir sebagai Area Sales Manager Mortgage Regional Jawa Timur, Bali, dan Mataram (2013-2015).
  PT Bank UOB Indonesia, with the last position as Area Sales Manager Mortgage, East Java, Bali, and Mataram Region (2013-2015)
- Berbagai posisi di PT. Bank MNC Internasional Tbk, dengan posisi terakhir sebagai Chief SAM & Credit Officer (2015-2026).
  Held various positions at PT. Bank MNC Internasional Tbk, most recently as Chief SAM & Credit Officer (2015-2026).
- Beliau diangkat sebagai Direktur (2026)*
  He was appointed as Director (2026)*



* Efektif setelah lulus penilaian kemampuan dan kepatutan Otoritas Jasa Keuangan (OJK).
Effective upon passing the Fit and Proper Test conducted by the Financial Services Authority (OJK).

LUKITO ADISUBRATA SUWARDI

Chief Consumer Business Officer
Chief Consumer Business Officer

Usia Age	Domisili Domicile	Kewarganegaraan Nationality
50 tahun 50 years old	Jakarta	Warga Negara Indonesia Indonesian

Riwayat Pendidikan
Sarjana Manajemen Universitas Tarumanegara pada tahun 1997.

Educational Background
Bachelor's Degree in Management from Tarumanegara University in 1997.

Riwayat Pekerjaan
Work Experience

Beliau memulai karier sejak tahun 1997 di berbagai perusahaan dengan berbagai posisi manajerial, berikut adalah riwayat pekerjaan beliau sejak tahun 2000:
He started his career in 1997 at several companies in various managerial positions. Below is his work history since 2000:

- Branch Manager–Assistant VP di Citibank (2000–2006).
  Branch Manager and Assistant Vice President at Citibank (2000–2006).
- Unsecured Lending Business & Telesales GH PT Bank Lippo (2006–2008).
  Head of Unsecured Lending Business & Telesales at PT Bank Lippo (2006–2008).
- Head National Non Branch Sales PT. Bank Permata (2008–2011).
  Head of National Non-Branch Sales at PT Bank Permata (2008–2011).
- Head of Non Branch Channel PT Bank CIMB Niaga (2011–2021).
  Head of Non-Branch Channel at PT Bank CIMB Niaga (2011–2021).
- Director PT Bank ICBC Indonesia (2021–2024).
  Director at PT Bank ICBC Indonesia (2021–2024).
- Chief Consumer Business Officer PT Bank MNC Internasional Tbk (2025–2026).
  Chief Consumer Business Officer at PT Bank MNC Internasional Tbk (2025–2026).
- Beliau sudah lulus ujian kepatutan dan diangkat sebagai Direktur Bisnis (12 Maret 2026).
  He was passed the fit and proper test and was appointed as Bussiness Director (March 12, 2026).



R. MUSYA MUHAMAD ISMAIL

Chief Digital Business Officer
Chief Digital Business Officer

Usia Age	Domisili Domicile	Kewarganegaraan Nationality
43 tahun 43 years old	Jakarta	Warga Negara Indonesia Indonesian



Riwayat Pendidikan
Sarjana Komputer, Universitas Binus 2006.

Educational Background
Bachelor of Computer Science, Binus University, 2006.

Riwayat Pekerjaan
Work Experience

- Berbagai posisi di PT Bank CIMB Niaga (2005-2009)
  Various positions at PT Bank CIMB Niaga (2005-2009)
- SME Relationship Manager PT Standard Chartered Bank Indonesia (2009-2010)
  SME Relationship Manager at PT Standard Chartered Bank Indonesia (2009-2010)
- Branch Manager PT Maybank Indonesia (2010-2012)
  Branch Manager at PT Maybank Indonesia (2010-2012)
- SME Banking Group Head PT Bank Sahabat Sampoerna (2012-2016)
  SME Banking Group Head at PT Bank Sahabat Sampoerna (2012-2016)
- SME National Lending Head PT OK Bank Indonesia (2016-2017)
  SME National Lending Head at PT OK Bank Indonesia (2016-2017)
- SME National Lending Head PT Bank JTrust Indonesia (2017-2019)
  SME National Lending Head at PT Bank JTrust Indonesia (2017-2019)
- Chief Commercial Officer PT Aktivaku Investama Teknologi (2019-2021)
  Chief Commercial Officer at PT Aktivaku Investama Teknologi (2019-2021)
- GM Commercial Sales PT Pasar Dana Pinjaman (Danamas (2021-2023)
  General Manager of Commercial Sales at PT Pasar Dana Pinjaman (Danamas) (2021-2023)
- Chief Executive Officer PT Mediator Komunitas Indonesia (2023-2024)
  Chief Executive Officer at PT Mediator Komunitas Indonesia (2023-2024)
- Chief Commercial Officer PT Aktivaku Investama Teknologi (2024-2025)
  Chief Commercial Officer at PT Aktivaku Investama Teknologi (2024-2025)
- Chief Digital Business Officer, PT Bank MNC Internasional Tbk (2025-Maret 2026)
  Chief Digital Business Officer at PT Bank MNC Internasional Tbk (2025-March 2026)

PARMAN SUPARMAN

Chief Digital Technology Officer
Chief Digital Technology Officer

Usia Age	Domisili Domicile	Kewarganegaraan Nationality
39 tahun 39 years old	Jakarta	Warga Negara Indonesia Indonesian

Riwayat Pendidikan
Magister of Management Information System, Universitas Gunadarma, Jakarta.

Educational Background
Master of Management Information Systems, Gunadarma University, Jakarta.

Riwayat Pekerjaan
Work Experience

- Web Programmer Senior PT. LDE Communication (2007-2008)
  Senior Web Programmer at PT. LDE Communication (2007-2008)
- IT Application Supervisor PT. Datanet Indomedia (2008)
  IT Application Supervisor at PT. Datanet Indomedia (2008)
- Sebagai IT Manager PT. BIO Inti Agrindo (Subsidiary Company PT. DAEWO Logistic Indonesia) (2008-2009)
  IT Manager at PT. BIO Inti Agrindo (a subsidiary of PT. DAEWO Logistic Indonesia) (2008-2009)
- IT Manager PT. Berita Nusantara (Koran Jakarta) (2009-2013)
  IT Manager at PT. Berita Nusantara (Koran Jakarta) (2009-2013)
- IT Project Manager PT. Nusa Satu Inti Artha (DOKU) (2013-2015)
  IT Project Manager at PT. Nusa Satu Inti Artha (DOKU) (2013-2015)
- Head of Integration (Product Division) PT. DIMOPAY Indonesia (DIMO) (2015 - 2018)
  Head of Integration (Product Division) at PT. DIMOPAY Indonesia (DIMO)
- E-Channel Dept Head Bank Ganesha (2018-2019)
- Digital Banking Group Head PT Bank MNC Internasional Tbk (2019-2021)
  Digital Banking Group Head at PT Bank MNC Internasional Tbk, (2019-2021)
- Chief Technology Officer di PT Bank MNC Internasional Tbk (Mei 2021- Sekarang)
  Chief Digital Technology Officer at PT Bank MNC Internasional Tbk (May 2021-present)



Pejabat Eksekutif
Executive officers

EKO TEGUH PRIYANTO
Treasury & Financial Institution Group Head

LIE WIN OCTAVIANUS Y
SME & Multifinance BPR Business Group Head

DAVID
Credit Card Business Group Head

ALBERT LANGKUN
Consumer SAM Group Head



ARYANTO
Wholesale Business Group Head

TEKUN HALIM
Sales & Distribution Group Head

HARTONO
Credit Review Group Head

FERDI ADRIAN DIAPARI
Loan Monitoring Group Head

FERDINAN DHARMA PUTRA
Digital Technology Group Head

R YUDIARTO A
Commercial SAM Group Head



YUDI YUNIARDI
Information Technology Group Head

TRI INDRA SETIO
Digital Development & Scrum Group Head

IRWAN ABDURACHMAN
Consumer Business Group Head

RIMA AYUANA
Credit Administration Group Head

RADEN ROBERTO CHRISTIAN SUMABRATA
Marketing Communication Group Head

ASRUL ZAHRONY
Operation Group Head

ALFATH LATUCONSINA
Culture, Services & Improvement Group Head

ELVANUS NAINGGOLAN
General Services Group Head



IWAN SUHENDAR
Financial Control Group Head

THE/ TJHANG IMELDA
Liabilities Product Development Group Head

MOH. DIDI SUATMADIJAYA
Risk Management Group Head

UTIK MAYA SARI
Human Capital Group Head

Pejabat Eksekutif
Executive officers

Per 31 Desember 2025 | As of December 31, 2025

No	Nama Name	Jabatan Position	Pendidikan Education	Riwayat Pekerjaan Work Experience
1	LUKITO ADISUBRATA SUWARDI	Chief Consumer Business Officer	Sarjana Manajemen Universitas Tarumanagara Bachelor of Management, Tarumanagara University	(Telah disampaikan pada halaman sebelumnya) (Previously disclosed on the previous page)
2	R. MUSYA MUHAMAD ISMAIL	Chief Digital Business Officer	Sarjana Komputer, Universitas Binus. Bachelor of Computer Science, Binus University	(Telah disampaikan pada halaman sebelumnya) (Previously disclosed on the previous page)
3	PARMAN SUPARMAN	Chief Digital Technology Officer	S2 Sistem Manajemen Informasi, Universitas Gunadarma. Master of Information Management Systems, Gunadarma University	(Telah disampaikan pada halaman sebelumnya) (Previously disclosed on the previous page)
4	DONNY KUSHENDRATNO	Chief SAM & Credit Officer	Sarjana Akuntansi STIE Perbanas Bachelor of Accounting, STIE Perbanas	(Telah disampaikan pada halaman sebelumnya) (Previously disclosed on the previous page)
5	EKO TEGUH PRIYANTO	Treasury & Financial Institution Group Head	Sarjana Ekonomi Manajemen Keuangan Universitas Muhammadiyah Malang. Bachelor of Economics in Financial Management, Muhammadiyah University of Malang	Bergabung dengan MNC Bank sejak tahun 2021, sebelumnya menjabat EVP Deputy Head of Treasury and Finance Institution Department, Bank ICBC Indonesia. Joined MNC Bank in 2021, previously served as EVP Deputy Head of Treasury and Financial Institution Department at Bank ICBC Indonesia.
6	TEKUN HALIM	Sales & Distribution Group Group Head	Sarjana Ekonomi Manajemen, Universitas Kristen Indonesia. Bachelor of Economics in Management, Indonesian Christian University	Bergabung dengan MNC Bank sejak 2022, sebelumnya sebagai Funding & Product Division Head, Bank J Trust. Joined MNC Bank in 2022, previously served as Funding & Product Division Head at Bank J Trust.
7	ARYANTO	Wholesale Business Group Head	Sarjana Teknologi Informasi, Universitas Bina Nusantara Indonesia Bachelor of Information Technology, Bina Nusantara University	Bergabung dengan MNC Bank sejak 2022, sebelumnya sebagai Division Head, OK Bank. Joined MNC Bank in 2022, previously served as Division Head at OK Bank.
8	R YUDIARTO A	Commercial SAM Group Head	Sarjana Ilmu Sosial & Ilmu Politik Universitas Indonesia Bachelor of Social & Political Science, University of Indonesia	Bergabung dengan MNC Bank sejak 2020, sebelumnya sebagai Head of Corporate Banking Business Strategy Product & Policy, Bank Muamalat Indonesia. Joined MNC Bank in 2020, previously served as Head of Corporate Banking Business Strategy Product & Policy at Bank Muamalat Indonesia.
9	EDWARD KENNETZE	Legal, Compliance & Corporate Secretary Group Head	Sarjana Fakultas Hukum, Universitas Indonesia Bachelor of Law, University of Indonesia	(Telah disampaikan pada halaman Sekretaris Perusahaan) (Previously disclosed on the Corporate Secretary page)
10	DAVID	Credit Card Business Group Head	Sarjana Marketing, Universitas Tarumanagara Bachelor of Marketing, Tarumanagara University	Bergabung dengan MNC Bank sejak 2023, sebelumnya sebagai Nasional Sales, Sinarmas Land. Joined MNC Bank in 2023, previously served as National Sales at Sinarmas Land.
11	IWAN SUHENDAR	Financial Control Group Head	Sarjana Ekonomi Akuntansi Universitas Parahyangan, Lulusan S1 Ilmu Komunikasi Universitas Padjajaran Bachelor of Accounting, Parahyangan University; Bachelor of Communication, Padjadjaran University	Bergabung dengan MNC Bank sejak 2014, sebelumnya sebagai Senior Manager, Bank Mandiri. Joined MNC Bank in 2014, previously served as Senior Manager at Bank Mandiri.

No	Nama Name	Jabatan Position	Pendidikan Education	Riwayat Pekerjaan Work Experience
12	UTIK MAYA SARI	Human Capital Group Head	Sarjana Psikologi Universitas Katholik Soegijapranata Bachelor of Psychology, Soegijapranata Catholic University	Bergabung dengan MNC Bank sejak 2018, sebelumnya sebagai Head of HRGA PT. MNC Securities. Joined MNC Bank in 2018, previously served as Head of HRGA at PT MNC Securities.
13	THE/ TJHANG IMELDA	Liabilities Product Development Group Head	Sarjana Teknik Elektro ITN Malang Bachelor of Electrical Engineering, ITN Malang	Bergabung dengan MNC Bank sejak 2020, sebelumnya sebagai Digital Banking Division Head, Bank IBK Indonesia. Joined MNC Bank in 2020, previously served as Digital Banking Division Head at Bank IBK Indonesia.
14	FERDI ADRIAN DIAPARI	Loan Monitoring Group Head	S2 Manajemen Internasional Universitas Indonesia Master in International Management, University of Indonesia	Bergabung dengan MNC Bank sejak 2015, sebelumnya sebagai Mortgage & Secured Loans Business Strategy & Sales Development Head, Bank UOB Indonesia. Joined MNC Bank in 2015, previously served as Mortgage & Secured Loans Business Strategy & Sales Development Head at Bank UOB Indonesia.
15	ASRUL ZAHRONY	Operation Group Head	Sarjana Ekonomi Manajemen STIE Swadaya Bachelor of Economics in Management, STIE Swadaya	Bergabung dengan MNC Bank sejak 2020, sebelumnya di Bank Yudha Bakti. Joined MNC Bank in 2020, previously at Bank Yudha Bakti.
16	IRWAN ABDURACHMAN	Consumer Business Group Head	Sarjana Manajemen, Institut Manajemen Koperasi Indonesia. Bachelor of Management, Indonesian Institute of Cooperative Management	Bergabung dengan MNC Bank sejak 2021, sebelumnya di Bank JTrust sebagai BPR Business Linkage Dept Head Joined MNC Bank in 2021; previously served at Bank JTrust as Head of the BPR Business Linkage Department.
17	ALBERT LANGKUN	Consumer SAM Group Head	Sarjana Ekonomi, STIE YPKP Bachelor of Economics, STIE YPKP	Bergabung dengan MNC Bank sejak 2015, sebelumnya di Standard Chartered sebagai BPR Head Morgage Joined MNC Bank in 2015; previously served at Standard Chartered as Head of BPR Mortgage.
18	RIMA AYUANA	Credit Administration Group Head	Sarjana Ekonomi Akuntansi, STIE Perbanas Jakarta Bachelor of Accounting, STIE Perbanas Jakarta	Bergabung dengan MNC Bank sejak 2001, sebelumnya sebagai Admin Staff, CV Berkat Mulia. Joined MNC Bank in 2001, previously as Admin Staff at CV Berkat Mulia.
19	ALFATH LATUCONSINA	Culture, Service & Improvement Group Head	S1 Bachelor of Science Murdoch University. Bachelor of Science, Murdoch University	Bergabung dengan MNC Bank sejak 2006, sebelumnya sebagai Programmer Great Dividing Range. Joined MNC Bank in 2006, previously as Programmer at Great Dividing Range.
20	FERDINAN DHARMA PUTRA	Digital Technology Group Head	Sarjana Teknik Informatika, Universitas Bina Nusantara Bachelor of Computer Engineering, Bina Nusantara University	Bergabung dengan MNC Bank sejak 2022, sebelumnya sebagai Leader IOS Developer, PT Square Gate One. Joined MNC Bank in 2022, previously as iOS Development Lead at PT Square Gate One.
21	ELVANUS NAINGGOLAN	General Services Group Head	Sarjana Teknik Mesin, Universitas Kristen Petra Bachelor of Mechanical Engineering, Petra Christian University	Bergabung dengan MNC Bank, sebelumnya sebagai Purchasing Head, PT MNC Investama. Joined MNC Bank, previously as Purchasing Head at PT MNC Investama.
22	AYU WULANDARI	Internal Audit Group Head	Sarjana Ekonomi Manajemen, Universitas Indonesia Bachelor of Economics and Management, University of Indonesia	(Telah disampaikan pada profil Internal Audit Group Head sebelumnya) (Previously disclosed in the Internal Audit Group Head profile)
23	RADEN ROBERTO CHRISTIAN SUMABRATA	Marketing Communication Group Head	Sarjana Ilmu Komunikasi, Universitas Indonesia. Bachelor of Communication, University of Indonesia	Bergabung dengan MNC Bank sejak 2024, sebelumnya sebagai Chief Marketing Communications Officer Present Danamart. Joined MNC Bank in 2024, previously as Chief Marketing Communications Officer at Danamart.

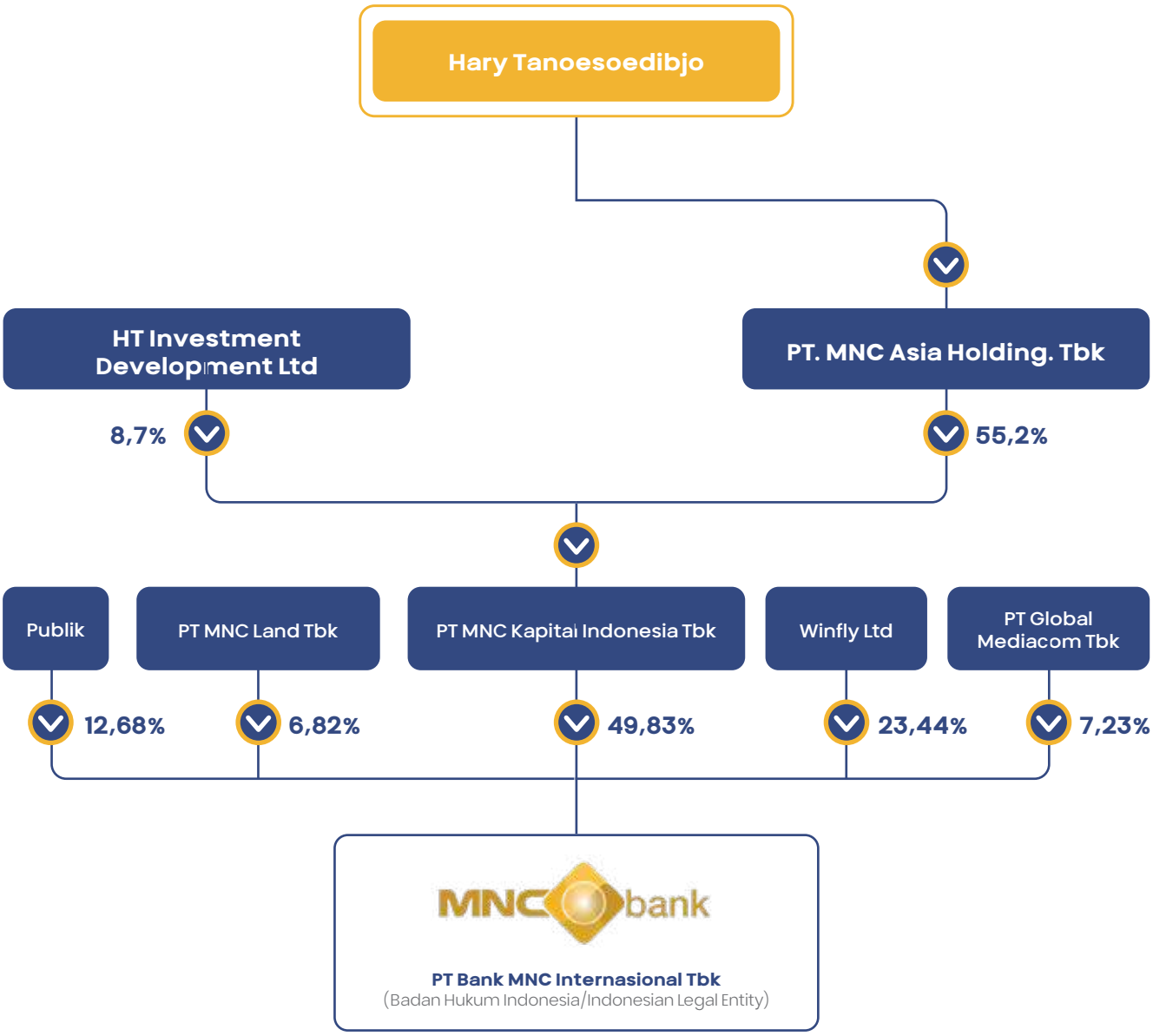
No	Nama Name	Jabatan Position	Pendidikan Education	Riwayat Pekerjaan Work Experience
24	MOH. DIDI SUATMADIJAYA	Risk Management Group Head	SarjanaLulusan S1 STIE Kampus Ungu Bachelor's Degree, STIE Kampus Ungu	Bergabung dengan MNC Bank sejak 2015, sebelumnya sebagai Central Area Operations Manager, Bank CIMB Niaga. Joined MNC Bank in 2015, previously as Central Area Operations Manager at Bank CIMB Niaga.
25	HARTONO	Credit Review Group Head	Sarjana Ekonomi Manajemen, Universitas Katolik Atma Jaya Bachelor of Economics and Management, Atma Jaya Catholic University	Bergabung dengan MNC Bank sejak 2025, sebelumnya sebagai Business Development PT. Pan Pasific Insurance. Joined MNC Bank in 2025, previously as Business Development at PT Pan Pasific Insurance.
26	TRI INDRA SETIO	Digital Development & Scrum Group Head	Sarjana Teknik Informatika, Universitas Pamulang Bachelor of Computer Engineering, Pamulang University	Bergabung dengan MNC Bank sejak 2023, sebelumnya sebagai IT Delivery Manager Lead, PT Bank Sinarmas Indonesia. Joined MNC Bank in 2023, previously as IT Delivery Manager Lead at PT Bank Sinarmas Indonesia.
27	LIE WIN OCTAVIANUS Y	SME & Multifinance BPR Business Group Head	Sarjana Akuntansi, Universitas Tarumanagara Bachelor of Accounting, Tarumanagara University	Bergabung dengan MNC Bank sejak 2025, sebelumnya sebagai Loan Product Development, Hi Bank. Joined MNC Bank in 2025, previously as Loan Product Development at Hi Bank.
28	YUDI YUNIARDI	Information Technology Group Head	Sarjana Informatika, Universitas Mercubuana Bachelor of Computer Science, Mercubuana University	Bergabung dengan MNC Bank sejak 2025, sebelumnya sebagai IT Operation & Infrastructure Dept Head. Joined MNC Bank in 2025, previously as Head of IT Operations & Infrastructure Department.
29	HANDOSO	Branch Manager - KC Surabaya	S2 Asian Institute of Management, Phillippines Master's Degree, Asian Institute of Management, Philippines	Bergabung dengan MNC Bank sejak 2020, sebelumnya sebagai Director, PT. Mapartha Energi Indonesia. Joined MNC Bank in 2020, previously as Director at PT Mapartha Energi Indonesia.
30	LUBECK YURIDYS MONTESQU	Branch Manager - KC Batam	Sarjana Teknik Penerbangan Institut Teknologi Bandung Bachelor of Aeronautical Engineering, Bandung Institute of Technology	Bergabung dengan MNC Bank sejak 2021, sebelumnya sebagai Branch Manager, Rabobank International Indonesia. Joined MNC Bank in 2021, previously as Branch Manager at Rabobank International Indonesia.
31	HERMAN SJAHLI	Branch Manager - KC Bandung	S2 Ekonomi dan Bisnins, Universitas Padjadjaran Master of Economics and Business, Padjadjaran University	Bergabung dengan MNC Bank sejak 2022, sebelumnya sebagai Branch Manager, J Trust Bank. Joined MNC Bank in 2022, previously as Branch Manager at J Trust Bank.
32	KING AMIDJAJA	Branch Manager - KC Semarang	Sarjana Manajemen Informatika, STMIK AKI, Semarang Bachelor of Information Systems Management, STMIK AKI, Semarang	Bergabung dengan MNC Bank sejak 2022, sebelumnya sebagai Branch Manager, Bank Mega. Joined MNC Bank in 2022, previously as Branch Manager at Bank Mega.
33	FITRIANA KUSUMAWATI	Branch Manager - KC Solo	Sarjana Manajemen STIE AUB Surakarta Bachelor of Management, STIE AUB Surakarta	Bergabung dengan MNC Bank sejak 2022, sebelumnya sebagai Branch Manager, Bank UOB Indonesia. Joined MNC Bank in 2022, previously as Branch Manager at Bank UOB Indonesia.
34	SADIAH AMIR SUSSY	Branch Manager - KC MNC Tower	Sarjana Ekonomi Universitas Langlangbuana Bandung Bachelor of Economics, Langlangbuana University	Bergabung dengan MNC Bank sejak 2007, sebelumnya sebagai Customer Service, PT. Bank Finconesia. Joined MNC Bank in 2007, previously as Customer Service at PT Bank Finconesia.
35	FENCE YOSTANTO JONATHAN	Branch Manager - KC Samarinda	Sarjana Universitas Mulawarman - Samarinda Bachelor's Degree, Mulawarman University - Samarinda	Bergabung dengan MNC Bank sejak 2009, sebelumnya sebagai Business Manager, Bank Ekonomi Raharja. Joined MNC Bank in 2009, previously as Business Manager at Bank Ekonomi Raharja.
36	ADIKIN UTOMO	Branch Manager - KC Medan	Sarjana Administrasi Bisnis, Kensington Institute Bachelor of Business Administration, Kensington Institute	Bergabung dengan MNC Bank sejak 2024, sebelumnya sebagai Relationship Manager Bank UOB. Joined MNC Bank in 2024, previously as Relationship Manager at Bank UOB.

No	Nama Name	Jabatan Position	Pendidikan Education	Riwayat Pekerjaan Work Experience
37	MALVINS MEYK ARTEHLOOS LOING	Branch Manager – KC Makassar	Sarjana Ekonomi Akuntansi, Universitas Klabat Bachelor of Accounting, Klabat University	Bergabung dengan MNC Bank sejak 2022, sebelumnya sebagai Branch Manager, Bank Sinarmas Syariah. Joined MNC Bank in 2022, previously as Branch Manager at Bank Sinarmas Syariah.
38	MUHAMAD AGUS SETIYAWAN	Branch Manager – KC Yogyakarta	Sarjana Ekonomi, Universitas Gadjah Mada Bachelor of Economics, Gadjah Mada University	Bergabung dengan MNC Bank sejak 2002, sebelumnya sebagai Account Officer PT. Bank Perkreditan Rakyat. Joined MNC Bank in 2002, previously as Account Officer at PT Bank Perkreditan Rakyat.
39	YUDI SETIADI AGUSTIAN	Branch Manager – KC Bogor	Sarjana Ekonomi, STIE Swadaya Bachelor of Economics, STIE Swadaya	Bergabung dengan MNC Bank sejak 2003, sebelumnya sebagai Branch Manager. Joined MNC Bank in 2003, previously as Branch Manager.
40	JUHAN WAHYUDI	Branch Manager – KC Balikpapan	Sarjana Ekonomi Universitas Muhammadiyah Bengkulu Bachelor of Economics, Muhammadiyah University of Bengkulu	Bergabung dengan MNC Bank sejak 2012, sebelumnya sebagai Koordinator Kredit, Bank Mega. Joined MNC Bank in 2012, previously as Credit Coordinator at Bank Mega.
41	WILLIAM HENDRI	Branch Manager – KC Jambi	Sarjana Akuntansi Unv. Tarumanegara – Jakarta Bachelor of Accounting, Tarumanagara University – Jakarta	Bergabung dengan MNC Bank sejak 2016, sebelumnya sebagai Direktur, BPR Darma Wangsa. Joined MNC Bank in 2016, previously as Director at BPR Darma Wangsa.
42	PUJI HASTUTI	Branch Manager – KC Denpasar	Sarjana Manajemen Unv. Institut Pertanian bogor Bachelor of Management, IPB University	Bergabung dengan MNC Bank sejak 2023, sebelumnya sebagai Relationship Manager, MayBank Indonesia. Joined MNC Bank in 2023, previously as Relationship Manager at MayBank Indonesia.
43	SOEJANTI LEO	Branch Manager – KC Palembang	Sarjana Pertanian, Universitas Sriwijaya Bachelor of Agriculture, Sriwijaya University	Bergabung dengan MNC Bank sejak 2025, sebelumnya sebagai Branch Manager Bank JTrust. Joined MNC Bank in 2025, previously as Branch Manager at Bank JTrust.
44	HENI SUPRYATIN	Branch Manager – KC Pekanbaru	Lulusan Pendidikan Pekanbaru Graduate, Pekanbaru Education	Bergabung dengan MNC Bank sejak 2024, sebelumnya sebagai Team Leader Funding Bank BII. Joined MNC Bank in 2024, previously as Funding Team Leader at Bank BII.

Struktur dan Komposisi Pemegang Saham

Shareholders Structure and Composition

Per 31 Desember 2025 | As December 31, 2025



Komposisi Pemegang Saham
Composition of Shareholders

Per 31 Desember 2025 | As of December 31, 2025

No.	PEMEGANG SAHAM Share Holder	JUMLAH SAHAM Total Share	PERSENTASE KEPEMILIKAN SAHAM Composition of Shareholders Percentage
1	PT MNC Kapital Indonesia Tbk	22.153.006.407	49,83
2	Winfly LTD	10.423.122.655	23,44
3	PT Global Mediacom Tbk	3.213.433.333	7,23
4	PT MNC Land Tbk	3.034.200.264	6,82
5	Masyarakat	5.635.234.695	12,68
	Total	**44.458.997.354**	**100,00**

Kepemilikan Saham Berdasar Klasifikasi
Shareholders by Classification

Per 31 Desember 2025 | As of December 31, 2025

PEMEGANG SAHAM Share Holder	JUMLAH INVESTOR Number of Investors	JUMLAH SAHAM Total Share	PERSENTASE KEPEMILIKAN SAHAM Composition Of Shareholders Percentage
Pemodal Nasional National Investors			
Perorangan Individual	36.903	5.108.520.596	11,49
Perseroan Terbatas Limited Liability Company	26	28.416.321.204	63,92
Asuransi Insurance	2	1.725.000	0,00
Yayasan Dana Pensiun Pension Fund Foundation	4	3.911.345	0,01
Yayasan Foundation	1	127.046.900	0,29
Lain-lain Others	15	111.118.031	0,25
Pemodal Asing Foreign Investors			
Perorangan Asing Foreign Individual	34	19.788.400	0,04
Badan Usaha Asing Foreign Business Entity	20	10.670.565.878	24,00
Total	**37.005**	**44.458.997.354**	**100,00**

Kepemilikan Saham oleh Dewan Komisaris dan Direksi Dewan Komisaris

Share Ownership by the Board of Commissioners and Board of Directors

DEWAN KOMISARIS
Pada tanggal 31 Desember 2025, Bapak Peter Fajar selaku Komisaris memiliki saham Perseroan sebanyak 2.314.100 saham atau sekitar 0,01% dari Modal Ditempatkan dan Disetor Perseroan.

DIREKSI
Sementara itu, hingga 31 Desember 2025, tidak ada anggota Direksi yang tercatat memiliki saham Perseroan yang diperdagangkan di bursa, baik secara langsung maupun melalui kepemilikan tidak langsung.

BOARD OF COMMISSIONERS
As of December 31, 2025, Mr. Peter Fajar, a member of the Board of Commissioners, held 2,314,100 shares of the Company, representing approximately 0.01% of the Company's issued and paid-in capital.

BOARD OF DIRECTORS
Meanwhile, as of December 31, 2025, no member of the Board of Directors owns any of the Company's shares traded on the stock exchange, either directly or indirectly.

Pembelian/Penjualan Saham Dewan Komisaris dan Direksi

Purchase/Sale of Shares by the Board of Commissioners and Board of Directors

Hingga penutup tahun 2025, tidak terdapat transaksi pembelian maupun penjualan saham Perseroan yang dilakukan oleh anggota Direksi ataupun Dewan Komisaris.

Until the end of 2025, there were no purchases or sales of the Company's shares by members of the Board of Directors or Board of Commissioners..

Pemegang Saham Utama dan Pemegang Saham Pengendali

Major Shareholders and Controlling Shareholders

NAMA Name	**ALAMAT** Address
Pemegang Saham | Shareholders PT MNC Kapital Indonesia Tbk	MNC Bank Tower Lantai 21 Jl. Kebon Sirih No. 21 – 27 Jakarta Pusat 10340
Direksi Board of Directors	
1. Mashudi Hamka (Direktur Utama) 2. Anthony Putra Tjiptodihardjo (Direktur) 3. Peter Fajar (Direktur) 4. Muhammad Suhada (Direktur) 5. Mahjudin (Direktur)	Depok, Jawa Barat Thamrin, Jakarta Pusat Duren Sawit, Jakarta Timur Ciracas, Jakarta Timur Tangerang, Banten
Dewan Komisaris Board of Commissioners	
1. Angela Herliani Tanoesoedibjo (Komisaris Utama) 2. Santi Paramita (Komisaris) 3. Sukisto (Komisaris Independen)	Menteng, Jakarta Pusat Mampang, Jakarta Selatan Pancoran, Jakarta Selatan

Kronologis Penerbitan dan/atau Pencatatan Saham
Share Listing and/or Issuance Chronology

Sampai akhir tahun 2025, MNC Bank tidak melakukan penerbitan maupun pencatatan saham baru.

As of the end of 2025, MNC Bank did not issue or list new shares.

No	TANGGAL Date	AKSI KORPORASI Corporate Action	Nilai Nominal Nominal Value (Rp)	Harga Penawaran Offering Price (Rp)	Jumlah Saham yang Diterbitkan Total Issued Shares	Modal Ditempatkan dan Disetor Total Issued and Paid-up Capital
1	27 Juni 2002 June 27, 2002	IPO	100	120	500.000.000	2.000.000.000
2	23 November 2005 November 23, 2005	PUT I	100	100	3.000.000.000	5.000.000.000
3	22 Juni 2010 June 22, 2010	PUT II HMETD	100	100	-	-
4	20 Juni 2014 June 20, 2014	PUT III HMETD + OWK	100	100	9.546.248.527	15.032.327.068
5	25 September 2015 September 25, 2015	PUT IV	100	100	4.097.235.004	19.129.563.072
6	23 September 2016 September 23, 2016	PUT V	100	100	1.451.901.709	21.511.470.111
7	28 Mei 2018 May 28, 2018	PUT VI	100	100	273.580.271	21.785.053.618
8	12 April 2019 April 12, 2019	PMT HMED	50	50	1.640.000.000	23.425.053.618
9	21 November 2019 November 21, 2019	PUT VII	50	50	1.908.236.258	25.333.295.263
10	31 Agustus 2021 August 31, 2021	PUT VIII	50	318	1.010.030.006	27.072.105.311
11	30 November 2022 November 30, 2022	PUT IX	50	130	2.317.631.458	33.759.089.970
12	5 Desember 2023 December 5, 2023	PUT X	50	75	10.699.834.125	44.458.997.354

Kronologi Penerbitan dan/atau Pencatatan Efek Lainnya
Other Securities Issuance and/or Listing Chronology

Hingga 31 Desember 2025, tidak terdapat perubahan terkait penerbitan atau pencatatan efek lainnya di MNC Bank.

As of December 31, 2025, there were no changes related to the issuance or listing of other securities at MNC Bank.

JENIS EFEK Type Of Secirities	TANGGAL PENERBITAN Date Of Issuence	TOTAL EFEK YANG DI TERBITKAN Total Issued Securitues	EFEK YANG TELAH DIKONVERSIKAN Converted securities		JUMLAH EFEK YANG BELUM DIKONVERSIKAN Number of Unconverted Securities
			Jumlah Total	Nilai value	
Waran I Warrant I	2 Januari 2006 January 2, 2006	486.078.541	486.078.541	Rp48.607.854.100	-
Waran II Warrant II	4 Juli 2014 July 4, 2014	1.828.692.847	9.557	Rp1.433.550	1.828.683.290
Waran III Warrant III	7 Oktober 2016 October 7, 2016	1.451.901.709	930.005.330	Rp93.000.533.000	521.896.379
Waran IV Warrant IV	22 Juni 2018 June 22, 2018	273.580.271	267.891.989	Rp26.789.198.900	5.688.282
Waran V Warrant V	5 Desember 2019 December 5, 2019	2.862.354.376	2.860.617.610	Rp143.030.880.500	1.736.766

Entitas Anak dan Asosiasi
Subsidiaries and Associated Entities

Hingga akhir tahun 2025, MNC Bank tidak memiliki entitas anak maupun entitas asosiasi.

Until the end of 2025, MNC Bank has no subsidiaries or associated entities.

Lembaga dan Profesi Penunjang Perusahaan
Supporting institutions and professionals

	INFORMASI PERDAGANGAN DAN PENCATATAN SAHAM Information on Stock Trading and Listing	**KANTOR AKUNTAN PUBLIK** Public Accountant Firm	**BIRO ADMINISTRASI EFEK** Securities Administration Bureau
Nama Name	PT Bursa Efek Indonesia	Kanaka, Puradiredja, Suhartono	PT BSR Indonesia
Alamat Address	Gedung Bursa Efek Indonesia, Tower 1 Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190, Indonesia	Wisma Bumiputera, Lantai 12. Jl. Jendral Sudirman Kav. 75, Setiabudi Jakarta 12910	Gedung SINDO Lt.3 Jl. K.H. Wahid Hasyim No.38, Jakarta Pusat 10340
Telepon Phone	Tel : (62-21) 5150515	(021) 5224581	(021) 311 81811
Faksimil Fax	Fax : (62-21 5)154153	(021) 5224582	(021) 3927721
Situs Web Website	Website : www.idx.co.id	www.kanaka. co.id	www.bsrindonesia.com
Surel Email	Email : listing@idx.co.id	nexiasudirman@kanaka. co.id	marketing@bsrindonesia.com
Jasa yang Diberikan Scope of Services	Informasi Perdagangan dan Pencatatan Saham Information on Trading and Listing of Shares	Akuntan Publik Public Accountant	Biro Administrasi Efek Pengelolaan administrasi saham dan waran Effects Administration Bureau Management of stocks and warrants
Biaya Cost	Rp277.500.000 (Include PPN 11%)	Rp539.292.900 (Include PPN 11%)	Rp45.510.000 (Include PPN 11%)
Periode Penugasan Assignment Period	Sejak tahun 2002 hingga saat ini Since 2002 until now	Sejak tahun 2018 hingga saat ini Since 2018-present	Sejak tahun 2014 hingga saat ini Since 2014-present
Jasa yang diberikan Services provided	Pencatatan Saham Tahunan Annual Share Listing	Jasa Audit Audit Services	Administrasi Saham Tahunan Annual Shares Administration

Informasi Situs Web Perusahaan
Company Website Information

MNC Bank menjalankan prinsip keterbukaan informasi sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 mengenai Situs Web Emiten dan Perusahaan Publik. Sebagai wujud komitmen tersebut, MNC Bank menyediakan situs resmi di www.mncbank.co.id yang dapat diakses oleh nasabah maupun masyarakat untuk memperoleh informasi mengenai perusahaan.

Situs ini menjadi sarana utama untuk memperkenalkan produk dan layanan MNC Bank. Dengan tampilan yang menarik dan ramah pengguna, halaman tersebut tersedia dalam bahasa Indonesia dan Inggris, dilengkapi dengan logo perusahaan serta sistem navigasi yang sederhana agar pengunjung dapat menemukan informasi secara cepat dan mudah.

MNC Bank secara berkala memperbarui isi dan tampilan situs web agar tetap relevan, informatif, serta memberikan pengalaman yang nyaman bagi pengguna. Kehadiran situs ini diharapkan turut memperkuat kepercayaan publik, termasuk para pemegang saham, terhadap kinerja dan transparansi perusahaan.

Konten yang disajikan dalam situs resmi MNC Bank mencakup berbagai informasi penting, di antaranya:

» Informasi Umum Perusahaan, yang terdiri dari informasi singkat perusahaan, visi dan misi, profil Direksi dan Komisaris, Struktur Organisasi Perusahaan, Struktur Pemegang Saham dan Profesi Penunjang Pasar Modal dan Layanan Pengaduan Nasabah melalui Hubungi Kami.

» Tata Kelola Perusahaan, yang mencakup dokumen seperti Anggaran Dasar, pedoman dan laporan tata kelola, pedoman kerja Direksi dan Komisaris, kebijakan perusahaan, kode etik, serta informasi mengenai komite dan Sekretaris Perusahaan.

» Hubungan Investor, menyediakan akses ke ikhtisar keuangan, laporan keuangan, laporan tahunan, hasil RUPS, serta informasi terkait aksi korporasi.

» Produk dan Layanan, berisi penjelasan mengenai beragam produk dan layanan untuk segmen individu, bisnis, treasury, termasuk fasilitas internet banking dan virtual account.
» Informasi Lain, seperti jaringan kantor, inisiatif tanggung jawab sosial perusahaan, berita terbaru, dan peluang karier di MNC Bank.

Seluruh struktur dan fitur dalam situs web tersebut dirancang untuk memastikan pengunjung dapat memperoleh informasi yang mereka butuhkan mengenai MNC Bank dengan mudah dan cepat.

MNC Bank upholds the principle of information disclosure as stipulated in Financial Services Authority Regulation No. 8/POJK.04/2015 concerning Websites of Issuers and Public Companies. As a realization of this commitment, MNC Bank provides an official website at www.mncbank.co.id that can be accessed by customers and the public to obtain information about the company.

This website is the main platform for introducing MNC Bank's products and services. With an attractive and user-friendly interface, the website is available in Indonesian and English, featuring the company logo and a simple navigation system so that visitors can find information quickly and easily.

MNC Bank regularly updates the website's content and design to ensure it remains relevant, informative, and provides a comfortable experience for users. The website is expected to strengthen public trust, including shareholders, in the company's performance and transparency.

The content presented on the official website of MNC Bank includes various important information, including:

» General Company Information, cwhich includes brief company information, vision and mission, profiles of the Board of Directors and Board of Commissioners, the company's organizational structure, shareholder structure, capital market support services, and customer complaint services via the "Contact Us" section.
» Corporate Governance, which contains documents such as the Articles of Association, governance guidelines and reports, work guidelines for the Board of Directors and Board of Commissioners, company policies, code of conduct, and information about committees and the Corporate Secretary.
» Investor Relations, which provides access to financial overviews, financial reports, annual reports, AGM results, and information related to corporate actions.
» Products and Services, containing explanations of various products and services for individual, business, and treasury segments, including internet banking and virtual account facilities.
» Other Information, such as office networks, corporate social responsibility initiatives, latest news, and career opportunities at MNC Bank.

The entire structure and features of the website are designed to ensure that visitors can easily and quickly obtain the information they need about MNC Bank.

Keanggotaan Pada Asosiasi
Membership in Associations

Keikutsertaan perusahaan dalam berbagai asosiasi profesional mencerminkan komitmen untuk terlibat aktif dalam perkembangan industri yang sejalan dengan kegiatan usaha. Melalui keanggotaan tersebut, perusahaan memperoleh akses terhadap pengetahuan dan *best practices* terbaru, sekaligus memperluas jejaring profesional yang dapat menunjang peningkatan kinerja dan pertumbuhan industri secara keseluruhan.

The Company's participation in various professional associations reflects its commitment to actively engage in the development of industries that are relevant to its business activities. Through these memberships, the Company gains access to the latest knowledge and best practices, while expanding its professional network, which supports performance improvement and overall industry growth.

Asosiasi | Associations

Asosiasi Sistem Pembayaran Indonesia
Indonesian Payment System Association

Perhimpunan Bank Umum Nasional
The National Commercial Bank Association

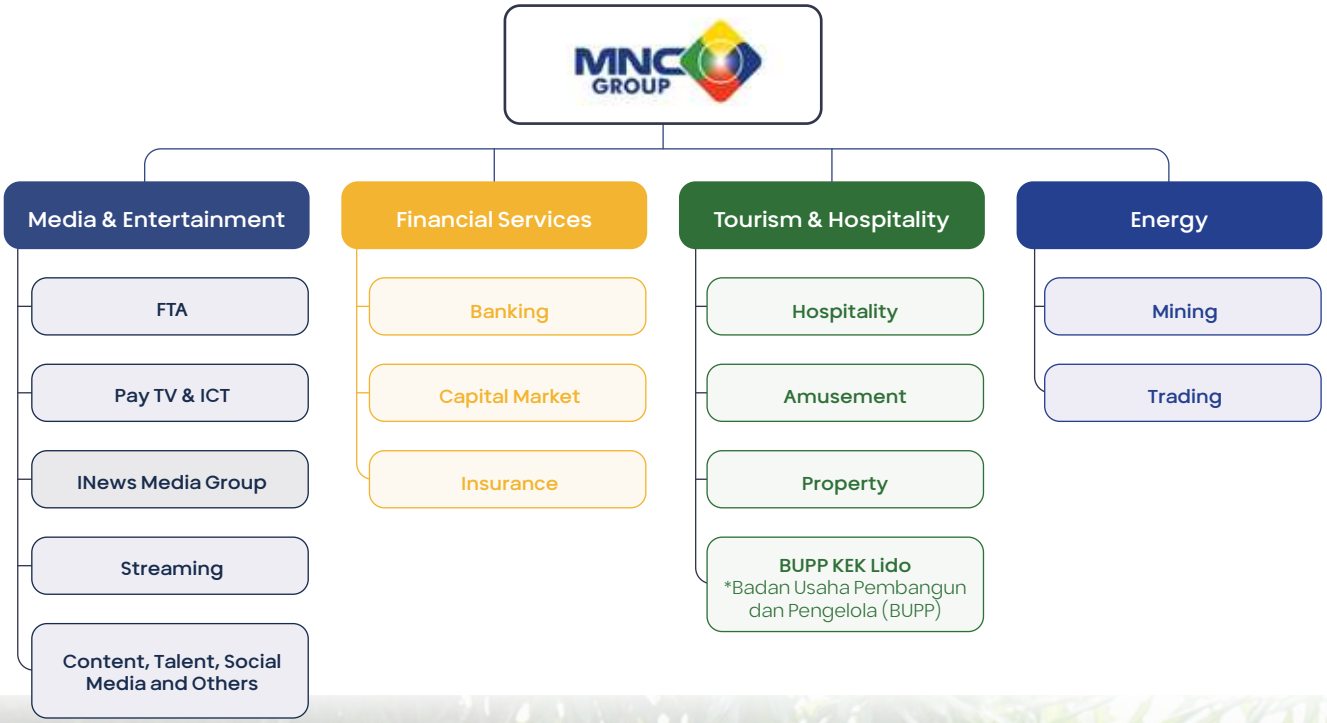
Asosiasi Emiten Indonesia
Indonesian Issuers Association

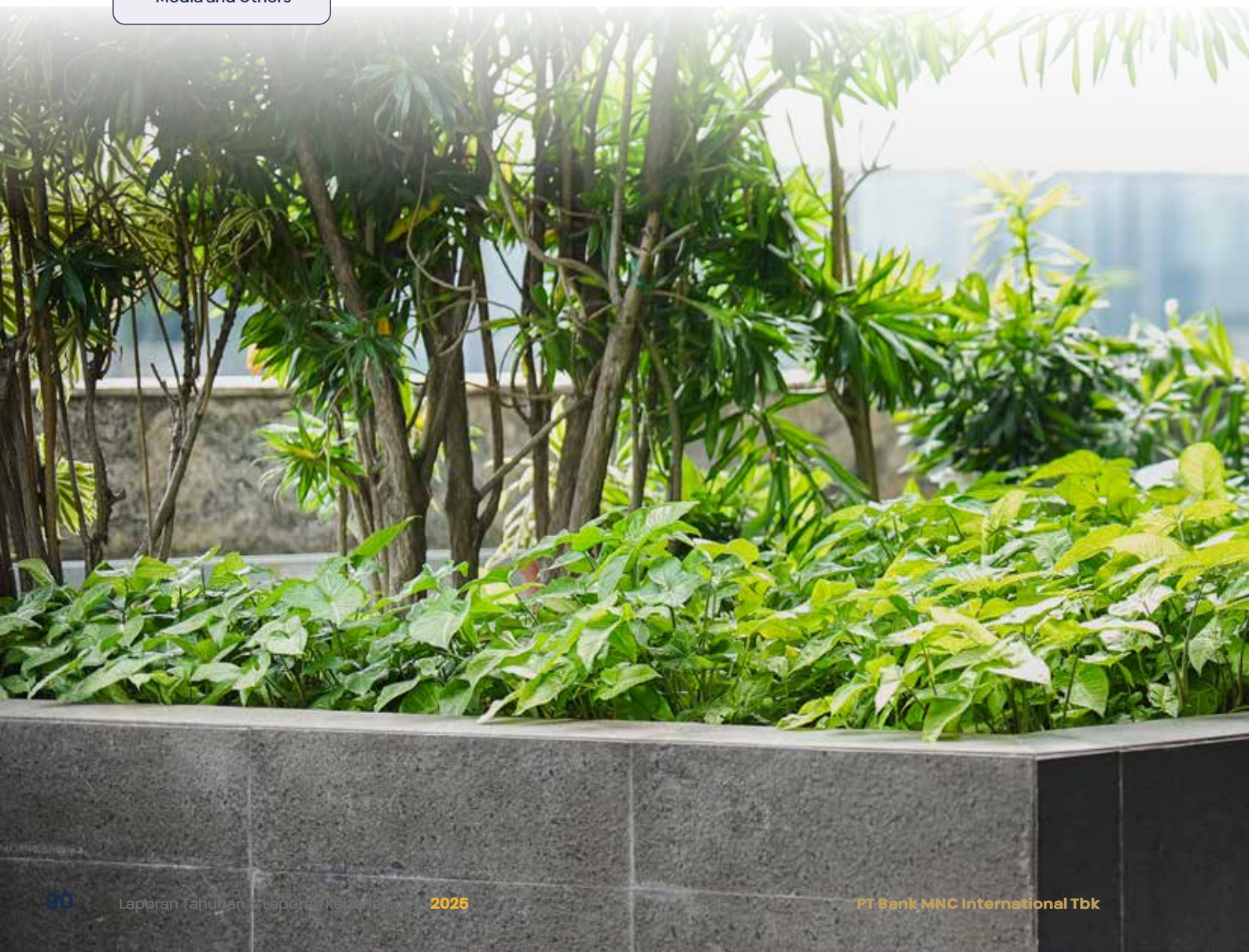
Indonesia Corporate Secretary Association
Indonesia Corporate Secretary Association

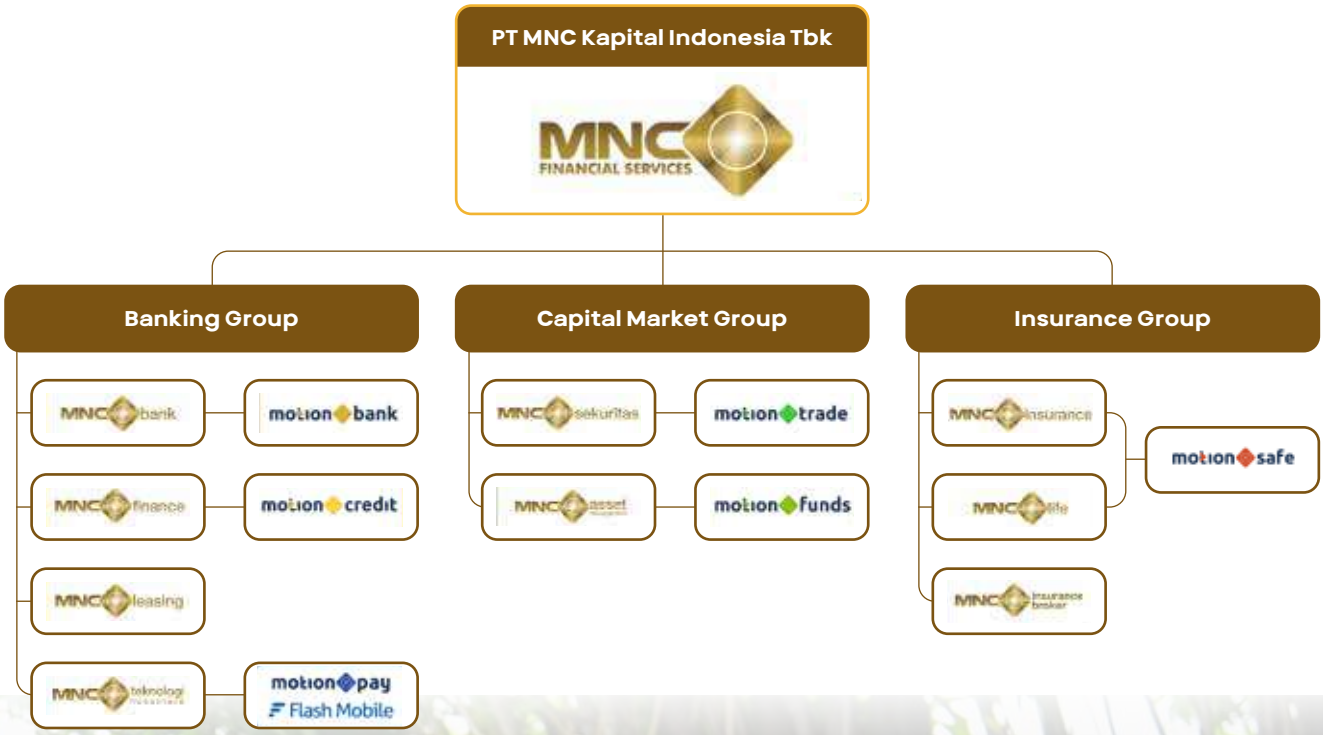
Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan
Alternative Institution for Dispute Resolution in the Financial Services Sector



Struktur Group Perusahaan
Company Group Structure






PT MNC Kapital Indonesia Tbk
MNC FINANCIAL SERVICES
Banking Group
MNC bank
motion bank
MNC finance
motion credit
MNC leasing
MNC teknologi
motion pay
Flash Mobile
Capital Market Group
MNC sekuritas
motion trade
MNC asset
motion funds
Insurance Group
MNC insurance
motion safe
MNC life
MNC insurance broker



Sumber Daya Manusia
Human Resources

Bank berkomitmen melakukan transformasi Sumber Daya Manusia secara sistematis dan terukur. Bank meyakini bahwa penguatan kapabilitas talenta di seluruh tingkatan organisasi adalah fondasi utama dalam menjaga resiliensi serta memastikan keberlanjutan bisnis jangka panjang.

The Bank is committed to systematically and measurably transforming its human resources. The Bank believes that strengthening the capabilities of its talent at all levels of the organization is the cornerstone of maintaining resilience and ensuring long-term business sustainability.

KEBIJAKAN PENGELOLAAN SUMBER DAYA MANUSIA (SDM)

Dalam satu dekade terakhir, revolusi digital di Indonesia memberikan dampak terhadap disrupsi pasar, khususnya pergeseran pada pola transaksi digital yang terus meningkat secara eksponensial dan diprediksi akan mencapai 10 juta transaksi hingga tahun 2030 atau naik 14 kali lipat dari jumlah transaksi tahun 2024 [*Blueprint* Sistem Pembayaran Indonesia 2030] dengan prediksi *economic size* hingga Rp. 5.800 Triliun pada tahun 2030 atau US$ 360 Miliar [Sekretariat Kabinet Agustus 2024]. Hal ini tentunya didorong oleh beberapa faktor pendukung yakni diantaranya pergeseran demografis, akselerasi inovasi digital, dan arus interkoneksi lintas negara serta pola transaksi yang menuju *cashless society*.

Perubahan trend dimaksud memberikan kesempatan luas bagi pelaku industri, khususnya perbankan untuk berinovasi dan mengeksplorasi bentuk solusi dan kemudahan layanan bagi nasabah, tidak hanya karena besarnya potensi ekonomi digital namun juga semua pelaku pasar memiliki kesempatan dan ruang gerak yang sama (*the same playing field*) untuk berinovasi dan me-*leverage* potensi tersebut.

MNC Bank menyadari sepenuhnya bahwa sejalan dengan aspirasi regulator sebagaimana tertuang dalam "Blueprint Sistem Pembayaran Bank Indonesia 2030" serta menunjang fungsi Bank sebagai lembaga intermediasi dalam rangka mendukung pertumbuhan ekonomi Nasional (termasuk ekonomi Digital), maka Bank berkomitmen untuk tumbuh sebagai salah satu pemain kunci dalam memberikan kontribusi terhadap kesejahteraan masyakarat dan pemerataan akses terhadap pendanaan khususnya melalui digitalisasi layanan perbankan.

HUMAN CAPITAL MANAGEMENT POLICY

Over the past decade, the digital revolution in Indonesia has significantly disrupted market dynamics, particularly through the exponential growth of digital transactions, which are projected to reach 10 million transactions by 2030, an approximately 14-fold increase compared to 2024 levels (Bank Indonesia Payment System Blueprint 2030), with an estimated economic size of up to Rp5,800 trillion or approximately USD 360 billion (Cabinet Secretariat, August 2024). This transformation has been driven by several key factors, including demographic shifts, accelerated digital innovation, cross-border interconnectivity, and the transition toward a cashless society.

These evolving trends present substantial opportunities for industry players, particularly within the banking sector, to innovate and develop customer-centric solutions and service convenience. Beyond the scale of digital economic potential, the current landscape offers an equal playing field for all market participants to innovate and leverage these opportunities.

MNC Bank fully recognizes that, in alignment with regulatory aspirations as outlined in the "Bank Indonesia Payment System Blueprint 2030" and in supporting the Bank's intermediation function to drive national economic growth including the digital economy, the Bank is committed to becoming a key player in enhancing public welfare and expanding access to financing, particularly through the digitalization of banking services.

Dalam menjawab tantangan tersebut, Bank secara progresif dan berkesinambungan mempersiapkan program-program untuk mendukung kebutuhan bisnis dan pengembangannya, khususnya dari sisi Sumber Daya Manusia. Kesiapan Sumber Daya Manusia (SDM) pada setiap level (tingkatan) menjadi kunci utama bagi Bank untuk resiliensi dan keberlanjutan bisnis *(sustainability)* organisasi untuk jangka panjang.

Beberapa program unggulan Bank meliputi:
1. Program Digitalisasi dan *Cyber Awareness*
2. Pengembangan *Digital Competency* dan *Human Capital Capabilities (People Development)*
3. Pengembangan Organisasi *(Organizational Development)*
4. *Service in-Motion* bagi *frontliners (Service Quality Development)*
5. Internalisasi dan Pengembangan Budaya Kerja *(Culture Internalization & Development)*
6. *Positioning* organisasi sebagai *high profile organization* (*Employer Branding for High Profile Talent Acquisiton*)
7. Pengembangan Komunikasi yang Tertata dan Keterikatan yang kuat *(Engagement and Internal Communication)*

PENGEMBANGAN SUMBER DAYA MANUSIA (SDM)
People Development

Bank senantiasa berkeyakinan bahwa manusia adalah penggerak utama transformasi dan inovasi. Pada tahun 2025, komitmen kami terhadap pengembangan Sumber Daya Manusia (SDM) semakin diperkuat dengan pendekatan yang lebih dinamis, personal, dan berorientasi pada masa depan. Inisiatif *People Development* tidak lagi sekadar program, melainkan sebuah ekosistem pembelajaran berkelanjutan yang dirancang untuk membekali setiap insan MNC Bank dengan *agility*, *digital dexterity*, dan kepemimpinan visioner, guna menjawab tantangan industri yang terus berubah dengan cepat.

Sejalan dengan transformasi digital Bank yang kian masif, kami memprioritaskan pembangunan kemampuan adaptif dan pola pikir bertumbuh (*growth mindset*) pada seluruh karyawan, khususnya di garda terdepan. Hal ini krusial untuk tidak hanya memahami perubahan bisnis, tetapi juga menjadi bagian aktif dari proses inovasi layanan, sehingga mampu memberikan pengalaman pelanggan yang unggul dan membangun loyalitas jangka panjang.

Di tingkat kepemimpinan, kami mendorong pergeseran menuju gaya kepemimpinan yang adaptif, empatik, dan memberdayakan (*empowering leadership*). Para pemimpin didorong untuk menjadi katalisator perubahan, dengan kepekaan situasional yang tinggi dan kemampuan membina talenta di era *hybrid work*. Kelima pilar utama pengembangan kompetensi kami-*Foundation Building, Culture Internalization, Business Mastery, Leadership Mastery,* dan *Governance, Risk & Compliance Re-enforcement*-terus berevolusi untuk memastikan relevansi dan dampaknya.

In responding to these challenges, the Bank has progressively and continuously developed strategic programs to support business needs and growth, particularly in the area of Human Capital. The readiness of Human Capital at all levels remains a key enabler for long-term organizational resilience and sustainability.

The Bank's key flagship programs include:
1. Digitalization and Cyber Awareness Program
2. Digital Competency and Human Capital Capability Development (People Development)
3. Organizational Development
4. Service in Motion for Frontliners (Service Quality Development)
5. Culture Internalization and Development
6. Employer Branding for High-Profile Talent Acquisition
7. Engagement and Internal Communication Enhancement

HUMAN CAPITAL DEVELOPMENT
People Development

The Bank consistently believes that people are the main drivers of transformation and innovation. In 2025, our commitment to Human Capital development was further strengthened through a more dynamic, personalized, and future-oriented approach. The People Development initiative is no longer merely a program, but rather a sustainable learning ecosystem designed to equip every MNC Bank employee with agility, digital dexterity, and visionary leadership to address rapidly evolving industry challenges.

In line with the Bank's increasingly extensive digital transformation, we prioritize the development of adaptive capabilities and a growth mindset among all employees, particularly at the frontlines. This is crucial not only to understand business changes, but also to actively participate in service innovation, thereby delivering superior customer experiences and building long-term loyalty.

At the leadership level, we encourage a shift toward an adaptive, empathetic, and empowering leadership style. Leaders are encouraged to act as catalysts for change, with strong situational awareness and the ability to develop talent in a hybrid work environment. Our five main competency development pillars-Foundation Building, Culture Internalization, Business Mastery, Leadership Mastery, and Governance, Risk & Compliance Re-enforcement-continue to evolve to ensure their relevance and impact.

MNC Bank's Future-Ready Learning Ecosystem 2025

Dalam setiap inisiatif, Bank teguh menerapkan prinsip equity dan personalisasi pembelajaran, dimana setiap karyawan memiliki jalur pengembangan yang sesuai dengan aspirasi dan perannya, didukung oleh teknologi yang memungkinkan akses pembelajaran yang lebih luas dan fleksibel.

a. **Future-Proof Foundation & Culture Activation**
Pada tahun 2025, orientasi karyawan baru (*New Employee Orientation Program*) NEOP telah bertransformasi menjadi pengalaman imersif yang menggabungkan pengalaman digital dengan mentoring intensif. Program ini tidak hanya mengenalkan budaya perusahaan, tetapi juga langsung menanamkan *mindset digital* dan *customer-centric* sejak hari pertama. Internalisasi budaya PRIDE menjadi lebih interaktif dan terintegrasi dalam alur kerja sehari-hari. Melalui platform digital dan program "*PRIDE in Action*", kami mendorong setiap karyawan untuk hidupkan nilai-nilai inti dalam setiap keputusan dan interaksi. Inisiatif seperti *Culture Innovation Challenge* dan *Digital PRIDE Campaign* berhasil menciptakan resonansi budaya yang lebih kuat dan terukur dampaknya terhadap kinerja tim.

b. **Business & Digital Mastery for Sustainable Growth**
Strategi pengembangan SDM tahun 2025 secara ketat selaras dengan arah bisnis Bank, dengan fokus pada penguasaan kompetensi digital dan analitis.

Adapun flagship program pengembangan adalah adalah:

1. ***Credit Series: Building Strong Lending Capabilities:***
Sebagai bagian dari komitmen MNC Bank dalam memperkuat kualitas aset dan penerapan prinsip kehati-hatian, Perseroan menginisiasi program *Credit Series* sebagai pelatihan komprehensif bagi tim bisnis yang dirancang secara terstruktur dan berkelanjutan guna memastikan keselarasan standar kompetensi dalam pengelolaan kredit. Kurikulum mencakup seluruh siklus perkreditan (*end-to-end*), meliputi *Credit Awareness & Fundamental, Credit Process, Credit Analysis, Credit Monitoring,* hingga *Problem Loan Management*, dengan tujuan memperkuat kapabilitas analitis, meningkatkan kualitas underwriting, serta memastikan efektivitas pengelolaan portofolio kredit. Melalui pendekatan dari hulu ke hilir, program ini diharapkan mampu meningkatkan kualitas pengambilan keputusan kredit, memperkuat manajemen risiko, serta memberikan kontribusi terhadap pertumbuhan bisnis yang sehat, berkelanjutan, dan selaras dengan ekspektasi regulator serta pemangku kepentingan.

MNC Bank's Future-Ready Learning Ecosystem 2025

In every initiative, the Bank consistently applies the principles of equity and personalized learning, where each employee has a development pathway aligned with their aspirations and roles, supported by technology that enables broader and more flexible access to learning.

a. **Future-Proof Foundation & Culture Activation**
In 2025, the New Employee Orientation Program (NEOP) has transformed into an immersive experience that combines digital learning with intensive mentoring. This program not only introduces the corporate culture, but also instills a digital and customer-centric mindset from day one. The internalization of PRIDE culture has become more interactive and integrated into daily workflows. Through digital platforms and the "PRIDE in Action" program, we encourage every employee to embody core values in every decision and interaction. Initiatives such as the Culture Innovation Challenge and Digital PRIDE Campaign have successfully created stronger cultural resonance with measurable impact on team performance.

b. **Business & Digital Mastery for Sustainable Growth**
The Human Capital development strategy in 2025 is closely aligned with the Bank's business direction, with a focus on mastering digital and analytical competencies.

The flagship development programs include:

1. **Credit Series: Building Strong Lending Capabilities**
As part of MNC Bank's commitment to strengthening asset quality and implementing prudent principles, the Company initiated the Credit Series program, a comprehensive training program for business teams designed in a structured and sustainable manner to ensure alignment of competency standards in credit management. The curriculum covers the entire credit cycle (end-to-end), including Credit Awareness & Fundamentals, Credit Process, Credit Analysis, Credit Monitoring, and Problem Loan Management. The program aims to strengthen analytical capabilities, enhance underwriting quality, and ensure effective credit portfolio management. Through an end-to-end approach, this program is expected to improve the quality of credit decision-making, strengthen risk management, and contribute to healthy, sustainable business growth that aligns with regulatory and stakeholder expectations.

2. ***Relationship Manager Development Program:***
   Program pengembangan RM berevolusi yang memadukan keahlian hubungan pelanggan tradisional dengan kemampuan analisis data dasar, pemasaran digital, dan pemahaman mendalam tentang solusi keuangan digital Bank, mencetak tenaga eksekutif yang piawai di era *hybrid selling*.

3. **Sales & Digital Acqusition Program:**
   Fokus pelatihan diperluas melampaui selling skill konvensional. Kami memperkenalkan modul *Digital Prospecting, Social Media Engagement*, dan *Data-Driven Customer Insight* untuk memastikan tim penjual kami dapat menjangkau dan melayani nasabah di segala kanal secara efektif.

4. ***Frontliner Development Program Excellence:***
   Program pengembangan frontliner dirancang ulang untuk mencerminkan peran mereka sebagai *"Digital Service Ambassador".* Selain service excellence standar, mereka dibekali keterampilan untuk memandu nasabah dalam menggunakan platform digital Bank, troubleshooting dasar, dan memberikan edukasi finansial sederhana, sehingga menjadi ujung tombak adopsi digital.

5. ***Risk & Quality Assurance Development:***
   Seiring kompleksitas operasional digital, program pengembangan difokuskan pada pemahaman risiko teknologi, keamanan siber, dan *quality assurance* berbasis data. Hal ini memastikan fungsi pengawasan tetap tangguh dan proaktif dalam landscape operasional yang baru.

6. ***Leadership Mastery***
   Program kepemimpinan tahun 2025 juga memberikan perhatian pada pembentukan pemimpin yang *resilient* dan futuristik. Melalui *"Leadership Forum dan Creative Thinking"* para pemimpin kami dilatih untuk berpikir sistemik, mengelola disrupsi, dan memimpin tim yang terdistribusi. Program mentoring silang dan job rotation diperkuat untuk memperkaya perspektif dan membangun pipeline pemimpin yang siap menghadapi tantangan masa depan.

7. ***Governance, Risk and Compliance (GRC) in The Digital Age***
   Kepatuhan dan manajemen risiko menjadi bagian tak terpisahkan dari DNA operasional. Di tahun 2025, program *"GRC Awareness"* dijalankan melalui sosialisasi *cyber awareness,* risiko terhadap risiko insiden siber, dan studi kasus yang relevan dengan risiko era digital. Pendekatan ini memastikan kepekaan terhadap risiko meresap dalam setiap proses dan keputusan bisnis.

2. **Relationship Manager Development Program**
   The RM development program has evolved by integrating traditional customer relationship expertise with basic data analytics capabilities, digital marketing, and in-depth understanding of the Bank's digital financial solutions, producing executives who are highly capable in the hybrid selling era.

3. **Sales & Digital Acquisition Program**
   The training focus has expanded beyond conventional selling skills. We introduced modules on Digital Prospecting, Social Media Engagement, and Data-Driven Customer Insight to ensure that our sales team can effectively reach and serve customers across all channels.

4. **Frontliner Development Program Excellence**
   The frontliner development program has been redesigned to reflect their role as "Digital Service Ambassadors". In addition to standard service excellence, they are equipped with skills to guide customers in using the Bank's digital platforms, perform basic troubleshooting, and provide simple financial education, making them the spearhead of digital adoption.

5. **Risk & Quality Assurance Development**
   In line with the increasing complexity of digital operations, the development program focuses on understanding technology risks, cybersecurity, and data-based quality assurance. This ensures that the oversight function remains resilient and proactive within the new operational landscape.

6. **Leadership Mastery**
   The 2025 leadership program also emphasizes the development of resilient and future-ready leaders. Through the "Leadership Forum and Creative Thinking", our leaders are trained to think systemically, manage disruption, and lead distributed teams. Cross-mentoring and job rotation programs are strengthened to enrich perspectives and build a pipeline of leaders ready to face future challenges.

7. **Governance, Risk and Compliance (GRC) in the Digital Age**
   Compliance and risk management are inseparable parts of the operational DNA. In 2025, the "GRC Awareness" program was implemented through cyber awareness socialization, understanding risks related to cyber incidents, and case studies relevant to digital-era risks. This approach ensures that risk awareness is embedded in every business process and decision.

Holistic Impact Evaluation

Evaluasi program pengembangan ditingkatkan dengan pendekatan *data-driven people analytics.* Selain evaluasi reaksi dan pembelajaran (Level 1 & 2), kami mengimplementasikan sistem pelacakan yang lebih robust untuk mengukur perubahan perilaku (Level 3) Umpan balik ini menjadi kunci untuk penyempurnaan berkelanjutan kurikulum kami.

Melalui ekosistem pembelajaran ini, Bank berkomitmen untuk tidak hanya membangun keahlian karyawan hari ini, tetapi terutama membentuk ketangguhan dan kapasitas belajar *(learning agility)* untuk menguasai keahlian esok hari.

Investasi dalam Masa Depan: Pengembangan Sumber Daya Manusia 2025

Pada tahun 2025, Bank mengalokasikan investasi sebesar Rp 8,93 miliar untuk aktivitas pelatihan dan pengembangan, yang mencerminkan peningkatan signifikan dalam komitmen kami. Investasi ini difokuskan pada pengembangan konten imersif (seperti simulasi dan *reality-based training*), serta program kepemimpinan *high-touch.* Efisiensi dicapai melalui optimalisasi pembelajaran hybrid, namun tanpa mengorbankan kualitas dan kedalaman interaksi pembelajaran. Anggaran ini setara dengan 5,37% dari total biaya tenaga kerja, menegaskan posisi pengembangan SDM sebagai investasi strategis jangka panjang.

Service Quality Development

Seiring dengan perubahan ekspektasi nasabah yang semakin dinamis, cepat, dan digital-oriented, standar layanan perbankan tidak lagi cukup hanya mengedepankan *service excellence.* Pada tahun 2025, MNC Bank melangkah lebih jauh dengan mengusung pendekatan *Ultimate Service*, sebuah komitmen untuk menghadirkan pengalaman layanan yang bukan hanya baik, namun konsisten, relevan, personal, dan berkesan di setiap titik interaksi.

Selaras dengan semangat *Service in Motion*, budaya layanan di MNC Bank dirancang untuk seluruh frontliners (dan termasuk *Call Center*) agar selalu bergerak (in-Motion), adaptif terhadap perubahan, serta terus diperbarui mengikuti kebutuhan zaman. Service tidak bersifat statis, melainkan hidup, bertumbuh, dan berevolusi. Oleh kareanya Untuk memastikan transformasi tersebut berjalan secara terstruktur dan berkelanjutan, implementasi Service Quality di 2025 dijalankan melalui tiga pilar utama, yaitu: *Inspection - Consultation - Enforcement*

Holistic Impact Evaluation

The evaluation of development programs has been enhanced through a data-driven people analytics approach. In addition to reaction and learning evaluations (Level 1 & 2), we have implemented a more robust tracking system to measure behavioral changes (Level 3). This feedback serves as a key input for the continuous improvement of our curriculum.

Through this learning ecosystem, the Bank is committed not only to building employees' capabilities for today, but also to developing resilience and learning agility to master the skills of tomorrow.

Investment in the Future: Human Capital Development 2025

In 2025, the Bank allocated an investment of Rp8.93 billion for training and development activities, reflecting a significant increase in our commitment. This investment is focused on the development of immersive content (such as simulations and reality-based training), as well as high-touch leadership programs. Efficiency was achieved through the optimization of hybrid learning, without compromising the quality and depth of learning interactions. This budget represents 5.37% of total personnel expenses, reaffirming Human Capital development as a long-term strategic investment.

Service Quality Development

In line with increasingly dynamic, fast, and digital-oriented customer expectations, banking service standards are no longer sufficient if they only emphasize service excellence. In 2025, MNC Bank has taken a step further by adopting the Ultimate Service approach, a commitment to delivering service experiences that are not only good, but also consistent, relevant, personalized, and memorable at every touchpoint.

Aligned with the spirit of Service in Motion, the service culture at MNC Bank is designed for all frontliners (including the Call Center) to continuously move (in-Motion), adapt to changes, and be continuously updated in accordance with evolving needs. Service is not static, but rather living, growing, and evolving. Therefore, to ensure that this transformation is implemented in a structured and sustainable manner, the implementation of Service Quality in 2025 is carried out through three main pillars, namely: Inspection - Consultation - Enforcement.

Berikut adalah *framework* dari Service Quality yang menjadi landasan pelaksanaan seluruh inisiatif layanan sepanjang tahun 2025.

The following is the Service Quality framework that serves as the foundation for the implementation of all service initiatives throughout 2025.

Service Beyond Expectation

Method	**Offline** » Workshop » Seminar » Role-Play » Study Group	**Online** » Webinar » Online Study Group » Online Mentoring	**Self Learning** » Podcast » Tutorial Video » E-Learning Platform
Service Booster	**Service Inspection**	**Service Enforcement**	**Service Consultation**
Frontline (Competency)	**Knowledge** » Treasury Business » Funding Business » Anti-Fraud » Digital Business » APU & PPT » Operational Risk	**Skill** » Ultimate Service » Grooming » Selling	**Attitude** » Complaint Handling » Emotional Intelligence » Stress Management » Time Management » Teamwork & Collaboration
Infra/Premies	**Completeness**	**Cleanliness**	**Comfort**	**Monitoring System**

Implementasi Program Berdasarkan Pilar

1. *Enforcement - Capability & Readiness Building*
   Fokus pada penguatan kompetensi, perilaku layanan, serta kesiapan individu dalam memberikan pengalaman terbaik kepada nasabah.
   - » *Beauty & Grooming Standardization Program*
     Standarisasi penampilan *frontliner* melalui penyediaan paket *grooming* dua kali dalam setahun serta pelaksanaan *Beauty Class* bersama vendor profesional guna memastikan tampilan yang rapi, profesional, dan seragam sesuai citra Bank.
   - » *Service in Motion Training*
     Program *refreshment* menyeluruh bagi *frontliner* (Frontline Manager, Customer Service, Teller dan Security), *non-frontliner* (Kepala Cabang, Marketing Dan Tim Bisnis lainnya) dan Tenaga Alih Daya (Security, OB, Courier dan Driver) terkait *grooming*, *attitude*, komunikasi positif, serta *service mindset* untuk menjaga konsistensi *service culture* di seluruh cabang.

Program Implementation Based on Pillars

1. Enforcement - Capability & Readiness Building
   Focus on strengthening competencies, service behavior, and individual readiness in delivering the best experience to customers.
   - » Beauty & Grooming Standardization Program
     Standardization of frontliner appearance through the provision of grooming packages twice a year and the implementation of Beauty Classes with professional vendors to ensure a neat, professional, and uniform appearance in accordance with the Bank's image.
   - » Service in Motion Training
     A comprehensive refreshment program for frontliners (Frontline Managers, Customer Service, Tellers, and Security), non-frontliners (Branch Heads, Marketing, and other Business Teams), and outsourced personnel (Security, Office Boys, Couriers, and Drivers) covering grooming, attitude, positive communication, and service mindset to maintain consistency of service culture across all branches.

» *In Motion for Security*
Pembelajaran rutin mingguan, evaluasi pemahaman, serta sistem apresiasi berkala untuk meningkatkan *product knowledge*, kewaspadaan layanan, dan profesionalisme Security sebagai garda terdepan pelayanan.

» *In Motion for Driver*
Pengukuran kepuasan layanan berbasis digital melalui *QR feedback*, dilengkapi pembinaan dan apresiasi berkala guna memastikan kenyamanan dan keamanan pengguna jasa driver.

» *Coaching, Mentoring & Roleplay Clinic*
Pendampingan langsung kepada cabang dengan nilai dibawah *threshold* melalui *coaching* ringan, *mini roleplay*, serta pembahasan studi kasus layanan untuk memperkuat *service attitude dan problem solving* di lapangan.

» *Buddying & On-the-Job Assistance*
Pendekatan pendampingan bagi personel baru maupun cabang dengan kebutuhan perbaikan guna mempercepat adaptasi dan menjaga standar layanan tetap konsisten.

2. *Inspection - Monitoring & Quality Assurance*
Fokus pada pengawasan, pengukuran objektif, serta identifikasi area perbaikan secara berkelanjutan.
» Survey Standard Layanan Frontliners
Surprise visit ke seluruh cabang untuk menilai aspek *tangible* dan *intangible* melalui observasi fasilitas, *checklist monitoring*, serta *scripted role-play* CS, Teller, dan Security. Dilaksanakan tiga periode dalam setahun sebagai kontrol mutu layanan nasional.

» *Service Excellence Award*
Apresiasi tahunan berbasis akumulasi hasil survei layanan untuk individu dan cabang terbaik, guna membangun budaya kompetisi sehat dan mendorong performa layanan yang berkelanjutan.

» *Checklist Monitoring Tangible Cabang*
Pemantauan berkala atas kebersihan, kerapihan, kelengkapan materi informasi, serta kesiapan fasilitas layanan sebagai bagian dari *preventive quality control*.

» *Service Performance Tracking & Reporting*
Penyusunan laporan berkala, analisis tren skor layanan, serta rekomendasi perbaikan sebagai dasar pengambilan keputusan manajemen.

» In Motion for Security
Weekly routine learning, evaluation of understanding, and periodic appreciation systems to enhance product knowledge, service awareness, and professionalism of Security personnel as the frontline of service.

» In Motion for Driver
Digital-based service satisfaction measurement through QR feedback, complemented by periodic coaching and appreciation to ensure comfort and safety for driver service users.

» Coaching, Mentoring & Roleplay Clinic
Direct assistance to branches with scores below the threshold through light coaching, mini roleplay, and discussion of service case studies to strengthen service attitude and problem-solving in the field.

» Buddying & On-the-Job Assistance
A mentoring approach for new personnel as well as branches requiring improvement to accelerate adaptation and maintain consistent service standards.

2. Inspection - Monitoring & Quality Assurance
Focus on supervision, objective measurement, and identification of areas for continuous improvement.
» Frontliner Service Standard Survey
Surprise visits to all branches to assess tangible and intangible aspects through facility observation, monitoring checklists, and scripted role-play for Customer Service, Tellers, and Security. Conducted in three periods per year as part of national service quality control.

» Service Excellence Award
Annual recognition based on accumulated service survey results for the best individuals and branches, aimed at fostering a healthy competitive culture and encouraging sustainable service performance.

» Branch Tangible Monitoring Checklist
Periodic monitoring of cleanliness, neatness, completeness of information materials, and readiness of service facilities as part of preventive quality control.

» Service Performance Tracking & Reporting
Preparation of periodic reports, analysis of service score trends, and recommendations for improvement as a basis for management decision-making.

3. *Consultation - Engagement & Service Alignment*
   Fokus pada komunikasi dua arah, diskusi perbaikan, serta penguatan kolaborasi dengan cabang dan nasabah.
   - » *Morning Briefing "Selasaan"*
     Materi singkat dan praktis sebagai sarana *refreshment* mingguan terkait *service tips*, *update program*, serta penguatan budaya layanan secara konsisten.
   - » *Customer Service Day (Hari Pelanggan Nasional)*
     Momentum apresiasi nasabah melalui keterlibatan langsung manajemen dan Direksi dalam melayani nasabah, pemberian souvenir, layanan tambahan seperti *Mini Medical Check Up*, serta publikasi omnichannel untuk mempererat hubungan emosional dengan nasabah.

Melalui rangkaian inisiatif tersebut, *Service Quality* MNC Bank tidak hanya berperan sebagai fungsi pengawasan, namun juga sebagai *strategic partner* dalam membangun budaya layanan yang berkelanjutan.

Dengan semangat *Service in Motion* dan pendekatan *Ultimate Service,* MNC Bank berkomitmen untuk terus bergerak maju, menghadirkan standar layanan yang semakin relevan, konsisten, dan bernilai tambah, sehingga setiap interaksi dengan nasabah menjadi pengalaman yang positif, bermakna, dan membangun kepercayaan jangka panjang.

3. Consultation - Engagement & Service Alignment
   Focus on two-way communication, improvement discussions, and strengthening collaboration with branches and customers.
   - » Morning Briefing "Selasaan"
     Short and practical materials as a weekly refreshment medium related to service tips, program updates, and consistent reinforcement of service culture.
   - » Customer Service Day (National Customer Day)
     A moment of customer appreciation through direct involvement of Management and the Board of Directors in serving customers, distribution of souvenirs, additional services such as Mini Medical Check-Ups, and omnichannel publications to strengthen emotional relationships with customers.

Through this series of initiatives, MNC Bank's Service Quality not only serves as a control function, but also as a strategic partner in building a sustainable service culture.

With the spirit of Service in Motion and the Ultimate Service approach, MNC Bank is committed to continuously moving forward, delivering increasingly relevant, consistent, and value-added service standards, so that every interaction with customers becomes a positive, meaningful experience that builds long-term trust.



Culture Internalization and Development

Semangat untuk berjalan dalam koridor visi dan misi Bank tentunya membutuhkan penyelarasan nilai-nilai Budaya Kerja yang dimiliki oleh organisasi yakni *PRIDE* yang terdiri dari *Passion to Perform, Relationship Building, Innovation with Integrity, Delivery with Delight, and Empowerment for Progress* dan oleh kareannya penguatan pemahaman yang mendalam atas budaya organisasi membutuhkan kerangka kerja (*framework*) yang terstruktur sehingga hal-hal yang diupayakan oleh Bank untuk membangun budaya tersebut tidak keluar dari koridor tujuan organisasi.

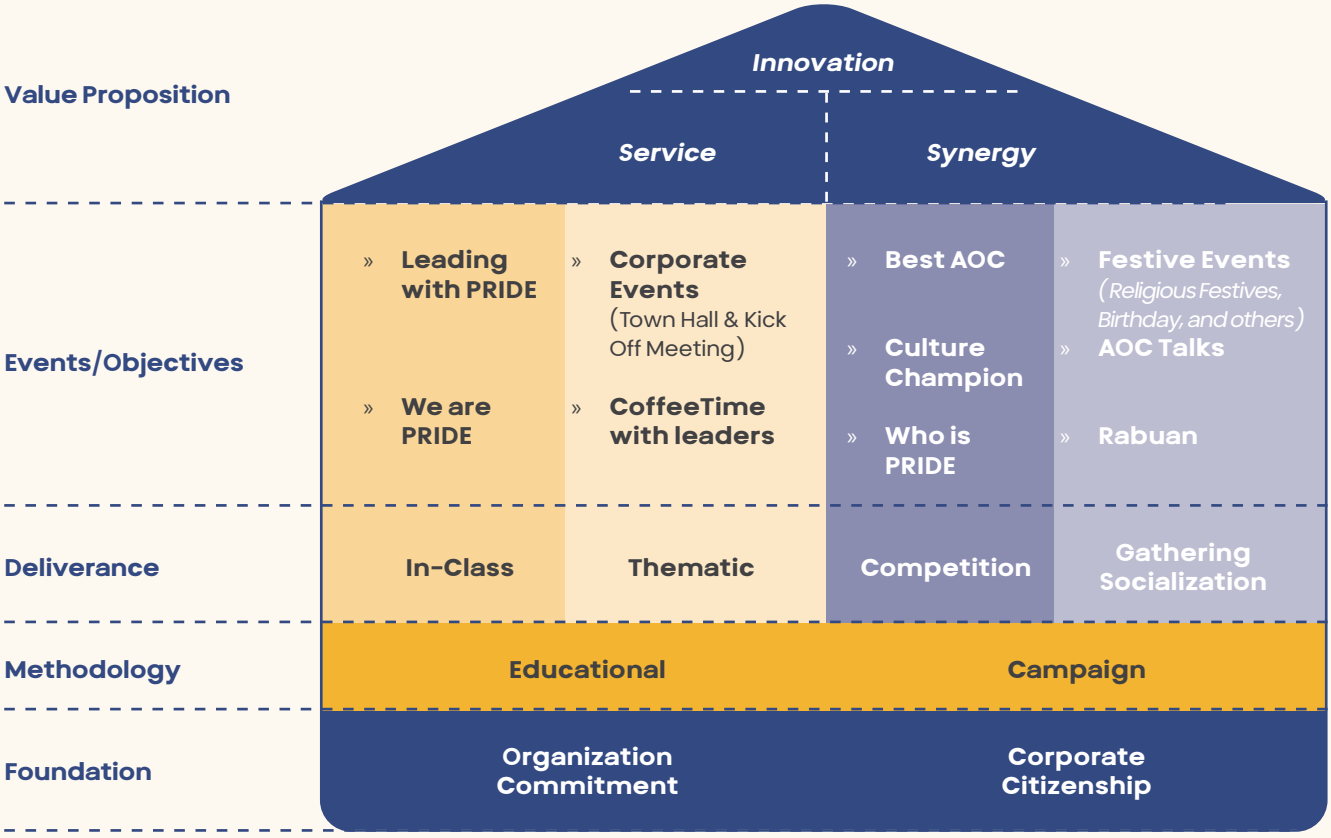
Oleh karenanya Bank telah mengembangakan satu *Culture Framework* yang bertindak sebagai struktur dan panduan dalam menjalankan setiap inisiatif pengembangan budaya kerja.

Culture Internalization and Development

The commitment to operate in line with the Bank's vision and mission requires alignment with the organization's work culture values, namely PRIDE, which consists of Passion to Perform, Relationship Building, Innovation with Integrity, Delivery with Delight, and Empowerment for Progress. Therefore, strengthening a deep understanding of organizational culture requires a structured framework to ensure that all efforts undertaken by the Bank in building this culture remain aligned with organizational objectives.

Accordingly, the Bank has developed a Culture Framework that serves as a structure and guideline in implementing every work culture development initiative.

Culture Development Framework



Melalui program internalisasi budaya dalam bentuk kompetisi yang *fun* dan *enjoyable*, serta mempromosikan komunikasi dua arah seperti program-program sebagaimana disebutkan dibawah, diharapkan mampu membentuk *mindset* dan DNA budaya yang kuat bagi karyawan Bank.

Program-program yang berjalan diantaranya:

a. Team Building
   Program *internal unit/branch bonding* berupa Team Building merupakan aktivitas rutin yang dijalankan oleh Bank untuk membangun sinergi tim yang berlandaskan pada nilai-nilai inti (*core values*) perusahaan, komunikasi internal dan sekaligus menciptakan competitiveness melalui kegiatan kebersamaan physical (*outdoor activity*).

b. PRIDE Competition
   Program ini adalah *flagship program* dari internalisasi budaya organisasi, dimana di desain untuk memastikan seluruh karyawan terlibat dan berkompetisi baik secara individu maupun berdasarkan unit/cabang guna membangun kedisiplinan, inovasi sinergi, rasa memiliki (*ownership*), jiwa kompetitif hingga menciptakan *sense of urgency* dalam mendukung kinerja unit/cabang lain diluar area kerjanya.

c. *Culture Innovation Fest* (CIF)
   Program yang dikembangkan khusus untuk membantu karyawan dalam mengaktualisasikan nilai budaya kerja *"Innovation with Integrity"* melalui kompetisi untuk membangun kreatifitas dan inovasi pada masing-masing unit kerja dengan tujuan untuk menciptakan *breakthrough*, baik dari sisi proses, cara kerja hingga solusi yang lebih efektif

d. *Town Hall Meeting*
   Town Hall Meeting ditujukan sebagai media komunikasi Manajemen dan Karyawan dalam menyampaikan *corporate update, corporate strategy* dan *performance review.* Employee Gathering tersebut dilaksanakan secara Hybrid (*face to face* dan *video conference*) yang ditujukan bagi seluruh karyawan MNC Bank.

e. RABU-AN (RApat BUdaya) Directorate
   RABU-AN (RApat BUdaya) Directorate adalah sarana yang bertujuan sebagai bagian dari proses pembelajaran dan internalisasi budaya kerja, memberikan ruang dan waktu untuk berkumpul (mulai dari level Direksi hingga seluruh jajaran karyawan dibawahnya) serta berbagi informasi, sosialisasi menyusun strategi dalam pengejewantahan atas tujuan organisasi dengan mengedepankan suasana santai *"fun"* sehingga mendorong kolaborasi yang lebih baik antar Unit Kerja.

Through cultural internalization programs in the form of fun and enjoyable competitions, as well as by promoting two-way communication through the programs as described below, it is expected to shape a strong mindset and cultural DNA among the Bank's employees.

The programs implemented include:

a. Team Building
   Internal unit/branch bonding programs in the form of Team Building are routine activities carried out by the Bank to build team synergy based on the company's core values, strengthen internal communication, and at the same time create competitiveness through physical togetherness activities (outdoor activities).

b. Who is PRIDE Competition
   This program is a flagship initiative of organizational culture internalization, designed to ensure that all employees are involved and able to compete both individually and based on unit/branch to build discipline, synergy innovation, a sense of ownership, a competitive spirit, and to create a sense of urgency in supporting the performance of other units/branches beyond their own work areas.

c. Culture Innovation Fest (CIF)
   A program specifically developed to help employees actualize the cultural value of "Innovation with Integrity" through competitions to foster creativity and innovation in each work unit, with the aim of creating breakthroughs in terms of processes, ways of working, and more effective solutions.

d. Town Hall Meeting
   Town Hall Meetings serve as a communication medium between Management and Employees to convey corporate updates, corporate strategies, and performance reviews. These employee gatherings are conducted in a hybrid format (face-to-face and video conference) and are intended for all MNC Bank employees.

e. RABU-AN (RApat BUdaya) Directorate
   RABU-AN (RApat BUdaya) Directorate is a platform that functions as part of the learning process and internalization of work culture, providing space and time to gather (from the Board of Directors level to all employees below) to share information, socialize strategies, and align organizational objectives in a relaxed and "fun" atmosphere, thereby encouraging better collaboration among work units.

f. MNC Bankers CARE (*Culture of Appreciation*)
Dalam lingkungan kerja modern yang kompetitif, karyawan tidak hanya sekedar bekerja tetapi juga lingkungan kerja yang mendukung, menghargai, dan memberikan pengakuan atas kontribusi yang telah dilakukan untuk MNC Bank. Sehingga program ini membentuk sikap saling menghormati dan mengapresiasi sesama karyawan. Sejalan dalam pengimplementasian Visi, Misi, dan nilai-nilai inti (*core values*) budaya MNC Bank yaitu PRIDE ke dalam aktivitas kerja karyawan sehari-hari.

g. *Spiritual Journey*
Kegiatan keagamaan yang ditujukan untuk meningkatkan spiritualitas setiap individu dan keimanan setiap personil sebagai penyeimbang pola pikir dan mentalitas karyawan. Melalui kegiatan Tausiyah Ramadhan, Halal Bihalal dan perayaan Natal, karyawan diajak untuk berpartisipasi langsung dalam setiap aktivitas dan juga kegiatan yang ada didalamnya.

h. *Sports Extracurricular*
Bank menyediakan wadah berupa *sports extracurricular* untuk membangun semangat berkompetisi yang sportif dan jujur selain itu pada saat yang sama memberikan *benefit* bagi karyawan khususnya kesehatan fisik dan mental mereka. Dalam perkembangannya, terbentuk komunitas-komunitas untuk masing-masing

i. MNC Bank *Anniversary Events*
Hari Ulang Tahun (HUT) MNC Bank setiap tahunnya merupakan momen kebersamaan yang melibatkan kegiatan kebersamaan antara Manajemen dan Karyawan. Kegiatan kebersamaan seperti Syukuran (Tumpengan) serta Kegiatan Lomba dan Kebersamaan yang merupakan aktivitas-aktivitas kebersamaan yang dapat diikuti oleh semua pihak.

j. *Monthly Birthday Celebration*
Kegiatan rutin bulanan sebagai wujud syukur atas Hari Ulang Tahun karyawan MNC Bankers dan media silaturahmi. Melalui perayaan kebersamaan yang bersifat *hybrid*, setiap bulannya karyawan akan dikumpulkan untuk do'a bersama serta sekaligus menyampaikan kesan dan pesan bagi sesama yang sedang merayakan Ulang Tahun-nya.

k. *Leaders Share and Care (internal unit / branch knowledge sharing)*.
l. *Forum and Discussions* (AOC *Talks and Discussion*).
m. *Town Hall Meeting* dan *Festive Events.*

f. MNC Bankers CARE (Culture of Appreciation)
In a competitive modern work environment, employees not only work but also require a supportive environment that appreciates and recognizes their contributions to MNC Bank. This program fosters mutual respect and appreciation among employees, in line with the implementation of the Bank's Vision, Mission, and PRIDE core values in daily work activities.

g. Spiritual Journey
Religious activities aimed at enhancing individual spirituality and faith as a balance for employees' mindset and mentality. Through activities such as Ramadan Tausiyah, Halal Bihalal, and Christmas celebrations, employees are encouraged to actively participate in all related programs and activities.

h. Sports Extracurricular
The Bank provides a platform in the form of sports extracurricular activities to build a spirit of fair and honest competition, while at the same time providing benefits to employees, particularly in terms of physical and mental health. Over time, communities have been formed for each activity.

i. MNC Bank Anniversary Events
The annual anniversary of MNC Bank serves as a moment of togetherness involving both Management and Employees. Activities include thanksgiving (Tumpengan), competitions, and other togetherness activities that can be participated in by all parties.

j. Monthly Birthday Celebration
A routine monthly activity as an expression of gratitude for the birthdays of MNC Bankers and as a medium for strengthening relationships. Through hybrid celebrations, employees gather for joint prayers and share messages and impressions for those celebrating their birthdays.

k. Leaders Share and Care (internal unit/branch knowledge sharing)
l. Forum and Discussions (AOC Talks and Discussion)
m. Town Hall Meeting and Festive Events

Employer Branding dan *Engagement*

Bank memandang bahwa *strong engagement* dan *organizational citizenship* memberikan dampak positif terhadap program-program retention yang dikembangkan oleh organisasi, oleh karenanya melalui MNC Bank internal communication program, Bank mendorong adanya keterbukaan komunikasi, employee *well being* dan *work-life balance* untuk menciptakan ikatan yang kuat (*strong bond*) dan membangun komitmen khususnya *affective commitment* antara karyawan, Manajemen dan Bank itu sendiri sebagai organisasi.

Melalui *platform* social media *Instagram* yang diberi nama LifeatMotion, Bank secara serius membangun *engagement* dengan seluruh karyawannya dengan menggunakan *modern channel & technology* agar sejalan dengan Generasi Millenial yang mendominasi populasi tenaga kerja Bank.

Employer Branding and Engagement

The Bank believes that strong engagement and organizational citizenship have a positive impact on the retention programs developed by the organization. Therefore, through MNC Bank's internal communication programs, the Bank promotes open communication, employee well-being, and work-life balance to create a strong bond and build commitment, particularly affective commitment, among employees, Management, and the Bank as an organization.

Through the Instagram social media platform named LifeatMotion, the Bank actively builds engagement with all employees by utilizing modern channels and technology, in line with the Millennial generation that dominates the Bank's workforce population.



Selain daripada itu, terdapat program-program lain yang dijalankan oleh organisasi untuk menciptakan ikatan dan komitmen *(bond and commitment)* dari karyawannya, yakni diantaranya:

In addition, there are other programs implemented by the organization to build employee bond and commitment, including:

Scholarship Program

Yakni program beasiswa yang ditujukan bagi karyawan berprestasi dan bekerjasama dengan lemabaga pendidikan dari Group.

A scholarship program aimed at high-performing employees in collaboration with educational institutions within the Group.

Work Life Balance

Ditujukan untuk membangun kesehatan mental karyawan melalui aktivitas *extracurricular* yang dikelola dan didukung oleh Bank pembiayaannya.

Designed to support employees' mental well-being through extracurricular activities managed and financially supported by the Bank.

Religious Festive-Day Celebration

Untuk membangun sisi spiritual karyawan guna menciptakan insan-insan Bankir yang memiliki integritas yang tinggi.

Aimed at strengthening employees' spiritual values to foster bankers with high integrity.

Robust and Open Communication Channel

Penggunaan *social media platform* untuk mengkomunikasikan program-program kerja yang telah dilakukan Bank, guna membangun interaksi dan *engagement*.

Utilization of social media platforms to communicate the Bank's programs, fostering interaction and engagement.

Penurunan *turn-over rate* secara bertahap, peningkatan *engagement* dan *positive feedback* pada *climate survey* menunjukkan program-program *internal communication* dan *employer branding* memberikan dampak positif bagi *internal engagement* karyawan.

The gradual decline in turnover rate, increased engagement, and positive feedback from climate surveys indicate that the internal communication and employer branding programs have delivered positive impacts on employee engagement.

Investasi Pengembangan Sumber Daya Manusia
Sepanjang 2025, Bank mengalokasikan biaya sebesar Rp 8,93 miliar untuk pelatihan dan pengembangan SDM. Capaian tersebut didorong oleh berbagai aktivitas pelatihan yang memanfaatkan teknologi *Information Communication Technology (ICT)* secara *online*, sehingga pelaksanaan program tetap efisien tanpa mengurangi kualitas proses pembelajaran.

Investment in Human Resource Development
Throughout 2025, the Bank has allocated Rp 8,93 billion for training and human resource development. This achievement was driven by various training activities that utilize online Information Communication Technology (ICT), ensuring that the program remains efficient without compromising the quality of the learning process.



Komposisi Karyawan Berdasarkan Status
Employee Composition by Status

STATUS Status	2025	2024
Tetap Permanent	715	714
Kontrak Contract	261	226
Jumlah **Total**	**976**	**940**

Komposisi Karyawan Berdasarkan Usia
Employee Composition by Age

RENTANG USIA Age Group	2025	2024	PERTUMBUHAN Growth
<= 30 tahun years old	272	240	11,76%
> 30 – 40 tahun years old	351	330	5,98%
> 40 – 50 tahun years old	265	271	(2,26%)
> 50 – 55 tahun years old	59	77	(30,51%)
> 55 tahun years old	29	22	24,14%
Jumlah **Total**	**976**	**940**	**3,69%**



Komposisi Karyawan Berdasarkan Tingkat Pendidikan
Employee Composition by Educational Level

TINGKAT PENDIDIKAN Education Level	2025	2024
Non Diploma Non-Diploma	50	56
Diploma Diploma	119	118
Sarjana Bachelor-degree	807	766
Jumlah **Total**	**976**	**940**

Komposisi Karyawan Berdasarkan Jenjang Jabatan
Employee Composition by Position

Jenjang Jabatan Position	2025	2024
Komisaris Commissioner	3	3
Komite Audit dan Komite Pemantau Risiko Audit committee and Riskr Oversight Cimmittee	2	2
Direksi Directors	3	3
Pejabat Eksekutif Executive Officers	46	46
Manajer Manager	192	172
Officers	367	372
Staf Staff	363	342
Jumlah **Total**	**976**	**940**

Komposisi Karyawan Berdasarkan Jenis Kelamin
Employee Composition by Gender

STATUS Status	2025	2024
Laki-laki | Male	247	412
Perempuan | Female	549	528
Jumlah **Total**	**976**	**940**

Komposisi Karyawan Berdasarkan Masa Kerja
Employee Composition by Years of Service

MASA KERJA Years of Service	2025	2024
<= 1 tahun | years	193	135
> 1-5 tahun | years	411	383
> 5-10 tahun | years	164	190
> 10-15 tahun | years	90	102
> 15-20 tahun | years	64	80
> 20 tahun | years	56	50
Jumlah **Total**	**976**	**940**

Pelatihan Tahun 2025
Training in 2025

No	Bulan	Aktivitas Pelatihan	Jumlah Peserta
1	Januari January	Functional / Technical	493
		Leadership	-
		Mandatory	1
		Soft Skill	7
2	Februari February	Functional / Technical	949
		Leadership	216
		Mandatory	173
		Soft Skill	59
3	Maret March	Functional / Technical	245
		Leadership	-
		Mandatory	8
		Soft Skill	1.035
4	April April	Functional / Technical	493
		Leadership	6
		Mandatory	51
		Soft Skill	155
5	Mei May	Functional / Technical	355
		Leadership	78
		Mandatory	6
		Soft Skill	48
6	Juni June	Functional / Technical	1.425
		Leadership	-
		Mandatory	8
		Soft Skill	103
7	Juli July	Functional / Technical	638
		Leadership	-
		Mandatory	1
		Soft Skill	49
8	Agustus August	Functional / Technical	1.062
		Leadership	-
		Mandatory	87
		Soft Skill	19
9	September September	Functional / Technical	600
		Leadership	22
		Mandatory	15
		Soft Skill	113
10	Oktober October	Functional / Technical	997
		Leadership	-
		Mandatory	50
		Soft Skill	22
11	November Novemver	Functional / Technical	214
		Leadership	128
		Mandatory	63
		Soft Skill	128
12	Desember December	Functional / Technical	394
		Leadership	-
		Mandatory	2
		Soft Skill	82

Teknologi Informasi
Information Technology

Teknologi Informasi (TI) merupakan aspek yang tidak bisa dipisahkan dengan industri perbankan modern. Tidak ada bank yang dapat beroperasi dengan baik tanpa adanya dukungan TI yang mumpuni. Terlebih di era digital seperti saat ini, TI menjadi kebutuhan wajib bagi Bank.

Inovasi produk dan layanan perbankan yang berkembang sangat dinamis dan perlu disertai dengan kesiapan Teknologi Informasi yang memadai, untuk itu Bank dituntut untuk senantiasa melakukan kolaborasi dan integrasi terhadap semua jenis layanan agar menjamin pemberian layanan terbaik bagi nasabah dan peningkatan bisnis di masa yang akan datang. Hal inilah yang juga menjadi fokus dari pengembangan TI di MNC Bank selama tahun 2025.

Selain penyesuaian dan pembaharuan yang berkesinambungan di bidang integrasi, keamanan data dan informasi (*security*), tim TI MNC Bank juga memastikan ketersediaan sistem (*system availability*), *automation* process dan pengelolaan SDM sesuai dengan kerangka manajemen risiko serta technology *strategic plan.*

Information Technology (IT) is an essential aspect of the modern banking industry. No bank can operate effectively without robust IT support. Especially in today's digital age, IT has become an absolute necessity for banks.

The development of banking products and services is highly dynamic and must be accompanied by adequate IT capabilities. Therefore, banks are required to continuously collaborate and integrate all types of services to ensure the delivery of the best possible service to customers and to drive future business growth. This has also been the focus of IT development at MNC Bank throughout 2025.

Besides continuous adjustments and updates in the areas of integration, as well as data and information security, MNC Bank's IT team also ensures system availability, automation process, and HR management in accordance with the risk management framework and technology strategic plan.

Komitmen Pengembangan TI
Commitmen to IT Development

Bagi MNC Bank, TI bukan hanya sekedar menjadi fungsi support terhadap operasional Bank. Lebih dari itu, Bank juga memposisikan TI sebagai komponen pemberdaya (*enabler*) yang juga dapat mendukung pencapaian kinerja perusahaan, termasuk kinerja keuangan.

MNC Bank berkomitmen untuk melakukan pengembangan TI sejalan dengan tren industri perbankan yang mengarah pada *digital banking*. Digitalisasi bagi MNC Bank merupakan alat utama untuk bersaing dan mengembangkan bisnisnya di industri perbankan. Saat ini proyek-proyek berbasis TI difokuskan untuk mendigitalisasi produk (produk berbasis kartu, pinjaman, tabungan) dan juga proses bisnis (proses akuisisi, aktivasi, referal, retensi dan revenue) guna mencapai target pertumbuhan kredit, pertumbuhan dana pihak ketiga, pertumbuhan komisi transaksi dan menciptakan keunggulan operasional dalam melayani nasabah di segmen konsumer ritel dan komersial.

For MNC Bank, IT is not merely a support function for the Bank's operations. Rather, the Bank positions IT as an enabler that supports the achievement of corporate performance, including financial performance.

MNC Bank is committed to developing IT in line with banking industry trends toward digital banking. For MNC Bank, digitalization is a key tool to compete and grow its business in the banking industry. Currently, IT-based projects are focused on digitalizing products (card-based products, loans, savings) and business processes (acquisition, activation, referral, retention, and revenue processes) to achieve targets in credit growth, third-party funds growth, transaction commission growth, and to create operational excellence in serving customers in the retail and commercial consumer segments.

Digitalisasi produk dan proses bisnis dibagi ke dalam kelompok transformasi bisnis perbankan, bisnis kartu kredit , bisnis treasury. Masing-masing kelompok bisnis diharapkan memberikan tidak hanya pendapatan bunga, tetapi juga pendapatan komisi transaksi. Digitalisasi juga diarahkan untuk menciptakan keunggulan operasional, karenanya setiap usaha digitalisasi di sektor bisnis harus ditunjang dengan perbaikan-perbaikan pada proses, infrastruktur penunjang dan pelatihan bagi para karyawan yang menjalankannya.

The digitalization of products and business processes is divided into the banking business transformation group, the credit card business, and the treasury business. Each business group is expected to generate not only interest income but also transaction commission income. Digitalization is also aimed at creating operational excellence; hence, every digitalization effort in the business sector must be supported by improvements in processes, supporting infrastructure, and training for the employees implementing them.

Strategi Pengembangan TI MNC Bank
MNC Bank IT Development Strategy

Komitmen MNC Bank untuk meningkatkan kapasitas di era digital ditunjukan dengan perkuatan infrastruktur dan pengembangan aplikasi baik yang ditujukan untuk menunjang bisnis (*enabler*) maupun sebagai support operasional.

TI SEBAGAI ENABLER

Secara *software*, IT mempersiapkan teknologi yang mendukung digital. Seperti penerapan proses transaksi dengan konsep mikroservices, sehingga output yang dihasilkan jauh lebih maksimal, efektif dan efesien dalam penggunaan sumber daya hardware. Dan penerapan teknologi software pendukung lainnya

Pada persiapan infrastruktur *hardware* untuk menjadikan IT sebagai *enabler*, IT melakukan assesment terhadap hardware pendukung eksisting. Serta melakukan pengembangan sesuai dengan kebutuhan teknologi terkini yang tepat sasaran.

TI SEBAGAI SUPPORT OPERASIONAL

Selain IT sebagai enabler, IT memiliki fungsi sebagai *support* operasional Bank. Adapun realisasi *support* yang telah dilakukan selama tahun 2025 sebagai berikut:

a. Relokasi *Data Center* dan *Data Recovery Center*
b. *Upgrade middleware Delivery Service Processor Core Banking*
c. *Uprade* sertifikat ISO 27001 ke versi 2022
d. *Upgrade Switch* SDWAN *Supported* 40 Cabang
e. Optimalisasi Aplikasi MotionBank
f. Implementasi Rekening Dana Nasabah (RDN)

MNC Bank's commitment to increasing its capacity in the digital era is demonstrated through the strengthening of infrastructure and the development of applications, whether intended to support business (enablers) or as operational support.

IT AS AN ENABLER

Software-wise, IT prepares technologies that support digitalization. Such as the implementation of transaction processes using the microservices concept, which maximizes output while ensuring effective and efficient use of hardware resources. Another example is the implementation of other supporting software technologies.

In preparing hardware infrastructure to position IT as an enabler, IT performs assessments of existing supporting hardware. It also carries out development aligned with the latest, targeted technological needs.

IT AS OPERATIONAL SUPPORT

Besides IT as an enabler, IT serves as the Bank's operational support. The support initiatives implemented throughout 2025 are as follows:

a. Relocation of the Data Center and Data Recovery Center
b. Upgrade of the Core Banking Delivery Service Processor middleware
c. Upgrade of the ISO 27001 certificate to the 2022 version
d. Upgrade of Switch SDWAN Supported in 40 branches
e. Optimization of the MotionBank application
f. Implementation of the Customer Fund Account (CFA)

Realisasi Penerapan TI Tahun 2025

Realization of IT Implementation in 2025

MNC Bank berhasil melanjutkan implementasi berbagai proyek aplikasi dan sistem di tahun 2025baik yang ditangani langsung oleh tim TI Bank maupun melalui konsultan eksternal, diawasi dan dikontrol mengikuti proses manajemen risiko TI. Khususnya manajemen risiko proyek, masalah, perubahan dan keamanan informasi.

Berikut adalah proyek 2025 dan sudah diimplementasikan:

1. *Upgrade middleware Delivery Service Processor Core Banking*
2. *Uprade* sertifikat ISO 27001 ke versi 2022
3. *Upgrade Switch* SDWAN *Supported* 40 Cabang
4. *Prefix* SMS OTP *Onboarding* di Aplikasi MotionBank
5. Optimalisasi Aplikasi MotionBank
6. *Temporary block* dan *unblock* kartu kredit via Motion Bank
7. Perubahan Sistem Perhitungan Bunga Jasa Bunga menjadi Progresif
8. Penambahan Fungsi Di Aplikasi *Credam Reporting*
9. Implementasi Rekening Dana Nasabah (RDN)
10. *Virtual Account* (VA)

Berikut adalah proyek 2025 dan sedang dalam proses implementasi:

1. *Upgrade* OPICS
2. *Central Payment System* (CPS) - SKN/RTGS/SWIFT
3. Integrasi layanan Perbankan Digital ke mitra non Bank, Lembaga Keuangan dan Perusahaan
4. *Fraud Detection System* (FDS) MotionBank
5. Tarik Tunai Tanpa Kartu di ATM
6. BI FAST - Teller Module
7. Debit Online
8. Sentralisasi Rekonsiliasi Sistem Pembayaran
9. Server FX One and OPICS *Upgrade*
10. *Upgrade* Perangkat Keras *firewall*
11. *Privilege Access Management*
12. Pengadaan Server Aplikasi Credam
13. Kerjasama partner BIN *Sponsorship* Mesin ATM
14. Aplikasi Credam Custody
15. Penambahan Principal Kartu Kredit (JCB)
16. *Co-Branding* kartu debit
17. API *Management*
18. *Virtual Credit Card*
19. Kartu Kredit via APIM (API Management)

MNC Bank successfully continued the implementation of various application and system projects in 2025, whether handled directly by the Bank's IT team or through external consultants, supervised and controlled in accordance with IT risk management processes. Specifically, this includes project risk management, issue management, change management, and information security.

The following are the projects that have been implemented in 2025:

1. Upgrade of the Core Banking Delivery Service Processor middleware
2. Upgrade of ISO 27001 certification to the 2022 version
3. Upgrade of Switch SDWAN Supported in 40 branches
4. Implementation of SMS OTP prefix for onboarding in the MotionBank app
5. Optimization of the MotionBank app
6. Temporary blocking and unblocking of credit cards via MotionBank
7. Change in the interest calculation system from fixed to progressive
8. Addition of Features in the Credam Reporting App
9. Implementation of Customer Fund Accounts (CFA)
10. Virtual Account (VA)

The following are 2025 projects currently in the implementation process:

1. OPICS Upgrade
2. Central Payment System (CPS) - SKN/RTGS/SWIFT
3. Integration of Digital Banking Services with Non-Bank Partners, Financial Institutions, and Companies
4. Fraud Detection System (FDS) MotionBank
5. Cardless Cash Withdrawal at ATMs
6. BI FAST - Teller Module
7. Online Debit
8. Centralization of Payment System Reconciliation
9. FX One and OPICS Server Upgrade
10. Firewall Hardware Upgrade
11. Privilege Access Management
12. Procurement of Credam Application Servers
13. BIN Partner Collaboration for ATM Machine Sponsorship
14. Credam Custody Application
15. Addition of Credit Card Issuers (JCB)
16. Debit Card Co-Branding
17. API Management
18. Virtual Credit Card
19. Credit Cards via APIM (API Management)

Manajemen Risiko dan Sumber Daya Manusia TI

IT Risk Management and Human Resources

TI memiliki peran yang sangat penting bagi MNC Bank. Terlebih dalam proses transformasi Bank menuju digital banking. MNC Bank telah melakukan implementasi proyek dan inisiatif strategis dalam mengembangkan bisnis khususnya di segmen Konsumer, Ritel, dan Komersial. Transformasi tersebut harus didukung dengan kebijakan, proses, prosedur manajemen risiko TI yang andal yang dijalankan oleh para staf TI yang profesional.

Penerapan Kebijakan TI di MNC Bank berdasarkan pada POJK No.11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum yang meliputi:

1. Kebijakan Tata Kelola TI Bank
2. Kebijakan Arsitektur TI Bank
3. Kebijakan Penerapan Manajemen Risiko Penyelenggaraan TI Bank
4. Kebijakan Ketahanan dan Kemanan Siber Bank
5. Kebijakan Penggunaan Pihak Penyedia Jasa TI Dalam Penyelenggaraan TI Bank
6. Kebijakan Penempatan Sistem Elektronik dan Pemrosesan Transaksi Berbasis TI
7. Kebijakan Pengelolaan Data dan Pelindungan Data Pribadi Dalam Penyelenggaraan TI Bank
8. Kebijakan Pengendalian dan Audit Intern Dalam Penyelenggaraan TI Bank
9. Kebijakan Pelaporan
10. Kebijakan Penilaian Tingkat Maturitas Digital Bank

Salah satu tantangan sejalan dengan kebutuhan digitalisasi perbankan guna menghadapi era digital adalah pemenuhan Sumber Daya Manusia (SDM) yang memiliki kompetensi yang sesuai untuk pengembangan TI yang dilakukan.

Di samping itu, SDM juga dituntut agar mampu beradaptasi dengan fitur-fitur produk layanan berbasis TI terbaru. Untuk itu, MNC Bank mempersiapkan kompetensi SDM baik internal TI dan karyawan secara keseluruhan. Karyawan TI harus diperlengkapi dengan pengetahuan teknis (*hard skill*) dan pengetahuan produk (*product knowledge*), proses bisnis dan perubahan itu sendiri (*soft skill*).

IT plays a crucial role at MNC Bank, particularly in the Bank's transformation toward digital banking. MNC Bank has implemented strategic projects and initiatives to grow its business, especially in the Consumer, Retail, and Commercial segments. This transformation must be supported by reliable IT risk management policies, processes, and procedures executed by professional IT staff.

The implementation of IT policies at MNC Bank is based on POJK No. 11/POJK.03/2022 regarding the Implementation of Information Technology by Commercial Banks, which includes:

1. Bank IT Governance Policy
2. Bank IT Architecture Policy
3. Policy on the Implementation of IT Operations Risk Management
4. Bank Cybersecurity and Resilience Policy
5. Policy on the Use of IT Service Providers in Bank IT Operations
6. Policy on the Deployment of Electronic Systems and IT-Based Transaction Processing
7. Policy on Data Management and Personal Data Protection in Bank IT Operations
8. Policy on Internal Control and Audit in Bank IT Operations
9. Reporting Policy
10. Policy on Assessing the Bank's Digital Maturity Level

One of the challenges associated with the need for banking digitalization in order to cope with the digital era is the availability of Human Resources (HR) with the appropriate competencies for the IT development being undertaken.

In addition, HR is also required to be able to adapt to the latest features of IT-based service products. To that end, MNC Bank is preparing the competencies of both internal IT staff and employees as a whole. IT employees must be equipped with technical knowledge (hard skills) and product knowledge, as well as an understanding of business processes and change management (soft skills).

04

Analisis & Pembahasan Manajemen

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Tinjauan Makroekonomi
Macroeconomic Overview



Perkembangan Ekonomi Global
Global Economic Developments

Sepanjang tahun 2025, dinamika perekonomian global menunjukkan ketahanan yang relatif lebih baik dibandingkan dengan perkiraan awal, meskipun masih diwarnai oleh tingkat ketidakpastian yang tinggi. Risiko geopolitik, termasuk konflik di kawasan Timur Tengah serta perang Rusia-Ukraina, tetap menjadi faktor yang mempengaruhi stabilitas ekonomi global melalui gangguan rantai pasok dan volatilitas harga komoditas. Di sisi lain, dinamika kebijakan perdagangan, khususnya terkait kebijakan tarif impor Amerika Serikat, turut menambah tekanan terhadap prospek pertumbuhan global.

Kinerja ekonomi global pada 2025 menunjukkan perbaikan, terutama pada paruh kedua tahun. Hal ini tercermin dari pertumbuhan ekonomi global yang meningkat menjadi sekitar 4,0% (*Seasonally Adjusted Annualized Rate*/SAAR) pada Desember 2025, setelah sempat berada pada titik terendah sebesar 2,5% pada Maret 2025.

Throughout 2025, the global economy demonstrated stronger than expected resilience, despite remaining subject to elevated uncertainty. Geopolitical risks, including tensions in the Middle East and the Russia-Ukraine conflict, continued to weigh on global economic stability through supply chain disruptions and commodity price volatility. In addition, evolving trade policies, particularly related to U.S. import tariffs, added pressure to the global growth outlook.

Global economic performance improved over the course of 2025, particularly in the second half of the year. This was reflected in global growth rising to approximately 4.0% (Seasonally Adjusted Annualized Rate/SAAR) in December 2025, following a low of 2.5% in March 2025.

Perbaikan kinerja ekonomi global tersebut didukung oleh tren disinflasi yang berlanjut. Inflasi global tercatat menurun dari 5,8% pada 2024 menjadi sekitar 4,1% pada 2025, sehingga memberikan ruang bagi peningkatan daya beli masyarakat. Kondisi ini turut mendorong perubahan arah kebijakan moneter global yang cenderung lebih akomodatif. Hal ini tercermin dari penurunan rata-rata Global Monetary Policy Tracker Index (GMPTI) menjadi -5,1 pada 2025, dibandingkan dengan -3,4 pada tahun sebelumnya, yang mengindikasikan pelonggaran kebijakan moneter secara lebih luas.

The improvement in global economic performance was supported by a continued disinflation trend. Global inflation declined from 5.8% in 2024 to approximately 4.1% in 2025, providing greater room for increased purchasing power. This development also contributed to a shift toward more accommodative global monetary policies. This was reflected in the decline of the Global Monetary Policy Tracker Index (GMPTI) to -5.1 in 2025, compared to -3.4 in the previous year, indicating broader monetary easing.

Sejumlah bank sentral utama telah menurunkan suku bunga acuannya sepanjang tahun 2025 sebagai respons terhadap tren disinflasi dan untuk menjaga momentum pertumbuhan ekonomi. Amerika Serikat menurunkan suku bunga sebesar 75 basis poin menjadi sekitar 3,75%, Inggris sebesar 100 basis poin menjadi 3,75%, serta kawasan Uni Eropa sebesar 100 basis poin menjadi sekitar 2,15%. Kebijakan ini turut didukung oleh meningkatnya investasi di sector teknologi, khususnya pengembangan artificial intelligence (AI), yang menjadi salah satu pendorong pertumbuhan ekonomi global.

Major central banks reduced their policy rates throughout 2025 in response to disinflationary trends and to sustain economic growth momentum. The United States lowered its policy rate by 75 basis points to around 3.75%, the United Kingdom by 100 basis points to 3.75%, and the Euro area by 100 basis points to approximately 2.15%. These policy measures were further supported by increasing investment in the technology sector, particularly in artificial intelligence (AI), which has become a key driver of global economic growth.

Seiring dengan membaiknya kondisi ekonomi global dan pelonggaran kebijakan moneter, pasar keuangan global juga menunjukkan perbaikan, terutama pada paruh kedua tahun 2025. Volatilitas pasar mengalami penurunan, tercermin dari melemahnya indeks VIX dan MOVE, serta membaiknya indikator risiko kredit seperti credit default swap (CDS). Kondisi ini mendorong kembali aliran modal portofolio ke negara berkembang dengan tren net inflow yang semakin menguat sejak pertengahan tahun.

Alongside improving global economic conditions and monetary easing, global financial markets also strengthened, particularly in the second half of 2025. Market volatility declined, as reflected in lower VIX and MOVE indices, alongside improving credit risk indicators such as credit default swaps (CDS). This environment supported renewed portfolio capital inflows into emerging markets, with net inflows strengthening since mid-year.

Meskipun demikian, prospek perekonomian global ke depan diperkirakan mengalami moderasi pada tahun 2026. Sejumlah lembaga internasional memproyeksikan perlambatan pertumbuhan, seiring dengan masih tingginya ketidakpastian global, termasuk risiko geopolitik yang berlanjut di kawasan Timur Tengah, meningkatnya ketegangan antara Amerika Serikat dan Venezuela, dinamika kebijakan tarif perdagangan, serta potensi fragmentasi rantai pasok global.

However, the global economic outlook is expected to moderate in 2026. Several international institutions project a slowdown in growth amid persistently high global uncertainty, including ongoing geopolitical tensions in the Middle East, rising tensions between the United States and Venezuela, evolving trade tariff policies, and the potential fragmentation of global supply chains.

Namun demikian, terdapat sejumlah faktor yang diperkirakan mampu menjaga stabilitas ekonomi global. Tren disinflasi yang berlanjut memberikan ruang bagi kebijakan moneter yang lebih longgar, sehingga membantu menjaga likuiditas dan stabilitas pasar keuangan. Selain itu, permintaan domestik di sejumlah negara juga masih menunjukkan ketahanan yang cukup baik. Dengan kombinasi tersebut, perlambatan pertumbuhan ekonomi global pada 2026 diperkirakan tetap berada dalam jalur positif dan relatif terjaga di tengah lanskap risiko yang masih menantang.

Nevertheless, several factors are expected to support global economic stability. Continued disinflation provides room for more accommodative monetary policies, helping to maintain liquidity and financial market stability. In addition, domestic demand in several countries remains relatively resilient. Taken together, these factors are expected to keep global growth in 2026 on a positive trajectory, albeit at a moderated pace within a still-challenging risk landscape.

Perkembangan Ekonomi Nasional
Domestic Economic Development

Stabilitas makroekonomi Indonesia sepanjang tahun 2025 tetap terjaga, didukung oleh inflasi yang berada dalam kisaran sasaran serta nilai tukar yang relatif kompetitif. Kondisi ini memberikan ruang bagi Bank Indonesia untuk mengimplementasikan kebijakan moneter yang lebih akomodatif. Sepanjang tahun pelaporan, BI-Rate diturunkan sebesar 125 basis poin dari 6,00% menjadi 4,75% guna menekan biaya pembiayaan, mendorong penyaluran kredit, serta memperkuat transmisi kebijakan ke sektor riil, dengan tetap menjaga stabilitas sistem keuangan.

Di sisi fiskal, pemerintah terus memainkan peran penting dalam menjaga momentum ekonomi, khususnya dalam melindungi daya beli masyarakat. Tambahan stimulus sekitar Rp48 triliun yang dialokasikan menjelang akhir tahun disalurkan melalui berbagai program, seperti bantuan sosial, program padat karya, dan insentif ketenagakerjaan. Meskipun efektivitasnya sangat bergantung pada kecepatan realisasi, kebijakan ini berkontribusi dalam menahan potensi perlambatan permintaan domestik.

Fundamental ekonomi nasional menunjukkan ketahanan yang solid di tengah tekanan global yang masih berlangsung. Berbagai tantangan eksternal, termasuk dinamika geopolitik dan ketidakpastian perdagangan internasional, belum secara signifikan mengganggu kinerja domestik. Hal ini tercermin dari pertumbuhan ekonomi Indonesia yang mencapai 5,11% pada tahun 2025, meningkat dibandingkan 5,03% pada tahun sebelumnya dan melampaui ekspektasi awal.

Dari sisi permintaan, struktur pertumbuhan masih didominasi oleh konsumsi rumah tangga dan investasi, yang secara bersama-sama menyumbang lebih dari 80% terhadap Produk Domestik Bruto (PDB). Kinerja kedua komponen ini tetap kuat sepanjang tahun, menunjukkan bahwa aktivitas ekonomi domestik, khususnya sektor non-pemerintah, masih menjadi pilar utama dalam menjaga stabilitas ekonomi.

Namun, distribusi kualitas konsumsi belum sepenuhnya merata. Peningkatan konsumsi lebih banyak ditopang oleh kelompok masyarakat berpendapatan menengah-atas, sementara kelompok menengah-bawah masih menghadapi tekanan daya beli yang belum pulih sepenuhnya ke tingkat sebelum pandemi, terutama pada periode 2016-2018. Keterbatasan peningkatan pendapatan riil serta belum optimalnya penciptaan lapangan kerja di sektor berupah rendah menjadi faktor yang membatasi ekspansi konsumsi secara lebih luas.

Indonesia's macroeconomic stability remained well maintained throughout 2025, supported by inflation within the target range and a relatively competitive exchange rate. This environment provided Bank Indonesia with room to implement a more accommodative monetary policy stance. During the reporting year, the BI-Rate was reduced by 125 basis points from 6.00% to 4.75% to lower financing costs, encourage credit expansion, and strengthen policy transmission to the real sector, while maintaining financial system stability.

On the fiscal side, the Government continued to play a critical role in sustaining economic momentum, particularly in protecting household purchasing power. Additional stimulus of approximately Rp48 trillion, allocated toward the end of the year, was distributed through various programs, including social assistance, labor-intensive initiatives, and employment incentives. While the effectiveness of these measures depended on the speed of implementation, they contributed to mitigating potential slowdowns in domestic demand.

Indonesia's economic fundamentals remained resilient despite ongoing global pressures. External challenges, including geopolitical dynamics and international trade uncertainty, did not significantly disrupt domestic performance. This was reflected in Indonesia's economic growth, which reached 5.11% in 2025, up from 5.03% in the previous year and exceeding initial expectations.

From a demand perspective, growth continued to be driven primarily by household consumption and investment, which together accounted for more than 80% of Gross Domestic Product (GDP). The performance of both components remained strong throughout the year, indicating that domestic economic activity-particularly from the private sector-continues to serve as a key pillar of economic stability.

However, the quality of consumption growth remained uneven. Consumption gains were largely driven by middle to upper-income groups, while lower to middle-income segments continued to face pressure on purchasing power, which has not yet fully recovered to pre-pandemic levels, particularly those observed during 2016-2018. Limited real income growth and suboptimal job creation in lower-wage sectors have constrained broader consumption expansion.

Dari perspektif eksternal, kinerja ekspor tetap terjaga dan menunjukkan tren peningkatan meskipun dihadapkan pada kondisi global yang fluktuatif. Perkembangan ini memberikan dukungan tambahan terhadap pertumbuhan ekonomi sekaligus menjaga keseimbangan eksternal di tengah ketidakpastian perdagangan internasional.

From an external perspective, export performance remained robust and showed an upward trend despite global volatility. This provided additional support to economic growth while helping to maintain external balance amid international trade uncertainties.

Sementara itu, dinamika harga menunjukkan tren yang lebih stabil. Inflasi pada tahun 2025 tercatat sebesar 2,92% (yoy), meningkat dibandingkan 1,57% (yoy) pada tahun sebelumnya, namun tetap berada dalam rentang target 1,5%-3,5%. Inflasi yang relatif rendah secara historis mencerminkan bahwa permintaan domestik masih belum sepenuhnya kuat, sebagaimana terlihat dari inflasi inti yang masih berada di bawah rata-rata pra-pandemi. Di sisi lain, kenaikan harga pada kelompok volatile food menjadi salah satu risiko yang perlu diantisipasi ke depan.

Meanwhile, price dynamics remained relatively stable. Inflation in 2025 was recorded at 2.92% (yoy), up from 1.57% (yoy) in the previous year, yet still within the target range of 1.5%-3.5%. Historically low inflation indicates that domestic demand has not yet fully strengthened, as reflected in core inflation levels that remain below pre-pandemic averages. On the other hand, rising prices in the volatile food category represent a key risk to be monitored going forward.

Pergerakan nilai tukar Rupiah sepanjang tahun pelaporan cenderung mengalami tekanan, meskipun Indeks Dolar AS menunjukkan pelemahan. Berdasarkan indikator Real Effective Exchange Rate (REER), Rupiah berada pada posisi undervalued dibandingkan mata uang negara peers. Hal ini mencerminkan adanya tekanan yang relatif dalam secara fundamental, namun juga membuka peluang penguatan secara bertahap dengan risiko depresiasi lanjutan yang lebih terbatas.

The Rupiah exchange rate experienced pressure throughout the reporting year, despite a weakening U.S. Dollar Index. Based on the Real Effective Exchange Rate (REER), the Rupiah remained undervalued relative to peer currencies. This reflects underlying fundamental pressures, while also presenting opportunities for gradual appreciation with limited downside risk.

Perbaikan kondisi ekonomi mulai terlihat lebih jelas pada paruh kedua tahun 2025. Hal ini tercermin dari indikator Leading Economic Index (LEI) yang menunjukkan sinyal pemulihan sejak Agustus 2025, meskipun masih berada sedikit di bawah rata-rata historis. Kondisi tersebut mengindikasikan bahwa proses pemulihan berlangsung secara bertahap dan belum sepenuhnya kuat.

Economic improvement became more evident in the second half of 2025, as reflected in the Leading Economic Index (LEI), which signaled recovery starting in August 2025, although it remained slightly below its historical average. This indicates that the recovery process is ongoing but not yet fully robust.

Memasuki tahun 2026, pertumbuhan ekonomi Indonesia diproyeksikan meningkat secara gradual ke kisaran 5,1%-5,3%. Prospek ini didukung oleh pelonggaran kebijakan moneter baik di tingkat global maupun domestik, serta keberlanjutan stimulus fiskal melalui berbagai program strategis pemerintah. Meski demikian, sejumlah risiko tetap perlu diantisipasi, termasuk ketidakpastian global, tekanan terhadap daya beli kelompok menengah-bawah, serta potensi volatilitas pasar keuangan. Dengan sinergi kebijakan yang terjaga dan penguatan permintaan domestik yang berkelanjutan, perekonomian Indonesia diharapkan tetap tumbuh stabil dan berkelanjutan.

Looking ahead to 2026, Indonesia's economic growth is projected to increase gradually to the range of 5.1%-5.3%. This outlook is supported by both global and domestic monetary easing, as well as continued fiscal stimulus through various strategic government programs. However, several risks remain, including global uncertainty, pressure on lower- to middle-income purchasing power, and potential financial market volatility. With sustained policy coordination and strengthening domestic demand, Indonesia's economy is expected to continue growing in a stable and sustainable manner.

Tinjauan Industri
Industry Overview

Perkembangan Industri Perbankan
Banking Industry Developments



Ketidakpastian ekonomi global dan domestik yang masih membayangi sepanjang 2025 tidak menghalangi industri perbankan nasional untuk mempertahankan kinerja yang relatif stabil. Tekanan dari suku bunga global yang tetap tinggi serta melemahnya daya beli masyarakat memang turut memengaruhi ruang gerak sektor ini, namun perbankan tetap mampu menjaga fondasi bisnis yang kuat, baik dalam fungsi intermediasi, pengelolaan likuiditas, maupun kecukupan permodalan.

Stabilitas tersebut tercermin dari pertumbuhan total aset yang mencapai Rp13.646,42 triliun pada Desember 2025 atau meningkat 9,51% secara tahunan. Peningkatan ini sejalan dengan ekspansi kredit yang tetap terjaga, dengan total penyaluran mencapai Rp8.693,97 triliun, tumbuh 11,01% (yoy). Angka tersebut menunjukkan bahwa kebutuhan pembiayaan di sektor domestik masih cukup resilient, meskipun dihadapkan pada dinamika ekonomi yang tidak sepenuhnya kondusif.

Despite ongoing global and domestic economic uncertainties throughout 2025, Indonesia's banking industry maintained relatively stable performance. Pressures from elevated global interest rates and weakening household purchasing power posed challenges; however, the sector continued to demonstrate strong fundamentals across its core functions, including financial intermediation, liquidity management, and capital adequacy.

This stability was reflected in total assets, which reached Rp13,646.42 trillion as of December 2025, representing a 9.51% year-on-year increase. The growth was in line with sustained credit expansion, with total lending reaching Rp8,693.97 trillion, growing by 11.01% (yoy). This indicates that domestic financing demand remained resilient despite less-than-favorable economic conditions.

Penghimpunan Dana Pihak Ketiga (DPK) juga menunjukkan tren positif dengan pertumbuhan sebesar 13,81% (yoy) menjadi Rp10.057,54 triliun pada akhir 2025. Kinerja ini terutama ditopang oleh peningkatan dana giro yang tumbuh signifikan sebesar 19,07% (yoy). Kondisi tersebut mengindikasikan bahwa kepercayaan masyarakat terhadap industri perbankan tetap terjaga, sekaligus memperkuat struktur pendanaan dan mendukung kondisi likuiditas yang lebih baik.

Pada semester awal 2025, tekanan terhadap likuiditas sempat muncul sebagai dampak dari ketidakpastian global dan pelemahan daya beli. Namun, situasi ini berangsur membaik memasuki paruh kedua tahun. Perbaikan didorong oleh berbagai inisiatif, termasuk penempatan dana Saldo Anggaran Lebih (SAL) sebesar Rp200 triliun pada bank Himbara, percepatan program strategis pemerintah, pemberian stimulus ekonomi, serta kebijakan moneter Bank Indonesia yang lebih akomodatif. Dampak positif tersebut tercermin pada rasio *Loan to Deposit Ratio* (LDR) yang menurun menjadi 85,35% dari sebelumnya 88,57%, menandakan kondisi likuiditas yang semakin longgar dan terkendali.

Dari perspektif kualitas aset, perbankan menunjukkan perbaikan yang berkelanjutan. Rasio *Non-Performing Loan* (NPL) tercatat sebesar 2,05% pada Desember 2025, lebih baik dibandingkan posisi tahun sebelumnya sebesar 2,08% dan tetap berada jauh di bawah ambang batas regulator sebesar 5%. Hal ini mencerminkan disiplin dalam manajemen risiko kredit serta kehati-hatian dalam menjaga kualitas portofolio pembiayaan.

Kinerja profitabilitas tetap berada pada jalur yang sehat meskipun menghadapi tekanan dari biaya dana dan dinamika likuiditas. *Net Interest Margin* (NIM) tercatat sebesar 4,56%, sedikit mengalami penyesuaian namun masih berada pada level yang kompetitif dan memadai untuk menopang kinerja intermediasi perbankan secara berkelanjutan, mencerminkan kemampuan industri dalam menjaga keseimbangan antara ekspansi kredit dan pengelolaan biaya dana secara prudent.

Ketahanan sektor ini juga diperkuat oleh permodalan yang solid. *Capital Adequacy Ratio* (CAR) tercatat sebesar 25,89% pada Desember 2025, sedikit menurun dari 26,69% pada tahun sebelumnya, namun masih jauh melampaui ketentuan minimum regulator. Kondisi ini memberikan ruang yang cukup bagi perbankan untuk mengantisipasi potensi risiko sekaligus mendukung ekspansi bisnis secara berkelanjutan.

Kinerja sepanjang 2025 menunjukkan bahwa industri perbankan Indonesia memiliki tingkat resiliensi yang kuat. Pertumbuhan kredit yang konsisten, likuiditas yang semakin membaik, kualitas aset yang terjaga, serta struktur permodalan yang memadai menjadi fondasi utama dalam menghadapi dinamika ekonomi.

Third-party funds (DPK) also recorded positive growth, increasing by 13.81% (yoy) to Rp10,057.54 trillion at the end of 2025. This performance was primarily supported by a significant increase in demand deposits, which grew by 19.07% (yoy). This trend reflects continued public confidence in the banking sector, while also strengthening funding structures and supporting improved liquidity conditions.

During the first half of 2025, liquidity pressures emerged as a result of global uncertainty and weakening purchasing power. However, conditions gradually improved in the second half of the year. The recovery was driven by several initiatives, including the placement of approximately Rp200 trillion in excess budget funds (Saldo Anggaran Lebih/SAL) into state-owned banks, acceleration of government strategic programs, economic stimulus measures, and a more accommodative monetary policy stance by Bank Indonesia. These developments were reflected in the Loan to Deposit Ratio (LDR), which declined to 85.35% from 88.57%, indicating more manageable and improving liquidity conditions.

From an asset quality perspective, the banking sector continued to show improvement. The Non-Performing Loan (NPL) ratio stood at 2.05% in December 2025, slightly lower than 2.08% in the previous year and well below the regulatory threshold of 5%. This reflects prudent credit risk management and disciplined portfolio quality control.

Profitability remained on a healthy trajectory despite pressures from funding costs and liquidity dynamics. The Net Interest Margin (NIM) was recorded at 4.56%, reflecting a slight adjustment but remaining at a competitive level sufficient to support sustainable intermediation performance. This demonstrates the industry's ability to balance credit growth with prudent cost of funds management.

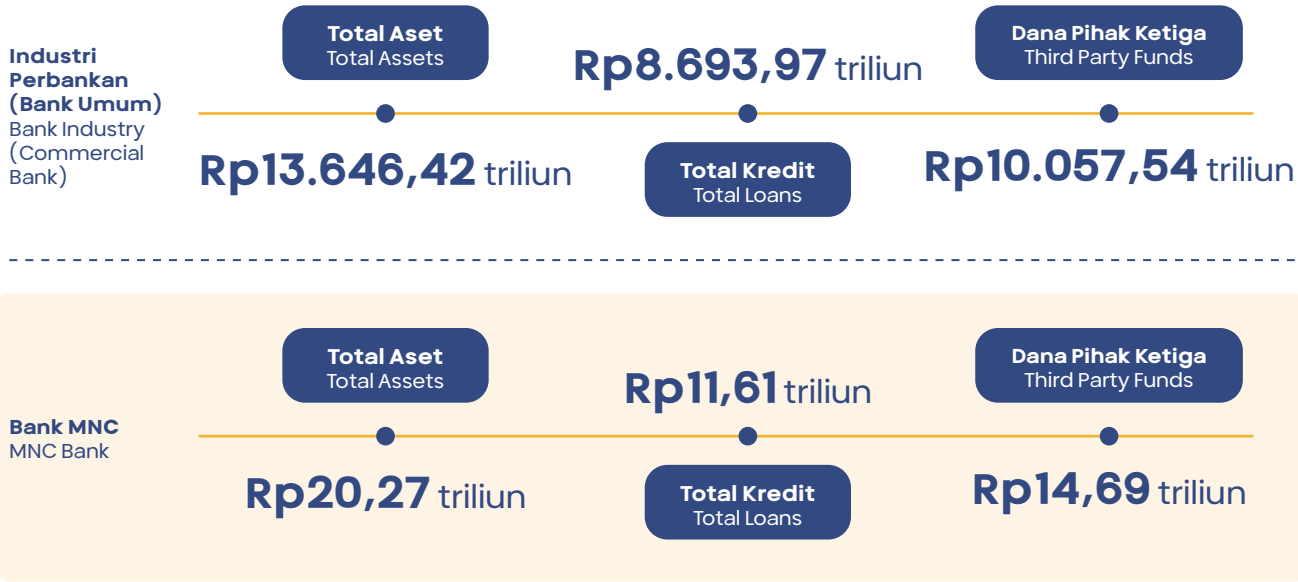
The sector's resilience was further supported by strong capitalization. The Capital Adequacy Ratio (CAR) stood at 25.89% in December 2025, slightly declining from 26.69% in the previous year but still well above the regulatory minimum requirement. This provides ample buffer for banks to absorb potential risks while supporting continued business expansion.

Overall, the banking industry's performance in 2025 highlights its strong resilience. Consistent credit growth, improving liquidity conditions, maintained asset quality, and robust capital structure form a solid foundation for navigating economic dynamics.

Ke depan, fokus industri akan tertuju pada upaya menjaga pertumbuhan yang seimbang, penerapan prinsip kehati-hatian dalam pengelolaan risiko, serta peningkatan efisiensi operasional, sehingga fungsi intermediasi dapat terus berjalan optimal dalam mendukung pertumbuhan ekonomi nasional yang berkelanjutan.ada pada level yang kuat. Industri perbankan juga berhasil membukukan laba bersih sebesar Rp262,2 triliun, tumbuh 2,74% dibandingkan tahun sebelumnya. Pencapaian ini turut menjaga rasio *Return on Assets* (ROA) di level 2,51%, mencerminkan efektivitas pengelolaan aset dalam menghasilkan keuntungan secara berkelanjutan.

Looking ahead, the industry will continue to focus on maintaining balanced growth, strengthening risk management practices, and enhancing operational efficiency, ensuring that its intermediation function remains optimal in supporting sustainable national economic growth. In addition, the industry recorded a net profit of Rp262.2 trillion, growing by 2.74% year-on-year, maintaining the Return on Assets (ROA) at a solid level of 2.51%, reflecting effective asset utilization in generating sustainable profitability.

Posisi Bank MNC dalam Industri Perbankan Per Desember 2025
Positioning of Bank MNC within the Banking Industry as of December 2025



Perbandingan Rasio Keuangan: Bank MNC dan Industri Perbankan
Comparative Analysis of Financial Ratios: Bank MNC and Banking Industry

Kinerja Performance	Industri Perbankan (Bank Umum) Banking Industry (Commercial bank)	Bank MNC
Non-Performing Loan Gross (NPL Gross)	2,05%	2,99%
Return on Assets (ROA)	2,51%	0,52%
Net Interest Margin (NIM)	4,56%	3,15%
Loan to Deposit Ratio (LDR)	85,35%	78,71%

Tinjauan Operasional
Operational Overview



Rencana Strategis Bank MNC
MNC Bank's Strategic Plan

Industri perbankan secara bertahap telah menerima dan mengadopsi dampak dari revolusi industri 4.0, hal ini ditandai dengan berbagai inovasi yang dilatarbelakangi penggunaan Internet of Things (IoT), Cloud Computing, Artificial Intelligence (AI) dan Machine Learning dengan tujuan untuk merajut produk dan layanan yang berbasis data enhanced products, sehingga mampu memberikan nuansa personal touch dalam pengalaman perbankan bagi nasabahnya.

Disisi lain, industri perbankan juga harus cerdas dalam menjalankan bisnisnya melalui bentuk kemitraan (partnership) dengan entitas bisnis yang bergerak dibidang digital, dimana tidak hanya untuk memperoleh leverage atas technology advancement yang dimiliki oleh para pemain digital seperti e-commerce, bigtech, fintech yang memberikan peluang bagi Bank untuk meningkatkan inovasi terhadap produk dan layanannya dan diversifikasi channeling namun juga untuk membangun ekosistem yang lebih luas dengan product delivery yang seamless, aman dan terintegrasi secara sempurna.

The banking industry has gradually accepted and adopted the impacts of the Industrial Revolution 4.0, as indicated by various innovations driven by the use of the Internet of Things (IoT), Cloud Computing, Artificial Intelligence (AI), and Machine Learning, with the aim of developing data-based enhanced products and services, thereby providing a personal touch in the banking experience for its customers.

On the other hand, the banking industry must also be prudent in conducting its business through partnerships with business entities engaged in the digital sector, which are not only intended to obtain leverage from technological advancements possessed by digital players such as e-commerce, big tech, and fintech, providing opportunities for banks to enhance innovation in their products and services and diversify channeling but also to build a broader ecosystem with seamless, secure, and fully integrated product delivery.

Sejalan dengan hal tersebut, MNC Bank dengan MNCB in-Motion RoadMap telah merumuskan tahapan-tahapan penting (*important milestones*) yakni inisiatif:

1. ***Strengthening Bank Capital***
   Tahap pertama difokuskan pada penguatan struktur permodalan sebagai fondasi penting bagi keberlanjutan bisnis. Bank MNC memastikan bahwa seluruh aktivitas permodalan mengikuti ketentuan regulator, termasuk POJK 12/POJK.03/2020, guna menjaga stabilitas sistem keuangan nasional.

   Selain memenuhi aspek kepatuhan, Bank MNC membangun kemitraan strategis yang berbasis mutual interest dan mutual benefit untuk memperkuat ekosistem digital serta memperluas layanan perbankan digital. Penguatan permodalan ini menjadi dasar penting bagi Bank MNC dalam mendukung transformasi digital dan ekspansi layanan berbasis teknologi.

2. ***Business Alignment and Digital Transformation***
   Tahap kedua berfokus pada penyelarasan bisnis dan percepatan transformasi digital sejalan dengan perubahan pola transaksi masyarakat. Bank memastikan seluruh layanan dapat diakses secara praktis melalui kanal digital seperti MotionBank dan MNC eBiz Banking.

   Selain meningkatkan digitalisasi layanan, Bank juga mendorong pembaruan budaya kerja agar lebih inovatif dan responsif terhadap kebutuhan nasabah. Infrastruktur TI diperkuat, baik dari sisi keamanan maupun efisiensi sistem, sehingga Bank MNC memiliki daya saing yang lebih kuat di era digital. Dengan langkah ini, layanan Bank dapat menjangkau masyarakat tanpa batasan geografis dan waktu, menghadirkan pengalaman bertransaksi yang cepat, aman, dan efisien.

3. ***MotionBank as Lifestyle***
   Tahap ketiga bertujuan menjadikan MotionBank sebagai bagian dari gaya hidup masyarakat melalui layanan digital yang lebih personal dan berorientasi pada kebutuhan nasabah. Personalisasi diterapkan agar MotionBank dapat memenuhi kebutuhan finansial individu secara lebih relevan. Bank juga memperkuat *customer engagement* dengan menghadirkan MotionBank sebagai platform yang tidak hanya menawarkan transaksi perbankan, tetapi juga solusi keuangan harian. Ekspansi pasar diperkuat melalui kolaborasi dengan berbagai perusahaan, komunitas, dan institusi, baik dari dalam maupun luar Grup MNC.

Sejalan dengan visi dan misi Bank, MotionBank dan MNC eBiz Banking dikembangkan sebagai solusi utama untuk menjawab perubahan perilaku transaksi masyarakat, terutama dengan meningkatnya aktivitas digital dan e-commerce. Bank memanfaatkan kedua platform tersebut untuk memperluas jangkauan layanan, meningkatkan

In line with this, MNC Bank, through the MNCB in-Motion Roadmap, has formulated important stages (important milestones), namely the following initiatives:

1. **Strengthening Bank Capital**
   The first stage focuses on strengthening the capital structure as an important foundation for business sustainability. MNC Bank ensures that all capital activities comply with regulatory requirements, including POJK 12/POJK.03/2020, ensuring the stability of the national financial system.

   Other than meeting compliance aspects, tMNC Bank establishes strategic partnerships based on mutual interest and mutual benefit to strengthen the digital ecosystem and expand digital banking services. This capital strengthening serves as an important foundation for MNC Bank in supporting digital transformation and the expansion of technology-based services.

2. **Business Alignment and Digital Transformation**
   The second stage focuses on business alignment and accelerating digital transformation in line with changes in people's transaction patterns. The Bank ensures that all services can be accessed conveniently through digital channels such as MotionBank and MNC eBiz Banking.

   In addition to increasing the digitization of services, the Bank also encourages the renewal of work culture to be more innovative and responsive to customer needs. IT infrastructure is strengthened, both in terms of security and system efficiency, enabling Bank MNC to be more competitive in the digital era. With this approach, the Bank's services can reach people without geographical or time constraints, providing a fast, secure, and efficient transaction experience.

3. **MotionBank as Lifestyle**
   The third stage aims to integrate MotionBank into people's lifestyles through digital services that are more personalized and oriented towards customer needs. The personalization is applied so that MotionBank can meet individual financial needs in a more relevant way. The bank also strengthens customer engagement by presenting MotionBank as a platform that not only offers banking transactions but also daily financial solutions. Market expansion is strengthened through collaboration with various companies, communities, and institutions, both within and outside the MNC Group.

In line with the Bank's vision and mission, MotionBank and MNC eBiz Banking were developed as the main solutions to respond to changes in people's transaction behavior, especially with the increase in digital and e-commerce activities. The Bank utilizes these two platforms to expand its service coverage, increase its customer base, and optimize revenue

basis nasabah, serta mengoptimalkan pendapatan dari dana murah (CASA) dan *fee based income*. Dengan dukungan ekosistem digital yang semakin solid, Bank MNC dapat menghadirkan pengalaman perbankan yang lebih terintegrasi dan inovatif.

Untuk memastikan strategi tersebut berjalan efektif, Bank MNC menetapkan beberapa langkah operasional utama berikut:

1. Permodalan
   Bank MNC berkomitmen untuk memastikan struktur permodalan yang kuat dan sesuai regulasi guna memastikan pertumbuhan Bank yang stabil dan berkelanjutan.

2. Fokus Bisnis
   Bank akan memprioritaskan penyaluran kredit pada segmen komersial dengan segmen konsumer sebagai pendukung. Selain itu, Bank juga menargetkan peningkatan dana murah (CASA) serta optimalisasi layanan digital untuk memperluas pasar.

3. Inovasi
   Bank terus mengembangkan produk simpanan dan pinjaman berbasis digital. Peningkatan fitur dan kapabilitas di MotionBank dan MNC eBiz Banking juga dilakukan untuk mendukung akuisisi nasabah baru dan memperluas akses layanan.

4. Sinergi
   Akuisisi nasabah diperkuat melalui kolaborasi dengan berbagai pihak, termasuk perusahaan, koperasi, dan lembaga keuangan lainnya. Bank juga memanfaatkan ekosistem Grup MNC untuk meningkatkan daya saing dan memperluas pangsa pasar.

5. Efisiensi dan Produktivitas
   Bank meningkatkan efisiensi operasional melalui optimalisasi jaringan distribusi dan pemanfaatan sumber daya manusia secara efektif.

6. Struktur Organisasi dan SDM
   Pengembangan organisasi dan kompetensi SDM dilakukan secara berkesinambungan untuk memastikan kesiapan Bank dalam menghadapi perkembangan usaha dan target pertumbuhan.

7. Manajemen Risiko dan Tata Kelola
   Bank menerapkan manajemen risiko yang efektif dan terintegrasi dengan prinsip tata kelola yang baik untuk meminimalkan risiko beserta dampak potensialnya dan memastikan kualitas layanan yang unggul. Disamping itu, penerapan prinsip kehati-hatian juga menjadi dasar dalam setiap keputusan Bank.

from low-cost funds (CASA) and fee-based income. With the support of an increasingly solid digital ecosystem, MNC Bank can provide a more integrated and innovative banking experience.

In order to ensure the effectiveness of this strategy, MNC Bank has established the following key operational measures:

1. Capital
   MNC Bank is committed to ensuring a strong and regulatory-compliant capital structure to ensure stable and sustainable Bank's growth.

2. Business Focus
   The Bank will prioritize lending to the commercial segment, with the consumer segment as a supporting segment. In addition, the Bank also targets an increase in low-cost funds (CASA) and optimization of digital services to expand the market.

3. Innovation
   The Bank continues to develop digital-based deposit and loan products. Features and capabilities in MotionBank and MNC eBiz Banking are also being improved to support new customer acquisition and expand service access.

4. Synergy
   Customer acquisition is strengthened through collaboration with various parties, including companies, cooperatives, and other financial institutions. The Bank also utilizes the MNC Group ecosystem to increase competitiveness and expand market share.

5. Efficiency and Productivity
   The Bank improves operational efficiency by optimizing its distribution network and utilizing human resources effectively.

6. Organizational Structure and Human Resources
   Organizational development and human resource competency are carried out on an ongoing basis to ensure the Bank's readiness to respond to business developments and growth targets.

7. Risk Management and Governance
   The Bank implements effective and integrated risk management in line with good governance principles to minimize risks and their potential impacts, while ensuring high-quality service delivery. In addition, the application of prudential principles serves as the foundation for every decision made by the Bank.

8. Infrastruktur Teknologi Informasi (TI)
   Bank melakukan pengembangan dan pembaruan infrastruktur TI untuk mendukung akuisisi maupun layanan nasabah, memperkuat operasional, dan meningkatkan keandalan maupun keamanan sistem sesuai ketentuan yang berlaku.

Bank MNC optimistis dapat menghadapi dinamika industri jasa keuangan melalui strategi yang terarah, adaptif, dan inovatif. Serangkaian langkah strategis telah disusun untuk memperkuat fondasi bisnis, meningkatkan kualitas layanan, serta merespons kebutuhan nasabah secara lebih tepat.

Target jangka pendek dan menengah diarahkan pada penguatan fundamental bisnis, pengembangan layanan digital, dan optimalisasi sumber daya untuk memastikan pertumbuhan yang berkelanjutan. Dengan strategi ini, Bank MNC berharap dapat meningkatkan daya saing, memperluas jangkauan pasar, dan memberikan nilai tambah bagi seluruh pemangku kepentingan.

8. Information Technology (IT) Infrastructure
   The Bank carries out the development and enhancement of IT infrastructure to support customer acquisition and services, strengthen operations, and improve system reliability and security in accordance with applicable regulations.

MNC Bank is optimistic of its ability to overcome the dynamics of the financial services industry through focused, adaptive, and innovative strategies. A series of strategic initiatives have been formulated to strengthen the business foundation, improve service quality, and respond more accurately to customer needs.

Short and medium-term targets are focused on strengthening business fundamentals, developing digital services, and optimizing resources to ensure sustainable growth. With this strategy, MNC Bank hopes to increase competitiveness, expand market reach, and provide added value to all stakeholders.



Target Jangka Pendek
Short-Term Targets

Bank MNC menetapkan sejumlah fokus strategis untuk memperkuat daya saing dan mendorong pertumbuhan usaha pada tahun 2026. Target jangka pendek tersebut mencakup:

1. Penyaluran Kredit.
   Untuk tahun 2026, Bank masih fokus pada penyaluran kredit commercial terutama segmen wholesale dan kredit consumer sebagai pendukung dengan memperhatikan prinsip kehati-hatian. Bank juga aktif berperan dalam mendorong pertumbuhan ekonomi dengan menekankan peningkatan penyaluran kredit pembiayaan inklusif yang diharapkan dapat mendukung upaya untuk mendorong pengembangan UMKM, pemberdayaan PBR, dan penguatan UMKM melalui kelompok, klaster, dan/atau korporasi UMKM sejalan dengan ketentuan yang ditetapkan oleh Regulator.

   Bank juga akan berpartisipasi dalam kredit sindikasi dengan memperhatikan potensi return on investment, profil risiko dan risk appetite yang dimiliknya. Partisipasi aktif dalam Program Pemerintah khususnya dalam pengembangan energi baru dan terbaharukan, industri baterai nasional, infrastruktur dan proyek strategis nasional lainnya guna membangun reputasi, meningkatkan partnership dan reputasi serta memitigasi risiko kerugian yang potensial.

2. Peningkatan CASA.
   Di tahun 2026, Bank tetap berupaya untuk meningkatkan komposisi dana murah (CASA) agar dapat mengurangi *cost of fund* sehingga dapat menyalurkan kredit dengan dengan tingkat suku bunga yang dapat bersaing dengan pasar. Upaya peningkatan CASA akan dilakukan melalui penawaran berbagai program marketing yang sesuai dengan kebutuhan nasabah dan akan difokuskan melalui kanal layanan digital Bank, khususnya layanan aplikasi MotionBank melalui kenyamanan bertransaksi yang *seamless*, cepat dan *realiable* (dapat dipercaya).

3. Profitabilitas.
   Bank berfokus pada peningkatan efisiensi operasional, optimalisasi portofolio kredit dengan memaksimalkan pertumbuhan di segmen kredit yang memiliki margin lebih tinggi, meningkatkan kualitas penyaluran kredit melalui analisa kredit yang lebih ketat untuk mengurangi risiko kredit macet, meningkatkan pengembangan produk dan layanan digital serta meningkatkan upaya cross selling.

MNC Bank has set a number of strategic focuses to strengthen competitiveness and drive business growth in 2026. These short-term targets include:

1. Loan Disbursement.
   In 2026, the Bank continues to focus on commercial lending, particularly in the wholesale segment, with consumer loans serving as a supporting segment, while adhering to prudent principles. The Bank also actively contributes to driving economic growth by emphasizing the expansion of inclusive financing, which is expected to support MSME development, empower Rural Banks (BPR), and strengthen MSMEs through groups, clusters, and/or MSME corporations in line with regulatory provisions.

   The Bank will also participate in syndicated loans by considering the potential return on investment, risk profile, and its risk appetite. Active participation in Government Programs, particularly in the development of renewable energy, the national battery industry, infrastructure, and other national strategic projects, aims to build reputation, enhance partnerships and reputation, and mitigate potential losses.

2. CASA Growth.
   In 2026, the Bank will continue to improve the composition of low-cost funds (CASA) in order to reduce the cost of funds, enabling the Bank to extend loans at competitive interest rates. Efforts to increase CASA will be carried out through various marketing programs tailored to customer needs and will be focused through the Bank's digital service channels, particularly the MotionBank application, offering seamless, fast, and reliable transaction experiences.

3. Profitability.
   The Bank focuses on improving operational efficiency, optimizing its loan portfolio by maximizing growth in higher-margin segments, enhancing credit quality through stricter credit analysis to reduce non-performing loans, expanding digital products and services, and strengthening cross-selling initiatives.

Bank juga akan tetap melakukan optimalisasi neraca melalui alternatif penempatan aset produktif non-kredit guna memaksimalkan pemanfaatan dana yang belum terserap oleh penyaluran kredit, dengan tetap memperhatikan tingkat suku bunga imbal hasil, tingkat risiko dan kebutuhan likuiditas Bank. Dalam rangka menjaga efisiensi biaya dan memperkuat struktur pendanaan yang berkelanjutan, Bank akan terus mengeksplorasi opsi - opsi pendanaan berbiaya murah baik dari DPK maupun selain DPK. Dengan strategi ini, Bank optimis dapat mencapai target rentabilitas dan target finansial yang telah ditetapkan dalam Rencana Bisnis Bank secara positif.

The Bank will also continue to optimize its balance sheet through alternative placements in non-loan earning assets to maximize the utilization of funds that have not yet been absorbed by lending activities, while considering yield levels, risk levels, and the Bank's liquidity needs. In order to maintain cost efficiency and strengthen a sustainable funding structure, the Bank will continue to explore low-cost funding options, both from third-party funds and non-third-party sources. Through these strategies, the Bank remains optimistic in achieving its profitability and financial targets as set out in the Bank's Business Plan.

4. Permodalan.
Bank MNC akan memastikan struktur permodalan yang kuat dan sesuai dengan aturan yang ditetapkan oleh regulator. Hal ini bertujuan untuk menjamin pertumbuhan Bank yang berkelanjutan dan stabil di masa depan.

4. Capital.
Bank MNC will ensure that its capital structure is strong and in accordance with the provisions set by the regulators. This aims to guarantee the Bank's sustainable and stable growth in the future.

5. Inovasi.
Bank terus melanjutkan inovasi dan pengembangan platform digital yang sudah dimiliki yaitu aplikasi MotionBank dan MNC eBiz Banking dalam mendukung upaya akuisisi nasabah, penetrasi pasar dan layanan perbankan bagi nasabah. Diharapkan platform digital tersebut kedepannya dapat memberikan kontribusi terhadap peningkatan fee based income bagi Bank.

5. Innovation.
The Bank continues to advance innovation and development of its digital platforms, namely the MotionBank application and MNC eBiz Banking, to support customer acquisition, market penetration, and banking services. These digital platforms are expected to contribute to increasing the Bank's fee-based income going forward.

6. Penanganan Kredit Bermasalah.
Di tahun 2026, Bank berusaha untuk menurunkan rasio *Non-Performing Loans* (NPL) melalui collection yang intensif, lelang, pengambilalihan agunan dan restrukturisasi untuk debitur yang mengalami kesulitan pembayaran namun masih memiliki potensi perbaikan kemampuan pembayaran dikemudian hari.

Bank terus melakukan monitoring secara periodik sebagai *early warning system* terhadap debitur yang berpotensi bermasalah, dan melakukan upaya penyelamatan sedini mungkin sebelum debitur menjadi bermasalah. Bank juga akan terus mempercepat upaya penjualan atas Agunan Yang Diambil Alih (AYDA) dengan tetap mempertimbangan harga yang optimal melalui kerjasama dengan agen properti, iklan dimedia konvensional dan/atau digital serta lainnya.

6. Non-Performing Loan Management.
In 2026, the Bank aims to reduce the Non-Performing Loans (NPL) ratio through intensive collection efforts, auctions, collateral takeovers, and restructuring for debtors experiencing payment difficulties but still having potential for repayment recovery in the future.

The Bank continues to conduct periodic monitoring as an early warning system for potentially problematic debtors and undertakes remedial actions as early as possible before they become non-performing. The Bank will also accelerate the disposal of foreclosed assets (AYDA) while ensuring optimal pricing through cooperation with property agents, advertising in conventional and/or digital media, and other channels.

7. Jaringan Distribusi
   Bank akan melakukan penataan ulang jaringan kantor dalam rangka meningkatkan efisiensi dan efektifitas kantor cabang. Selain itu, Bank akan melakukan penyesuaian tehadap fokus bisnis disetiap jaringan kantor dengan mempertimbangkan potensi bisnis, kesiapan SDM dan infrastruktur pada setiap kantor cabang.

   Bank juga terus meningkatkan jaringan distribusi melalui electronic channels dan pengembangan aplikasi perbankan yang mempermudah penyaluran jasa atau produk Bank dan meningkatkan *customer experience* terhadap Bank.

8. Manajemen Risiko dan Tata Kelola.
   Langkah perbaikan secara berkelanjutan di Bank MNC dilaksanakan secara berkelanjutan dan berkesinambungan diantaranya melalui:
   1. Dilakukan peningkatan ketahanan dan keamanan serangan siber,
   2. Peningkatan kualitas SDM dari seluruh karyawan melalui partisipasi didalam training secara berkala dan berkelanjutan,
   3. Peningkatan *awareness* terhadap kepedulian dan kecukupan ketentuan internal (Kebijakan dan Prosedur) serta pengkinian dari ketentuan serta implementasi untuk meningkatkan pemahaman ketentuan internal dan peningkatan pemahaman pada fungsi segregation of duties dari setiap aktifitas yang dijalankan pada unit kerja,
   4. Meningkatkan kualitas sistem pengendalian internal baik di kantor cabang dan kantor pusat melalui peningkatan kualitas dari Regional *Quality Assurance* (RQA),
   5. Meningkatkan kepedulian terhadap budaya manajemen risiko, budaya kepatuhan yang diimplementasikan dan digalakan secara rutin serta berkelanjutan di seluruh lini organisasi guna mendukung perkembangan bisnis secara berkelanjutan.

9. Sumber Daya Manusia.
   Melakukan pemenuhan SDM terhadap posisi-posisi yang masih kosong, serta meningkatkan produktivitas SDM, secara khusus pada Direktorat Bisnis dan Direktorat Digital melalui program pelatihan yang berfokus pada materi *product knowledge & sales productivity* dan *credit analysis*.

7. Distribution Network.
   The Bank will restructure its branch network to improve efficiency and effectiveness. In addition, the Bank will adjust the business focus of each branch by considering business potential, human capital readiness, and infrastructure at each branch office.

   The Bank will also continue to expand its distribution network through electronic channels and the development of banking applications that facilitate the delivery of the Bank's products and services, while enhancing customer experience.

8. Risk Management and Governance.
   Continuous improvement initiatives at Bank MNC are implemented consistently and sustainably, including through:
   1. Strengthening resilience and security against cyber threats,
   2. Enhancing the quality of human resources through regular and continuous training participation,
   3. Increasing awareness of internal policies and procedures, as well as updating and implementing them to improve understanding and reinforce segregation of duties across all work units,
   4. Improving the quality of internal control systems at both branch and head office levels through the enhancement of Regional Quality Assurance (RQA),
   5. Strengthening risk management and compliance culture, which is consistently promoted and implemented across all organizational levels to support sustainable business growth.

9. Human Capital.
   The Bank continues to fulfill vacant positions and improve workforce productivity, particularly within the Business Directorate and Digital Directorate, through training programs focused on product knowledge, sales productivity, and credit analysis.

Target Jangka Menengah
Medium-Term Targets

Dalam jangka menengah, Bank MNC menetapkan sasaran pertumbuhan yang berkelanjutan dengan dukungan permodalan yang kuat.

1. Kinerja Keuangan yang Berkelanjutan
   Bank MNC berupaya mencapai kinerja keuangan yang sehat dan stabil, dengan permodalan yang memadai untuk menopang ekspansi usaha jangka panjang.

2. Fokus pada Kredit Commercial dan Consumer
   Bank akan memperkuat portofolio kredit *commercial* pada segmen *wholesale* dan *SME*. Sementara itu, kredit *consumer* termasuk mortgage, *implant*, dan kartu kredit akan berfungsi sebagai pendukung. Penyaluran kredit UMKM serta pembiayaan berwawasan lingkungan juga akan terus ditingkatkan.

3. Menjadi Pemain Utama dalam Perbankan Digital
   Bank MNC menargetkan posisi sebagai pemimpin layanan perbankan digital melalui pengembangan MotionBank untuk nasabah individu dan MNC eBiz Banking untuk nasabah yang bersinergi dengan berbagai platform dalam ekosistem MNC Grup maupun diluar MNC Grup

4. Peningkatan Basis Nasabah Retail
   Bank akan memperluas basis nasabah ritel melalui sinergi dengan MNC Group, termasuk penyediaan Rekening Dana Nasabah (RDN) untuk menarik dana murah (*low-cost fund*).

5. Pengembangan Bisnis Custodian Bank
   Bank MNC berencana mengembangkan layanan sebagai *Custodian Bank* guna mendukung aktivitas investasi dan pendanaan korporasi. Layanan ini diharapkan menjadi sumber pendapatan tambahan melalui *transaction margin gain* dan *fee based income*.

In the medium term, MNC Bank has set sustainable growth targets with strong capital support.

1. Sustainable Financial Performance
MNC Bank strives to achieve sound and stable financial performance with adequate capital to support long-term business expansion.

2. Focus on Commercial and Consumer Credit
   The Bank will strengthen its commercial credit portfolio in the wholesale and SME. Meanwhile, consumer credit, including mortgages, implants, and credit cards, will serve as a supporting factor. MSME lending and environmentally-friendly financing will also continue to be improved.

3. Becoming a Major Player in Digital Banking
   MNC Bank aims to become a leader in digital banking services through the development of MotionBank for individual customers and MNC eBiz Banking for corporate customers that are integrated with various platforms within the MNC Group ecosystem as well as outside the MNC Group

4. Increasing the Retail Customer Base
   The Bank will expand its retail customer base through synergies with the MNC Group, including the provision of Customer Fund Accounts (RDN) to attract low-cost funds.

5. Development of Custodian Bank Business
   MNC Bank plans to develop its services as a Custodian Bank to support corporate investment and financing activities. This service is expectedto serve as a source of additional income through transaction margin gains and fee-based income.

Tinjauan Bisnis
Business Overview

PERBANKAN INOVATIF

Selaras dengan visi dan misi Bank untuk menjadi Bank masa depan yang menawarkan layanan keuangan kepada nasabah dengan memberikan pengalaman perbankan yang memuaskan melalui perbankan inovatif yang terintegrasi dengan teknologi informasi terkini serta berkontribusi terhadap pertumbuhan berkelanjutan guna memberikan nilai tambah kepada seluruh *Stakeholders*, Bank berkomitmen untuk terus melakukan inovasi baik dalam layanan, produk, saluran pemasaran maupun infrastruktur pendukung untuk memberikan pengalaman perbankan yang memuaskan kepada nasabah.

Sejalan dengan Visi dan Misi Bank, aplikasi MotionBank dan MNC eBiz Banking (*Internet Banking Corporate*) hadir untuk menjawab tantangan dari perubahan perilaku masyarakat dalam berinteraksi seiring pesatnya perkembangan transaksi digital dan *e-commerce*. Melalui aplikasi MotionBank dan MNC eBiz Banking diharapkan dapat memperluas jangkauan Bank kepada nasabah sehingga dapat meningkatkan *customer based*, meningkatkan dana murah dan *fee based income* bagi Bank.

Aplikasi MotionBank dirancang sebagai aplikasi perbankan terintegrasi yang menawarkan layanan yang lengkap mulai dari pembukaan tabungan dan deposito secara *online* dengan fitur biometric verification, transfer, pembayaran hingga kartu kredit, beserta UI/UX yang nyaman seperti *login biometric*, notifikasi realtime, dan lain-lain. Bank terus berupaya untuk melakukan inovasi pengembangan produk pinjaman, simpanan dan berbagai layanan yang menarik sesuai kebutuhan nasabah, pengembangan saluran pemasaran, serta pengembangan platform digital yang sudah dimiliki yaitu aplikasi MotionBank dan MNC eBiz Banking dalam mendukung upaya akuisisi nasabah dan penetrasi pasar dan layanan perbankan bagi nasabah.

Saluran pemasaran dilakukan secara konvensional melalui cabang dan *cross selling* antar segmen bisnis dan produk Bank maupun dengan ekosistem MNC Grup dan Non MNC Group, *direct selling, telesales*, dan melalui *platform digital* yang dimiliki yaitu aplikasi MotionBank. Bank akan terus melakukan inovasi saluran pemasaran guna meningkatkan *customer base* Bank.

INNOVATIVE BANKING

In alignment with the Bank's vision and mission to become a future-ready bank that delivers financial services through a seamless and satisfying customer experience enabled by innovative, technology-driven banking solutions while contributing to sustainable growth and value creation for all stakeholders the Bank remains committed to continuously driving innovation across its services, products, marketing channels, and supporting infrastructure.

In response to evolving customer behavior amid rapid growth in digital transactions and e-commerce, the Bank has developed MotionBank and MNC eBiz Banking (Corporate Internet Banking). These platforms are designed to expand the Bank's reach, enhance customer acquisition, and support growth in low-cost funds (CASA) and fee-based income.

MotionBank is designed as an integrated digital banking application offering comprehensive services, including online account and time deposit opening with biometric verification, fund transfers, payments, and credit card services. The platform is supported by user-friendly UI/UX features such as biometric login, real-time notifications, and other functionalities aimed at enhancing customer convenience. The Bank continues to innovate in developing lending and funding products, enhancing service offerings tailored to customer needs, strengthening marketing channels, and further optimizing its digital platforms MotionBank and MNC eBiz Banking to support customer acquisition, market penetration, and service delivery.

Marketing channels are implemented through both conventional and digital approaches, including branch networks, cross-selling across business segments and products, collaboration within the MNC Group ecosystem and external partners, direct selling, telesales, and digital platforms such as MotionBank. The Bank will continue to innovate its marketing strategies to further expand its customer base.

POTENSI PERKEMBANGAN BISNIS

Potensi perkembangan bisnis MNC Bank ke depan masih sangat terbuka lebar. Sebagai bagian dari MNC Group, MNC Bank memiliki keunggulan kompetitif dengan ekosistem MNC Group yang memiliki basis user terbesar di Indonesia, lebih dari 390 juta basis user, antara lain:

BUSINESS DEVELOPMENT POTENTIAL

The future business potential of MNC Bank remains substantial. As part of the MNC Group, the Bank benefits from a strong competitive advantage through the Group's extensive ecosystem, which encompasses more than 390 million users in Indonesia, including:



Lebih dari 33,8% pangsa pemirsa (*audience share*) di segmen TV *Free-to-Air* (FTA).

An audience share of over 33.8% in the Free-to-Air (FTA) TV segment.



Lebih dari 15 juta pelanggan TV berbayar (Indovision dan K-Vision), serta layanan IPTV (MNC Play) hingga akhir tahun 2025.

More than 15 million Pay TV subscribers (Indovision and K-Vision), as well as IPTV services (MNC Play) as of the end of 2025.



Lebih dari 110 pengguna aktif bulanan (*Monthly Active User*/ MAU) pada aplikasi *Over-The-Top* (OTT) streaming RCTI+ (*Superapp AVOD*) dan Vision+ (*Superapp SVOD*).

Over 110 million Monthly Active Users (MAU) across the Over-The-Top (OTT) streaming apps, RCTI+ (AVOD Superapp) and Vision+ (SVOD Superapp).



Basis pengguna media sosial di bawah naungan MNC Group mencapai lebih dari 675 juta *subscribers*/ *followers* di Youtube, Facebook, Instagram, dan Tiktok, dengan total 1,5 miliar *views* setiap bulannya.

A social media user base under the MNC Group umbrella reaching over 675 million subscribers/followers on YouTube, Facebook, Instagram, and TikTok, generating a total of 1.5 billion views every month.



Mengelola manajemen artis terbesar di Indonesia, dengan lebih dari 400 artis dan entertainer papan atas yang siap berperan sebagai influencer maupun *brand ambassador*.

The management of the largest talent pool in Indonesia, with over 400 top-tier artists and entertainers ready to serve as influencers and brand ambassadors.

SINERGI KUAT

Dalam upaya untuk meningkatkan akuisisi nasabah dan memperluas pasar, Bank terus membangun sinergi yang kuat dengan berbagai perusahaan, perusahaan pembiayaan, perusahaan fintech, BPR, koperasi, karyawan, rekanan serta nasabah yang berada dalam Grup MNC maupun di luar Grup MNC dengan membangun dan mengembangkan komunitas-komunitas yang bertindak sebagai banking agents untuk mempromosikan kredo "*MotionBank as lifestyle*" melalui membangun budaya *client-centric* (*client first*), mempromosikan budaya *Digital Tech-Savvy, Cross-selling* untuk semua produk dan layanan, memastikan aplikasi MotionBank mampu memenuhi "*daily needs*" melalui solusi finansial yang ditawarkan dan fungsionalitas, "MotionBank" sebagai *PRIDE of the nation in digital innovation.*

EFISIENSI DAN PRODUKTIVITAS

Bank terus berupaya untuk meningkatkan efisiensi dan produktivitas jaringan distribusi dengan melakukan konsolidasi, optimalisasi dan pengembangan SDM dan peningkatan infrastruktur pendukung. Secara periodik, Bank terus mengevaluasi efisiensi dan produktivitas jaringan distribusi agar dapat mendukung kinerja Bank secara optimal. Penataan dan pengembangan jaringan kantor (*branch network*) dilakukan sebagai kelanjutan dari evaluasi menyeluruh terhadap potensi bisnis setempat, lokasi saat ini, SDM, infrastruktur dan kinerja cabang.

FOKUS BISNIS

Penyaluran kredit berfokus pada penyaluran kredit segmen komersial, dengan segmen konsumer sebagai pendukung. Penyaluran kredit dilakukan dengan memperhatikan prinsip kehati-hatian. Selain itu, ke depannya Bank juga terus berupaya untuk menyalurkan kredit kepada usaha mikro kecil menengah (UMKM) dan kredit berwawasan lingkungan dalam mendukung upaya pemerintah dalam pemberdayaan masyarakat dan usaha mikro kecil menengah (UMKM) serta upaya pelestarian lingkungan.

Pengembangan produk simpanan difokuskan pada upaya untuk meningkatkan dana murah (CASA) agar dapat menurunkan biaya dana (*cost of fund*). Dengan biaya dana yang murah diharapkan Bank dapat menyalurkan pinjaman kepada nasabah dengan suku bunga yang dapat bersaing dan dapat meningkatkan *Net Interest Margin* (NIM) Bank. Bank juga terus melakukan inovasi dalam pengembangan layanan perbankan dan perbaikan standar layanan agar sesuai dengan kebutuhan nasabah yang pada akhirnya dapat meningkatkan *fee based income*.

STRONG SYNERGY

To enhance customer acquisition and expand market reach, the Bank continues to build strong synergies with various stakeholders, including corporations, financing companies, fintech firms, rural banks (BPR), cooperatives, employees, partners, and customers both within and outside the MNC Group. This is achieved through the development of community based networks acting as banking agents, promoting the "MotionBank as lifestyle" concept. The Bank fosters a client-centric culture ("client first"), promotes digital and technology savvy capabilities, encourages cross-selling across all products and services, and ensures that MotionBank meets customers' daily financial needs through comprehensive solutions and functionalities positioning MotionBank as a "pride of the nation" in digital innovation.

EFFICIENCY AND PRODUCTIVITY

The Bank continues to enhance efficiency and productivity across its distribution network through consolidation, optimization, human capital development, and infrastructure improvements. Periodic evaluations are conducted to ensure that the distribution network operates efficiently and supports optimal business performance. The restructuring and development of branch networks are carried out based on comprehensive assessments of local business potential, location relevance, human resources, infrastructure, and branch performance.

BUSINESS FOCUS

The Bank's lending activities primarily focus on the commercial segment, with the consumer segment serving as a supporting driver. Credit distribution is conducted prudently, adhering to sound risk management principles. Going forward, the Bank is also committed to expanding financing to micro, small, and medium enterprises (MSMEs), as well as environmentally sustainable financing, in support of government initiatives for economic empowerment and environmental preservation.

On the funding side, the Bank focuses on increasing low-cost funds (CASA) to reduce the cost of funds. Lower funding costs are expected to enable the Bank to offer more competitive lending rates while enhancing its Net Interest Margin (NIM). The Bank also continues to innovate in developing banking services and improving service standards to align with evolving customer needs, ultimately contributing to increased fee-based income.

Bisnis *Funding*

Funding Business

STRATEGI BISNIS FUNDING

Selama tahun 2025, MNC Bank terus memperkuat penghimpunan dana murah melalui implementasi berbagai program unggulan, antara lain Program Tabungan Dahsyat yang terdiri dari Tabungan Dahsyat Berhadiah (Undian), Tabungan Dahsyat Arisan, Tabungan Dahsyat Bundling, Tabungan Dahsyat Pasti, serta Tabungan Dahsyat Akuisisi. Program-program tersebut didukung oleh penawaran promosi yang kompetitif, sehingga memberikan nilai tambah dalam bentuk, kendaraan bermotor, uang tunai, voucher belanja serta suku bunga menarik yang kompetitif.

Sejalan dengan strategi tersebut, seluruh inisiatif yang dijalankan mampu menjaga dan memperkuat posisi dana tabungan di tengah kondisi perekonomian yang berfluktuasi. Hingga akhir tahun 2025, posisi dana tabungan MNC Bank tercatat mencapai lebih dari Rp1,77 triliun, mencerminkan pertumbuhan yang tetap positif pada komposisi dana murah Bank.

Selanjutnya di tahun 2026, MNC Bank akan terus melanjutkan fokus agar dapat menurunkan biaya dana (*cost of fund*) Bank. Upaya peningkatan CASA akan dilakukan melalui penawaran berbagai program marketing yang sesuai dengan kebutuhan nasabah dan akan difokuskan melalui channel layanan digital Bank, khususnya layanan aplikasi MotionBank melalui kenyamanan bertransaksi yang *seamless*, cepat dan *realiable* (dapat dipercaya). Dengan biaya dana yang murah, diharapkan Bank dapat menyalurkan pinjaman kepada nasabah dengan suku bunga yang dapat bersaing dan dapat meningkatkan *Net Interest Margin* (NIM) Bank. Bank juga terus melakukan inovasi dalam pengembangan layanan digital perbankan dan perbaikan standar layanan untuk menjaring *retail customers* yang sejalan dalam semangat *client - centric* (*client first*) guna memastikan produk dan layanan memenuhi ekpektasi mitra kerja (*partners*) maupun nasabah untuk menjadi *pioneer* melalui penawaran-penawaran yang beyond market *standard services* yang pada akhirnya mampu memberikan kontribusi bisnis berupa *fee based income.*

KINERJA BISNIS FUNDING

Pada tahun 2025, Dana Pihak Ketiga Bank mengalami peningkatan 1,78% (yoy) menjadi Rp14,69 triliun dari sebelumnya sebesar Rp14,43 triliun di tahun 2024. Komposisi Dana Pihak Ketiga (DPK) Bank masih didominasi produk deposito berjangka dengan kontribusi mencapai 80,20%. Baiknya kepercayaan masyarakat dan dapat bersaingnya suku bunga yang ditawarkan Bank menjadi kunci keberhasilan Bank dalam menjaga peningkatan dana pihak ketiga.

FUNDING BUSINESS STRATEGY

Throughout 2025, MNC Bank continued to strengthen its low-cost funding base through the implementation of various flagship programs, including the Dahsyat Savings Program, which comprises Dahsyat Savings Program (Prize), Dahsyat Savings Arisan, Dahsyat Savings Bundling, Dahsyat Savings Pasti, and Dahsyat Savings Acquisition. These programs were supported by competitive promotional offerings,thus providing added value in the form of motor vehicles, cash, shopping vouchers and competitive, attractive interest rates.

In line with this strategy, all implemented initiatives successfully maintained and strengthened the Bank's savings position amid fluctuating economic conditions. As of the end of 2025, MNC Bank's total savings balance exceeded Rp1.77 trillion, reflecting sustained positive growth in the Bank's low-cost funding composition.

In 2026, MNC Bank will continue to strengthen its focus on reducing the Bank's cost of funds. Efforts to increase CASA will be carried out through the implementation of targeted marketing programs aligned with customer needs, with a primary focus on the Bank's digital service channels, particularly the MotionBank application, by delivering a seamless, fast, and reliable transaction experience. With a lower cost of funds, the Bank is expected to extend lending to customers at more competitive interest rates, while enhancing its Net Interest Margin (NIM). In parallel, the Bank will continue to innovate in the development of digital banking services and improve service standards to attract retail customers, in line with its client-centric ("client first") approach. This ensures that products and services consistently meet the expectations of both partners and customers, positioning the Bank as a pioneer through offerings that go beyond market-standard services and ultimately contribute to the growth of fee-based income.

FUNDING BUSINESS PERFORMANCE

In 2025, the Bank's Third-Party Funds (DPK) increased by 1.78% (yoy) to Rp14.69 trillion, compared to Rp14.43 trillion in 2024. The composition of DPK remained predominantly driven by time deposits, which contributed 80.20% of the total funding. The sustained growth in third-party funds reflects strong public confidence in the Bank, supported by competitive interest rates offered, which have been key to maintaining funding growth.

Dalam Jutaan Rupiah | In Million Rupiah

Jenis Produk Type of product	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Giro Demand Depostis	1.133.586	1.123.635	9.951	0,89
Tabungan Savings Account	1.774.543	1.855.261	(80.718)	(4,35)
Deposito Berjangka Time Deposits	11.778.815	11.451.750	327.065	2,86
Jumlah **Total**	**14.686.944**	**14.430.646**	**256.298**	**1,78**
Rasio CASA CASA Ratio	19,80%	20,64%		(0,84)



Bisnis *Lending*

Lending Business

Bank memiliki produk *lending* untuk berbagai segmentasi bisnis yaitu segmen Commercial (*Wholesale, Small Medium Enterprise dan Multifinance*) dan segmen Consumer (*Mortgage, Implant dan Credit Card*). Pada segmen Commercial Bank memiliki produk kredit modal kerja dan kredit investasi untuk keperluan usaha nasabah serta kredit *multifinance* dan pada segmen bisnis *Consumer, Bank* memiliki produk Kredit Kepemilikan Properti (KKP), Kredit Konsumsi Beragunan Properti (KKBP), Kredit Multiguna Tanpa Agunan (KMG-TA) dan Kartu Kredit.

The Bank has lending products for various business segments, including the Commercial segment (Wholesale, Small Medium Enterprise, and Multifinance) and the Consumer segment (Mortgage, Implant, and Credit Card). In the Commercial segment, the Bank offers working capital loans and investment loans for customer business needs. While in the multifinance loans, the Bank offers Property Ownership Loans (KKP), Property-Backed Consumer Loans (KKBP), Unsecured Multipurpose Loans (KMG-TA), and Credit Cards.

PRODUK KREDIT
LOAN PRODUCTS

Kredit Modal Kerja
Working Capital Loans

Kredit modal kerja merupakan solusi pembiayaan untuk kerperluan modal kerja dan pengembangan usaha nasabah.
Working capital loans are a financing solution that provides loans for customers' working capital and business development needs.

Kredit Investasi
Investment Loans

Kredit investasi menyediakan solusi pendanaan untuk pembiayaan proyek pembangunan properti atau infrastruktur maupun pengembangan sarana/ mesin produksi.
Investment Loans provides funding solutions for financing property or infrastructure development projects as well as the development of production facilities/machinery.

Kredit Multifinance
Multifinance Loans

Memberikan solusi kebutuhan modal kerja untuk perusahaan pembiayaan (*multifinance*) dengan berbagai skema seperti *joint financing, executing* maupun *channeling*.
Provides solution for multifinance companies with various schemes such as joint financing, executing and channeling business.

Kredit Kepemilikan Properti (KKP) dan Kredit Konsumsi Beragunan Properti (KKBP)
Property Ownership Loans (KKP) and Property Collateralized Consumer Loans (KKBP)

Memberikan solusi untuk kebutuhan pembelian properti dan pendanaan/pembiayaan berbagai kebutuhan dengan agunan properti.
Provides financing solutions for the purchase of property or other financing needs with a property as collateral.

Kredit Multiguna Tanpa Agunan (KMG-TA)
Multipurpose Loans Without Collateral

Memberikan pinjaman tanpa agunan yang dipasarkan melalui payung kerjasama dengan instansi/badan usaha/perusahaan, koperasi karyawan, perusahaan fintech dan dana pensiun, serta cross selling untuk nasabah MNC Group.
Provides a collateral-free loans offered through partnership with institutions, business entities, employee cooperatives, fintech companies, pension funds, as well as cross selling for MNC Group customers.

Kartu Kredit
Credit Cards

Bank menerbitkan kartu kredit untuk kebutuhan nasabah. Kartu Kredit MNC Bank tersedia dalam 3 (tiga) jenis kartu sesuai dengan kebutuhan nasabah yaitu Platinum, Gold dan Motion (digital).
The Bank offers credit cards for customer needs. MNC Bank's Credit Cards are available in 3 (three) types of cards based on customer needs, including Platinum, Gold and Motion (digital).



STRATEGI BISNIS *LENDING*

Pada tahun 2026, Bank masih berfokus pada penyaluran kredit commercial terutama segmen wholesale maupun SME dan kredit consumer sebagai pendukung dengan memperhatikan prinsip kehati-hatian. Bank juga aktif berperan dalam mendorong pertumbuhan ekonomi dengan menekankan peningkatan penyaluran kredit pembiayaan inklusif yang diharapkan dapat mendukung upaya untuk mendorong pengembangan UMKM, pemberdayaan BPR, dan penguatan UMKM melalui kelompok, klaster, dan/atau korporasi UMKM sejalan dengan ketentuan yang ditetapkan oleh Regulator.

Bank juga akan berpartisipasi dalam kredit sindikasi dengan memperhatikan potensi return on investment, profil risiko dan risk appetite yang dimiliknya. Partisipasi aktif dalam Program Pemerintah khususnya dalam pengembangan energi baru dan terbaharukan, industri baterai nasional, infrastruktur dan proyek strategis nasional lainnya guna membangun reputasi, meningkatkan partnership dan reputasi serta memitigasi risiko kerugian yang potensial.

KINERJA BISNIS LENDING

Pada tahun 2025, kredit Bank tercatat sebesar Rp11,61 triliun. Pertumbuhan tersebut dikontribusi oleh segmen *commercial* sebesar 4,41%, sedangkan segmen *consumer* masih terkontraksi sebesar 2,67% terutama disebabkan oleh penurunan pada segmen Mortgage. Di sisi kualitas kredit, sebagai dampak upaya penyelamatan debitur sesuai ketentuan OJK serta pembentukan CKPN yang memadai, portofolio kredit Bank dapat terjaga dengan rasio *Non Performing Loan* (NPL) *gross* sebesar 2,99% lebih baik dari tahun 2024 yang tercatat sebesar 3,90%, dan *NPL net* sebesar 2,08% lebih baik jika dibandingkan dengan tahun 2024 sebesar 2,50%.

LENDING BUSINESS STRATEGY

In 2026, the Bank will continue to focus on commercial lending, particularly in the wholesale and SME segment and consumer lending as a supporting segment, with due regard to the principle of prudence. The Bank also plays an active role in driving economic growth by emphasizing the increase in inclusive lending, which is expected to support the development of MSMEs, the empowerment of BPR, and the strengthening of MSMEs through groups, clusters, and/or MSME corporations in line with the provisions set by the Regulator.

The Bank will also participate in syndicated loans by considering the potential return on investment, risk profile, and risk appetite. Active participation in Government Programs, particularly in the development of new and renewable energy, the national battery industry, infrastructure, and other national strategic projects, aims to build reputation, enhance partnerships, and mitigate potential risks of loss.

LENDING BUSINESS PERFORMANCE

In 2025, the Bank's total loans reached Rp11.61 trillion. This growth was primarily supported by the Commercial segment, which expanded by 4.41%, while the Consumer segment contracted by 2.67%, mainly due to a decline in the Mortgage segment. From an asset quality perspective, the Bank demonstrated improvement as a result of debtor restructuring efforts in accordance with OJK regulations, as well as the formation of adequate CKPN. As a result, the Bank maintained a healthy loan portfolio, with the gross Non-Performing Loan (NPL) ratio improving to 2.99% from 3.90% in 2024, and the net NPL ratio improving to 2.08% from 2.50% in the previous year.

Dalam Jutaan Rupiah | In Million Rupiah

SEGMEN BISNIS Business Segment	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
Commercial	9.947.267	9.527.567	419.700	4,41
Wholesale	8.015.701	7.244.929	770.772	10,64
SME	391.893	343.622	48.271	14,05
Multifinance	1.539.673	1.939.016	(399.343)	(20,60)
Consumer	1.666.231	1.712.019	(45.788)	(2,67)
Mortgage	629.401	739.282	(109.881)	(14,86)
Implant	616.346	544.263	72.083	13,24
Credit Card	420.484	428.474	(7.990)	(1,86)
Jumlah Kredit **Total Credit**	**11.613.498**	**11.239.586**	**373.912**	**3,33**
NPL Rasio-Gross	2,99%	3,90%		(0,91)
NPL Rasio-Neto	2,08%	2,50%		(0,42)

Bisnis Treasury & Financial Institution

Treasury & Financial Institution Business

Bisnis *Treasury* dan *Financial Institution* memiliki posisi strategis dalam menjalankan tugas dan fungsi utama untuk menjaga tingkat kesehatan bank, mengatur alokasi aset dan liabilitas Bank secara optimal dan menghasilkan *profit* yang optimal bagi Bank. Adapun aktivitas yang dilakukan di Bisnis *Treasury* dan *Financial Institution* yaitu mengelola:

1. *Asset and Liability Management* (Likuiditas Bank)
2. Aktivitas *Banking* Portofolio
3. Aktivitas *Trading* Portofolio
4. Aktivitas Penjualan instrumen treasuri

The Treasury and Financial Institution business has a strategic position in carrying out its main duties and functions to maintain the Bank's health, optimally manage the allocation of the Bank's assets and liabilities, and generate optimal profits for the Bank. The activities carried out in the Treasury and Financial Institution business are to manage:

1. Asset and Liability (Bank Liquidity)
2. Banking Portfolio Activities
3. Trading Portfolio Activities
4. Treasury Instrument Sales Activities

PRODUK BISNIS TREASURY & FINANCIAL INSTITUTION
TREASURY & FINANCIAL INSTITUTION BUSINESS PRODUCTS

Deposit on Call

Merupakan produk simpanan dengan tenor 1 (satu) hari (*overnight*) sampai dengan 1 (satu) bulan untuk memenuhi kebutuhan nasabah yang sifatnya jangka pendek.
A savings product with a tenor of 1 day (overnight) up to 1 month, which is designed to fulfill short-term customer needs.

Forex (*Spot* dan *Forward*)

Memberikan layanan pembelian atau penjualan forex sesuai dengan kebutuhan nasabah dengan rate yang bersaing.
Provides foreign exchange purchase or sale services based on customer needs at competitive rates.

Money Market Line

Merupakan produk pinjaman yang diperuntukan untuk nasabah institusi finansial non bank yang telah memiliki limit money market.
A loan product intended for non-bank financial institution customers who has a limit in the money market.

Bank Garansi | Bank Guarantee

Menyediakan layanan kebutuhan penjaminan Bank melalui fasilitas Bank Garansi untuk kepentingan usaha nasabah.
Provides a bank guarantee service through the Bank Guarantee facility to support the customer business needs.

Fixed Income

Melakukan aktivitas jual beli surat hutang yang dikeluarkan Pemerintah dan korporasi yang memiliki rating minimum A.
Buying and selling of debt securities issued by the Government or corporations with a minimum rating of A.

STRATEGI BISNIS *TREASURY & FINANCIAL INSTITUTION*

Pada tahun 2025, Bisnis *Treasury* dan *Financial Institution* fokus dalam menjaga dan mengoptimalkan likuditas Bank agar dapat menghasilkan yield yang optimal melalui investasi pada surat berharga dan reksadana yang dapat memberikan return yang optimal, meningkatkan kapasitas transaksi *interbank* melalui kerjasama dengan *counterparty* baru seiring dengan membaiknya kondisi dan profitabilitas Bank, optimalisasi kerjasama dengan nostro Bank untuk mendukung peningkatan *fee based income* melalui transaksi *remittance* dan *trade finance,* dan optimalisasi kerjasama dengan *counterparty* untuk *commercial line*, sehingga diharapkan dapat menambah *fee based income* melalui transaksi *trade finance*.

Strategi utama Bisnis *Treasury* dan *Financial Institution* pada tahun 2026 diarahkan untuk meningkatkan aset likuid (*Treasury Asset*) dengan return yang memadai melalui sumber pendanaan pada segmen financial institution. Strategi tersebut ditempuh sebagai upaya untuk meningkatkan liquidity capacity Bank dan sebagai upaya untuk meningkatkan rentabilitas Bank. Selain itu, Bisnis Treasury dan Financial Institution juga akan memperkaya varian produk yang dapat ditawarkan kepada nasabah baik pada segmen korporasi maupun retail yang akan dilakukan secara bertahap menyesuaikan dengan kapasitas Bank. Adapun varian produk baru tersebut antara lain berupa layanan perdagangan valas digital bagi nasabah ritel, perdagangan obligasi ritel dan sub agen penjualan Obligasi Negara Ritel (ORI) maupun Sukuk Ritel (SR) untuk melengkapi layanan yang sudah ada sebelumnya dan akan terus ditingkatkan baik kapasitas transaski maupun peningkatan kepuasan pelanggan serta peningkatan jumlah investasi juga akan dilakukan Bank pada reksadana pasar uang/reksadana *fixed income*. Selain itu, bank akan melakukan integrasi produk dan layanan treasury ke digital channel MotionBank seperti Fx retail dan *Bonds retail*.

TREASURY & FINANCIAL INSTITUTION BUSINESS STRATEGY

In 2025, the Treasury and Financial Institution (FI) business focused on maintaining and optimizing the Bank's liquidity to generate optimal yields through investments in marketable securities and mutual funds. The Bank also enhanced its interbank transaction capacity by establishing partnerships with new counterparties, in line with improving financial performance and profitability. In addition, the Bank optimized collaboration with its nostro banks to support fee-based income growth through remittance and trade finance transactions, as well as strengthened partnerships with counterparties for commercial lines, thereby increasing fee-based income from trade finance activities.

Looking ahead to 2026, the Treasury and Financial Institution business strategy will focus on increasing liquid assets (Treasury Assets) with adequate returns, primarily through funding sources from the financial institution segment. This strategy is aimed at strengthening the Bank's liquidity capacity while enhancing overall profitability. Furthermore, the Bank plans to gradually expand its product offerings for both corporate and retail customers, in line with its operational capacity. New product initiatives include digital foreign exchange trading services for retail customers, retail bond trading, and acting as a sub-distribution agent for Government Retail Bonds (ORI) and Retail Sukuk (SR), complementing existing services. The Bank will also continue to enhance transaction capacity, improve customer experience, and increase investments in money market and fixed income mutual funds. In addition, treasury products and services will be integrated into the MotionBank digital platform, including retail FX and retail bonds, to further strengthen digital financial service capabilities.

KINERJA BISNIS TREASURY & FINANCIAL INSTITUTION

Pada akhir tahun 2025, penurunan aset Treasury dan Financial Institution merupakan bagian dari langkah strategis Bank dalam meningkatkan kualitas dan keberlanjutan pendapatan melalui strategi optimalisasi neraca dengan tetap memperhatikan tingkat kecukupan likuditas yang optimal. Penurunan aset Treasury dan Financial Institution terutama disebabkan oleh penurunan efek-efek yang dimiliki (termasuk Efek-efek yang dibeli dengan janji dijual Kembali) sebesar Rp303.208 juta (yoy) menjadi Rp4.341.950 juta.

Selama tahun 2025, kinerja Bisnis Treasury dan Financial Institution mencatatkan pertumbuhan pada sisi pendapatan. Pendapatan bunga dari investasi efek-efek pada tahun 2025 mengalami peningkatan sebesar 23,42% (yoy) menjadi Rp202.514 juta dan didukung peningkatan pendapatan bunga dari Giro dan Penempatan pada Bank Indonesia maupun Bank lain sebesar 14,34% (yoy) menjadi Rp150.452 juta.

Disamping peningkatan pendapatan bunga, pertumbuhan pendapatan kegiatan *Treasury* dan *Financial Institution* juga diperkuat dari peningkatan pendapatan operasional selain bunga. Peningkatan keuntungan dari penjualan efek-efek pada tahun 2025 sebesar 253,40% (yoy) menjadi Rp80.512 juta, peningkatan keuntungan dari transaksi valas sebesar 672,13% (yoy) menjadi Rp5.984 juta dan peningkatan keuntungan yang belum direalisasi dari efek yang diukur pada nilai wajar melalui laba rugi sebesar 1.910,00% (yoy) menjadi Rp1.810 juta.

TREASURY & FINANCIAL INSTITUTION BUSINESS PERFORMANCE

As of the end of 2025, the decline in Treasury and Financial Institution (FI) assets reflects the Bank's strategic initiative to enhance the quality and sustainability of its income through balance sheet optimization, while maintaining an adequate level of liquidity. The decrease in Treasury and FI assets was primarily driven by a reduction in securities holdings (including securities purchased under resale agreements), which declined by Rp303,208 million (yoy) to Rp4,341,950 million.

Throughout 2025, the Treasury and Financial Institution business recorded strong growth in income. Interest income from securities investments increased by 23.42% (yoy) to Rp202,514 million, supported by a 14.34% (yoy) increase in interest income from current accounts and placements with Bank Indonesia and other banks, reaching Rp150,452 million.

In addition to higher interest income, the growth in Treasury and FI income was further strengthened by an increase in non-interest operating income. Gains from the sale of securities surged by 253.40% (yoy) to Rp80,512 million, foreign exchange transaction gains rose significantly by 672.13% (yoy) to Rp5,984 million, and unrealized gains on financial assets measured at fair value through profit or loss increased by 1,910.00% (yoy) to Rp1,810 million.

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
Giro pada Bank Indonesia Current Account on Bank of Indonesia	693.872	738.201	(44.329)	(6,01)
Giro pada Bank Lain - Pihak Ketiga Current Account on other Banks -Third Party	172.536	277.507	(104.971)	(37,83)
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga Placement in BI and other Banks -Third Party	1.505.000	1.434.921	70.079	4,88
Efek-Efek - Pihak Ketiga dan Berelasi Securities - Third Parties and Related Parties	4.341.950	4.645.158	(303.208)	(6,53)
Tagihan Derivatif - Pihak Ketiga Derivative Receivables -Third Party	816	1.201	(385)	(32,06)
Pendapatan Bunga **Interest Income**	**352.966**	**295.664**	**57.302**	**19,38**
Efek-efek Securities	202.514	164.079	38.435	23,42
Giro dan Penempatan pada Bank Indonesia Current Account and Placements with Bank Indonesia	90.076	57.604	32.472	56,37
Giro dan Penempatan pada bank lain Current Account and Placements with Other Banks	60.376	73.981	(13.605)	(18,39)
Keuntungan penjualan efek Securities Selling Profits	80.512	22.782	57.730	253,40
Keuntungan transaksi valas Forex Transaction Advantages	5.984	775	5.209	672,13
Keuntungan (kerugian) yang belum direalisasi dari efek yang diukur pada nilai wajar melalui laba rugi Unrealized gains (losses) on financial instruments measured at fair value through profit or loss	1.810	(100)	1.910	1.910,00

Prospek Usaha
Business Prospects

Memasuki tahun 2026, Bank akan memprioritaskan penataan jaringan kantor yang lebih efektif dan efisien, sejalan dengan visi, misi, dan arah strategis jangka panjang. Penataan ini mempertimbangkan potensi ekonomi di setiap wilayah, evaluasi kinerja layanan, serta kesiapan sumber daya manusia. Pada saat yang sama, pengembangan layanan digital menjadi fokus penting untuk menjawab percepatan transformasi teknologi.

Sebagai dukungan terhadap ekspansi bisnis, Bank mengalokasikan anggaran *capital expenditure* (capex) untuk memperkuat infrastruktur, teknologi informasi, dan jaringan distribusi. Porsi terbesar anggaran diarahkan pada peningkatan kapabilitas digital agar masyarakat dan nasabah dapat mengakses layanan keuangan yang lebih mudah dijangkau.

Komitmen Bank untuk meningkatkan kualitas layanan diwujudkan melalui inovasi dan edukasi yang berkelanjutan. Langkah ini diharapkan mempermudah masyarakat mengenali serta memanfaatkan produk dan layanan Bank. Dalam menghadapi persaingan yang semakin ketat, Bank terus mengembangkan solusi pinjaman, simpanan, dan layanan keuangan lain yang disesuaikan dengan kebutuhan nasabah, baik individu maupun korporasi.

Aplikasi *MotionBank* untuk nasabah individu dan *MNC eBiz Banking* untuk nasabah korporasi menjadi dua platform utama yang akan diperkuat dengan fitur-fitur baru. Selain itu, Bank juga bersiap meluncurkan produk kartu kredit baru serta layanan *Merchant Acquiring Service* melalui kolaborasi dengan berbagai *payment gateway*. Untuk memperkuat Dana Pihak Ketiga (DPK), Bank merencanakan berbagai inovasi produk dan peningkatan integrasi layanan digital dengan mitra perbankan maupun non-perbankan.

MNC eBiz Banking juga akan hadir dengan tampilan baru berbasis *mobile view*, yang lebih ramah bagi pengguna gawai. Fitur seperti tarik tunai tanpa kartu di ATM atau merchant mitra, serta optimalisasi transaksi melalui QRIS, akan memperkaya pengalaman perbankan nasabah.

Selain fokus pada produk keuangan tradisional, Bank juga mengembangkan sumber pendapatan berbasis biaya melalui layanan dan kemitraan strategis. Dengan memperluas akses ke layanan digital, Bank berupaya menghadirkan kenyamanan dan fleksibilitas bagi nasabah, baik di kantor cabang maupun melalui platform daring. Seluruh inisiatif ini menegaskan komitmen Bank untuk terus berkontribusi pada perekonomian Indonesia dengan menyediakan layanan perbankan yang lebih cepat, inklusif, dan sesuai kebutuhan masyarakat di era digital.

Going into 2026, the Bank will prioritize a more effective and efficient office network structure, in line with its vision, mission, and long-term strategic direction. This restructuring will consider the economic potential of each region, service performance evaluations, and the readiness of human resources. At the same time, the development of digital services will be a key focus in response to the acceleration of technological transformation.

To support business expansion, the Bank has allocated a capital expenditure (capex) budget to strengthen its infrastructure, information technology, and distribution network. The largest portion of the budget is directed toward improving digital capabilities so that the public and customers can access financial services more easily.

The Bank's commitment to improving service quality is realized through continuous innovation and education. This initiative is expected to facilitate the public in recognizing and utilizing the Bank's products and services. Given the increasingly intense competition, the Bank continues to develop loan, deposit, and other financial service solutions tailored to the needs of both individual and corporate customers.

The MotionBank application for individual customers and MNC eBiz Banking for corporate customers are two key platforms that will be enhanced with new features. Furthermore, the Bank is also preparing to launch a new credit card product and Merchant Acquiring Service through collaboration with various payment gateways. To strengthen Third Party Funds (DPK), the Bank is planning various product innovations and improvements in digital service integration with banking and non-banking partners.

MNC eBiz Banking will also introduce a new mobile-based view, which is more user-friendly for mobile device users. Features such as cardless cash withdrawals at ATMs or partner merchants, as well as transaction optimization through QRIS, will enrich the customer banking experience.

Besides focusing on traditional financial products, the Bank is also developing fee-based revenue sources through services and strategic partnerships. By expanding access to digital services, the Bank strives to provide convenience and flexibility for customers, both at branch offices and through online platforms. All of these initiatives reinforce the Bank's commitment to continue contributing to the Indonesian economy by providing faster, more inclusive banking services that meet the needs of the community in the digital era.

Aspek Pemasaran
Marketing Aspect

Pada tahun 2026, Bank akan melanjutkan pengembangan saluran pemasaran agar dapat menjangkau lebih banyak nasabah dan memperkuat posisi di pasar. Strategi pemasaran memadukan kanal tradisional melalui kantor cabang, pendekatan cross selling antar produk dan segmen bisnis, serta pemanfaatan ekosistem MNC Group melalui direct selling, telesales, dan platform digital seperti MotionBank dan MNC eBiz Banking. Inovasi akan terus dilakukan untuk memperluas basis nasabah serta meningkatkan kontribusi pendapatan berbasis biaya.

Dalam segmen kartu kredit, Bank menetapkan target pertumbuhan secara cermat guna menjaga kualitas portofolio. Beberapa produk kartu kredit baru akan diluncurkan untuk menjawab berbagai kebutuhan nasabah. Dengan memperkuat inovasi produk dan layanan, Bank berkomitmen untuk mendorong pertumbuhan bisnis, memperluas jangkauan pasar, dan mempertahankan daya saing di industri keuangan yang semakin dinamis.

In 2026, the Bank will continue to develop its marketing channels in order to reach more customers and strengthen its position in the market. The marketing strategy combines traditional channels through branch offices, a cross-selling approach between products and business segments, and the utilization of the MNC Group ecosystem through direct selling, telesales, and digital platforms such as MotionBank and MNC eBiz Banking. Innovation will be continuously pursued to expand the customer base and increase fee-based income contributions.

In the credit card segment, the Bank has set careful growth targets to maintain portfolio quality. Several new credit card products will be launched to meet various customer needs. By strengthening product and service innovation, the Bank is committed to driving business growth, expanding market reach, and maintaining competitiveness in an increasingly dynamic financial industry.

Tinjauan Keuangan
Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2025 dan 2024 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dan mendapat opini wajar dalam semua hal yang material, posisi keuangan PT Bank MNC Internasional Tbk tanggal 31 Desember 2025, serta kinerja keuangan dan arus kas Bank untuk periode yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial overview outlined below refers to the Financial Statements for the years ended December 31, 2025 and 2024 presented in this Annual Report. The Financial Statements have been audited by the Public Accounting Firm Kanaka Puradiredja, Suhartono and received an unqualified opinion in all material respects, the financial position of PT Bank MNC Internasional Tbk as of December 31, 2025, as well as the Bank's financial performance and cash flows for the period ending on that date, in accordance with Indonesian Financial Accounting Standards.

Laporan Posisi Keuangan
Statement of Financial Position

POSISI KEUANGAN

Pada akhir periode pelaporan, total aset Bank tercatat sebesar Rp20,27 triliun, menurun dibandingkan periode sebelumnya yang tercatat sebesar Rp20,87 triliun. Komposisi aset terutama didominasi oleh penyaluran kredit sebesar Rp11,61 triliun (sebelum dikurangi cadangan kerugian penurunan nilai), dengan kualitas yang relatif terjaga sebagaimana tercermin dari total cadangan kerugian penurunan nilai yang relatif stabil dengan kecenderungan sedikit

FINANCIAL POSITION

At the end of the reporting period, the Bank's total assets stood at Rp20.27 trillion, slightly declining from Rp20.87 trillion in the previous period. The asset composition remained predominantly driven by loans, which amounted to Rp11.61 trillion (before allowance for impairment losses), with asset quality remaining relatively well maintained as reflected in the stable and slightly declining allowance for impairment losses compared to the previous

menurun dibandingkan periode sebelumnya. Selain itu, Perseroan tetap mempertahankan penempatan dana pada Bank Indonesia maupun bank lain serta investasi pada efek-efek sebagai bagian dari strategi optimalisasi neraca dan pengelolaan likuiditas yang *prudent*. Secara keseluruhan, struktur aset menunjukkan keseimbangan antara fungsi intermediasi dan pengelolaan likuiditas di tengah dinamika bisnis yang berlangsung.

period. In addition, the Bank continued to maintain placements with Bank Indonesia and other banks, as well as investments in marketable securities, as part of its balance sheet optimization strategy and prudent liquidity management. Overall, the Bank's asset structure reflects a balanced approach between its intermediation function and liquidity management amid ongoing business dynamics.

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
ASET ASSETS				
Kas Cash	97.905	102.054	(4.149)	(4,07)
Giro pada Bank Indonesia Demand deposits with Bank Indonesia	693.872	738.201	(44.329)	(6,01)
Giro pada Bank Lain - Pihak Ketiga Demand deposits with other banks - third parties	172.536	277.507	(104.971)	(37,83)
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga Placements with Bank Indonesia and other banks - third parties	1.505.000	1.434.921	70.079	4,88
Efek-Efek - Pihak Ketiga dan Berelasi Securities - Third Parties and Related Parties	4.298.461	4.645.158	(346.697)	(7,46)
Tagihan Derivatif - Pihak Ketiga Derivative Receivables -Third Party	816	1.201	(385)	(32,06)
Kredit - Bersih Net - Loans	11.613.498	11.239.586	373.912	3,33
CKPN Kredit -/- Acceptance - third parties	(255.895)	(256.491)	(596)	(0,23)
Tagihan akseptasi - pihak ketiga Acceptance - third parties	2.558	42.176	(39.618)	(93,93)
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under resale agreements - third parties	43.489	-	43.489	100,00
Biaya Dibayar di Muka Prepaid Expenses	118.164	68.008	50.156	73,75
Aset Tetap - Bersih Premises and equipment - net	978.288	1.002.737	(24.449)	(2,44)
Aset Pajak Tangguhan - Bersih Deferred Tax Assets-Net	76.832	92.815	(15.983)	(17,22)
Aset Takberwujud - Bersih Intangible Assets-Net	19.297	16.720	2.577	15,41
Aset Lain-Lain - Bersih Other Assets -Net	907.814	1.466.816	(559.002)	(38,11)
Jumlah Aset **Total Assets**	**20.272.635**	**20.871.409**	**(598.774)**	**(2,87)**

TOTAL ASET

Total Aset Bank pada tahun 2025 tercatat sebesar Rp20,27 triliun, turun 2,87% dari tahun 2024 yang tercatat sebesar Rp20,87 triliun. Penurunan aset Bank sejalan dengan penurunan sumber pendanaan Bank sebagai bentuk upaya strategis Bank dalam mengoptimalkan pendapatan khususnya pendapatan bunga bersih melalui optimalisasi neraca dengan pertimbangkan kondisi kecukupan likuiditas yang dinilai telah memadai.

KAS

Posisi Kas Bank pada tahun 2025 tercatat sebesar Rp97.905 juta, turun 4,07% dari tahun 2024 yang tercatat sebesar Rp102.054 juta. Penurunan ini terutama dipengaruhi oleh penurunan kas dalam mata uang Valuta Asing menjadi Rp923 juta pada tahun 2025 dari tahun 2024 yang tercatat sebesar Rp4.407 juta. Komposisi kas mencerminkan strategi Bank dalam menjaga likuiditas dan fleksibilitas mata uang guna mendukung kelancaran operasional serta layanan kepada nasabah.

GIRO PADA BANK INDONESIA

Giro pada Bank Indonesia pada tahun 2025 tercatat sebesar Rp693.872 juta, turun 6,01% dari tahun 2024 yang tercatat sebesar Rp738.201 juta. Saldo tersebut telah memenuhi peraturan yang berlaku perihal Giro Wajib Minimum bagi Bank Umum Konvensional dan mencerminkan penerapan strategi pengelolaan likuiditas yang *prudent*.

GIRO PADA BANK LAIN

Giro pada bank lain pada tahun 2025 tercatat sebesar Rp172.536 juta, turun 37,83% dari tahun 2024 yang tercatat sebesar Rp277.507 juta. Penurunan tersebut terutama dipengerahui oleh penurunan saldo giro pada mata uang Valuta Asing menjadi Rp145.610 juta dari tahun 2024 yang tercatat sebesar Rp256.379 juta.

PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Penempatan pada Bank Indonesia dan Bank Lain pada tahun 2025 tercatat sebesar Rp1.505.000 juta, naik 4,88% dari tahun 2024 yang tercatat sebesar Rp1.434.921 juta. Penurunan tersebut dikarenakan berkurangnya penempatan pada Bank Indonesia sebesar Rp539.921 juta, dimana Bank tidak melakukan penempatan pada Bank Indonesia pada akhir tahun 2025. Posisi tersebut mencerminkan strategi Bank dalam pengelolaan likuiditas secara optimal dan diversifikasi penempatan dana antar-bank.

TOTAL ASSETS

In 2025, the Bank's total assets amounted to Rp20.27 trillion, representing a 2.87% decline from Rp20.87 trillion in 2024. The decline in Bank assets is in line with the decline in Bank funding sources as a form of the Bank's strategic efforts to optimize income, especially net interest income, through balance sheet optimization, taking into account the condition of liquidity adequacy, which is considered adequate.

CASH

The Bank's cash position in 2025 stood at Rp97,905 million, decreasing by 4.07% from Rp102,054 million in 2024. The decline was primarily attributable to a reduction in foreign currency cash balances, which decreased to Rp923 million in 2025 from Rp4,407 million in the previous year. The composition of cash reflects the Bank's strategy in maintaining liquidity and currency flexibility to support operational activities and customer services.

CURRENT ACCOUNTS WITH BANK INDONESIA

Current accounts with Bank Indonesia totaled Rp693,872 million in 2025, declining by 6.01% from Rp738,201 million in 2024. This balance has complied with the prevailing regulatory requirements regarding the Minimum Statutory Reserves (GWM) for Conventional Commercial Banks and reflects the Bank's prudent liquidity management strategy.

CURRENT ACCOUNTS WITH OTHER BANKS

Current accounts with other banks amounted to Rp172,536 million in 2025, decreasing by 37.83% from Rp277,507 million in 2024. The decline was mainly driven by a reduction in foreign currency current account balances, which decreased to Rp145,610 million from Rp256,379 million in the previous year.

PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Placements with Bank Indonesia and other banks were recorded at Rp1,505,000 million in 2025, increasing by 4.88% from Rp1,434,921 million in 2024. The increase occurred despite a reduction in placements with Bank Indonesia amounting to Rp539,921 million, as the Bank did not place funds with Bank Indonesia at the end of 2025. This position reflects the Bank's strategy in optimizing liquidity management and diversifying fund placements across interbank instruments.

EFEK-EFEK

Bank terus melakukan diversifikasi portofolio investasi pada berbagai instrumen, termasuk Sekuritas Rupiah Bank Indonesia (SRBI), Obligasi Korporasi, Obligasi Pemerintah maupun Reksadana. Instrumen efek-efek pada tahun 2025 tercatat sebesar Rp4.298.461 juta, turun 7,46% dari tahun 2024 yang tercatat sebesar Rp4.645.158 juta. Penurunan tersebut terutama dipengaruhi oleh penurunan Obligasi Pemerintah sebesar Rp1.055.983 juta dibandingkan tahun 2024 yang tercatat sebesar Rp2.132.736. Meskipun efek-efek yang dimiliki menurun dibandingkan tahun sebelumnya, komposisi portofolio efek-efek tetap mencerminkan strategi pengelolaan likuiditas yang optimal melalui investasi atas *excess* likuiditas Bank yang seimbang serta terdiversifikasi.

SECURITIES

The Bank continued to diversify its investment portfolio across various instruments, including Bank Indonesia Rupiah Securities (SRBI), corporate bonds, government bonds, and mutual funds. Marketable securities in 2025 were recorded at Rp4,298,461 million, declining by 7.46% from Rp4,645,158 million in 2024. The decrease was primarily driven by a reduction in government bonds amounting to Rp1,055,983 million compared to Rp2,132,736 million in the previous year. Despite the decline, the composition of securities continues to reflect a balanced and diversified liquidity management strategy through the investment of excess liquidity.

KREDIT

Kredit Bank pada tahun 2025 tercatat sebesar Rp11.613.498 juta, meningkat 3,33% dari tahun 2024 yang tercatat sebesar Rp11.239.586 juta. Pertumbuhan tersebut dikontribusi oleh segmen commercial terutama pada segmen Wholesale yang meningkat sebesar 10,64% dan segmen SME yang meningkat sebesar 14,05%, sedangkan pada segmen consumer penyaluran kredit relatif stabil dengan kecenderungan sedikit menurun.

Pertumbuhan kredit Bank didukung beberapa pencapaian kunci lainnya terkait dengan penyaluran kredit seperti pemenuhan ketentuan Batas Maksimum Pemberian Kredit (BMPK), penurunan jumlah kredit bermasalah yang juga tercermin dari penurunan rasio NPL dan peningkatan penyaluran kredit terkait pembiayaan inklusif makroprudensial yang juga tercermin dari peningkatan rasio RPIM dibandingkan tahun sebelumnya. Kinerja kredit tersebut menunjukan pengelolaan portofolio kredit Bank secara prudent, kepatuhan terhadap regulasi, dan efektivitas fungsi intermediasi Bank dalam penyaluran kredit dengan risiko yang terkendali.

CREDIT

The Bank's loan portfolio in 2025 reached Rp11,613,498 million, growing by 3.33% from Rp11,239,586 million in 2024. This growth was mainly contributed by the commercial segment, particularly Wholesale, which increased by 10.64%, and SME, which grew by 14.05%. Meanwhile, the consumer segment remained relatively stable with a slight downward trend.

Loan growth was supported by several key achievements, including compliance with the Legal Lending Limit (BMPK), improvement in asset quality as reflected in lower Non-Performing Loans (NPL), and increased lending related to macroprudential inclusive financing, as indicated by the higher RPIM ratio compared to the previous year. Overall, this performance demonstrates prudent credit portfolio management, strong regulatory compliance, and the Bank's effectiveness in performing its intermediation function while maintaining controlled risk exposure.

Portofolio Kredit Berdasarkan Segmen Bisnis
Credit Portfolio Based on Business Segment

Dalam Jutaan Rupiah | In Million Rupiah

SEGMEN BISNIS Business Segment	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
Commercial	9.947.267	9.527.567	419.700	4,41
a. Wholesale	8.015.701	7.244.929	770.772	10,64
b. SME	391.893	343.622	48.271	14,05
c. Multifinance	1.539.673	1.939.016	(399.343)	(20,60)
Consumer	1.666.231	1.712.019	(45.788)	(2,67)
a. Mortgage	629.401	739.282	(109.881)	(14,86)
b. Implant	616.346	544.263	72.083	13,24
c. Credit Card	420.484	428.474	(7.990)	(1,86)
Jumlah Kredit **Total Credit**	**11.613.498**	**11.239.586**	**373.912**	**3,33**
Cadangan Kerugian Penurunan Nilai (CKPN) **Allowance for Impairment Losses (CKPN)**	**(255.895)**	**(256.491)**	**(596)**	**(0,23)**

CADANGAN KERUGIAN PENURUNAN NILAI (CKPN)

Cadangan kerugian penurunan nilai (CKPN) dibentuk sebagai mitigasi atas potensi kerugian yang mungkin muncul akibat terjadinya penurunan nilai aset keuangan sesuai dengan Standar Akuntansi Keuangan. CKPN Bank tahun 2025 tercatat sebesar Rp255.895 juta, turun 0,23% dari tahun 2024 yang tercatat sebesar Rp256.491 juta. Penurunan tersebut sejalan dengan peningkatan kualitas kredit yang tercermin dari penurunan jumlah kredit bermasalah dan realisasi rasio NPL Bank.

EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (*REVERSE REPO*)

Pada akhir tahun 2025, Bank melakukan transaksi *reverse* repo dengan Bank Indonesia sebesar Rp43.489 juta. Transaksi ini mencerminkan strategi pengelolaan likuiditas Bank melalui alternatif investasi atas *excess* likuiditas yang terdiversifikasi.

BIAYA DIBAYAR DIMUKA

Biaya dibayar dimuka pada tahun 2025 tercatat sebesar Rp118.164 juta, meningkat 73,75% dari tahun 2024 yang tercatat sebesar Rp68.008 juta. Peningkatan tersebut terutama berasal dari peningkatan biaya akuisisi atas jenis produk kredit baru pada segmen implant yaitu kredit pensiun yang diresmikan pada tahun 2025.

ASET LAIN-LAIN

Aset lain-lain Bank tahun 2025 tercatat sebesar Rp907.814 juta, turun 38,11% dari tahun 2024 yang tercatat sebesar Rp1.466.816 juta. Penurunan aset lain-lain terutama karena tidak terdapat tagihan atas penjualan surat berharga pada akhir tahun 2025, sementara pada akhir tahun 2024 terdapat tagihan atas penjualan surat berharga sebesar Rp641.907 juta.

ALLOWANCE FOR IMPAIRMENT LOSSES (CKPN)

Allowance for impairment losses (CKPN) is established as a mitigation measure against potential losses arising from impairment of financial assets in accordance with Financial Accounting Standards. In 2025, the Bank's CKPN amounted to Rp255,895 million, slightly decreasing by 0.23% from Rp256,491 million in 2024. This decline is in line with the improvement in credit quality as reflected in the decrease in the number of non-performing loans and the realization of the Bank's NPL ratio.

SECURITIES PURCHASED UNDER RESALE AGREEMENTS (REVERSE REPO)

As of the end of 2025, the Bank conducted reverse repo transactions with Bank Indonesia amounting to Rp43,489 million. This transaction reflects the Bank's liquidity management strategy through diversified investment alternatives for excess liquidity.

PREPAID EXPENSES

Prepaid expenses in 2025 were recorded at Rp118,164 million, increasing significantly by 73.75% from Rp68,008 million in 2024. The increase was primarily attributable to higher acquisition costs related to new lending products, particularly the pension loan product under the implant segment, which was launched in 2025.

OTHER ASSETS

The Bank's other assets in 2025 amounted to Rp907,814 million, declining by 38.11% from Rp1,466,816 million in 2024. The decrease was mainly due to the absence of receivables from the sale of securities at the end of 2025, whereas in 2024, such receivables amounted to Rp641,907 million.



Liabilitas
Liabiities

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
LIABILITAS | LIABILITIES				
Liabilitas Segera | Liabilities Payable Immediately	88.995	457.641	(368.646)	(80,55)
Simpanan | Deposits	**14.686.944**	**14.430.646**	**256.298**	**1,78**
a. Giro | Current Accounts	1.133.586	1.123.635	9.951	0,89
b. Tabungan | Savings Accounts	1.774.543	1.855.261	(80.718)	(4,35)
c. Deposito | Time Deposits	11.778.815	11.451.750	327.065	2,86
Simpanan dari Bank Lain - Pihak Ketiga Deposits from Other Banks - Third Parties	1.144.624	799.826	344.798	43,11
Efek yang Dijual dengan Janji Dibeli Kembali Securities Sold under Repurchase Agreement	193.557	1.168.182	(974.625)	(83,43)
Liabilitas Derivatif | Derivative Liabilities	639	879	(240)	(27,30)
Liabilitas Akseptasi - pihak ketiga | Acceptance Liabilities - third parties	2.558	5.279	(2.721)	(51,54)
Utang Pajak | Tax payable	24.830	14.395	10.435	72,49
Liabilitas Imbalan Pasca Kerja Employment Benefits Obligation	51.035	46.331	4.704	10,15
Beban yang Masih Harus Dibayar | Accrued Expenses	217.148	241.133	(23.985)	(9,95)
Liabilitas Lain-Lain | Other Liabilities	111.673	45.977	65.696	142,89
Jumlah Liabilitas | Total Liabilities	**16.522.003**	**17.210.289**	**(688.286)**	**(4,00)**

LIABILITAS SEGERA
Liabilitas segera Bank tahun 2025 tercatat sebesar Rp88.995 juta, turun 80,55% dari tahun 2024 yang tercatat sebesar Rp457.641 juta. Penurunan tersebut terutama karena tidak terdapat kewajiban segera atas pembelian surat berharga pada akhir tahun 2025, sementara pada akhir tahun 2024 terdapat kewajiban segera atas pembelian surat berharga sebesar Rp401.592 juta.

SIMPANAN
Komposisi Dana Pihak Ketiga (DPK) Bank terdiri dari giro, tabungan, dan deposito. DPK Bank tahun 2025 tercatat sebesar Rp14.686.944 juta, meningkat 1,78% dari tahun 2024 yang tercatat sebesar Rp14.430.646 juta. Peningkatan tersebut masih didominasi produk deposito dengan kontribusi pertumbuhan mencapai 2,86% dibandingkan tahun 2024. Komposisi CASA tercatat sebesar 19,80% atau relatif stabil dengan kecenderungan sedikit mengalami penurunan dibandingkan tahun sebelumnya. Kinerja portofolio DPK Bank menunjukkan komitmen Bank dalam memperkuat basis pendanaan yang stabil dan mengupayakan pendanaan berbiaya rendah.

LIABILITIES PAYABLE IMMEDIATELY
The Bank's liabilities due immediately in 2025 were recorded at Rp88,995 million, representing a significant decrease of 80.55% from Rp457,641 million in 2024. The decline was primarily attributable to the absence of immediate obligations related to the purchase of securities at the end of 2025, whereas in 2024, such obligations amounted to Rp401,592 million.

DEPOSITS
The composition of the Bank's Third-Party Funds (DPK) consists of current accounts, savings accounts, and time deposits. In 2025, total DPK amounted to Rp14,686,944 million, increasing by 1.78% from Rp14,430,646 million in 2024. The growth was still predominantly driven by time deposits, which recorded a growth contribution of 2.86% compared to the previous year. The CASA ratio stood at 19.80%, remaining relatively stable with a slight downward trend compared to the prior year. Overall, the Bank's DPK portfolio reflects its commitment to strengthening a stable and aims to optimize low-cost funding.

SIMPANAN DARI BANK LAIN

Komposisi simpanan dari bank lain terdiri dari giro, tabungan, deposito dan interbank call money sebagai salah satu fasilitas pendanaan jangka pendek. Pada tahun 2025 simpanan dari Bank Lain tercatat sebesar Rp1.144.624 juta, meningkat 43,11% dari tahun 2024 yang tercatat sebesar Rp799.826 juta. Peningkatan tersebut terutama berasal dari peningkatan deposito dari Bank lain sebesar 629.082 juta (yoy) dibandingkan tahun 2024 yang tercatat sebesar 397.018 juta.

DEPOSITS FROM OTHER BANKS

Deposits from other banks comprise current accounts, savings, time deposits, and interbank call money as a short-term funding facility. In 2025, deposits from other banks were recorded at Rp1,144,624 million, increasing by 43.11% from Rp799,826 million in 2024. The increase was mainly driven by higher time deposits from other banks, which rose to Rp629,082 million compared to Rp397,018 million in the previous year.

KEWAJIBAN ATAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Kewajiban atas efek-efek yang dijual dengan janji dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Efek-efek ini terdiri dari Obligasi Pemerintah Republik Indonesia, pada tahun 2025 kewajiban atas efek-efek yang Dijual dengan Janji Dibeli Kembali tercatat sebesar Rp193.557 juta, turun 83,43% dari tahun 2024 yang tercatat sebesar Rp1.168.182 juta. Penurunan tersebut sebagai bagian dari strategi optimalisasi neraca, manajemen likuiditas dan optimalisasi pendapatan Bank.

SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

Obligations on securities sold under repurchase agreements are classified as financial liabilities measured at amortized cost. These securities consist of Government of Indonesia Bonds. In 2025, such obligations amounted to Rp193,557 million, significantly decreasing by 83.43% from Rp1,168,182 million in 2024. This reduction is part of the Bank's balance sheet optimization, liquidity management and revenue optimization strategy.

BIAYA YANG MASIH HARUS DIBAYAR

Biaya yang Masih Harus Dibayar pada tahun 2025 tercatat sebesar Rp217.148 juta, turun 9,95% dari tahun 2024 yang tercatat sebesar Rp241.133 juta. Penurunan tersebut terutama berasal dari beban komunikasi dan beban jasa pihak ketiga.

ACCRUED EXPENSES

Accrued expenses in 2025 were recorded at Rp217,148 million, decreasing by 9.95% from Rp241,133 million in 2024. The decline was mainly attributable to lower communication expenses and third-party service costs.

LIABILITAS LAIN-LAIN

Liabilitas Lain-Lain pada tahun 2025 tercatat sebesar Rp111.673 juta, meningkat 142,89% dari tahun 2024 yang tercatat sebesar Rp45.977 juta. Peningkatan tersebut terutama berasal dari kewajiban atas dana titipan nasabah.

OTHER LIABILITIES

Other liabilities in 2025 amounted to Rp111,673 million, increasing significantly by 142.89% from Rp45,977 million in 2024. The increase was primarily driven by higher customer escrow liabilities.

Ekuitas
Equity

Komponen ekuitas Bank terdiri atas modal saham, tambahan modal disetor, dan komponen lainnya. Ekuitas Bank pada tahun 2025 tercatat sebesar Rp3.750.632 juta, naik 2,44% dibanding tahun 2024 yang tercatat sebesar Rp3.661.120 juta. Peningkatan ekuitas tersebut berasal dari catatan laba bersih dan penghasilan komprehensif lain Bank.

The Bank's equity consists of share capital, additional paid-in capital, and other components. In 2025, total equity was recorded at Rp3,750,632 million, representing an increase of 2.44% compared to Rp3,661,120 million in 2024. The growth in equity was primarily driven by the Bank's net profit and other comprehensive income for the year.

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
Ekuitas Equity				
Modal Saham Capital Stock	3.325.597	3.325.597	-	0,00
Tambahan Modal Disetor-Bersih Additional Paid-in Capital-Net	943.217	943.217	-	0,00
Penghasilan (Rugi) Komprehensif Lain Other Comprehensive Income (Loss)	18.147	10.410	7.737	74,32
Defisit | Deficit	(536.329)	(618.104)	(81.775)	(13,23)
Jumlah Ekuitas **Total Equity**	**3.750.632**	**3.661.120**	**89.512**	**2,44**

Laba Rugi dan Penghasilan Komprehensif Lain

Profit or Loss and Other Comprehensive Income

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
Pendapatan Bunga Interest income	1.522.313	1.397.432	124.881	8,94
Beban Bunga Interest expense	(985.806)	(876.939)	108.867	12,41
Pendapatan Bunga-Bersih **Net interest income**	**536.507**	**520.493**	**16.014**	**3,08**
Pendapatan Operasional Lainnya Other Operating Income	193.482	109.878	83.604	76,09
Beban Operasional Lainnya Impairment Loss Expense	(542.603)	(512.952)	29.651	5,78
Beban Kerugian Penurunan Nilai Impairment Loss Expenses	(94.122)	(41.773)	52.349	125,32
Laba (Rugi) Operasional **Operating Profit (Loss)**	**93.264**	**75.646**	**17.618**	**23,29**
Pendapatan (Beban) Non Operasional-Bersih Non- Operating Income (Expenses)-Net	10.413	18.150	(7.737)	(42,63)
Laba (Rugi) sebelum manfaat (beban) Pajak **Profit (loss) before tax benefits (expenses)**	**103.677**	**93.796**	**9.881**	**10,53**
Manfaat (Beban) Pajak Tax Benefit (Expense)	(21.902)	(18.946)	2.956	15,60
Laba (rugi) Bersih Tahun Berjalan **Net Profit (Loss) for the Year**	**81.775**	**74.850**	**6.925**	**9,25**
Penghasilan (Rugi) Komprehensif Lain Other Comprehensive Income (Loss)	7.737	(1.164)	8.901	764,69
Jumlah Laba (Rugi) Komprehensif **Total Comprehensive Profit (Loss)**	**89.512**	**73.686**	**15.826**	**21,48**
Laba (Rugi) per Saham (dalam Rupiah Penuh) Earnings (Loss) per Share (in Full Rupiah)				
Dasar Base	1,84	1,85		
Dilusian Diluted	1,84	1,85		

LABA BERSIH

Di tahun 2025, Bank mencatatkan laba bersih sebesar Rp81.775 juta. Pencapaian tersebut tidak terlepas dari peningkatan pendapatan Bunga Bersih yang meningkat 3,08% dan pendapatan operasional lainnya yang meningkat 76,09% yang dipengaruhi oleh keberhasilan Bank dalam mengoptimalkan sumber pendapatan non-bunga (*fee-based income*) terutama pendapatan atas laba penjualan surat berharga.

NET PROFIT

In 2025, the Bank recorded a net profit of Rp81,775 million. This achievement was supported by a 3.08% increase in Net Interest Income, as well as a significant 76.09% growth in other operating income, driven by the Bank's success in optimizing non-interest income sources (fee-based income), particularly gains from the sale of marketable securities.

Pendapatan Bunga - Bersih

Net Interest Income



Pendapatan dan Beban Bunga

Interest Income and Expenses

Sepanjang tahun 2025 pendapatan bunga Bank tercatat sebesar Rp1.522.313 juta, naik 8,94% dari tahun 2024 yang tercatat sebesar Rp1.397.432 juta. Peningkatan tersebut dikontribusi dari peningkatan pendapatan bunga atas kredit, pendapatan bunga atas efek-efek yang dimiliki, dan pendapatan bunga atas penempatan pada Bank Indonesia.

Beban bunga Bank terdiri dari beban bunga simpanan dalam bentuk deposito, tabungan, giro dan simpanan dari bank lain, serta beban premi penjaminan. Beban bunga Bank pada tahun 2025 tercatat sebesar Rp985.806 juta, naik 12,41% dari tahun 2024 yang tercatat sebesar Rp876.939 juta. Peningkatan beban bunga disebabkan peningkatan *cost of fund* atas dana yang dihimpun terutama beban bunga atas DPK.

Throughout 2025, the Bank's total interest income amounted to Rp1,522,313 million, representing an increase of 8.94% from Rp1,397,432 million in 2024. This growth was mainly driven by higher interest income from loans, marketable securities, and placements with Bank Indonesia.

The Bank's interest expenses consist of interest expenses on deposits (including time deposits, savings, and current accounts), deposits from other banks, and deposit insurance premiums. In 2025, total interest expenses were recorded at Rp985,806 million, increasing by 12.41% from Rp876,939 million in 2024. The increase in interest expenses was primarily attributable to the higher cost of funds on collected deposits, particularly interest expenses related to third-party funds (DPK).

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
Pendapatan Bunga **Interest Income**	**1.522.313**	**1.397.432**	**124.881**	**8,94**
Kredit Loans	1.120.247	1.050.271	69.976	6,66
Efek-efek Marketable Securities	202.514	164.079	38.435	23,42
Penempatan pada Bank Indonesia dan bank lain Placements with Bank Indonesia and Other Banks	150.452	131.585	18.867	14,34
Provisi dan komisi kredit Fees and commissions loans	49.100	51.497	(2.397)	(4,65)
Beban Bunga **Interest Expenses**	**(985.806)**	**(876.939)**	**108.867**	**12,41**
Simpanan Deposits	(796.787)	(737.851)	58.936	7,99
Simpanan dari bank lain Deposits from Other Banks	(53.677)	(36.182)	17.495	48,35
Lainnya Miscellaneous	(104.038)	(74.815)	29.223	39,06
Premi penjaminan Insurance premium	(31.304)	(28.091)	3.213	11,44
Pendapatan Bunga-Bersih **Interest Income-Net**	**536.507**	**520.493**	**16.014**	**3,08**

Pendapatan Operasional Lainnya
Other Operating Income

Pendapatan operasional lainnya sepanjang tahun 2025 tercatat sebesar Rp193.482 juta, naik 76,09% dari tahun 2024 yang tercatat sebesar Rp109.878 juta. Peningkatan tersebut terutama berasal dari keuntungan atas penjualan efek-efek, pengakuan pendapatan atas cadangan biaya yang tidak terjadi dan pendapatan atas transaksi valuta asing.

Other operating income in 2025 was recorded at Rp193,482 million, representing a significant increase of 76.09% compared to Rp109,878 million in 2024. The growth was primarily driven by gains from the sale of marketable securities, the recognition of income from unused expense provisions, and increased income from foreign exchange transactions.

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
Pendapatan transaksi valuta asing Foreign Exchange Transactions Income	5.984	775	5.209	672,13
Keuntungan bersih penjualan efek Net on Sale of Marketable Securities	80.512	22.782	57.730	253,40
Provisi dan komisi selain kredit Fees and Commissions other than Credit	34.214	35.450	(1.236)	(3,49)
Penerimaan kembali kredit yang dihapus buku Write-back of written-of loans	15.148	16.833	(1.685)	(10,01)
Keuntungan (kerugian) yang belum direalisasi dari efek-efek yang diperdagangkan Unrealized gains (losses) from traded marketable securities	1.810	(100)	1.910	1.910,00
Lain-lain Miscellaneous	55.814	34.138	21.676	63,50
Total pendapatan operasional lainnya **Total other operating income**	**193.482**	**109.878**	**83.604**	**76,09**

Beban Operasional Lainnya
Other Operating Expenses

Beban operasional lainnya pada tahun 2025 tercatat sebesar Rp542.603 juta, naik 5,78% dari tahun 2024 yang tercatat sebesar Rp512.952 juta. Peningkatan tersebut tidak terlepas dari meningkatnya beban umum administrasi terutama terkait beban Teknologi Informasi serta tenaga alih daya dan peningkatan beban tenaga kerja terutama terkait beban gaji dan asuransi tenaga kerja.

Other operating expenses in 2025 were recorded at Rp542,603 million, increasing by 5.78% from Rp512,952 million in 2024. The increase was mainly driven by higher general and administrative expenses, particularly related to information technology as well as outsourced personnel, and an increase in personnel expenses, especially salaries and employee insurance costs.

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
Beban umum dan administrasi General and administrative expenses	256.270	242.065	14.205	5,87
Beban tenaga kerja Labor expense	225.839	212.655	13.184	6,20
Beban pensiun dan imbalan pasca kerja Pension expenses (adjustments) and post-employment benefits	8.966	8.929	37	0,41
Beban lainnya Other expenses	51.528	49.303	2.225	4,51
Total beban operasional lainnya **Total other operating expenses**	**542.603**	**512.952**	**29.651**	**5,78**

Laporan Arus Kas
Statements of Cash Flows

Posisi kas dan setara kas Bank akhir tahun 2025 tercatat sebesar Rp2.469.313 juta, mengalami penurunan 3,27% dibandingkan tahun 2024 yang tercatat sebesar Rp2.552.683 juta. Penurunan tersebut terutama dipengaruhi oleh melemahnya arus kas dari aktivitas operasi, meskipun sebagian tertahan oleh membaiknya arus kas investasi.

The Bank's cash and cash equivalents position at the end of 2025 stood at Rp2,469,313 million, reflecting a decrease of 3.27% compared to Rp2,552,683 million in 2024. The decline was primarily influenced by weaker cash flows from operating activities, although partially offset by improved cash flows from investing activities.

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
Arus kas diperoleh dari aktivitas operasi Cash flow from operating activities	(63.417)	1.114.239	(1.177.656)	(105,69)
Arus kas digunakan untuk aktivitas investasi Cash flow used in investing activities	(16.333)	(2.304.635)	2.288.302	99,29
Kenaikan (penurunan) bersih kas dan setara kas **Net increase (decrease) in cash and cash equivalents**	**(79.750)**	**(1.190.396)**	**1.110.646**	**93,30**
Kas dan setara kas awal tahun Cash and cash equivalents at the beginning of the year	2.552.683	3.742.543	(1.189.860)	(31,79)
Pengaruh perubahan kurs valuta asing Effect of changes in foreign exchange rates	(3.620)	536	(4.156)	(775,37)
Kas dan setara kas akhir tahun **End of year cash and cash equivalents**	**2.469.313**	**2.552.683**	**(83.370)**	**(3,27)**

ARUS KAS DIPEROLEH DARI AKTIVITAS OPERASI

Kas bersih yang diperoleh dari aktivitas operasi pada tahun 2025 mengalami penurunan signifikan sebesar 105,69%, dari Rp1.114.239 juta pada tahun 2024 menjadi defisit Rp63.417 juta. Penurunan ini terutama disebabkan oleh peningkatan arus kas keluar untuk penyelesaian kewajiban atas operasional Bank terutama dari kegiatan operasional treasury dan penghimpunan DPK.

ARUS KAS DIGUNAKAN UNTUK AKTIVITAS INVESTASI

Arus kas bersih yang digunakan untuk aktivitas investasi pada tahun 2025 tercatat sebesar defisit Rp16.333 juta, membaik dibandingkan tahun 2024 yang mencapai defisit Rp2.304.635 juta, atau mengalami peningkatan sebesar Rp2.288.302 juta. Perbaikan ini menunjukkan penurunan realisasi belanja investasi dibandingkan tahun sebelumnya.

CASH FLOW FROM OPERATING ACTIVITIES

Net cash generated from operating activities in 2025 declined significantly by 105.69%, from Rp1,114,239 million in 2024 to a deficit of Rp63,417 million. This decrease was primarily driven by higher cash outflows related to the settlement of operational, particularly arising from treasury activities and third-party funds (DPK) collection.

CASH FLOW USED FOR INVESTING ACTIVITIES

Net cash used in investing activities in 2025 recorded a deficit of Rp16,333 million, showing a significant improvement compared to a deficit of Rp2,304,635 million in 2024, or an improvement of Rp2,288,302 million. This reflects lower investment spending compared to the previous year.

Kemampuan Membayar Utang

Solvency

Kemampuan Bank dalam memenuhi seluruh kewajiban hutangnya tercermin dari sejumlah indikator yang menggambarkan likuiditas, kualitas aset, dan profitabilitas. Sepanjang 2025, beberapa rasio utama mengalami perubahan yang mempengaruhi evaluasi atas kapasitas pembayaran utang dan pengelolaan risiko kredit.

Secara umum, kinerja Bank menunjukkan perkembangan, dengan sebagian besar indikator menunjukan perbaikan, baik terkait permodalan, kualitas aset, margin keuntungan, likuiditas, dan efisiensi operasional. Kemampuan Bank dalam memenuhi kewajiban tergolong baik, ditopang oleh rasio KPMM yang berada di atas ketentuan minimum serta tingkat NPL yang menunjukan perbaikan dan tetap terkendali.

Adapun, peningkatan kualitas aset, pengelolaan biaya yang lebih efisien, dan pemulihan marjin bunga menjadi area yang perlu diperkuat untuk menjaga kesehatan finansial Bank secara berkelanjutan.

The Bank's ability to meet its debt obligations is reflected in various indicators that capture liquidity, asset quality, and profitability. Throughout 2025, several key ratios showed changes that influenced the assessment of the Bank's repayment capacity and credit risk management.

Overall, the Bank's performance demonstrated improvement, with most indicators showing positive trends, including capital adequacy, asset quality, profit margins, liquidity, and operational efficiency. The Bank's ability to fulfill its obligations remains sound, supported by a Capital Adequacy Ratio (CAR) well above the regulatory minimum and improving, well-controlled Non-Performing Loan (NPL) levels.

Meanwhile, further strengthening of asset quality, more efficient cost management, and recovery of interest margins will be critical areas of focus to ensure the Bank's long-term financial resilience and sustainability.

Rasio Keuangan Penting
Key Financial Ratio

Dalam % | In %

URAIAN Description	2025	2024
Rasio Permodalan Capital Ratio		
Kewajiban Penyediaan Modal Minimum (KPMM) Minimum Capital Adequacy Requirement (CAR)	24,66	24,53
Rasio Kualitas Aset Asset Quality Ratio		
Aset Produktif dan Non Produktif Bermasalah terhadap Total Aset Produktif dan Non Produktif Earning and Non-Performing Assets to Total Earning and Non-Earning Assets	4,97	5,39
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-performing Earning Assets to Total Earning Assets	1,88	2,37
CKPN Aset Keuangan terhadap Aset Produktif Impairment losses Financial Assets to Earning Assets	1,40	1,40
NPL Gross Gross NPLs	2,99	3,90
NPL Net Net NPLs	2,08	2,50
Rasio Rentabilitas Profitability Ratio		
Return on Asset (ROA)	0,52	0,50
Return on Equity (ROE)	2,51	2,28
Net Interest Margin (NIM)	3,15	3,30
Rasio Efisiensi Efficiency Ratio		
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Income (BOPO)	94,63	95,02
Cost to Income Ratio (CIR)	77,62	83,74
Rasio Liabilitas terhadap Total Aset Liability to Total Assets Ratio	81,50	82,46
Rasio Likuiditas Liquidity Ratio		
Loan to Deposit Ratio (LDR)	78,71	77,57
Rasio Kepatuhan Compliance Ratio		
GWM Utama Rupiah Rupiah Giro Reserve Requirement (GMW)	6,19	6,71
GWM Valuta Asing Foreign Exchange Giro Reserve Requirement (GMW)	6,33	4,80
Posisi Devisa Neto Net Open Position	5,71	7,53

RASIO PERMODALAN

Rasio KPMM Bank pada 2025 tercatat sebesar 24,66% lebih baik dari tahun 2024 yang tercatat sebesar 24,53%. Peningkatan tersebut dipengaruhi dari meningkatnya modal inti Bank yang dipengaruhi dari kinerja keuangan positif Bank yang tercermin dari catatan laba bersih dan penghasilan komprehensif lain selama tahun berjalan.

CAPITAL ADEQUACY RATIO

The Bank's Capital Adequacy Ratio (CAR/KPMM) in 2025 was recorded at 24.66%, an improvement from 24.53% in 2024. The increase was driven by stronger core capital, supported by the Bank's positive financial performance as reflected in net profit and other comprehensive income during the year.

RASIO KUALITAS ASET

Rasio Aset Produktif dan Non Produktif Bermasalah terhadap Total Aset Produktif dan Non Produktif pada 2025 tercatat sebesar 4,97% lebih rendah dari tahun 2024 yang tercatat sebesar 5,39%. Rasio Aset Produktif Bermasalah terhadap Total Aset Produktif tahun 2025 tercatat sebesar 1,88% lebih rendah dari tahun 2024 yang tercatat sebesar 2,37%. Rasio CKPN Aset Keuangan terhadap Aset Produktif tahun 2025 tercatat 1,40% atau sama dengan tahun 2024. Rasio kredit bermasalah Bank pada 2025 tercatat sebesar 2,99% (*gross*) dan 2,08% (*net*) lebih rendah dari tahun sebelumnya pada tahun 2024 yang tercatat sebesar 3,90% (*gross*) dan 2,50% (*net*). Secara umum rasio kualitas aset tahun 2025 lebih rendah dari tahun 2024 menunjukan wujud komitmen Bank dalam meningkatkan perbaikan kualitas aset produktif yang dimiliki terutama kredit melalui penyaluran kredit berkualitas tinggi dan lebih selektif dengan memperhatikan prinsip *prudential banking.*

ASSET QUALITY RATIO

The ratio of non-performing productive and non-productive assets to total productive and non-productive assets stood at 4.97% in 2025, lower than 5.39% in 2024. The ratio of non-performing productive assets to total productive assets improved to 1.88% from 2.37% in the previous year. Meanwhile, the ratio of allowance for impairment losses (CKPN) on financial assets to productive assets remained stable at 1.40%. The Bank's Non-Performing Loan (NPL) ratio improved to 2.99% (gross) and 2.08% (net) in 2025, compared to 3.90% (gross) and 2.50% (net) in 2024. Overall, the asset quality ratio in 2025 is lower than in 2024, indicating the Bank's commitment to improving the quality of its productive assets, especially credit, through the distribution of high-quality and more selective credit while observing prudential banking principles.

RASIO RENTABILITAS

Return on Asset (ROA) Bank tercatat sebesar 0,52% di tahun 2025, naik dibandingkan tahun 2024 yang tercatat sebesar 0,50%. *Return on Equity* (ROE) Bank tercatat sebesar 2,51% untuk tahun 2025, naik dibandingkan tahun 2024 yang tercatat sebesar 2,28%. *Net Intereset Margin* (NIM) Bank ditahun 2025 tercatat sebesar 3,15%, turun dari tahun sebelumnya yang tercatat sebesar 3,30%. Penurunan NIM disebabkan oleh peningkatan *cost of fund* atas dana yang dihimpun khususnya Deposito.

PROFITABILITY RATIO

Return on Assets (ROA) of the Bank was recorded at 0.52% in 2025, an increase compared to 0.50% in 2024. Return on Equity (ROE) of the Bank was recorded at 2.51% in 2025, increasing from 2.28% in 2024. The Bank's Net Interest Margin (NIM) in 2025 was recorded at 3.15%, declining from 3.30% in the previous year. The decrease in NIM was caused by an increase in the cost of funds for funds collected, especially deposits.

RASIO EFISIENSI

Biaya Operasional terhadap Pendapatan Operasional (BOPO) tahun 2025 tercatat sebesar 94,63%, menurun jika dibandingkan tahun 2024 yang tercatat sebesar 95,02%. Tingkat efisiensi Bank pada tahun 2025 juga dapat dilihat dari rasio BOPO dan CIR yang tercatat sebesar 77,62% lebih baik dari tahun 2024 yang tercatat sebesar 83,74%. Membaiknya rasio CIR Bank menunjukan Bank menjadi lebih efisien, karena biaya operasional tumbuh lebih lambat dibandingkan pendapatan operasional. Disamping itu, rasio liabilitas terhadap total aset pada tahun 2025 tercatat sebesar 81,50% turun dari tahun 2024 yang tercatat sebesar 82,46%. Penurunan tersebut merupakan langkah Bank dalam melakukan optimalisasi neraca.

EFFICIENCY RATIO

The Operating Expenses to Operating Income ratio (BOPO) in 2025 was recorded at 94.63%, decreasing compared to 95.02% in 2024. The Bank's efficiency level in 2025 can also be seen from the BOPO and Cost-to-Income Ratio (CIR), which was recorded at 77.62%, better than 83.74% in 2024. The improvement in the Bank's CIR indicates that the Bank has become more efficient, as operating expenses grew more slowly than operating income. In addition, the liability to total assets ratio in 2025 was recorded at 81.50%, decreasing from 82.46% in 2024. This decrease reflects the Bank's efforts in optimizing its balance sheet.

RASIO LIKUIDITAS

Loan to Deposit Rasio (LDR) merupakan perbandingan antara pinjaman dengan simpanan. Rasio LDR Bank tahun 2025 tercatat sebesar 78,71%, meningkat jika dibandingkan tahun 2024 yang tercatat sebesar 77,57%. Peningkatan rasio LDR tersebut dipengaruhi oleh keberhasilan Bank dalam mengoptimalisasi komposisi kredit dengan DPK melalui realisasi pertumbuhan kredit yang lebih cepat dibandingkan pertumbuhan DPK yang dihimpun.

LIQUIDITY RATIO

The Loan to Deposit Ratio (LDR) represents the comparison between loans and deposits. The Bank's LDR ratio in 2025 was recorded at 78.71%, an increase compared to 2024 which was recorded at 77.57%. The increase in the LDR was driven by the Bank's success in optimizing the composition of loans and third-party funds (DPK), through the realization of loan growth that was faster than the growth of collected DPK.

RASIO KEPATUHAN

Rasio Posisi Devisa Neto (PDN) di tahun 2025 tercatat sebesar 5,71%, mengalami penurunan sebesar 1,82% dibandingkan tahun 2024 yang tercatat sebesar 7,53%. Penurunan rasio PDN mencerminkan semakin terkelolanya eksposur risiko nilai tukar Bank serta menunjukkan penerapan prinsip kehati-hatian dalam pengelolaan risiko pasar dan Rasio PDN Bank masih memenuhi ketentuan yang dipersyaratkan atau batas maksimum yang ditetapkan Bank Indonesia tentang Posisi Devisa Neto Bank Umum yaitu sebesar 20% dari modal. Pada tahun 2025 dan 2024, Bank juga telah memenuhi peraturan yang berlaku perihal Giro Wajib Minimum bagi Bank Umum Konvensional dan mencerminkan penerapan strategi pengelolaan likuiditas yang *prudent*.

COMPLIANCE RATIO

The Net Foreign Exchange Position (NFP) ratio in 2025 was recorded at 5.71%, declining by 1.82% from 7.53% in 2024. This decrease reflects improved management of foreign exchange risk exposure and demonstrates the Bank's prudent approach to market risk management. The PDN ratio remains well within the regulatory limit set by Bank Indonesia, which is a maximum of 20% of capital. In both 2025 and 2024, the Bank has also complied with the Minimum Statutory Reserve (GWM) requirements for Conventional Commercial Banks, reflecting the implementation of prudent liquidity management practices.

Komitmen dan Kontijensi

Commitments and Contingencies

Jumlah liabilitas komitmen Bank - bersih pada tahun 2025 tercatat sebesar Rp1.079.759 juta, naik 52,64% dari tahun 2024 yang tercatat sebesar Rp707.399 juta. Hal tersebut terutama disebabkan oleh peningkatan fasilitas kredit kepada nasabah yang belum digunakan pada tahun 2025. Jumlah tagihan kontinjensi Bank - bersih pada tahun 2025 tercatat sebesar Rp609.631 juta, naik 62,46% dari tahun 2024 yang tercatat sebesar Rp375.244.

The Bank's total net commitment liabilities in 2025 were recorded at Rp1,079,759 million, representing a significant increase of 52.64% from Rp707,399 million in 2024. The increase was primarily driven by a higher amount of undrawn credit facilities extended to customers during the year. Meanwhile, the Bank's total net contingent receivables in 2025 amounted to Rp609,631 million, increasing by 62.46% from Rp375,244 million in 2024.

Dalam Jutaan Rupiah | In Million Rupiah

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
KOMITMEN COMMITMENT				
Tagihan Komitmen Commitment Claims				
Pembelian berjangka valuta asing Term Purchase in Foreign Exchange	308.853	443.146	(134.293)	(30,30)
Lainnya Miscellaneous	22.534	-	22.534	100,00
Jumlah Tagihan Komitmen **Total Commitment Claims**	**331.387**	**443.146**	**(111.759)**	**(25,22)**
Liabilitas Komitmen Commitment Liabilities				
Fasilitas kredit kepada nasabah yang belum digunakan Unused Loan Facility	(1.079.936)	(707.723)	372.213	52,59
LC Yang irrevocable dan masih berjalan dalam rangka ekspor impor Active import-export Irrevocable LCs	(22.534)	-	22.534	100,00
Penjualan tunai valuta asing yang belum diselesaikan Unsettled cash sales of foreign currency	(308.676)	(442.822)	(134.146)	(30,29)
Jumlah Liabilitas Komitmen **Total Commitment Liabilities**	**(1.411.146)**	**(1.150.545)**	**260.601**	**22,65**
Jumlah Liabilitas Komitmen-bersih **Commitment Liabilities-Net**	**(1.079.759)**	**(707.399)**	**372.360**	**52,64**

URAIAN Description	2025	2024	PERTUMBUHAN (PENURUNAN) Growth (Decrease)	
			Rp	%
KONTINJENSI CONTIGENCIES				
Tagihan Kontinjensi Contingency Receivables				
Pendapatan bunga dalam penyelesaian Interest Income in Progress	623.704	565.918	57.786	10,21
Jumlah tagihan kontinjensi **Total Contigency Receivables**	**623.704**	**565.918**	**57.786**	**10,21**
Liabilitas Kontinjensi Contigent Liabilities				
Bank Garansi Bank Guarantee	(14.073)	(190.674)	(176.601)	(92,62)
Jumlah liabilitas kontinjensi **Total Contigent Liabilities**	**(14.073)**	**(190.674)**	**(176.601)**	**(92,62)**
Jumlah Tagihan Kontinjensi - bersih **Total Contingent Liabilities-Net**	**609.631**	**375.244**	**234.387**	**62,46**
Kredit hapus buku **Bad debt write-off**	**1.375.638**	**1.296.560**	**79.078**	**6,10**

Suku Bunga Dasar Kredit

Prime Lending Rate

Suku Bunga Dasar Kredit (SBDK) dihitung berdasarkan 3 (tiga) komponen yaitu Harga Pokok Dana untuk Kredit (HPDK) yang timbul dari kegiatan penghimpunan dana nasabah, beban operasional yang dikeluarkan untuk kegiatan penghimpunan dana dan penyaluran kredit serta komponen profit margin yang ditetapkan Bank dalam kegiatan penyaluran kredit. Akan tetapi, dalam perhitungan SBDK ini belum memperhitungkan komponen premi risiko masing-masing debitur, sehingga suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK.

The Prime Lending Rate (SBDK) is calculated based on three components, i.e., the Cost of Funds for Credit (HPDK) arising from customer fund collection activities, operational expenses incurred for fund collection and credit distribution activities, and the profit margin component determined by the Bank in credit distribution activities. However, the calculation of the SBDK does not consider the risk premium component of each debtor, so the credit interest rate charged to the debtor is not necessarily the same as the SBDK.

Perhitungan SBDK berlaku untuk 4 (empat) jenis kredit dalam Rupiah, yaitu kredit korporasi, kredit ritel, kredit mikro dan kredit konsumsi (terdiri dari KPR dan Non KPR) sebagai berikut:

The SBDK calculation applies to four types of credit in Rupiah, including corporate credit, retail credit, micro credit, and consumer credit (consisting of mortgages and non-mortgages) as follows:

Periode Period	Suku Bunga Dasar Kredit Prime Lending Rate					
	Kredit Non UMKM Non-MSME Loans		Kredit UMKM MSME Loans		Kredit Konsumtif Consumptive Loans	
	Korporasi Corporation	Ritel Retail	Menengah Medium	Kecil Small	KPR Housing Loans	Non-KPR Non-Housing Loans
31 Desember 2024	10,36%	10,36%	10,36%	10,36%	10,36%	13,36%
31 Maret 2025	11,13%	11,13%	11,13%	11,13%	11,13%	14,13%
30 Juni 2025	10,89%	10,89%	10,89%	10,89%	10,89%	13,89%
30 September 2025	10,96%	10,96%	10,96%	10,96%	10,96%	13,96%
31 Desember 2025	10,82%	10,82%	10,82%	10,82%	10,82%	13,82%

Suku Bunga Dasar Kredit
Prime Lending Rate

Komponen Component	Kredit NonUMKM Non-MSME Loans		Kredit UMKM MSME Loans		KPR/KPA Mortgage Loan	Non KPR/ Non KPA Mortgage Loan
	Korporasi Corporate	Ritel Retail	Menengah Medium	Kecil Small		
	Desember 2025 | December 2025					
1. Harga Pokok Dana untuk Kredit (HPDK) **Cost of Funds for Credit (HPDK)**	**6,46%**	**6,46%**	**6,46%**	**6,46%**	**6,46%**	**6,46%**
1.1. Biaya Dana Cost of Fund	6,46%	6,46%	6,46%	6,46%	6,46%	6,46%
1.1.1. Biaya Dana Pihak Ketiga Cost of Third Party Funds	5,83%	5,83%	5,83%	5,83%	5,83%	5,83%
1.1.1.1. Biaya Dana Pihak Ketiga selain Biaya Giro Wajib Minimum dan Premi Lembaga Penjamin Simpanan Cost of Third Party Funds Excluding Minimum Reserve Requirements and Deposit Insurance	5,62%	5,62%	5,62%	5,62%	5,62%	5,62%
1.1.1.2. Biaya Giro Wajib Minimum Cost of Minimum Reserve Requirements	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
1.1.1.3. Biaya Premi Lembaga Penjamin Simpanan Cost of Deposit Insurance Premiums	0,21%	0,21%	0,21%	0,21%	0,21%	0,21%
1.1.2. Biaya Dana Bukan Pihak Ketiga Cost of Non-Third Party Funds	0,63%	0,63%	0,63%	0,63%	0,63%	0,63%
1.1.2.1. Biaya Dana Liabilitas kepada Bank Indonesia Cost of Liability Funds to Bank Indonesia	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
1.1.2.2. Biaya Dana Liabilitas kepada Bank Lain Cost of liability Founds to Others Bank	0,33%	0,33%	0,33%	0,33%	0,33%	0,33%
1.1.2.3. Biaya Dana Surat Berharga yang Diterbitkan Cost of Securities Issued	0,30%	0,30%	0,30%	0,30%	0,30%	0,30%
1.1.2.4. Biaya Dana Pinjaman yang Diterima Cost of Loan Received	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
1.1.2.5. Biaya Dana Liabilitas Lainnya Cost of Other Liabilities	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
1.99 HPDK Lainnya Other HDPK	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

Komponen Component	Kredit NonUMKM Non-MSME Loans		Kredit UMKM MSME Loans		KPR/KPA Mortgage Loan	Non KPR/ Non KPA Mortgage Loan
	Korporasi Corporate	Ritel Retail	Menengah Medium	Kecil Small		
	Desember 2025 | December 2025					
2. Biaya *Overhead* **Overheard Cost**	**1,86%**	**1,86%**	**1,86%**	**1,86%**	**1,86%**	**1,86%**
2.1. Peningkatan Nilai Wajar Liabilitas Keuangan Increase in the Fair Value of Financial Liabilities	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2.2. Kerugian terkait Risiko Operasional Operational Risk-Related Losses	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2.3. Komisi/Provisi/Fee dan Administrasi Commissions/Provisions/Fees and Administration	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2.4. Penyusutan/Amortisasi Depreciation/Amortization	0,14%	0,14%	0,14%	0,14%	0,14%	0,14%
2.5. Kerugian Penurunan Nilai Aset Lainnya (Nonkeuangan) Impairment Losses on Other Assets (Non-Financial)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2.6. Beban Tenaga Kerja Labor Costs	0,77%	0,77%	0,77%	0,77%	0,77%	0,77%
2.7 Beban Promosi Promotion Costs	0,06%	0,06%	0,06%	0,06%	0,06%	0,06%
2.7.1. Beban Promosi selain Hadiah dan Iklan dan Promosi Promotion Costs Excluding Rewards and Advertisement or Promotion	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2.7.2. Hadiah Rewards	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
2.7.3. Iklan dan Promosi Advertisement and Promotion	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%
2.8. Kerugian Penjabaran Transaksi Valuta Asing Foreign Exchange Transaction Losses	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2.9. Beban Lainnya Other Costs	0,89%	0,89%	0,89%	0,89%	0,89%	0,89%
2.99. Biaya Overhead Lainnya Other Overhead Costs	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
3. Marjin Keuntungan (*Profit Margin*) **Profit Margin**	**1,50%**	**1,50%**	**1,50%**	**1,50%**	**1,50%**	**1,50%**
4. Suku Bunga Dasar Kredit (SBDK) (1+2+3) **Prime Lending Rate (SBDK) (1+2+3)**	**9,82%**	**9,82%**	**9,82%**	**9,82%**	**9,82%**	**9,82%**
5. Estimasi Premi Risiko **Estimated Risk Premiums**	**1,00%**	**1,00%**	**1,00%**	**1,00%**	**1,00%**	**4,00%**
5.1 Estimasi Premi Risiko Kredit **Estimated Credit Risk Premiums**	**1,00%**	**1,00%**	**1,00%**	**1,00%**	**1,00%**	**4,00%**
5.99 Estimasi Premi Risiko Tidak Terkait Risiko Kredit **Estimated Risk Premiums Related to Credit Risks**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**
Suku Bunga Kredit (SBDK + Estimasi Premi Risiko) **Prime Lending Rate (SBDK + Estimated Risk Premiums)**	**10,82%**	**10,82%**	**10,82%**	**10,82%**	**10,82%**	**13,82%**

Struktur Modal
Capital Stucture

Sesuai dengan Peraturan Otoritas Jasa Keuangan No.11/ POJK.03/2016, Peraturan Otoritas Jasa Keuangan No.34/POJK.03/2016 dan Peraturan Otoritas Jasa Keuangan No. 27 tahun 2022 tanggal 26 Desember 2022 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dimana Bank wajib menyediakan modal minimum sesuai dengan profil risiko. Selain kebutuhan untuk memenuhi modal minimum berdasarkan profil risiko, Bank juga berkewajiban untuk menyediakan tambahan modal penyangga (*buffer*) dengan rincian sebagai berikut: (i) *Capital Conservation Buffer*, (ii) *Countercyclical Buffer*, dan (iii) *Capital Surcharge* untuk *Domestic Systemically Important Bank* (D-SIB). Pada tanggal 31 Desember 2025 dan 2024, persentase tambahan modal penyangga yang wajib dibentuk oleh Bank adalah nihil.

Pursuant to Financial Services Authority Regulation No. 11/POJK.03/2016, Financial Services Authority Regulation No.34/POJK.03/2016 and Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022 concerning Minimum Capital Requirements for Commercial Banks, whereby banks are required to provide minimum capital in accordance with their risk profile. In addition to the requirement to meet the minimum capital based on risk profile, banks are also required to provide additional buffer capital with the following details: (i) Capital Conservation Buffer, (ii) Countercyclical Buffer, and (iii) Capital Surcharge for Domestic Systemically Important Banks (D-SIB). On December 31, 2025 and 2024, the percentage of additional buffer capital that must be set aside by the Bank is zero.

Struktur Permodalan MNC Bank
MNC Bank Capital Structure

dalam jutaan Rupiah (kecuali rasio) | In millions of Rupiah (except ratios)

Struktur Permodalan Capital Structure	**2025**	**2024**
Modal Inti (Tier 1) Core Capital (Tier 1)	3.275.074	3.255.572
Modal Inti Utama (CET 1) Main Core Capital (CET 1)	3.275.074	3.255.572
Modal Pelengkap (Tier 2) Supplementary Capital (Tier 2)	114.805	113.633
Jumlah Modal **Total Capital**	**3.389.879**	**3.369.205**
ATMR Risiko Kredit Credit Risk RWA	12.580.618	12.346.997
ATMR Risiko Operasional Operational Risk RWA	827.073	765.516
ATMR Risiko Pasar Market Risk RWA	339.751	622.829
Jumlah ATMR **Total RWA**	**13.747.442**	**13.735.342**
Rasio CAR CAR Ratio	24,66%	24,53%
Rasio CET 1 CET 1 Ratio	23,82%	23,70%
Rasio Tier 1 Tier 1 Ratio	23,82%	23,70%
Rasio Tier 2 Tier 1 Ratio	0,84%	0,83%
Rasio minimum Tier 1 Tier 1 minimum ratio	6,00%	6,00%
Rasio minimun CET 1 CET 1 minimum ratio	4,50%	4,50%
CAR minimum berdasarkan Profil Risiko Minimum CAR based on Risk Profile	9,00%-10,00%	9,00%-10,00%

Pada 31 Desember 2025, posisi *Capital Adequacy Ratio* (CAR) Bank tercatat sebesar 24,66%, relatif stabil dengan kecenderungan sedikit meningkat dibanding posisi tahun 2024 yang tercatat sebesar 24,53%. Secara struktur permodalan, hingga tahun 2025, Bank memiliki modal inti (Tier 1) sebesar Rp3.275.074 juta dan modal pelengkap (Tier 2) sebesar Rp114.805 juta. Rasio *Tier* 1 mencapai 23,82% atau di atas ketentuan minimum rasio Tier 1 yaitu sebesar 6,00% dan rasio CET 1 sebesar 23,82% atau di atas ketentuan minimum rasio CET 1 yaitu sebesar 4,50%. Posisi permodalan Bank yang kuat ini mencerminkan ketahanan Bank dalam menghadapi ketidakpastian ekonomi, kemampuan untuk menjaga stabilitas operasional, serta fleksibilitas dalam menangkap peluang pertumbuhan bisnis di masa mendatang tanpa mengesampingkan prinsip kehati-hatian.

As of December 31, 2025, the Bank's Capital Adequacy Ratio (CAR) stood at 24.66%, remaining relatively stable with a slight increase compared to 24.53% in 2024. From a capital structure perspective, as of 2025, the Bank recorded Tier 1 capital of Rp 3,275,074 million and Tier 2 capital of Rp 114,805 million. The Tier 1 ratio reached 23.82%, exceeding the minimum regulatory requirement of 6.00%, while the Common Equity Tier 1 (CET1) ratio also stood at 23.82%, above the minimum requirement of 4.50%. This strong capital position reflects the Bank's resilience in navigating economic uncertainties, its ability to maintain operational stability, and its flexibility to capture future business growth opportunities while upholding prudent banking principles.



Ikatan yang Material untuk Investasi Barang Modal

Material Commitments for Capital Goods Investment

Sepanjang tahun 2025, Bank tidak melakukan pengikatan dengan pihak mana pun terkait investasi barang modal. Dengan demikian, Bank tidak memiliki informasi yang dapat dilaporkan mengenai aspek-aspek berikut:

1. Pihak yang terlibat dalam perikatan;
2. Tujuan dan ruang lingkup perikatan;
3. Sumber pendanaan yang dialokasikan;
4. Denominasi mata uang yang digunakan;
5. Langkah mitigasi terhadap potensi risiko mata uang asing.

Tidak adanya pengikatan material tersebut menunjukkan bahwa Bank tidak mengambil komitmen finansial besar atau transaksi yang berpotensi mempengaruhi struktur permodalan maupun eksposur terhadap risiko valuta asing selama tahun 2025. Sebagai bentuk transparansi, Bank tetap berkomitmen mengikuti ketentuan dan praktik terbaik dalam pelaporan apabila di masa mendatang terdapat pengikatan material.

Throughout 2025, the Bank did not enter into any binding agreements with any parties related to capital expenditure investments. Accordingly, the Bank does not have information to report regarding the following aspects:

1. Parties involved in the commitment;
2. Purpose and scope of the commitment;
3. Sources of allocated funding;
4. Currency denomination used;
5. Mitigation measures against potential foreign currency risks.

The absence of such material commitments indicates that the Bank did not enter into any major financial commitments or transactions that could potentially affect its capital structure or exposure to foreign exchange risks during 2025. As a form of transparency, the Bank remains committed to following the best reporting practices and regulations should any material commitments arise in the future.

Realisasi Investasi Barang Modal
Capital Goods Investment Realization

Dalam Jutaan Rupiah | In Million Rupiah

Jenis Barang Modal Type Of Capital Goods	Tujuan Objectives	2025	2024
Tanah Land	Investasi dan Penunjang Operasional Investment and operational support	-	12.155
Bangunan dan Prasarana Kantor Office Building and Facilities	Investasi dan Penunjang Operasional Investment and operational support	2.761	6.006
Kendaraan Bermotor Motor vehicle	Penunjang Operasional Operational support	1.379	-
Perabotan kantor Office furniture	Penunjang Operasional Operational support	828	366
Peralatan Kantor Office equipment	Penunjang Operasional Operational support	1.010	635
Perangkat Keras Komputer Computer Hardware	Penunjang Operasional Operational support	3.928	3.320
Perangkat Lunak Komputer Computer Software	Penunjang Operasional Operational support	8.609	2.682
Aset tetap dalam pembangunan Fixed Assets under Settlement Process	Penunjang Operasional Operational support	1.457	13.146
Aset tak berwujud dalam penyelesaian Intangible assets under construction	Penunjang Operasional Operational support	302	261
Jumlah Total		**20.274**	**38.571**

Informasi Transaksi Terkait Investasi, Ekspansi, Divestasi, Penggabungan Usaha, Akuisisi, dan Restrukturisasi

Information on Transactions Related to Investment, Expansion, Divestment, Business Mergers, Acquisitions, and Restructuring

Sepanjang tahun 2025, MNC Bank tidak melakukan aktivitas ekspansi, divestasi, penggabungan usaha, akuisisi, maupun restrukturisasi utang atau permodalan. Dengan demikian, tidak terdapat informasi yang dapat dilaporkan terkait kegiatan tersebut dalam tahun berjalan.

Keputusan untuk tidak melakukan perubahan struktural pada 2025 menggambarkan fokus Bank dalam menjaga stabilitas internal dan memperkuat fondasi operasional yang berkelanjutan. Ke depan, MNC Bank tetap berkomitmen menjalankan kebijakan yang mendukung pertumbuhan yang sehat serta berorientasi jangka panjang.

Throughout 2025, MNC Bank did not engage in any expansion, divestment, business merger, acquisition, or debt or capital restructuring activities. Therefore, there is no information to report regarding such activities in the current year.

The decision not to make structural changes in 2025 reflects the Bank's focus on maintaining internal stability and strengthening its sustainable operational foundation. Going forward, MNC Bank remains committed to implementing policies that support healthy, long-term growth.



Perbandingan Realisasi dan Target 2025

Comparison of Target and Realization in 2025

Dalam Jutaan Rupiah | In Million Rupiah

INDIKATOR Indicator	TARGET 2025 Targets 2025	REALISASI 2025 Realization 2025	PENCAPAIAN (%) Achievement
Aset | Assets	22.680.717	20.272.635	89,38
Kredit | Loans	12.297.994	11.613.498	94,43
DPK | Third Party Fund	15.534.631	14.686.944	94,54
Laba Bersih | Net Profit	91.193	81.775	89,67
NIM	3,26%	3,15%	(0,11)
BOPO	93,28%	94,63%	1,35
LFR	78,56%	78,71%	0,15
NPL (*Gross*)	2,98%	2,99%	0,01
NPL (*Net*)	1,72%	2,08%	0,36
CAR	27,28%	24,66%	(2,62)

Pada tahun 2025, pencapaian Bank dari sisi Aset tercatat sebesar 89,38% dari target. Penyaluran kredit mencapai 94,43% sementara dari sisi penghimpunan Dana Pihak Ketiga (DPK) mencapai 94,54%. Dari sisi profitabilitas, Bank mencatatkan laba bersih mencapai 89,67% dari target, atas pencapaian tersebut rasio NIM Bank masih dibawah target dengan pencapaian masih kurang 0,11% dan rasio BOPO Bank tercatat lebih tinggi dari target sebesar 1,35%. Sementara itu rasio LFR tercatat kurang 0,15% dari target dan rasio NPL (gross) tercatat sedikit lebih tinggi sebesar 0,01% dari target sedangkan NPL (net) masih lebih besar dari target dengan selisih 0,36% dari target. Rasio CAR yang dicatatkan Bank masih dibawah target dengan selisih 2,62%.

In 2025, the Bank's asset achievement reached 89.38% of the target. Loan disbursement achieved 94.43%, while Third Party Funds (DPK) mobilization reached 94.54%. From a profitability perspective, the Bank recorded net income achievement of 89.67% of the target. Despite this performance, the Bank's Net Interest Margin (NIM) remained slightly below target by 0.11%, while the BOPO ratio was higher than the target by 1.35%. Meanwhile, the Loan to Funding Ratio (LFR) was 0.15% below target. The gross Non-Performing Loan (NPL) ratio was marginally higher than target by 0.01%, and the net NPL ratio exceeded the target by 0.36%. The Bank's Capital Adequacy Ratio (CAR) was also below target, with a gap of 2.62%.



Target 2026
2026 Target

Pertumbuhan ekonomi pada tahun 2026 diperkirakan akan membaik dengan perkiraan proyeksi pertumbuhan sebesar 5,40%. Pertumbuhan ekonomi yang baik seiring dengan meningkatnya investasi, konsumsi, ekspor dan fundamental ekonomi yang kuat dan dapat mengatasi tantangan yang ada.

Economic growth in 2026 is expected to improve with a projected growth of 4.90% - 5.70%. Good economic growth will be accompanied by increased investment, consumption, exports, and strong economic fundamentals that can overcome existing challenges.

Sejalan dengan pemulihan ekonomi tersebut, Bank menargetkan:
In line with this economic recovery, the Bank targets:

- **Pertumbuhan aset 9,00% - 10,00%**
  Asset growth of 9.00% - 10.00%
- **Pertumbuhan kredit 10,50% - 11,00%**
  Credit growth of 10.50% - 11.00%
- **Posisi LFR dijaga pada level + 82,00%**
  LFR position maintained at + 82.00%
- **Pertumbuhan biaya operasional 5,00% - 6,00%**
  Operating cost growth of 5.00% - 6.00%
- **Rasio kecukupan modal dijaga sesuai dengan ketentuan permodalan**
  Capital adequacy ratio maintained in accordance with capital requirements

Kebijakan dan Pembagian Dividen
Dividend Policy and Distribution

KEBIJAKAN DIVIDEN
Mengacu pada Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, penetapan pembagian dividen dilakukan melalui keputusan Rapat Umum Pemegang Saham (RUPS). Perseroan dapat membagikan dividen interim sebelum tahun buku berakhir selama seluruh persyaratan dalam Anggaran Dasar dipenuhi. Selain itu, pembagian dividen interim tidak boleh menyebabkan total Aset Bersih berada di bawah jumlah modal ditempatkan dan disetor penuh beserta cadangan wajib.

Keputusan pembagian dividen interim ditetapkan oleh Direksi setelah memperoleh persetujuan Dewan Komisaris. MNC Bank berkomitmen untuk menyalurkan dividen tunai kepada pemegang saham setidaknya satu kali setiap tahun, dengan jumlah hingga 25% dari laba bersih. Kebijakan ini dijalankan dengan tetap memperhatikan ketentuan regulasi yang berlaku, kondisi keuangan Bank, tingkat kesehatan perusahaan, serta tanpa mengurangi kewenangan RUPS.

DIVIDEND POLICY
Referring to Law No. 40 of 2007 concerning Limited Liability Companies, the determination of dividend distribution is made through a resolution of the General Meeting of Shareholders (GMS). The Company may distribute interim dividends before the end of the fiscal year as long as all requirements in the Articles of Association are met. In addition, the distribution of interim dividends shall not cause the total Net Assets to fall below the amount of issued and fully paid-up capital and mandatory reserves.

The decision to distribute interim dividends is made by the Board of Directors after obtaining the approval of the Board of Commissioners. MNC Bank is committed to distributing cash dividends to shareholders at least once a year, with an amount of up to 25% of net profit. This policy is implemented with due regard to applicable regulations, the Bank's financial condition, the company's health, and without prejudice to the authority of the GMS.

KRONOLOGI PEMBAGIAN DIVIDEN

Di bawah ini disajikan ringkasan pembagian dividen Perseroan selama tiga tahun buku terakhir:

CHRONOLOGY OF DIVIDEND DISTRIBUTION

Below is a summary of the Company's dividend distribution for the last three fiscal years:

Dalam Jutaan Rupiah | In Million Rupiah

	TAHUN BUKU 2024 2024 Fiscal Year	TAHUN BUKU 2023 2023 Fiscal Year	TAHUN BUKU 2022 2022 Fiscal Year
Dividen Dibayar Payout	-	-	-
Laba Bersih Net Profit	74.850	77.916	52.505
Rasio dividen terhadap Laba (Rugi) setelah pajak Dividend to Profit (Loss) after Tax Ratio	0%	0%	0%

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen

Management and/or Employee Stock Option Program

Sepanjang tahun 2025, MNC Bank tidak menyelenggarakan program kepemilikan saham bagi manajemen maupun karyawan, atau *Management Employee Stock Option Program* (MESOP). Oleh karena itu, tidak terdapat informasi mengenai alokasi saham atau kebijakan khusus terkait pelaksanaan program tersebut pada tahun berjalan. Sebagai alternatif, Bank terus memperkuat pengembangan sumber daya manusia melalui berbagai program pembelajaran, insentif, dan dukungan lain yang dirancang untuk meningkatkan kinerja dan motivasi karyawan dalam mencapai tujuan perusahaan.

Throughout 2025, MNC Bank did not implement a stock ownership program for management or employees, or a Management Employee Stock Option Program (MESOP). Therefore, there is no information regarding stock allocation or specific policies related to the implementation of such programs for the current year. Alternatively, the Bank continues to strengthen human resource development through various learning programs, incentives, and other support designed to improve employee performance and motivation in achieving company goals.



Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi Dengan Pihak Afiliasi/Pihak Berelasi

Information on Material Transactions that Contain Conflicts of Interest and/or Transactions with Affiliates/Related Parties

TRANSAKSI BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI

Benturan Kepentingan merujuk pada kondisi ketika kepentingan ekonomis perusahaan tidak sejalan dengan kepentingan pribadi anggota Direksi, Dewan Komisaris, atau pemegang saham utama sehingga berpotensi menimbulkan kerugian bagi perusahaan. Sementara itu, Transaksi Afiliasi merupakan transaksi yang dilakukan oleh Perusahaan atau Entitas Terkendali dengan pihak yang memiliki hubungan afiliasi dengan Perusahaan atau dengan anggota Direksi, Dewan Komisaris, maupun pemegang saham utamanya. Selama periode pelaporan, MNC Bank tidak melakukan transaksi yang menimbulkan benturan kepentingan.

KEWAJARAN DAN ALASAN DILAKUKANNYA TRANSAKSI

Dalam operasionalnya, MNC Bank menjalankan transaksi dengan pihak-pihak berelasi secara wajar, transparan, dan sesuai ketentuan perundang-undangan yang berlaku. Seluruh transaksi berelasi dicatat dan dilaporkan berdasarkan PSAK No. 7 (revisi 2010) mengenai *Pengungkapan Pihak-Pihak Berelasi*, sehingga memastikan kepatuhan dan akuntabilitas.

NAMA DAN SIFAT HUBUNGAN BERELASI

Pihak berelasi mencakup entitas maupun individu yang memiliki hubungan kepemilikan atau pengendalian, baik secara langsung maupun tidak langsung, dengan Bank. Pihak-pihak tersebut meliputi:

1. Entitas induk Bank.
2. Pemegang saham Bank.
3. Pihak dengan pemegang saham utama yang sama dengan Bank.
4. Entitas yang berada dalam grup yang sama.

Seluruh transaksi dan saldo material dengan pihak berelasi telah diungkapkan secara lengkap dalam Catatan atas Laporan Keuangan, khususnya pada Catatan 39.

CONFLICT OF INTEREST TRANSACTIONS AND/OR AFFILIATED TRANSACTIONS

Conflict of interest refers to a situation where the economic interests of the Company are not in line with the personal interests of members of the Board of Directors, Board of Commissioners, or major shareholders, thereby potentially causing losses to the Company. Meanwhile, Affiliated Transactions are transactions conducted by the Company or Controlled Entities with parties that have an affiliation with the Company or with members of the Board of Directors, Board of Commissioners, or major shareholders. During the reporting period, MNC Bank did not conduct any transactions that resulted in conflicts of interest.

FAIRNESS AND JUSTIFICATION OF THE TRANSACTION

In its operations, MNC Bank conducts transactions with related parties fairly, transparently, and in accordance with applicable laws and regulations. All transactions with related parties are recorded and reported in accordance with PSAK No. 7 (revised 2010) regarding Disclosure of Related Parties, thereby ensuring compliance and accountability.

NAMES AND NATURE OF RELATED PARTIES

Related parties include entities and individuals that have ownership or control relationships, either directly or indirectly, with the Bank. These parties include:

1. The Bank's parent entity.
2. The Bank's shareholders.
3. Parties with the same major shareholders as the Bank.
4. Entities within the same group.

All transactions and material balances with related parties have been disclosed in full in the Notes to the Financial Statements, specifically in Note 39.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Realization of the use of Proceeds from Public Offering

Selama tahun 2025, tidak terdapat realisasi penggunaan dana hasil Penawaran Umum. Realisasi terakhir atas penggunaan dana tersebut dilakukan setelah Tanggal Efektif pada 5 Desember 2023. Berdasarkan realisasi terakhir, jumlah dana hasil Penawaran Umum tercatat sebesar Rp802.487 juta, dengan biaya Penawaran Umum sebesar Rp1.727 juta, sehingga menghasilkan dana bersih sebesar Rp800.760 juta. Dengan demikian, sepanjang periode pelaporan tahun 2025 tidak terdapat tambahan realisasi penggunaan dana hasil Penawaran Umum.

During 2025, there was no realization in the use of proceeds from the Public Offering. The most recent utilization was recorded following the Effective Date on December 5, 2023. Based on the latest realization, the total proceeds from the Public Offering amounted to Rp802,487 million, with Public Offering fees of Rp1,727 million, resulting in net proceeds of Rp800,760 million. Accordingly, throughout the 2025 reporting period, no additional utilization of the Public Offering proceeds was recorded.



Perubahan Peraturan Perundang-Undangan yang Berpengaruh Signifikan terhadap Perusahaan

Regulatory Changes that Significantly Influence the Company

Berikut perubahan peraturan perundang-undangan yang berpengaruh signifikan terhadap Bank di tahun 2025, antara lain :

The following are changes in laws and regulations that had a significant impact on the Bank in 2025, among others:

No.	Nomor Peraturan / Perundang-undangan Regulation / Legislation Number	Perihal Subject
1.	Peraturan Anggota Dewan Gubernur Nomor 24 Tahun 2024 Board of Governors Regulation No. 24 of 2024	Keamanan Sistem Informasi dan Ketahanan Siber bagi Penyelenggara Sistem Pembayaran, Pelaku Pasar Uang dan Pasar Valuta Asing, serta Pihak Lain yang Diatur dan Diawasi Bank Indonesia Information System Security and Cybersecurity for Payment System Operators, Money Market and Foreign Exchange Market Participants, and Other Entities Regulated and Supervised by Bank Indonesia
2.	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 28 Tahun 2024 Financial Services Authority of the Republic of Indonesia Regulation No. 28 of 2024	Pengelolaan Informasi Rekam Jejak Pelaku Melalui Sistem Informasi Pelaku Management of Practitioner Track Record Information Through the Practitioner Information System
3.	Peraturan Lembaga Penjamin Simpanan Nomor 2 Tahun 2024 Deposit Insurance Corporation Regulation No. 2 of 2024	Rencana Resolusi Bank Umum Commercial Bank Resolution Plan
4.	Peraturan Lembaga Penjaminan Simpanan No. 3 Tahun 2024 Deposit Insurance Corporation Regulation No. 3 of 2024	Laporan Bank Peserta Penjaminan Simpanan Report on Deposit Insurance Member Banks
5.	Peraturan Anggota Dewan Gubernur Nomor 7 Tahun 2025 Board of Governors Regulation No. 7 of 2025	Perubahan Ketiga atas Peraturan Anggota Dewan Gubernur Nomor 11 Tahun 2023 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial Third Amendment to Board of Governors Regulation No. 11 of 2023 on the Implementing Regulation of Macroprudential Liquidity Incentive Policy
6.	Peraturan Anggota Dewan Gubernur Nomor 8 Tahun 2025 Board of Governors Regulation No. 8 of 2025	Perubahan Ketiga atas Peraturan Anggota Dewan Gubernur Nomor 24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah Third Amendment to Board of Governors Regulation No. 24/8/PADG/2022 on the Implementating Regulation of Minimum Reserve Requirements in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units
7.	Peraturan Anggota Dewan Gubernur Nomor 14 Tahun 2025 Board of Governors Regulation No. 14 of 2025	Perubahan Kedua atas Peraturan Anggota Dewan Gubernur Nomor 17 Tahun 2023 Tentang Penyelenggaraan Bank Indonesia-Fast Payment Second Amendment to Board of Governors Regulation No. 17 of 2023 on the Operation of Bank Indonesia-Fast Payment
8.	Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2025 Financial Services Authority Circular Letter No. 14/SEOJK.03/2025	Penerapan Tata Kelola bagi Bank Umum Implementation of Corporate Governance for Commercial Banks
9.	Peraturan Otoritas Jasa Keuangan Nomor 18 Tahun 2025 Financial Services Authority Regulation No. 18 of 2025	Transparansi dan Publikasi Laporan Bank Transparency and Publication of Bank Reports

No.	Nomor Peraturan / Perundang-undangan Regulation / Legislation Number	Perihal Subject
10.	Surat Edaran Otoritas Jasa Keuangan Nomor 20/ SEOJK.08/2025 Financial Services Authority Circular Letter No. 20/ SEOJK.08/2025	Publikasi Penanganan Pengaduan dan Laporan Layanan Pengaduan Publication on Complaint Handling and Complaint Service Reports
11.	Peraturan Otoritas Jasa Keuangan Nomor 22 Tahun 2025 Financial Services Authority Regulation No. 22 of 2025	Pelaporan Bank Umum Melalui Sistem Pelaporan Otoritas Jasa Keuangan Commercial Bank Reporting Through the Financial Services Authority Reporting System
12.	Peraturan Anggota Dewan Gubernur Nomor 23 Tahun 2025 Board of Governors Regulation No. 23 of 2025	Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah (PADG RIM PLM) Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units (PADG RIM PLM)
13.	Peraturan Anggota Dewan Gubernur Nomor 24 Tahun 2025 Board of Governors Regulation No. 24 of 2025	Penyelenggaraan Setelmen Dana Seketika melalui Sistem Bank Indonesia-Real Time Gross Settlement Implementation of Real-Time Fund Settlement via the Bank Indonesia Real-Time Gross Settlement System
14.	Peraturan Otoritas Jasa Keuangan Nomor 24 Tahun 2025 Financial Services Authority Regulation No. 24 of 2025	Pengelolaan Rekening pada Bank Umum Management of Accounts in Commercial Banks
15.	Surat Edaran Otoritas Jasa Keuangan Nomor 26/ SEOJK.03/2025 Financial Services Authority Circular Letter No. 26/ SEOJK.03/2025	Proses Asesmen Kecukupan Likuiditas Secara Internal (Internal Liquidity Adequacy Assessment Process) Bagi Bank Umum Internal Liquidity Adequacy Assessment Process for Commercial Banks
16.	Peraturan Bank Indonesia Nomor 9 Tahun 2025 Bank Indonesia Regulation No. 9 of 2025	Kebijakan Insentif Likuiditas Makroprudensial Macroprudential Liquidity Incentive Policy
17.	Surat Edaran Otoritas Jasa Keuangan Nomor 29/ SEOJK.03/2025 Financial Services Authority Circular Letter No. 29/ SEOJK.03/2025	Transparansi dan Publikasi Laporan Bank Umum Konvensional Transparency and Publication of Reports by Conventional Commercial Banks
18.	Surat Edaran Otoritas Jasa Keuangan Nomor 31/ SEOJK.03/2025 Financial Services Authority Circular Letter No. 31/ SEOJK.03/2025	Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan Otoritas Jasa Keuangan Conventional Commercial Bank Reporting Through the Financial Services Authority Reporting System
19.	Peraturan Anggota Dewan Komisioner Nomor 37/ PADK.08/2025 Regulation of the Members of the Board of Commissioners No. 37/PADK.08/2025	Penyediaan Informasi dan Penyampaian Informasi untuk Pemasaran Produk dan Layanan Jasa Keuangan Provision and Disclosure of Information for the Marketing of Financial Products and Services
20.	Peraturan Anggota Dewan Gubernur Nomor 30 Tahun 2025 Board of Governors Regulation No. 30 of 2025	Perubahan Ketujuh atas Peraturan Anggota Dewan Gubernur Nomor 21/25/PADG/2019 tentang Rasio Loan to Value untuk Kredit Properti, Rasio Financing to Value untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau Pembiayaan Kendaraan Bermotor (PADG Perubahan Ketujuh LTV/FTV dan Uang Muka) Seventh Amendment to Board of Governors Regulation No. 21/25/PADG/2019 on the Loan-to-Value Ratio for Property Loans, the Financing-to-Value Ratio for Property Financing, and Down Payments for Motor Vehicle Loans or Financing (PADG Seventh Amendment on LTV/FTV and Down Payments)

Perubahan Kebijakan Akuntansi yang Diterapkan Perusahaan pada Tahun Buku Terakhir

Changes to Accounting Policy during the Last Fiscal Year

Pada tahun buku yang berakhir pada 31 Desember 2025, MNC Bank mengadopsi sejumlah standar akuntansi baru yang dinilai relevan bagi penyusunan laporan keuangan. Perubahan tersebut mencakup beberapa amandemen pada Pernyataan Standar Akuntansi Keuangan (PSAK), yaitu:

1. Amendemen PSAK No. 117 "Kontrak Asuransi tentang Penerapan Awal PSAK No. 117 dan PSAK No. 109 Informasi Komparatif.
2. Amandemen PSAK 221: "Pengaruh Perubahan Kurs Valuta Asing". Amandemen tentang kekurangan ketertukaran. Amandemen ini memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak tertukarkan serta pengungkapannya.

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

For the financial year ended December 31, 2025, MNC Bank adopted several new accounting standards deemed relevant to the preparation of its financial statements. These changes include amendments to the Statements of Financial Accounting Standards (PSAK), namely:

1. Amendment to PSAK No. 117 "Insurance Contracts" regarding the Initial Application of PSAK No. 117 and PSAK No. 109 Comparative Information.
2. Amendment to PSAK 221: "The Effects of Changes in Foreign Exchange Rates" concerning the lack of exchangeability. This amendment clarifies the accounting treatment and disclosures when a currency is not exchangeable.

The implementation of these standards did not result in any substantial changes to the Bank's accounting policies and did not have a material impact on the financial statements for the current or prior periods.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Material Information and Facts Subsequent to the Accountant's Report Date

Berdasarkan laporan keuangan yang telah diaudit untuk periode yang berakhir pada 31 Desember 2025, tidak ditemukan kejadian material maupun non material setelah tanggal laporan akuntan yang dapat berdampak signifikan terhadap penyajian laporan keuangan. Tidak ada penyesuaian tambahan ataupun kewajiban pengungkapan lanjutan sesuai ketentuan Standar Akuntansi Keuangan di Indonesia. Dengan demikian, laporan keuangan yang diterbitkan telah menggambarkan posisi keuangan dan kinerja usaha secara tepat tanpa memerlukan perubahan lebih lanjut.

Based on the audited financial statements for the period ending December 31, 2025, there were no material or non-material events subsequent to the accountant's report date that could have a significant impact on the presentation of the financial statements. There were no additional adjustments or further disclosure requirements in accordance with Indonesian Financial Accounting Standards. Thus, the published financial statements accurately describe the financial position and business performance without requiring further changes.

Aspek Perpajakan

Taxation Aspect

Hingga penutupan tahun 2025, MNC Bank tidak memiliki kasus ketidakpatuhan terkait pemenuhan kewajiban perpajakan.

As of the end of 2025, MNC Bank had no cases of non-compliance related to the fulfillment of tax obligations.

Rincian Tabel Keuangan
Financial Table Details

Pengungkapan Kuantitatif Struktur Permodalan dan Profil Risiko
Quantitative Disclosure of Capital Structure and Risk Profile

Laporan Perhitungan Rasio Pengungkit
Leverage Ratio Calculation Report

Per 31 Desember 2025 | As of December 31, 2025
Dalam Jutaan Rupiah | In Million Rupiah

No	Kode Baris Link Code	Keterangan Description	T	T-1
	0201000000	**Eksposur Aset dalam Laporan Posisi Keuangan** 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 (Nilai gross sebelum dikurangi CKPN) Asset exposures in the statement of financial position include collateral assets, but exclude derivative transaction exposures and SFT exposures (Gross value before deduction of CKPN)	20.294.225	19.360.105
2	0201020000	Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yangmengakibatkan penurunan total eksposur aset dalam laporan posisi keuangan karena adanya penerapan standar akuntansi keuangan Replenishment value for derivative collateral assigned to counterparties that are resulted in a decrease in total asset exposure in the statement of financial position due to the adoption of financial accounting standards	-	-
3	0201030000	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) (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) (Adjustment for carrying value of securities received under SFT exposures recognized as assets)	-	-
5	0201050000	(CKPN atas aset tersebut sesuai standar akuntansi keuangan) (CKPN on such assets based on the financial accounting standards)	-255.895	-248.779
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) (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)	-96.129	-87.513
7	0201990000	Total Eksposur aset dalam laporan posisi keuangan Total Asset exposure in the statement of financial position	19.942.201	19.023.813
	0202000000	**Eksposur Transaksi Derivatif** 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 RC value for all derivative transactions whether there is a qualifying variation margin or a qualifying offsetting agreement	817	317
9	0202020000	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif The incremental value that constitutes the PFE for all derivative transactions	1.306	1.971
10	0202030000	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui central counterparty (CCP)) (Exclusion of derivative transaction exposures settled through central counterparty (CCP))	-	-

No	Kode Baris Link Code	Keterangan Description	T	T-1
11	0202040000	Penyesuaian untuk nilai nosional efektif dari derivatif kredit Adjustment for effective notional value of credit derivatives	848	914
12	0202050000	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan add on untuk transaksi penjualan derivatif kredit) (Adjustment for effective notional value offset and reduction of add on for sale of credit derivatives)	-	-
13	0202990000	Total Eksposur Transaksi Derivatif Total Derivative Transaction Exposure	2.971	3.202
	0203000000	**Eksposur Securities Financing Transaction (SFT)** Securities Financing Transaction (SFT) Exposure		
14	0203010000	Nilai tercatat aset SFT secara gross Gross carrying amount of SFT assets	233.489	1.385.000
15	0203020000	(Nilai bersih antara liabilitas kas dan tagihan kas) (Net value of cash liabilities and cash receivables)	0	0
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 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	0	0
17	0203040000	Eksposur sebagai agen SFT Exposure as an SFT agent	0	0
18	0203990000	Total Eksposur SFT Total SFT Exposure	233.489	1.385.000
	0204000000	**Eksposur Transaksi Rekening Administratif (TRA)** Administrative Account Transaction (TRA) Exposure		
19	0204010000	Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi. Nilai gross sebelum dikurangi CKPN. Value of all commitment or contingent liabilities. Gross value before deduction of CKPN	1.402.686	1.509.329
20	0204020000	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) (Adjustment to the result of the multiplication between the value of commitment liabilities or contingent liabilities and FKK then deducted by CKPN)	-978.979	-887.438
21	0204030000	(CKPN atas TRA sesuai standar akuntansi keuangan) (provision for TRA in accordance with financial accounting standards)	-	-
22	0204990000	Total Eksposur TRA Total TRA Exposure	423.707	621.891
	0205000000	**Modal dan Total Eksposur** Capital and Total Exposure		
23	0205010000	Modal Inti Tier 1 Capital	3.275.074	3.271.113
24	0205990000	Total Eksposur Total Exposure	20.602.368	21.033.906
	0206000000	**Rasio Pengungkit (Leverage)** 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) (%) Leverage Ratio, including the impact of temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any) (%)	15,90	15,55
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) (%) Leverage Ratio, excluding the impact of temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any) (%)	15,90	15,55

No	Kode Baris Link Code	Keterangan Description	T	T-1
26	0206030000	Nilai Minimum Rasio Pengungkit (%) Minimum Leverage Ratio (%)	3,00	3,00
27	0206040000	Bantalan terhadap nilai Rasio Pengungkit (%) Bearing to Leverage Ratio value (%)	0,00	0,00
	0207000000	**Pengungkapan Nilai Rata-Rata** 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 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	233.489	1.385.000
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 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	233.489	1.385.000
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 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	20.602.368	21.033.906
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 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	20.602.368	21.033.906
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 (%) 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 (%)	15,90	15,55
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 (%) 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 (%)	15,90	15,55

(OVA) Pendekatan Manajemen Risiko Bank
(OVA) Bank Risk Management Approach

Tujuan dan Kebijakan Manajemen Risiko Risk Management Objectives and Policies		
A	Bagaimana model bisnis ditentukan dan interaksi dengan profil risiko keseluruhan (yaitu risiko utama terkait model bisnis dan bagaimana setiap risiko diungkapkan) dan bagaimana profil risiko bank berinteraksi dengan toleransi risiko yang telah disetujui direksi. How the business model is determined and how it interacts with the overall risk profile (i.e. the key risks associated with the business model and how each risk is disclosed) and how the bank's risk profile interacts with the board's approved risk appetite.	Tujuan Utama Manajemen Risiko adalah menjaga aktifitas yang dilakukan Bank MNC agar tidak menimbulkan kerugian yang melebihi batas kemampuan Bank yang dapat membahayakan keberlangsungan usaha Bank. Untuk itu, setiap model bisnis Bank MNC didukung oleh Kebijakan dan Strategi Manajamen Risiko yang memadai. Dalam penyusunan Kebijakan dan Strategi Manajemen Risiko, Direksi Bank MNC memberikan arahan yang jelas mengenai tingkat risiko yang akan diambil (Risk Appetite) serta penilaian profil risiko untuk digunakan sebagai potret/gambaran secara Bank wide mengenai jenis risiko, tingkat risiko dan trend risiko yang melekat pada seluruh aktifitas dan produk yang dijalankan oleh Bank. Adapun penilaian profil risiko Bank dilakukan terhadap delapan jenis risiko yaitu risiko kredit, risiko pasar, risiko likuditas, risiko operasional, risiko hukum, risiko stratejik, risiko kepatuhan dan risiko reputasi. The main objective of Risk Management is to maintain the activities carried out by Bank MNC so as not to cause losses that exceed the Bank's capacity that can jeopardize the Bank's business continuity. For this reason, every business model of Bank MNC is supported by adequate Risk Management Policies and Strategies. In the preparation of Risk Management Policies and Strategies, the Board of Directors of Bank MNC provides clear direction regarding the level of risk to be taken (Risk Appetite) as well as a risk profile assessment to be used as a Bank wide portrait/image of the types of risks, risk levels and risktrends inherent in all activities and products carried out by the Bank. The Bank's risk profile assessment is conducted on eight types of risks, namely credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputation risk.
B	Struktur tata kelola risiko: tanggung jawab Bank (pengawasan dan delegasi otoritas, rincian tanggung jawab berdasarkan jenis risiko, unit bisnis, dll); hubungan antar struktur organisasi yang terlibat dalam manajemen risiko (yaitu Direksi, pejabat eksekutif, komite risiko yang terpisah, komite manajemen risiko, fungsi kepatuhan, dan fungsi internal audit) Risk governance structure: responsibilities of the Bank (oversight and delegation of authority, breakdown of responsibilities by risk type, business unit, etc.); relationships among organizational structures involved in risk management (i.e. Board of Directors, executive officers, separate risk committee, risk management committee, compliance function, and internal audit function).	Penerapan Manajemen Risiko Bank MNC secara umum mencakup: The implementation of Bank MNC's Risk Management generally includes: a. Pengawasan aktif Dewan Komisaris dan Direksi Active supervision of the Board of Commissioners and Board of Directors b. Kecukupan kebijakan, prosedur dan penetapan limit Adequacy of policies, procedures and limit setting c. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko Adequacy of risk identification, measurement, monitoring and control processes and risk management information systems d. Sistem pengendalian internal Internal control system Organisasi pelaksanaan Manajamen Risiko di Bank MNC dapat dijelaskan sebagai berikut: The organization of Risk Management implementation in Bank MNC can be explained as follows: a. Dewan Komisaris berperan aktif dalam pengawasan pelaksanaan manajemen risiko The Board of Commissioners plays an active role in supervising the implementation of risk management b. Direksi memiliki pemahaman yang memadai mengenai risiko yang melekat pada seluruh aktivitas fungsional Bank MNC dan mampu mengambil tindakan yang diperlukan The Board of Directors has an adequate understanding of the risks inherent in all functional activities of Bank MNC and is able to take the necessary actions c. Satuan Kerja Manajemen Risiko (SKMR) adalah unit kerja yang memiliki wewenang dan bertanggung jawab dalam menjalankan proses manajemen risiko. Risk Management Work Unit (SKMR) is a work unit that has the authority and responsibility for carrying out the risk management process. d. SKMR harus bersifat independen dari Unit Kerja Operasional (risk taking unit) serta SKMR bersifat struktural dalam struktur organisasi Bank MNC. Audit Intern bertugas mengevaluasi dan berperan aktif dalam meningkatkan efektivitas sistem pengendalian intern, serta melakukan penilaian terhadap kecukupan sistem pengendalian intern dalam penerapan manajemen risiko. SKMR must be independent from the Operational Work Unit (risk taking unit) and SKMR is structural in the organizational structure of Bank MNC. Internal Audit is tasked with evaluating and playing an active role in improving the effectiveness of the internal control system, as well as assessing the adequacy of the internal control system in implementing risk management.

Tujuan dan Kebijakan Manajemen Risiko
Risk Management Objectives and Policies

		Dalam penerapan dan pelaksanaan Manajamen Risiko di Bank MNC, terdapat komite Manajemen Risiko pada level Direksi dan Komite Pemantau Risiko pada level Komisaris yang rapatnya dilaksanakan secara berkala maupun ad hoc jika diperlukan sesuai ketentuan tata kelola yang berlaku. In the implementation and implementation of Risk Management in Bank MNC, there is a RiskManagement Committee at the Board of Directors level and a Risk Monitoring Committee at the Commissioner level whose meetings are held regularly and ad hoc if necessary in accordance with applicable governance provisions.
C	Media untuk mengkomunikasikan, menolak, dan mendorong budaya manajemen risiko dalam Bank (yaitu code of conduct; panduan terkait batas operasional atau prosedur untuk mencegah pelanggaran atau pelampauan batas risiko Bank; prosedur untuk meningkatkan dan membagi isu risiko antara lini bisnis dan fungsi manajemen risiko). Media to communicate, reject, and encourage a risk management culture within the Bank (i.e. code of conduct; guidelines related to operational limits or procedures to prevent breaches or exceedances of the Bank's risk limits; procedures to raise and share risk issues between business lines and risk management functions).	Media yang digunakan untuk mengkomunikasikan kebijakan manajemen risiko dan sarana meningkatkan budaya sadar risiko/risk awareness kepada seluruh karyawan Bank yaitu dengan email blast dan Whatsapp Group. The media used to communicate risk management policies and to enhance risk awareness culture to all Bank employees are email blasts and Whatsapp Group.
D	Ruang lingkup dan fitur utama sistem pengukuran risiko. The scope and key features of the risk measurement system.	Sistem pengukuran risiko dievaluasi dan disempurnakan secara berkala atau sewaktu-waktu apabila diperlukan untuk memastikan kesesuaian asumsi, akurasi, kewajaran dan integritas data, serta prosedur yang digunakan dalam mengukur risiko. Adapun penyempurnaan terhadap sistem pengukuran risiko dilakukan secara berkala dan apabila terdapat perubahan kegiatan usaha, produk, transaksi, dan faktor risiko yang dapat mempengaruhi kondisi keuangan. The risk measurement system is evaluated and refined periodically or at any time if necessary to ensure the suitability of assumptions, accuracy, reasonableness and integrity of data, as well as procedures used in measuring risk. The improvement of the risk measurement system is carried out periodically and if there are changes in business activities, products, transactions, and risk factors that can affect financial conditions.
		Dalam memastikan akurasi pengukuran yang dijalankan Bank MNC melakukan pengukuran melalui media: In ensuring the accuracy of the measurements carried out, Bank MNC conducts measurements through the media: 1. Laporan Profil Risiko yang mengukur dari sisi 8 Risiko Risk Profile Report which measures in terms of 8 Risks 2. Laporan Tingkat Kesehatan Bank yang mengukur dari sisi Profil Risiko, Tata kelola, Permodalan dan Rentabilitas. Bank Health Level Report which measures in terms of Risk Profile, Governance, Capital and Rentability. 3. Regulatory Risk Self Assesment/RRSA sebagai media identifikasi, penilaian, pengukuran serta pengendalian risiko yang dilakukan secara berkala. Regulatory Risk Self-Assessment/RRSA as a medium for identification, assessment, measurement and control of risks carried out periodically. 4. Penilaian maturitas ketahanan & keamanan siber yang dilakukan secara berkala. Cybersecurity & resilience maturity assessment conducted periodically. 5. Rencana aksi pemulihan dan Rencana resolusi yang dilakukan secara berkala. Recovery action plan and resolution plan carried out periodically.

	Tujuan dan Kebijakan Manajemen Risiko Risk Management Objectives and Policies	
E	Deskripsi proses pelaporan informasi risiko yang diberikan kepada dewan komisaris dan direksi, khususnya terkait dengan ruang lingkup dan isi dan laporan eksposur risiko. Description of the risk information reporting process provided to the board of commissioners and directors, particularly in relation to the scope and content and risk exposure reports.	Bank menyampaikan informasi risiko melalui laporan profil risiko kepada Dewan Komisaris dan Direksi secara bulanan maupun ad hoc jika diperlukan melalui Komite Manajemen Risiko pada level Direksi dan Komite Pemantau Risiko pada level Komisaris. The Bank submits risk information through risk profile reports to the Board of Commissioners and the Board of Directors on a monthly basis or ad hoc if necessary through the Risk Management Committee at the Board of Directors level and the Risk Monitoring Committee at the Board of Commissioners level.
F	Informasi kualitatif terkait stress test (yaitu portofolio dari stress test, skenario dan metodologi yang digunakan, serta penggunaan stress test dalam manajemen risiko. Qualitative information related to stress tests (i.e. portfolio of stress tests, scenarios and methodologies used, as well as the use of stress tests in risk management.	Stress test dilakukan dengan menggunakan skenario dampak/ pengaruh pemburukan kualitas kredit maupun likuiditas dengan menggunakan variabel data historis dan asumsi terhadap suku bunga, NPL, CKPN dan CAR dari Portfolio yang dimiliki oleh Bank. Stress tests are conducted using scenarios of the impact/influence of deterioration in credit quality and liquidity using historical data variables and assumptions on interest rates, NPLs, CKPN and CAR of the Portfolio owned by the Bank.
G	Strategi dan proses untuk mengatur, melindung nilai dan memitigasi risiko yang muncul dari model bisnis bank dan proses untuk memonitor efektifitas dari lindung nilai dan mitigasi risiko. Strategies and processes for managing, hedging and mitigating risks arising from the bank's business model and processes to monitor the effectiveness of hedging and risk mitigation.	Bank melakukan hedging sebagai salah satu strategi menajemen risiko untuk mengimbangi kerugian dalam investasi dengan mengambil posisi yang berlawanan terhadap aset terkait. Hal ini juga dilakukan untuk meminimalisir kemungkinan berkurangnya atau hilangnya nilai sebuah aset. The Bank hedges as one of the risk management strategies to offset losses in investments by taking an opposite position against the related asset. This is also done to minimize the possibility of reducing or losing the value of an asset.

CCRA: Pengungkapan Kualitatif Mengenai Counterparty Credit Risk
CCRA: Qualitative disclosures on counterparty credit risk

CCRA: Pengungkapan Kualitatif Mengenai Counterparty Credit Risk Disclosures on Counterparty Credit Risk		
A	Tujuan manajemen risiko dan kebijakan terkait risiko kredit akibat kegagalan pihak lawan (counterparty credit risk), termasuk: The objectives of risk management and policies related to credit risk due to counterparty credit risk, including:	Manajemen Risiko Kredit bertujuan untuk melindungi bank terhadap dampak negatif dari risiko kredit yang muncul terkait dengan kegiatan Penyediaan/ Penyaluran Dana Bank yang dapat memberikan kerugian signifikan pada Bank. Dengan Manajemen Risiko kredit yang tepat, Bank dapat meminimalisir dampak negatif risiko kredit. Risiko Kredit dapat muncul sebagai akibat dari adanya kegagalan debitur atau pihak lawan (counterparty credit risk) dalam melakukan pembayaran kewajibannya dan munculnya risiko konsentrasi pada jenis kredit atau sektor ekonomi tertentu. Credit Risk Management aims to protect the bank from the negative impact of credit risk arising from the Bank's Financing/Disbursement activities that can cause significant losses to the Bank. With proper Credit Risk Management, the Bank can minimize the negative impacts of credit risk. Credit Risk can arise as a result of the failure of debtors or counterparties (counterparty credit risk) to fulfill their payment obligations and the emergence of concentration risks in certain types of credit or economic sectors.
B	Metode yang digunakan untuk menerapkan limit operasi yang didefinisikan pada internal capital untuk counterparty credit exposures dan untuk eksposur CCP; The methods used to implement operational limits defined on internal capital for counter party credit exposures and for CCP exposures;	Tingkat risiko yang diambil telah dibatasi berupa adanya perumusan limit Risk Appetite dan Risk Tolerance (RA & RT) untuk sektor ekonomi yang ditetapkan oleh OJK. Risk Appetite (RA) merupakan tingkat risiko yang akan diambil Bank dan Risk Tolerance (RT) adalah batasan risiko yang masih dapat ditoleransi oleh Bank. Perumusan limit RA & RT telah dilakukan sesuai dengan strategi dan tujuan bisnis Bank. Adapun Metode yang digunakan dalam perumusan dan penetapan limit RA & RT menggunakan data historis Bank, ketentuan eksternal, faktor makro dan mikro ekonomi, serta analisa industri dan data peer banks. The level of risk taken has been limited by the formulation of Risk Appetite and Risk Tolerance (RA & RT) limits for economic sectors set by OJK. Risk Appetite (RA) is the level of risk that the Bank is willing to take, and Risk Tolerance (RT) is the risk threshold that the Bank can still tolerate. The formulation of RA & RT limits has been carried out in accordance with the Bank's strategy and business objectives. The method used in formulating and setting RA & RT limits uses the Bank's historical data, external regulations, macro and microeconomic factors, as well as industry analysis and peer bank data.
C	Kebijakan yang berkaitan dengan garansi dan mitigasi risiko dan penilaian terkait counterparty risk, termasuk eksposur towards CCP; Policies related to guarantee and risk mitigation, as well as assessment related to counterparty risk, including exposure towards CCP;	Manajemen Risiko Kredit dikelola melalui kebijakan kredit yang mengatur seluruh aktivitas kredit, antara lain: pengaturan berdasarkan sasaran pasar, jenis kredit, lapangan usaha dan jangka waktu. Pengelolaan risiko kredit secara portofolio diatur dalam kebijakan Risk Appetite & Risk Tolerance yang menetapkan alokasi kredit maksimum pada tiap sektor ekonomi. Monitoring konsentrasi kredit juga dilakukan pada debitur inti. Credit Risk Management is managed through credit policies that regulate all credit activities, including: arrangements based on market objectives, types of credit, business sectors, and time horizons. Portfolio credit risk management is governed by the Risk Appetite & Risk Tolerance policies, which set the maximum credit allocation for each economic sector. Credit concentration monitoring is also conducted for core debtors. Untuk konsentrasi kredit per peminjam atau kelompok peminjam, MNC Bank menetapkan batasan internal untuk penyediaan dana dengan berpedoman kepada ketentuan Batas Maksimum Pemberian Kredit (BMPK) yang berlaku. Bank memiliki panduan mengenai jenis-jenis agunan sebagai garansi yang dapat diterima dalam rangka memitigasi risiko kredit. Jenis-jenis agunan yang diterima antara lain adalah sebagai berikut: For credit concentration per borrower or group of borrowers, MNC Bank sets internal limits for fund provision based on the applicable Maximum Credit Provision Limit (BMPK) regulations. The Bank has guidelines regarding the types of collateral that can be accepted as guarantees to mitigate credit risk. The types of collateral accepted include: » Tanah dan/atau bangunan | Land and/or buildings » Mesin-Mesin/ Kendaraan Bermotor | Machinery/Vehicles » Bahan Baku/ Barang Dagangan | Raw Materials/Inventory » Tagihan/ Piutang | Receivables » Piutang | Accounts Receivable » Persediaan | Inventory Bank juga mengatur nilai Collateral Coverage Ratio (CCR) untuk digunakan pada agunan berupa tanah dan/ atau bangunan, mesin-mesin dan kendaraan bermotor sebagai bagian dari mitigasi risiko. The Bank also sets the Collateral Coverage Ratio (CCR) for collateral in the form of land and/or buildings, machinery, and vehicles as part of risk mitigation.

CCRA: Pengungkapan Kualitatif Mengenai Counterparty Credit Risk Disclosures on Counterparty Credit Risk		
D	Kebijakan terkait eksposur wrong-way risk; Policies related to exposure to wrong-way risk;	Untuk memitigasi potensi terjadinya wrong-way risk, Bank melakukan analisa kualitatif maupun kuantitatif calon debitur atau debitur secara memadai, termasuk namun tidak terbatas pada pemeriksaan ketergantungan debitur kepada pihak lawan yang dapat menyebabkan terjadinya gagal bayar. To mitigate the potential occurrence of wrong-way risk, the Bank conducts both qualitative and quantitative analyses of potential or existing debtors adequately, including but not limited to examining the debtor's dependence on counterparties that may lead to defaults.
E	Dampak pada nilai jaminan yang dibutuhkan untuk menyediakan penurunan peringkat kredit. The impact on the value of collateral required to provide a downgrade in credit ratings.	Agunan merupakan salah satu mitigasi risiko yang diperhitungkan Bank untuk menurunkan risiko kredit. Oleh karena itu Bank telah mengatur di dalam Kebijakan Perkreditan mengenai jenis agunan yang dapat diterima, rasio minimal nilai agunan yang diterima, termasuk tata cara peninjauan dan penilaian kembali agunan serta tata cara penyelesaian agunan yang diambil-alih (AYDA) dari hasil penyelesaian kredit berdasarkan hukum yang berlaku. Collateral is one of the risk mitigation measures considered by the Bank to reduce credit risk. Therefore, the Bank has established in its Credit Policy the types of collateral that can be accepted, the minimum collateral value ratio accepted, including the procedures for reviewing and revaluating collateral, as well as the procedures for the settlement of collateral taken over (AYDA) from the resolution of credit based on applicable laws.

LIQA - Manajemen Risiko Likuiditas
LIQA - Liquidity Risk Management

Penjelasan Manajemen Risiko Likuiditas Disclosures on Liqudity Risk Management		
A	Tata kelola pengelolaan risiko likuiditas, termasuk: toleransi risiko; struktur dan tanggung jawab pengelolaan risiko likuiditas; pelaporan likuiditas internal; dan komunikasi strategi, kebijakan dan praktik risiko likuiditas di seluruh lini bisnis dan dengan dewan direksi Liquidity risk management governance, including: risk tolerance; the structure and responsibilities of liquidity risk management; internal liquidity reporting; and communication of liquidity risk strategies, policies, and practices across business lines and with the board of directors.	1. Tujuan Pengelolaan Risiko Likuiditas untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko yang terkait dengan ketidakmampuan untuk memenuhi kewajiban keuangan pada saat jatuh tempo. The objective of Liquidity Risk Management is to identify, measure, monitor, and control risks related to the inability to meet financial obligations when due. 2. Perumusan tingkat risiko yang akan diambil (risk appetite) dan toleransi risiko (risk tolerance) terkait risiko likuiditas telah dilakukan sejalan dengan sasaran strategi dan bisnis bank secara keseluruhan, termasuk pelaksanaan pengawasan rasio-rasio likuiditas secara berkala dan memadai. The formulation of the risk level to be taken (risk appetite) and risk tolerance related to liquidity risk has been carried out in line with the bank's overall strategic and business goals, including the regular and adequate monitoring of liquidity ratios. 3. Dalam pengelolaan risiko likuiditas, Divisi Treasury bertanggung jawab untuk asset liability management Bank dan meningkatkan kepercayaan nasabah/investor dengan menunjukan kemampuan untuk mengelola likuiditas sedangkan Market and Liquiduty Divisi Risk Management bertanggung jawab dalam menyusun dan melakukan review kebijakan manajemen risiko likuiditas serta pengawasan rasio-rasio likuiditas secara berkala. In liquidity risk management, the Treasury Division is responsible for the Bank's asset-liability management and enhancing customer/investor confidence by demonstrating the ability to manage liquidity, while the Market and Liquidity Risk Management Division is responsible for formulating and reviewing liquidity risk management policies and regularly monitoring liquidity ratios.

Penjelasan Manajemen Risiko Likuiditas Disclosures on Liqudity Risk Management		
B	Strategi pendanaan, termasuk kebijakan sumber diversifikasi dan tenor pendanaan, dan apakah strategi pendanaannya terpusat atau terdesentralisasi. Funding strategy, including policies on funding source diversification and tenor, and whether the funding strategy is centralized or decentralized.	1. Diversifikasi Pendanaan Dilakukan dengan memperhatikan karakteristik sumber dan jangka waktu Pendanaan serta Rencana Bisnis Bank (RBB), dengan mempertimbangkan: counterparty limit, kondisi keberadaan jaminan, jenis instrumen, jenis mata valuta, serta lokasi geografis sumber Pendanaan. Funding Diversification This is done by considering the characteristics of funding sources and their term, as well as the Bank's Business Plan (RBB), taking into account: counterparty limits, collateral conditions, instrument types, currency types, and the geographical location of funding sources. 2. Stabilisasi Pertumbuhan Dana Merupakan pemeliharaan stabilitas Dana Pihak Ketiga (DPK) agar trend pertumbuhan positif, antara lain melalui strategi pricing, penerbitan dan/atau pengembangan produk simpanan, peningkatan pemasaran berkualitas yang menunjang stabilitas pertumbuhan dana, serta melakukan review kebijakan pengembangan dan pemasaran produk. Stabilization of Fund Growth This involves maintaining the stability of Third Party Funds (DPK) to ensure a positive growth trend, through strategies such as pricing, issuance and/or development of savings products, enhancing quality marketing that supports fund growth stability, and reviewing product development and marketing policies. 3. Evaluasi dan Analisis Strategi Pendanaan Kegiatan ini dilakukan secara berkala dalam rapat ALCO / rapat terkait lainnya dengan memperhatikan perubahan internal maupun eksternal. Treasury Business Division bersama-sama dengan divisi terkait melakukan identifikasi, pemantauan, dan evaluasi faktor-faktor utama yang mempengaruhi kemampuan Bank dalam memperoleh pendanaan, termasuk alternatif sumber dana yang dapat memperkuat kapasitas untuk bertahan pada kondisi krisis. Evaluation and Analysis of Funding Strategies This activity is carried out periodically in ALCO meetings or other related meetings, taking into account both internal and external changes. The Treasury Business Division, together with the relevant divisions, identifies, monitors, and evaluates the main factors influencing the Bank's ability to obtain funding, including alternative sources of funds that can strengthen the Bank's capacity to withstand crisis conditions.
C	Teknik mitigasi risiko likuiditas. Liquidity risk mitigation techniques.	Dalam rangka mitigasi risiko likuiditas, Bank telah melakukan pemantauan secara berkala melalui pelaporan Liquidity Coverage Ratio (LCR) dan pemantauan atas Indikator Deteksi Dini (IDD) serta menetapkan limit terhadap beberapa rasio likuiditas seperti rasio maximum cummulative outflow (MCO), RIM, AL/DPK dan AL/NCD. In order to mitigate liquidity risk, the Bank regularly monitors through the reporting of the Liquidity Coverage Ratio (LCR) and monitoring of Early Warning Indicators (EWI), and sets limits on several liquidity ratios, such as the maximum cumulative outflow ratio (MCO), RIM, AL/DPK, and AL/NCD.
D	Penjelasan tentang bagaimana stress-test digunakan. Explanation of how stress testi used.	Untuk mengetahui ketahanan likuiditas di periode krisis, Bank telah melakukan stress testing likuiditas secara periodik. Skenario stress testing dilakukan dengan menggunakan skenario spesifik pada bank dan skenario stress pada pasar. To assess liquidity resilience during a crisis period, the Bank conducts periodic liquidity stress testing. The stress testing scenarios are performed using bank-specific scenarios and market stress scenarios. Skenario spesifik pada bank menggunakan asumsi bank berada dalam kesulitan likuiditas akibat cash outflow deposan. The bank-specific scenario assumes that the bank faces liquidity difficulties due to depositor cash outflows. Sedangkan skenario stress testing pada pasar menggunakan asumsi terjadi perubahan pada faktor pasar yang berpotensi mengganggu likuiditas Bank. The market stress testing scenario assumes changes in market factors that could potentially disrupt the Bank's liquidity.
E	Garis besar rencana pendanaan mendesak bank. Outline of the bank's emergency funding plan	Bank telah mengantisipasinya dengan memiliki kebijakan Liquidity Contingency Plan (LCP) yang merupakan pedoman bagi Bank untuk mengatasi situasi krisis likuiditas. The Bank has anticipated this by having a Liquidity Contingency Plan (LCP) policy, which serves as a guide for the Bank to manage liquidity crises. LCP memastikan strategi dan arahan yang telah ditetapkan dapat menjadi pedoman bagi Manajemen Bank untuk mengatasi situasi krisis likuiditas dan memastikan kegiatan bisnis dan operasional Bank dapat berjalan dalam situasi krisis serta reputasi Bank dapat terjaga dengan baik. The LCP ensures that the established strategies and directions can serve as guidelines for the Bank's management to address liquidity crisis situations, ensuring that business and operational activities can continue during the crisis, and that the Bank's reputation is well-maintained

	Penjelasan Manajemen Risiko Likuiditas Disclosures on Liqudity Risk Management	
F	Alat ukur atau metrik yang disesuaikan yang menilai struktur neraca bank atau arus kas proyeksi dan posisi likuiditas masa depan, dengan memperhitungkan risiko transaksi rekening administratif yang khusus untuk bank tersebut. Measurement tools or adjusted metrics that assess the structure of the bank's balance sheet or projected cash flows and future liquidity positions, considering the risks of administrative account transactions specific to that bank.	Pemantauan dan perhitungan risiko likuiditas dilakukan dengan menggunakan indikator risiko likuiditas seperti Giro Wajib Minimum, Primer dan Sekunder, Rasio Intermediasi Makroprudensial, rasio aset lancar terhadap dana pihak ketiga, konsentrasi 50 deposan terbesar, liquidity coverage ratio, maturity mismatch, dilaporkan kepada Dewan Komisaris, Direksi dan manajemen senior secara harian, mingguan, bulanan maupun dalam rapat bulanan ALCO. Liquidity risk monitoring and calculation are carried out using liquidity risk indicators such as Minimum Reserve Requirement, Primary and Secondary, the Macroprudential Intermediation Ratio, the ratio of current assets to third-party funds, the concentration of the top 50 depositors, liquidity coverage ratio, and maturity mismatch. These are reported daily, weekly, and monthly to the Board of Commissioners, Board of Directors, and senior management, as well as during monthly ALCO meetings. Untuk memproyeksikan kondisi likuiditas di masa mendatang, Bank menggunakan alat ukur profil maturitas, yaitu pemetaan posisi aset, kewajiban, dan rekening administratif ke dalam kelompok berdasarkan sisa jangka waktu sampai dengan jatuh tempo, dan/atau berdasarkan asumsi untuk yang tidak memiliki jatuh tempo kontraktual. Profil maturitas bertujuan untuk memastikan kemampuan Bank dalam memenuhi kebutuhan likuiditas segera dan mengidentifikasi terjadinya maturity mismatch dalam skala waktu tertentu. Bank menetapkan limit maturity mismatch yang disesuaikan dengan risk appetite dan risk tolerance stakeholder utama. To project future liquidity conditions, the Bank uses a maturity profile measurement tool, which maps the positions of assets, liabilities, and administrative accounts into groups based on the remaining time to maturity, and/or based on assumptions for items with no contractual maturity. The maturity profile aims to ensure the Bank's ability to meet immediate liquidity needs and to identify any maturity mismatch within a specific time frame. The Bank sets limits on maturity mismatch that are aligned with the risk appetite and risk tolerance of key stakeholders.
G	Batas konsentrasi pada kumpulan agunan dan sumber pendanaan (baik produk dan rekanan). Concentration limits on collateral pools and funding sources (both products and counterparties).	Pemantauan risiko konsentrasi Deposan dilakukan secara berkala, dimana Bank telah memiliki Risk Appetite dan Risk Tolerance terkait konsentrasi 50 Deposan terhadap total DPK. The monitoring of depositor concentration risk is conducted periodically, with the Bank having established its Risk Appetite and Risk Tolerance related to the concentration of the top 50 depositors as a percentage of total third-party funds (DPK).
H	Eksposur likuiditas dan kebutuhan pendanaan pada tingkat badan hukum perorangan, cabang asing dan anaak perusahaan, dengan mempertimbangkan batasan hukum, peraturan dan operasional mengenai kemampuan transfer likuiditas. Liquidity exposure and funding needs at the individual legal entity level, including foreign branches and subsidiaries, considering legal, regulatory, and operational restrictions on liquidity transferability.	Bank memiliki eksposur likuiditas dan kebutuhan pendanaan pada tingkat badan hukum perusahaan. The Bank also has liquidity exposure and funding needs at the corporate legal entity level.
I	Laporan posisi keuangan dan item di transaksi rekening administratif yang dipecah menjadi "buckets" jatuh tempo dan selisih likuiditas yang dihasilkan. Financial position reports and items in administrative account transactions broken down into maturity "buckets" and the liquidity gaps resulting from those	Dalam rangka pemantauan laporan posisi keuangan dan transaksi rekening administratif, Bank menggunakan alat ukur profil maturitas, yaitu pemetaan posisi aset, kewajiban, dan rekening administratif ke dalam kelompok berdasarkan sisa jangka waktu sampai dengan jatuh tempo, dan/atau berdasarkan asumsi untuk yang tidak memiliki jatuh tempo kontraktual. In order to monitor the financial position report and administrative account transactions, the Bank uses a maturity profile measurement tool, which maps the positions of assets, liabilities, and administrative accounts into groups based on the remaining time to maturity, and/or based on assumptions for items with no contractual maturity. Profil maturitas juga bertujuan untuk mengidentifikasi terjadinya maturity mismatch dalam skala waktu tertentu. The maturity profile also aims to identify any maturity mismatch within a specific time frame.

(KM1) Indikator Utama secara Konsolidasian per 31 Desember 2025
(KM1) Consolidated Key Metrics as of December 31, 2025

No	Deskripsi Description
	Modal yang Tersedia (nilai) Available Capital (value)
1	Modal Inti Utama (CET1) | Primary Tier 1 Capital (CET1)
2	Modal Inti (Tier 1) | Tier 1 Capital
3	Total Modal | Total Capital
	Aset Tertimbang Menurut Risiko (Nilai) Risk Weighted Assets (Value)
4	Total Aset Tertimbang Menurut Risiko (ATMR) | Total Risk Weighted Assets (RWA)
	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Assets (RWA)
5	Rasio CET1 (%) | CET1 Ratio (%
6	Rasio Tier 1 (%) | Tier 1 Ratio (%)
7	Rasio Total Modal (%) | 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) (%) | 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) | Total CET1 as buffer (Line 8 + Line 9 + Line 10)
12	Komponen CET1 untuk buffer (%) | CET1 component for buffer (%)
	Rasio pengungkit sesuai Basel III Basel III compliant leverage ratio
13	Total Eksposur | Total Exposure
14a	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) Leverage Ratio, including the impact of any adjustment to the temporary exemption of current accounts 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) (%) Leverage Ratio, excluding the impact of temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirement (if any) (%)
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transaction (SFT) secara gross (%) Leverage Ratio, including the impact of the temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirement (if any), which has incorporated the average value of the grosscarrying amount of Securities Financing Transaction (SFT) assets (%)
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross (%) Leverage Ratio, excluding the impact of any adjustments to the temporary exemption of current accounts with Bank Indonesia in order to fulfill the reserve requirement (if any), which has incorporated the average value of the grosscarrying amount of SFT assets (%)
	Rasio Kecukupan Likuiditas (LCR) Liquidity Adequacy Ratio (LCR)
15	Total Aset Likuid Berkualitas Tinggi (HQLA) | Total High Quality Liquid Assets (HQLA)
16	Total Arus Kas Keluar Bersih (*net cash outflow*) | Total Net Cash Outflow
17	LCR (%) | LCR (%)
	Rasio Pendanaan Stabil Bersih (NSFR) Net Stable Funding Ratio (NSFR)
18	Total Pendanaan Stabil yang Tersedia (ASF) | Total Available Stable Funding (ASF)
19	Total Pendanaan Stabil yang Diperlukan (RSF) | Total Required Stabilized Funding (RSF)
20	NSFR (%) | NSFR (%)

*T adalah periode triwulanan, T-1 adalah periode 1 triwulan sebelumnya
*T refers to the quarterly period, and T-1 refers to the previous quarterly period

	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
	3.275.074	3.271.113	3.260.823	3.257.536	3.255.572
	3.275.074	3.271.113	3.260.823	3.257.536	3.255.572
	3.389.879	3.373.859	3.368.561	3.359.605	3.369.205
	13.747.442	13.769.016	14.047.324	13.873.538	13.735.342
	23,82%	23,76%	23,21%	23,44%	23,70%
	23,82%	23,76%	23,21%	23,44%	23,70%
	24,66%	24,50%	23,98%	24,22%	24,53%
	0,00%	0,00%	0,00%	0,00%	0,00%
	0,00%	0,00%	0,00%	0,00%	0,00%
	0,00%	0,00%	0,00%	0,00%	0,00%
	0,00%	0,00%	0,00%	0,00%	0,00%
	14,66%	14,50%	13,98%	14,22%	14,53%
	20.602.368	21.033.906	21.970.918	21.745.892	21.373.969
	15,90%	15,55%	14,84%	14,98%	15,23%
	15,90%	15,55%	14,84%	14,98%	15,23%
	15,90%	15,55%	14,84%	14,98%	15,23%
	15,90%	15,55%	14,84%	14,98%	15,23%
	4.241.255	4.252.686	4.431.658	3.054.843	4.147.981
	2.590.070	2.696.245	2.904.390	2.686.241	3.055.396
	163,75%	157,73%	152,58%	113,72%	135,76%
	14.072.864	12.132.472	14.664.470	13.516.853	17.568.008
	12.156.805	9.997.557	10.712.567	10.054.004	9.152.989
	115,76%	121,35%	136,89%	134,44%	191,94%

LI1: Perbedaan antara Cakupan Konsolidasi sesuai standar akuntansi dengan ketentuan kehati-hatian

LI1: Differences between Consolidated Scope according to accounting standards and prudential provisions

	a	b	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amount of each risk						
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as stated in the financial statement publication	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying amount based on the precautionary principle	**Sesuai Kerangka resiko kredit** In accordance with the credit risk framework	**Risiko kredit pihak lawan** Counterparty credit risk	**Sesuai kerangka sekuritisasi** In accordance with the framework of securitization	**Sesuai kerangka risiko pasar** In accordance with the market risk framework	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
Aset | Asset							
Kas | Cash	97.905	97.905	97.905	-	-		-
Penempatan pada Bank Indonesia Placements with Bank Indonesia	693.872	693.872	693.872	-	-		-
Penempatan pada bank lain Placements with other banks	1.677.536	1.677.536	1.677.536	-	-		-
Tagihan spot dan derivatif Spot receivables and derivatives	816	816	-	816	-		-
Surat berharga Securities		-	-	-	-		-
a. Diukur pada nilai wajar melalui laba rugi Measured at fair value through profit or loss	341.363	341.363	341.363	-	-	341.363	-
b. Diukur pada nilai wajar melalui - penghasilan komprehensif lain Measured at fair value through other comprehensive income	2.237.063	2.237.063	2.237.063	-	-		-
c. Diukur pada biaya perolehan - diamortisasi Measured at amortized cost	1.530.035	1.530.035	1.530.035	-	-		-
Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold with a repurchase agreement (repo)	190.000	190.000	-	-	-		-
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Receivables from securities purchased with a reverse repurchase agreement (reverse repo)	43.489	43.489	-	43.489	-		-

	a	b	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amount of each risk						
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as stated in the financial statement publication	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying amount based on the precautionary principle	**Sesuai Kerangka resiko kredit** In accordance with the credit risk framework	**Risiko kredit pihak lawan** Counterparty credit risk	**Sesuai kerangka sekuritisasi** In accordance with the framework of securitization	**Sesuai kerangka risiko pasar** In accordance with the market risk framework	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
Tagihan akseptasi Acceptance receivables	2.558	2.558	-	-	-		-
a. Diukur pada nilai wajar melalui laba rugi Measured at fair value through profit or loss		-	-	-	-		-
Kredit | Loans	-	-	-	-	-		-
b. Diukur pada nilai wajar melalui - penghasilan komprehensif lain Measured at fair value through other comprehensive income	-	-	-	-	-		-
c. Diukur pada biaya perolehan - diamortisasi Measured at amortized cost	11.613.498	11.613.498	11.613.498	-	-		-
Pembiayaan syariah Islamic financing	-	-	-	-	-		-
Penyertaan Investments	-	-	-	-	-		-
Cadangan Kerugian Penurunan Nilai Aset Keuangan Allowance for Impairment Losses on Financial Assets		-	-	-	-		-
a. Surat berharga Securities	-	-	-	-	-		-
b. Kredit | Loans	(255.895)	(255.895)	(255.895)	-	-		-
c. Lainnya | Others	-	-	-	-	-		-
Aset tidak berwujud Intangible assets	146.707	146.707	146.707	-	-		-
Akumulasi amortisasi aset tidak berwujud Accumulated amortization of intangible assets	(127.410)	(127.410)	(127.410)	-	-		-
Aset tetap dan inventaris Fixed assets and inventories	1.187.507	1.187.507	1.187.507	-	-		-

	a	b	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amount of each risk						
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as stated in the financial statement publication	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying amount based on the precautionary principle	**Sesuai Kerangka resiko kredit** In accordance with the credit risk framework	**Risiko kredit pihak lawan** Counterparty credit risk	**Sesuai kerangka sekuritisasi** In accordance with the framework of securitization	**Sesuai kerangka risiko pasar** In accordance with the market risk framework	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
Akumulasi penyusutan aset tetap dan inventaris Accumulated depreciation of fixed assets and inventories	(209.219)	(209.219)	(209.219)	-	-		-
Aset non produktif Non-productive assets		-	-	-	-		-
a. Properti terbengkalai Abandoned property	-	-	-	-	-		-
b. Aset yang diambil alih Foreclosed assets	669.487	669.487	669.487	-	-		-
c. Rekening tunda Suspended accounts	39.021	39.021	39.021	-	-		-
d. Aset antarkantor Inter-office assets		-	-	-	-		-
i. Melakukan kegiatan operasional di Indonesia Operational activities in Indonesia	-	-	-	-	-		-
ii. Melakukan kegiatan operasional di luar Indonesia Operational activities outside Indonesia	-	-	-	-	-		-
Cadangan kerugian penurunan nilai aset non keuangan Allowance for impairment of non-financial assets	-	-	-	-	-		-
Sewa pembiayaan Finance lease	-	-	-	-	-		-
Aset pajak tangguhan Deferred tax assets	76.832	76.832	-	-	-		76.832
Aset lainnya Other assets	317.470	317.470	317.470	-	-		-
Total aset Total assets	20.272.635	20.272.635	19.958.940	44.305	-	341.363	76.832

	a	b	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amount of each risk						
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as stated in the financial statement publication	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying amount based on the precautionary principle	**Sesuai Kerangka resiko kredit** In accordance with the credit risk framework	**Risiko kredit pihak lawan** Counterparty credit risk	**Sesuai kerangka sekuritisasi** In accordance with the framework of securitization	**Sesuai kerangka risiko pasar** In accordance with the market risk framework	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
Kewajiban Liabilities	-	-	-	-	-		-
Giro Demand deposits	1.133.586	1.133.586	-	-	-		1.133.586
Tabungan Savings deposits	1.774.543	1.774.543	-	-	-		1.774.543
Simpanan berjangka Time deposits	11.778.815	11.778.815	-	-	-		11.778.815
Dana investasi revenue sharing Investment funds revenue sharing	-	-	-	-	-		-
Pinjaman dari Bank Indonesia Loans from Bank Indonesia	1.144.624	1.144.624	-	-	-		1.144.624
Pinjaman dari bank lai Loans from other banks	639	639	-	-	-		639
Liabilitas spot dan derivatif Spot liabilities and derivatives	193.557	193.557	-	-	-		193.557
Utang atas surat berharga yang dijual dengan janji dibeli kembali (repo) Payables on securities sold with a repurchase agreement (repo)	2.558	2.558	-	-	-		2.558
Utang akseptasi Acceptance payables	-	-	-	-	-		-
Surat berharga yang diterbitkan Issued securities	-	-	-	-	-		-
Pinjaman yang diterima Borrowed funds	359	359	-	-	-		359
Setoran jaminan Collateral deposits	-	-	-	-	-		-
Liabilitas antar kantor Inter-office liabilities	-	-	-	-	-		-
a. Melakukan kegiatan operasional di Indonesia Operational activities in Indonesia	-	-	-	-	-		-

	a	b	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amount of each risk						
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as stated in the financial statement publication	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying amount based on the precautionary principle	**Sesuai Kerangka resiko kredit** In accordance with the credit risk framework	**Risiko kredit pihak lawan** Counterparty credit risk	**Sesuai kerangka sekuritisasi** In accordance with the framework of securitization	**Sesuai kerangka risiko pasar** In accordance with the market risk framework	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
b. Melakukan kegiatan operasional - di luar Indonesia Operational activities outside Indonesia	-	-	-	-	-		-
Liabilitas pajak tangguhan Deferred tax liabilities	24.830	24.830	-	-	-		24.830
Liabilitas lainnya Other liabilities	468.492	468.492	-	-	-		468.492
Dana investasi profit sharing. Investment funds profit sharing	-	-	-	-	-		-
Total liabilitas Total liabilities	16.522.003	16.522.003	-	-	-	-	16.522.003
Analisis Kualitatif Qualitative Analysis	Terdapat surat berharga pada kategori diukur pada nilai wajar melalui laba rugi terpapar risiko kredit dan risiko pasar. There are securities in the category measured at fair value through profit or loss that are exposed to credit risk and market risk.						

(LI2) Sumber Perbedaan Utama Antara Eksposur Sesuai Ketentuan Kehati-Hatian Dengan *Carrying Values* Sesuai Standar Akuntansi Keuangan

(LI2) The main source of differences between exposures under prudential regulations and carrying values according to financial accounting standards

	a	b	c	d	e
	Nilai tercatat masing-masing risiko Carrying amount of each risk				
	Total	**Kerangka risiko kredit** Credit risk framework	**Kerangka sekuritisasi** Securitization framework	**Kerangka Counterparty credit risk** Counterparty credit risk framework	**Kerangka risiko pasar** Market risk framework
Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada template LI1). Carrying value of assets in accordancewith the scope of consolidation of prudential requirements (as reported in the LI1 template)	20.344.608	19.958.940	-	44.305	341.363
Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada template LI1) Carrying value of liabilities in accordance with the scope of consolidation of prudential requirements (as reported in the LI1 template)	-	-	-	-	-
Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian. Total net value in scope of consolidation of prudential requirements	20.344.608	19.958.940	-	44.305	341.363
Nilai rekening administratif Value of administrative accounts	36.608	36.608	-	-	-
Perbedaan valuasi Valuation differences	-	-	-	-	-
Perbedaan antara netting rules, selain dari yang termasuk pada baris 2. Differences between netting rules, excluding those included in row 2.	-	-	-	-	-
Perbedaan provisi. Provision differences	-	-	-	-	-
Perbedaan prudential filters. Differences in prudential filters	-	-	-	-	-
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian. Exposure value considered, in accordance with the scope of consolidation of prudential.	-	-	-	-	-

(LIA) Penjelasan Mengenai Perbedaan Antara Nilai Eksposur Sesuai Standar Akuntansi Keuangan Dengan Ketentuan Kehati-Hatian

(LIA) Explanation of the Difference Between the Exposure Value According to Financial Accounting Standards and Prudential Provisions

Uraian Description	Penjelasan Explanation
Bank harus menjelaskan asal perbedaan antara nilai tercatat sesuai standar akuntansi keuangan, sebagaimana dilaporkan pada laporan keuangan dan nilai eksposur sesuai ketentuan kehati-hatian, sebagaimana terdapat pada template LI1 dan LI2. The Bank must explain the origin of the difference between the carrying value according to the financial accounting standards as reported in the financial statements, and the exposure value according to the prudential provisions, as contained in the templates LI1 and LI2.	
Bank harus menjelaskan sumber perbedaan signifikan antara nilai pada kolom (a) dan (b) di LI1. The Bank must explain the source of the significant difference between the values in column (a) and (b) in LI1.	Tidak terdapat perbedaan antara nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan (kolom a) dengan nilai tercatat berdasarkan prinsip kehati-hatian (kolom b) There is no difference between the carrying amount as stated in the published financial statements (column a) and the carrying amount based on prudent principles (column b)
Bank harus menjelaskan sumber perbedaan antara nilai tercatat dan nilai yang digunakan untuk tujuan pengaturan yang tercantum pada LI2. The Bank must explain the source of the difference between the carrying value and the value used for regulatory purposes as stated in LI2.	Nilai tercatat aset sesuai standar akuntansi keuangan berbeda dengan eksposur sesuai ketentuan kehati-hatian, karena pada ekpsosur sesuai ketentuan kehati-hatian tidak diperhitungkan faktor Aset Pajak Tangguhan (PSAK 46), dan surat berharga yang diukur pada nilai wajar melalui laba rugi terpapar 2 risiko yaitu risiko kredit dan risiko pasar. The carrying value of assets according to financial accounting standards is different from exposure according to prudential provisions, because exposure according to prudential provisions does not take into account the factor of Deferred Tax Assets (PSAK 46), and securities measured at fair value through profit or loss are exposed to 2 risks, namely credit risk and market risk.
Sesuai dengan implementasi dari panduan pada valuasi prudensial, bank harus menjelaskan sistem dan kontrol untuk memastikan estimasi valuasi prudensial dan dapat diandalkan. Pengungkapan harus memasukkan: In accordance with the implementation of the guidelines on prudential valuation, the Bank must define the system and control to ensure that prudential valuation estimates are reliable. The disclosure must include:	N/A
Metodologi valuasi, termasuk penjelasan sejauh mana penggunaan metodologi mark-to- market dan mark-to-model. Valuation methodology, including an explanation of the extent to which the use of mark-to- market and mark-to-model methodology.	N/A
Deskripsi proses verifikasi harga independen. Description of the price verification process	N/A
Prosedur untuk penyesuaian valuasi atau cadangan (termasuk deskripsi proses dan metodologi untuk menilai posisi trading dengan tipe instrumen). Procedures for valuation or reserve adjustments (including a description of the process and methodology for valuing trading positions by instrument type).	N/A

Komposisi Permodalan (CC1)
Capital Composition (CC1)

Komponen Component	Tahun 2025 (Dalam Jutaan Rupiah) (In million Rupiah)	Tahun 2024 (Dalam Jutaan Rupiah) (In million Rupiah)
Instrumen dan Tambahan Modal Disetor Instruments and Additional Paid-in Capital		
Saham biasa (termasuk *stock surplus*) Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	4.268.814.00	4.268.814,00
Laba ditahan Retained earnings	(554.269,00)	(710.894,00)
Akumulasi penghasilan komprehensif lain (dan cadangan lain) Accumulated other comprehensive income (and other reserves)	11.439,00	23.932,00
Modal yang termasuk phase out dari CET1 Directly issued capital subject to phase out from CET1	N/A	N/A
Kepentingan Non Pengendali yang dapat diperhitungkan Common share capital issued by subsidiaries and held by third parties	-	-
CET1 sebelum *regulatory adjustment* Common Equity Tier 1 capital before regulatory adjustments	-	-
CET 1 Faktor Pengurang Regulatory Adjustment		
Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book Prudential valuation adjustments	-	-
Goodwill *Goodwill*	-	-
Aset tidak berwujud lainnya (selain Mortgage-Servicing Rights) Other intangibles other than mortgage-servicing rights (net of related tax liability)	19.297	-
Aset pajak tangguhan yang berasal dari future profitability Deferred tax assets that rely on future profitability excluding those arising from temporary differences	N/A	N/A
Cash-flow hedge reserve Cash-flow hedge reserve	N/A	N/A
Shortfall on provisions to expected losses Shortfall of provisions to expected losses	N/A	N/A
Keuntungan penjualan aset dalam transaksi sekuritisasi Securitisation gain on sale	-	-
Peningkatan/ penurunan nilai wajar atas kewajiban keuangan (DVA) Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Aset pensiun manfaat pasti Defined-benefit pension fund net assets	-	N/A
Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan) Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	N/A
Kepemilikan silang pada instrumen CET 1 pada entitas lain Reciprocal cross-holdings in common equity	N/A	N/A
Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%). Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	N/A

Komponen Component	**Tahun 2025 (Dalam Jutaan Rupiah)** (In million Rupiah)	**Tahun 2024 (Dalam Jutaan Rupiah)** (In million Rupiah)
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%) 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	N/A
Mortgage servicing rights Mortgage servicing rights (amount above 10% threshold)	-	-
Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak). Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	N/A
Jumlah melebihi batasan 15% dari: Amount exceeding the 15% threshold	N/A	N/A
Investasi signifikan pada saham biasa financials. Significant investments in the common stock of financials of which: mortgage servicing rights	N/A	N/A
Mortgage servicing rights. Mortgage servicing rights (amount above 10% threshold)	N/A	N/A
Pajak tangguhan dari perbedaan temporer Penyesuaian berdasarkan ketentuan spesifik nasional. Deferred tax assets arising from temporary differences National specific regulatory adjustments	N/A	N/A
a. Selisih PPKA dan CKPN. Difference between PPKA and CKPN	105.531,00	-
b. PPKA non produktif Non-productive PPKA	249.250,00	126.453,00
c. Aset Pajak Tangguhan Deferred tax assets	76.832,00	153.158,00
d. Penyertaan Participation	-	92.815,00
e. Kekurangan modal pada perusahaan anak asuransi Lack of capital in insurance subsidiary companies	-	-
f. Eksposur sekuritisasi Securitization Exposure	-	
g. Lainnya Other	-	-
Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
Jumlah pengurang (regulatory adjustment) terhadap CFT 1 Total regulatory adjustments to Common equity Tier 1	-	-
Jumlah CET 1 setelah faktor pengurang Common Equity Tier 1 capital (CET1)	-	-
Modal Inti Tambahan (AT 1): Instrumen Additional Tier 1 capital: instruments		
Instrumen AT 1 yang diterbitkan oleh Bank (termasuk stock surplus) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	-
Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntans Which classified as equity under applicable accounting standards	-	-
Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi Which classified as liabilities under applicable accounting standards	-	-
Modal yang termasuk phase out dari AT 1 Directly issued capital instruments subject to phase out from Additional Tier 1	-	-

Komponen Component	**Tahun 2025 (Dalam Jutaan Rupiah)** (In million Rupiah)	**Tahun 2024 (Dalam Jutaan Rupiah)** (In million Rupiah)
Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi 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)	-	-
Instrumen yang diterbitkan Entitas Anak yang termasuk Phase out which instruments issued by subsidiaries subject to phase out	-	-
Jumlah AT 1 sebelum regulatory adjustment Additional Tier 1 capital before regulatory adjustments	-	-
Modal Inti Tambahan: Faktor Pengurangan (regulatory adjustment) Additional Tier 1 capital: instruments		
Investasi pada instrumen AT 1 sendiri Investments in own Additional Tier 1 instruments	-	-
Kepemilikan silang pada instrumen AT 1 pada entitas lain Reciprocal cross-holdings in Additional Tier 1 instruments	-	-
Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-
Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan). Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
Penyesuaian berdasarkan ketentuan spesifik nasional. National specific regulatory adjustments	-	-
a. Penempatan dana pada instrumen AT 1 pada Bank lain. Placement of funds on AT 1 instruments with other Banks.	-	
Penyesuaian pada AT 1 akibat Tier 2 lebih kecil Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
Jumlah faktor pengurang (regulatory adjustment) terhadap AT 1. Total regulatory adjustments to Additional Tier 1 capital	-	-
Jumlah AT 1 setelah faktor pengurang Additional Tier 1 capital (AT1)	-	-
Jumlah Modal Inti (Tier 1) (CET 1 + AT 1) Total Core Capital (Tier 1) (CET 1 + AT 1)	-	-
Modal Pelengkap (Tier 2): Instrumen dan cadangan Tier 2 capital: instruments and provisions		
Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk stock surplus) Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
Modal yang yang termasuk phase out dari Tier 2 Directly issued capital instruments subject to phase out from Tier 2	-	-
Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi 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)	-	-
Modal yang diterbitkan Entitas Anak yang termasuk phase out Which instruments issued by subsidiaries subject to phase out	-	-
Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit Provisions	114.805,00	113.633
Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang Tier 2 capital before regulatory adjustments	-	-

Komponen Component	**Tahun 2025 (Dalam Jutaan Rupiah)** (In million Rupiah)	**Tahun 2024 (Dalam Jutaan Rupiah)** (In million Rupiah)
Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustment) Tier 2 capital: regulatory adjustments		
Investasi pada instrumen Tier 2 sendiri Investments in own Tier 2 instruments	-	-
Kepemilikan silang pada instrumen Tier 2 pada entitas lain Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-
Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan threshold 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik) Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-	N/A
Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan) Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments	-	-
a. Sinking fund Sinking fund	-	-
b. Penempatan dana pada instrumen Tier 2 pada Bank lain Placement of funds in Tier 2 instruments with other banks	-	-
Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap Total regulatory adjustments to Tier 2 capital	-	-
Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment Tier 2 capital (T2)	-	-
Total Modal (Modal Inti + Modal Pelengkap) Total capital	-	-
Total Aset Tertimbang Menurut Risiko (ATMR) Total risk weighted assets	-	-
Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer) Capital ratios and buffers		
Rasio Modal Inti Utama CET 1 (persentase terhadap ATMR) Common Equity Tier 1 (as a percentage of risk weighted assets)	-	-
Rasio Modal Inti Tier 1 (persentase terhadap ATMR) Tier 1 (as a percentage of risk weighted assets)	-	-
Rasio Total Modal (persentase terhadap ATMR) Total capital (as a percentage of risk weighted assets)	-	-
Buffer (persentase terhadap ATMR) Institution specific buffer requirement (minimum CET ! Requirement plus capital conseryation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement,expressed as a percentage of risk weighted assets)	-	-
Capital Conservation Buffer Of which: capital conservation buffer requirement	-	-
Countercyclical Buffer Of which: Bank specific countercyclical buffer requirement	-	-
Higher loss absorbency requirement Of which: higher loss absorbency requirement	-	-

Komponen Component	**Tahun 2025 (Dalam Jutaan Rupiah)** (In million Rupiah)	**Tahun 2024 (Dalam Jutaan Rupiah)** (In million Rupiah)
Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi Buffer (persentase terhadap ATMR) Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi Buffer (persentase terhadap ATMR) 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. For conventional commercial banks: CET 1 available to fulfill the Buffer to fulfill the Buffer (percentage to RWA) For branch offices of Banks percentage of RWA) available to satisfy the Buffer.	-	-
National minimal (jika berbeda dari Basel 3) National minimal (if different from Basel 3)		
Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3 National Common Equity Tier 1 minimum ratio	-	N/A
Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3) National Tier 1 minimum ratio	-	N/A
Rasio terendah total modal nasional (jika berbeda dengan Basel 3) National total capital minimum ratio	-	N/A
Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) Amounts below the thresholds for deduction (before risk weighting)		
Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain Non-significant investments in the capital and other TLAC liabilities of other	-	N/A
Investasi signifikan pada saham biasa entitas keuangan Significant investments in the common stock of financial entities	-	N/A
Mortgage servicing rights (net dari kewajiban pajak) Mortgage servicing rights (net of related tax liability)	-	N/A
Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak) Deferred tax assets arising from temporary differences (net of related tax liability)	-	N/A
Cap yang dikenakan untuk provisi pada Tier 2 Applicable caps on the inclusion of provisions in Tier 2		
Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approch (prior to application of cap)	-	N/A
Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar Cap on inclusion of provisions in Tier 2 under standardised approach	-	N/A
Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	N/A
Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	N/A
Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022 Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
Cap pada CET 1 yang temasuk phase out Current cap on CET1 instruments subject to phase out arrangements	-	N/A
Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	N/A
Cap pada AT 1 yang temasuk phase out Current cap on AT1 instruments subject to phase out arrangements	-	N/A
Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	N/A

Komponen Component	**Tahun 2025 (Dalam Jutaan Rupiah)** (In million Rupiah)	**Tahun 2024 (Dalam Jutaan Rupiah)** (In million Rupiah)
Cap pada Tier 2 yang temasuk phase out Current cap on T2 instruments subject to phase out arrangements	-	N/A
Jumlah yang dikecualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	N/A

Rekonsiliasi Permodalan (CC2)
Capital Reconciliation (CC2)

No.	**Pos - Pos** Posts	**Neraca Publikasi** Publication Balance	**Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian** Consolidate Balance Sheet with consolidated scope based on prudential provisions	**Neraca Pulikasi** Pulcation Balance	**Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian** Consolidate Balance Sheet with consolidated scope based on prudential provisions
		31 Desember 2025 December 31, 2025	**31 Desember 2025** December 31, 2025	**31 Desember 2024** December 31, 2024	**31 Desember 2024** December 31, 2024
Aset | Assets					
1	Kas Cash	97.905	97.905	102.054	102.054
2	Penempatan pada Bank Indonesia Placement with Bank Indonesia	693.872	693.872	1.278.122	1.278.122
3	Penempatan pada bank lain Placement with other banks	1.677.536	1.677.536	1.172.507	1.172.507
4	Tagihan spot dan derivatif Spot bills and derivatives	816	816	1.201	1.201
5	Surat berharga Securities	4.108.461	4.108.461	3.395.158	3.395.158
	a. Diukur pada nilai wajar melalui laba rugi Measured at fair value through profit or loss	-	-	-	-
	b. Diukur pada nilai wajar melalui penghasilan komprehensif lain Measured at fair value through other comprehensive income	-	-	-	-
	c. Diukur pada biaya perolehan diamortisasi Measured at amortized cost	-	-	-	-
6	Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under agreements to repurchase (repo)	190.000	190.000	1.250.000	1.250.000

No.	Pos - Pos Posts	Neraca Publikasi Publication Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions	Neraca Pulikasi Pulcation Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions
		31 Desember 2025 December 31, 2025	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	31 Desember 2024 December 31, 2024
7	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Claims on securities purchased under agreements to resell (reverse repo)	43.489	43.489	-	-
8	Tagihan akseptasi acceptance bill	2.558	2.558	42.176	42.176
9	Kredit Credit	11.613.498	11.613.498	11.239.586	11.239.586
	a. Diukur pada nilai wajar melalui laba rugi Measured at fair value through profit or loss	-	-	-	-
	b. Diukur pada nilai wajar melalui penghasilan komprehensif lain Measured at fair value through other comprehensive income	-	-	-	-
	c. Diukur pada biaya perolehan diamortisasi Measured at amortized cost	11.613.498	11.613.498	11.239.586	11.239.586
10	Pembiayaan syariah Sharia financing	-	-	-	-
11	Penyertaan Modal Capital Participation	-	-	-	-
12	Aset Keuangan Lainnya Other Financial Assets	97.455	97.455	72.414	72.414
13	Cadangan Kerugian Penurunan Nilai Aset Keuangan Allowance for Impairment Losses on Financial Assets	(255.895)	(255.895)	(256.491)	(256.491)
	a. Surat berharga Securities	-	-	-	-
	b. Kredit Credit	(255.895)	(255.895)	(256.491)	(256.491)
	c. Lainnya Other	-	-	-	-
14	Aset tidak berwujud Intangible Assets	146.707	146.707	137.796	137.796
	Akumulasi amortisasi aset tidak berwujud Accumulated amortization of intangible assets	(127.410)	(127.410)	(121.076)	(121.076)

No.	Pos - Pos Posts	Neraca Publikasi Publication Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions	Neraca Pulikasi Pulcation Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions
		31 Desember 2025 December 31, 2025	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	31 Desember 2024 December 31, 2024
15	Aset tetap dan inventaris Fixed assets and inventory	1.187.507	1.187.507	1.180.925	1.180.925
	Akumulasi penyusutan aset tetap dan inventaris Accumulated depreciation of fixed assets and inventory	(209.219)	(209.219)	(178.188)	(178.188)
16	Aset non produktif Non-productive assets	708.508	708.508	646.813	646.813
	a. Properti terbengkalai Abandoned property	-	-	-	-
	b. Aset yang diambil alih Foreclosed assets	669.487	669.487	607.701	607.701
	c. Rekening tunda Pending Account	39.021	39.021	39.112	39.112
	d. Aset antarkantor Interoffice assets	-	-	-	-
	i. Melakukan kegiatan operasional di Indonesia Conducting operational activities in Indonesia	-	-	-	-
	ii. Melakukan kegiatan operasional di luar Indonesia Conducting operational activities outside Indonesia	-	-	-	-
17	Cadangan kerugian penurunan nilai aset non keuangan -/- Allowance for impairment losses on non-financial assets (-/-)	-	-	-	-
18	Sewa pembiayaan Finance leases	-	-	-	-
19	Aset pajak tangguhan Deferred tax assets	76.832	76.832	-	-
20	Aset lainnya Outher assets	296.847	296.847	908.412	908.412
Total Aset Total Assets		20.272.635	20.272.635	20.871.409	20.871.409
Liabilitas dan Ekuitas Liabilites and Equity					
1	Giro Current Account	1.133.586	1.133.586	1.123.635	1.123.635
2	Tabungan Savings	1.774.543	1.774.543	1.855.261	1.855.261
3	Simpanan berjangka Time deposit	11.778.815	11.778.815	11.451.750	11.451.750

No.	Pos - Pos Posts	Neraca Publikasi Publication Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions	Neraca Pulikasi Pulcation Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions
		31 Desember 2025 December 31, 2025	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	31 Desember 2024 December 31, 2024
4	Dana investasi revenue sharing Revenue sharing investment fund	-	-	-	-
5	Pinjaman dari Bank Indonesia Loans from Bank Indonesia	-	-	-	-
6	Pinjaman dari bank lain Loans from other banks	1.144.624	1.144.624	799.826	799.826
7	Liabilitas spot dan derivatif Spot and derivative liabilities	639	639	879	879
8	Utang atas surat berharga yang dijual dengan janji dibeli kembali (repo) Payable on securities sold under agreements to repurchase (repo)	193.557	193.557	1.168.182	1.168.182
9	Utang akseptasi Acceptance debt	2.558	2.558	5.279	5.279
10	Surat berharga yang diterbitkan Issued securities	-	-	-	-
11	Pinjaman yang diterima Loans accepted	-	-	-	-
12	Setoran jaminan Guarantee deposit	359	359	305	305
13	Liabilitas antar kantor Liabilities between offices	-	-	-	-
	Melakukan kegiatan operasional di Indonesia Carry out operational activities in Indonesia	-	-	-	-
	Melakukan kegiatan operasional di luar Indonesia Carry out operational activities outside Indonesia	-	-	-	-
14	Liabilitas pajak tangguhan Deferred tax liability	-	-	-	-
15	Liabilitas lainnya Other liabilities	493.322	493.322	805.172	805.172
16	Dana investasi profit sharing Profit sharing investment fund	-	-	-	-
	Total Liabilitas Total Liability	16.522.003	16.522.003	17.210.289	17.210.289
	Ekuitas Equity	-	-	-	-

No.	Pos - Pos Posts	Neraca Publikasi Publication Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions	Neraca Pulikasi Pulcation Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions
		31 Desember 2025 December 31, 2025	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	31 Desember 2024 December 31, 2024
	Modal disetor Paid-up capital	-	-	3.325.597	3.325.597
	a. Modal dasar Authorized capital	6.000.000	6.000.000	6.000.000	6.000.000
	b. Modal yang belum disetor Unpaid capital	2.674.403	2.674.403	(2.674.403)	(2.674.403)
	c. Saham yang dibeli kembali (*treasury stock*) Shares repurchased (treasury stock)	-	-	-	-
	Tambahan modal disetor Additional paid-in capital	-	-	943.217	943.217
	a. Agio	943.217	943.217	943.217	943.217
	b. Disagio	-	-	-	-
	c. Modal sumbangan Donated capital	-	-	-	-
	d. Dana setoran modal Capital deposit funds	-	-	-	-
	e. Lainnya Other	-	-	-	-
	Penghasilan Komprehensif lain | Other Comprehensive Income	-	-	10.410	10.410
	a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing Adjustments due to the translation of financial statements in foreign currencies	-	-	-	-
	b. Keuntungan (kerugian) dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain Lorem	18.147	18.147	16.403	16.403
	c. Kerugian Loss	-	-	(5.993)	(5.993)
	d. Bagian efektif lindung nilai arus kas Effective part of cash flow hedge	-	-	-	-
	e. Bagian penghasilan komprehensif lain dari entitas asosiasi Share of other comprehensive income of associates	-	-	-	-

No.	Pos - Pos Posts	Neraca Publikasi Publication Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions	Neraca Pulikasi Pulcation Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidate Balance Sheet with consolidated scope based on prudential provisions
		31 Desember 2025 December 31, 2025	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	31 Desember 2024 December 31, 2024
	f. Pengukuran kembali atas imbalan pasti Remeasurement of defined benefits	-	-	-	-
	g. Pajak penghasilan terkait dengan penghasilan komprehensif lain Income tax related to other comprehensive income	-	-	-	-
	h. Lainnya Other	-	-	-	-
	Selisih kuasi reorganisasi Difference quasi reorganization	-	-	-	-
	Selisih restrukturisasi entitas sepengendali Difference in restructuring of entities under common control	-	-	-	-
	Ekuitas lainnya - Other Equity	-	-	-	-
	Cadangan Reserve	17.940	17.940	17.940	17.940
	a. Cadangan umum General Reseves	17.940	17.940	17.940	17.940
	b. Cadangan tujuan Destination reserve	-	-	-	-
	Laba/Rugi Profit and loss	-	-	-	-
	a. Tahun-tahun lalu Past year	(636.044)	(636.044)	(710.894)	(710.894)
	b. Tahun berjalan Current year	81.775	81.775	74.850	74.850
	Total Ekuitas yang Dapat Diatribusikan Kepada Pemilik Total Attributable Equity to the Owner	3.750.632	3.750.632	3.661.120	3.661.120
	Kepentingan non pengendali Non-controlling interests	-	-	-	-
	Total Ekuitas Total Equity	3.750.632	3.750.632	3.661.120	3.661.120
	Total Liabilitas dan Ekuitas Total of Liabilities And Equities	20.272.635	20.272.635	20.871.409	20.871.409

Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan
Quarterly Earning Asset Quality and other Information Report

No	POS-POS POST	Individual Individual					
		Posisi Tanggal Laporan Report Date Position					
		L	DPK	KL	D	M	Jumlah Total
I. Pihak Terkait | Related Parties							
1	Penempatan pada bank lain Placements with other banks	-	-	-	-	-	-
	a. Rupiah Rupiah	-	-	-	-	-	-
	b. Valuta asing Foreign exchange	-	-	-	-	-	-
2	Tagihan spot dan derivatif/forward Spot and derivative/forward receivables	-	-	-	-	-	-
	a. Rupiah Rupiah	-	-	-	-	-	-
	b. Valuta asing Foreign exchange	-	-	-	-	-	-
3	Surat berharga yang dimiliki Securities Owned	2.237	-	-	-	-	2.237
	a. Rupiah Rupiah	2.237	-	-	-	-	2.237
	b. Valuta asing Foreign exchange	-	-	-	-	-	-
4	Surat berharga yang dijual dengan janji dibeli kembali (Repo) Securities sold under agreements to repurchase (Repo)	-	-	-	-	-	-
	a. Rupiah Rupiah	-	-	-	-	-	-
	b. Valuta asing Foreign exchange	-	-	-	-	-	-
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (Reverse Repo) Receivables from securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-
	a. Rupiah Rupiah	-	-	-	-	-	-
	b. Valuta asing Foreign exchange	-	-	-	-	-	-
6	Tagihan akseptasi Acceptances receivable	-	-	-	-	-	-
7	Kredit yang diberikan dan pembiayaan yang diberikan | Loans and advances	1.036.007	2.183	-	-	-	1.038.190
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) Micro, Small and Medium Enterprises (MSME) Debtors	-	-	-	-	-	-
	i. Rupiah Rupiah	-	-	-	-	-	-
	ii. Valuta asing Foreign exchange	-	-	-	-	-	-

	Individual Individual					
	Posisi Tanggal Laporan Tahun Sebelumnya Previous Year Report Date Position					
	L	DPK	KL	D	M	Jumlah Total
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	17.238	-	-	-	-	17.238
	17.238	-	-	-	-	17.238
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	1.170.240	683	-	-	-	1.170.923
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-

No	POS-POS POST	Individual Individual					
		Posisi Tanggal Laporan Report Date Position					
		L	DPK	KL	D	M	Jumlah Total
	b. Bukan debitur UMKM Not an MSME debtor	1.036.007	2.183	-	-	-	1.038.190
	i. Rupiah Rupiah	1.036.007	2.183	-	-	-	1.038.190
	ii. Valuta asing Foreign exchange	-	-	-	-	-	-
	c. Kredit yang direstrukturisasi Restructured loans	41	-	-	-	-	41
	i. Rupiah | Rupiah	41	-	-	-	-	41
	ii. Valuta asing | Foreign exchange	-	-	-	-	-	-
8	Penyertaan modal | Capital investment	-	-	-	-	-	-
9	Tagihan lainnya* | Other bills*	-	-	-	-	-	-
10	Komitmen dan kontinjensi Commitments and contingencies	49.010	-	-	-	-	49.010
	a. Rupiah | Rupiah	49.010	-	-	-	-	49.010
	b. Valuta asing | Foreign exchange		-	-	-	-	-
II. Pihak Tidak Terkait | Unrelated Parties							
1	Penempatan pada bank lain Placements with other banks	1.677.536	-	-	-	-	1.677.536
	a. Rupiah | Rupiah	1.531.926	-	-	-	-	1.531.926
	b. Valuta asing | Foreign exchange	145.610	-	-	-	-	145.610
2	Tagihan spot dan derivatif/forward Spot and derivative/forward receivables	816	-	-	-	-	816
	a. Rupiah | Rupiah	816	-	-	-	-	816
	b. Valuta asing | Foreign exchange	-	-	-	-	-	-
3	Surat berharga yang dimiliki	4.106.224	-	-	-	-	4.106.224
	a. Rupiah | Rupiah	4.106.224	-	-	-	-	4.106.224
	b. Valuta asing | Foreign exchange	-	-	-	-	-	-
4	Surat berharga yang dijual dengan janji dibeli kembali (Repo) Securities sold under agreements to repurchase (Repo)	190.000	-	-	-	-	190.000
	a. Rupiah | Rupiah	190.000	-	-	-	-	190.000
	b. Valuta asing | Foreign exchange	-	-	-	-	-	
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (Reverse Repo) Receivables from securities purchased under resale agreements (Reverse Repo)	43.489	-	-	-	-	-
	a. Rupiah | Rupiah	43.489	-	-	-	-	-
	b. Valuta asing | Foreign exchange	-	-	-	-	-	-
6	Tagihan akseptasi Acceptances receivable	2.558	-	-	-	-	2.558

	Individual Individual					
	Posisi Tanggal Laporan Tahun Sebelumnya Previous Year Report Date Position					
	L	DPK	KL	D	M	Jumlah Total
	1.170.240	683	-	-	-	1.170.923
	1.170.240	683	-	-	-	1.170.923
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	4.599	-	-	-	-	45.994
	4.600	-	-	-	-	45.994
		-				-
	1.172.507	-	-	-	-	1.172.507
	916.128	-	-	-	-	916.128
	256.379	-	-	-	-	256.379
	1.201	-	-	-	-	1.201
	470	-	-	-	-	470
	731	-	-	-	-	731
	3.377.920	-	-	-	-	3.377.920
	3.377.920	-	-	-	-	3.377.920
	-	-	-	-	-	-
	1.250.000	-	-	-	-	1.250.000
	1.250.000	-	-	-	-	1.250.000
	-	-	-	-	-	-
	-	-	-	-	-	-
		-	-	-	-	-
	-	-	-	-	-	-
	5.279	36.897	-	-	-	42.176

No	POS-POS POST	Individual Individual					
		Posisi Tanggal Laporan Report Date Position					
		L	DPK	KL	D	M	Jumlah Total
7	Kredit yang diberikan dan pembiayaan yang diberikan | Loans and advances	8.414.630	1.815.347	24.002	14.393	306.936	10.575.308
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) Micro, Small and Medium Enterprises (MSME) Debtors	541.341	296.140	1.301	2.356	44.855	885.993
	i. Rupiah Rupiah	541.341	296.140	1.301	2.356	44.855	885.993
	ii. Valuta asing Foreign exchange						-
	b. Bukan debitur UMKM Not an MSME debtor	7.873.289	1.519.207	22.701	12.037	262.081	9.689.315
	i. Rupiah Rupiah	7.873.289	1.519.207	22.701	12.037	262.081	9.689.315
	ii. Valuta asing Foreign exchange						-
	c. Kredit yang direstrukturisasi Restructured loans	533.044	1.398.516	17.517	3.425	190.564	2.143.066
	i. Rupiah Rupiah	533.044	1.398.516	17.517	3.425	190.564	2.143.066
	ii. Valuta asing Foreign exchange	-	-	-	-	-	-
8	Penyertaan modal | Capital investment	-	-	-	-	-	-
9	Tagihan lainnya* | Other bills*	-	-	-	-	-	-
10	Komitmen dan kontinjensi Commitments and contingencies	1.047.947	19.587	-	-	-	1.067.534
	i. Rupiah Rupiah	1.047.947	19.587	-	-	-	1.067.534
	ii. Valuta asing Foreign exchange	-	-	-	-	-	-
III. Informasi Lain | Other Information-							
1	Total aset bank yang dijaminkan: Total assets of the bank pledged as collateral:	-	-	-	-	-	-
	a. Pada Bank Indonesia At Bank Indonesia	-	-	-	-	-	-
	b. Pada pihak lain On the other hand	-	-	-	-	-	-
2	Agunan yang diambil alih Repossessed collateral	-	-	-	-	-	669.487

	Individual Individual					
	Posisi Tanggal Laporan Tahun Sebelumnya Previous Year Report Date Position					
	L	DPK	KL	D	M	Jumlah Total
	7.894.605	1.737.953	22.143	28.433	385.529	10.068.663
	596.188	365.155	-	7.081	58.211	1.026.635
	596.188	365.155	-	7.081	58.211	1.026.635
	-	-	-	-	-	-
	7.298.417	1.372.798	22.143	21.352	327.318	9.042.028
	7.298.417	1.372.798	22.143	21.352	327.318	9.042.028
	-	-	-	-	-	-
	383.560	1.104.571	16.971	19.698	215.393	1.740.193
	383.560	1.104.571	16.971	19.698	215.393	1.740.193
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	360.414	35	-	-	-	360.449
	360.414	35	-	-	-	360.449
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	607.701

(CCA) Fitur Utama Permodalan Bank
(CCA) Key Features of the Bank's Capital

Uraian Description	a Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information
Penerbit Issuer	PT Bank MNC Internasional Tbk
Nomor identifikasi Identification number implemented	BABP
Hukum yang digunakan Law	Hukum Indonesia Indonesian Laws
Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) Means by which the mandatory performance of Section 13 of the TLAC Glossary is achieved (for other valid TLAC instruments governed by foreign law)	N/A
Perlakuan Instrumen berdasarkan ketentuan KPMM Instrument treatment is based on the provisions of KPMM transition	N/A
Pada saat masa transisi During transition	N/A
Setelah masa transisi Post transition	CET 1
Apakah instrumen eligible untuk Individu/Konsolidasi atau Konsolidasi dan Individu Eligible instrument for Individual/Consolidated or Consolidated and Individual	Individu Individual
Jenis Instrumen Type of instrument	Saham Biasa Common Stock
Jumlah yang diakui dalam perhitungan KPMM The amount recognized in the KPMM calculation	3.325.597
Nilai par dari instrumen Par value of the instrument	Saham | Shares A: Rp 100 Saham | Shares B: Rp 50
Klasifikasi sesuai standar akuntansi keuangan Classification according to financial accounting standards	Ekuitas Equity
Tanggal penerbitan Issuing date	Perpetual
Tidak ada jatuh tempo (perpetual) atau dengan jatuh tempo There is no perpetual or maturity date	Tidak ada tanggal jatuh tempo No due date
Tanggal jatuh tempo Maturity date	Tidak No
Eksekusi call option atas persetujuan Otoritas Jasa Keuangan Call option execution with the approval of the Financial Services Authority	Tidak No
Tanggal call option, jumlah penarikan dan persyaratan call option lainnya (bila ada) Call option date, amount of withdrawal and call option requirements other (if any	N/A
Subsequent call option | Subsequent call option	N/A
Kupon/dividen | Coupons/dividends	N/A
Dividen/kupon dengan bunga tetap atau floating Dividends/coupons with fixed or floating interest	Floating
Tingkat dari coupon rate atau index lain yang menjadi acuan The rate of the coupon rate or other index as the reference	N/A
Ada atau tidaknya dividend stopper If there is a dividend stopper or not	N/A
Fully discretionary; partial atau mandatory Fully discretionary; partial or mandatory	N/A
Apakah terdapat fitur step up atau insentif lain If there is a step up feature or other incentives or cumulative	N/A

Uraian Description	**a** **Informasi Kuantitatif/Kualitatif** Quantitative/ Qualitative Information
Non-kumulatif atau kumulatif Non-cumulative	Non Kumulatif
Dapat dikonversi atau tidak dapat dikonversi Converted or non-converted	Tidak dapat dikonversi Unconvertible
Jika dapat dikonversi, sebutkan trigger point-nya If converted, mention the trigger point	N/A
Jika dapat dikonversi, apakah seluruh atau sebagian If converted, is it whole or partial	N/A
Jika dapat dikonversi, bagaimana rate konversinya If converted, how is the conversion rate	N/A
Jika dapat dikonversi; apakah mandatory atau opsional If it can be converted; is it mandatory or optional	N/A
Jika dapat dikonversi, sebutkan jenis instrumen konversinya If it can be converted; state the type of conversion instrument	N/A
Jika dapat dikonversi, sebutkan issuer of instrument it converts into If it can be converted, state the issuer of instrument it coverts to	N/A
Fitur write-down Write-down feature	Tidak No
Jika terjadi write-down, sebutkan trigger-nya If a write-down occurs, state the trigger	N/A
Jika terjadi write-down, apakah penuh atau sebagian If a write-down occurs, is it full or partial	N/A
Jika terjadi write down; permanen atau temporer If a write-down occurs, permanent or temporary	N/A
Jika terjadi write down temporer, jelaskan mekanisme write-up If a temporary write down occurs, explain the write-up mechanism	N/A
Tipe subordinasi Subordination type	N/A
Hierarki instrumen pada saat likuidasi Hierarchy of instruments at the time of liquidation	Pada saat likuidasi, pengembalian investasi untuk pemegang saham hanya dapat terjadi jika seluruh kreditur Perseroan telah menerima pembayaran During liquidation, return on investment for shareholders can only occur after all of the Company's creditors received payments
Apakah terdapat fitur yang non-compliant Are there any non-compliant features	Tidak No
Jika ya, jelaskan fitur yang non-compliant If yes, describe the non-compliant features	N/A

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual
Disclosure of Net Receivables by Region - Bank Individually

No.	Kategori Portofolio Portfolio Category	31-Dec-25					31-Dec-24				
		Tagihan Bersih Berdasarkan Wilayah Net Receivables By Region					Tagihan Bersih Berdasarkan Wilayah Net Receivables By Region				
		Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	Lainnya	Total	Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	Lainnya	Total
1	Tagihan Kepada Pemerintah Receivables from Government	3.403.012	-	-	-	3.403.012	4.691.747	-	-	-	4.691.747
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	31.159	-	-	-	31.159	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	1.884.322	44.389	9.333	-	1.938.044	1.681.201	-	27.343	-	1.708.544
5	Kredit Bangun Rumah Tinggal Residential Property Collateralized Loans	459.533	22.433	100.128	-	582.094	543.526	25.991	126.059	-	695.576
6	Kredit Bangun Properti Komersial Commercial Property Collateralized Loans	481.056	-	353.040	-	834.096	151.763	-	199.712	-	351.475
7	Kredit Pegawai/ Pensiun Employee/ Retirement Loans	133.280	95.532	142.981	-	371.793	76.083	82.949	106.124	-	265.156
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	686.397	80.253	75.949	-	842.599	928.752	113.334	122.000	-	1.164.086
9	Tagihan Kepada Korporasi Receivables from Corporations	6.538.731	1.412.115	706.694	-	8.657.540	6.802.871	1.287.404	286.576	-	8.376.851
10	Tagihan yang Telah Jatuh Tempo Due Receivables	201.204	9.903	45.817	-	256.924	168.003	9.374	44.784	-	222.161
11	Aset Lainnya | Other Assets	1.869.679	33.137	191.193	-	2.094.009	2.492.664	28.350	155.722	-	2.676.736
Jumlah Total		15.688.373	1.697.762	1.625.135	-	19.011.270	17.536.610	1.547.402	1.068.320	-	20.152.332

Pengungkapan Tagihan Bersih berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak

Disclosure of Net Accounts by Region - Banks In Consolidated with Subsidiaries

Bank MNC tidak memiliki Entitas Anak.
Bank MNC has no Subsidiaries.

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Disclosure of Detailed Changes of Allowance for Impairment Losses - Banks Individually

No.	Keterangan	31 Desember 2025 31 December 2025		
		Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)
1	Saldo awal CKPN ILA Starting Balance	91.311	12.090	153.090
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Establishment (Recovery) of ILA in current period (Net)	-	-	-
	2a. Pembentukan CKPN pada periode berjalan Establishment of ILA in current period	-	-	43.851
	2b. Pemulihan CKPN pada periode berjalan Recovery of ILA in current period	48.614	1.657	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan ILA used for writing off receivables in current period	-	-	(94.718)
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other Establishment (Recovery) in current period	-	-	-
Saldo akhir CKPN ILA Ending Balance		139.925	13.747	102.223

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Konsolidasi Dengan Perusahaan Anak

Disclosure of Details of Changes in Allowance for Impairment Losses - Consolidated of the Bank and its Subsidiaries

Bank MNC tidak memiliki Entitas Anak.
Bank MNC has no Subsidiaries.

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Disclosure of Net Receivables Based on Remaining Contract Period - Bank Individually

No.	Kategori Portofolio Portfolio Category	31-Dec-25					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Remaining Contract Period					
		< 1 tahun < 1 year	> 1 thn s.d. 3 thn >1 to 3 years	> 3 thn s.d. 5 thn >3 to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah Receivables from Government	1.871.997	-	-	837.144	693.872	3.403.013
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	31.159	-	-	31.159
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	1.912.008	26.036	-	-	-	1.938.044
5	Kredit Bangun Rumah Tinggal Residential Property Collateralized Loans	31.318	92.389	120.951	337.436	-	582.094
6	Kredit Bangun Properti Komersial Commercial Property Collateralized Loans	80.993	7.820	229.254	516.029	-	834.096
7	Kredit Pegawai/Pensiun Employee/Retirement Loans	7.936	43.145	44.476	276.235	-	371.792
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	79.013	368.238	337.826	57.523	-	842.600
9	Tagihan Kepada Korporasi Receivables from Corporations	3.790.055	872.662	1.847.617	2.147.206	-	8.657.540
10	Tagihan yang Telah Jatuh Tempo Due Receivables	115.534	46.457	14.803	80.081	49	256.924
11	Aset Lainnya Other Assets	-	-	-	-	2.094.009	2.094.009
Jumlah Total		7.888.854	1.456.747	2.626.086	4.251.654	2.787.930	19.011.271

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Konsolidasi Dengan Perusahaan Anak

Disclosure of Net Receivables Based on Remaining Contract Period - Consolidated of the Bank and its Subsidiaries

Sampai dengan akhir tahun 2025, Bank MNC tidak memiliki Entitas Anak.
As of the end of 2025, Bank MNC has no Subsidiaries.

Eksposur Sekuritisasi pada *Banking Book*

Securitization Exposure on Banking Book

Sampai dengan akhir tahun 2025, Bank MNC tidak memiliki Eksposur Sekuritisasi pada *Banking Book*.
As of the end of 2025, Bank MNC has no Securitization Exposure on Banking Book.

Kategori Portofolio Portfolio Category	31-Dec-24					
	Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Remaining Contract Period					
	< 1 tahun < 1 year	**> 1 thn s.d.** 3 thn >1 to 3 years	**> 3 thn s.d.** 5 thn >3 to 5 years	**> 5 thn** > 5 years	**Non Kontraktual** Non-Contractual	**Total** Total
(2)	(9)	(10)	(11)	(12)	(13)	(14)
Tagihan Kepada Pemerintah Receivables from Government	3.798.243	156.243	-	737.260	-	4.691.746
Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-
Tagihan Kepada Bank Receivables from Banks	1.526.391	181.747	405	-	-	1.708.543
Kredit Bangun Rumah Tinggal Residential Property Collateralized Loans	37.137	107.375	132.895	418.170	-	695.577
Kredit Bangun Properti Komersial Commercial Property Collateralized Loans	9.570	38.404	115.063	188.438	-	351.475
Kredit Pegawai/Pensiun Employee/Retirement Loans	7.157	72.190	52.837	132.973	-	265.157
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	393.795	324.855	352.179	93.257	-	1.164.086
Tagihan Kepada Korporasi Receivables from Corporations	4.646.691	916.018	1.103.130	1.711.013	-	8.376.852
Tagihan yang Telah Jatuh Tempo Due Receivables	87.991	27.794	48.613	57.764	-	222.162
Aset Lainnya Other Assets	908.413	-	-	-	1.768.324	2.676.737
Jumlah Total	11.415.388	1.824.626	1.805.122	3.338.875	1.768.324	20.152.335

Eksposur Sekuritisasi pada *Banking Book* Ketika Bank sebagai Originator atau Sponsor dan Persyaratan Permodalannya

Securitization Exposure to the Banking Book when the Bank acts as Originator or Sponsor and the Capital Requirements

Sampai dengan akhir tahun 2025, Bank MNC tidak Memiliki Eksposur sekuritisasi pada *banking book* ketika bank sebagai originator atau sponsor dan persyaratan permodalannya.
As of the end of 2025, Bank MNC has no securitization exposure in the banking book when the bank is the originator or sponsor and its capital requirements.

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Net Receivables by Economic Sector - Banks Individually

No.	Sektor Ekonomi Economic Sector	31 Desember 2025 | 31 December 2025										
		Tagihan Kepada Pemerintah Receivables from Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/Pensiunan Employee/Retired Credits	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables to Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya OtherAssets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	Pertanian, Kehutanan, dan Perikanan | Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-	6.573	45.563	187	-
2	Pertambangan dan Penggalian | Mining and Quarrying	-	-	-	-	-	-	-	10.392	207.945	-	-
3	Industri pengolahan | Processing industry	-	-	-	-	9.238	-	-	10.399	2.124.856	24.871	-
4	Pengadaan Listrik, Gas, Uap/ Air Panas dan Udara Dingin | 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	-	-	-	-	-	-	-	-	-	87	-
6	Konstruksi | Construction	-	-	-	-	2.230	48.383	-	12.310	87.382	38.002	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor | Wholesale and retail trade; Repair and maintenance of cars and motorcycles	-	-	-	-	65.400	-	-	20.514	1.774.268	47.580	-
8	Pengangkutan dan Pergudangan | Transportation and Warehousing	-	-	-	-	3.870	-	-	7.742	184.455	9.895	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum | Accommodation and Drinking Food Provision	-	-	-	-	36.105	-	-	8.325	211.161	9.321	-
10	Informasi dan Komunikasi | Information and Communication	-	-	-	-	11.589	-	-	-	482.077	188	-
11	Aktivitas Keuangan dan Asuransi | Financial and Insurance Activities	-	-	-	70.425	7.300	-	-	5.282	814.162	1.904	-
12	Real Estat | Real Estate	-	-	-	-	9.341	785.713	-	-	512.722	36.111	-
13	Aktivitas Profesi, Ilmiah, dan Teknis | Professional, Scientific and Technical Activities	-	-	-	-	10.658	-	-	4.679	39.885	583	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya | Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Supporting Businesses	-	-	-	-	16.322	-	-	22.762	529.967	49	-

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi – Bank secara Individual
Disclosure of Net Receivables by Economic Sector – Banks Individually

No.	Sektor Ekonomi Economic Sector	31 Desember 2024 | 31 December 2024										
		Tagihan Kepada Pemerintah Receivables from Government	**Tagihan Kepada Entitas Sektor Publik** Receivables from Public Sector Entities	**Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga** International Receivables from Multilateral Development Banks and International Institutions	**Tagihan Kepada Bank** Receivables from Banks	**Kredit Beragun Rumah Tinggal** Residential Property Collateralized Loans	**Kredit Beragun Properti Komersial** Commercial Property Collateralized Loans	**Kredit Pegawai/Pensiunan** Employee/Retired Credits	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables from Microbusiness, Small Business, and Retail Portfolio	**Tagihan kepada Korporasi** Receivables to Corporations	**Tagihan yang Telah Jatuh Tempo** Due Receivables	**Aset Lainnya** Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	Pertanian, Kehutanan, dan Perikanan | Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-	10.953	57.457	187	-
2	Pertambangan dan Penggalian | Mining and Quarrying	-	-	-	-	-	-	-	33.906	85.648	-	-
3	Industri pengolahan | Processing industry	-	-	-	-	12.116	-	-	65.857	2.441.250	24.320	-
4	Pengadaan Listrik, Gas, Uap/ Air Panas dan Udara Dingin | 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	-	-	-	-	-	-	-	-	-	87	-
6	Konstruksi | Construction	-	-	-	-	3.143	6.700	-	9.750	102.061	48.688	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor | Wholesale and retail trade; Repair and maintenance of cars and motorcycles	-	-	-	-	90.624	-	-	102.430	785.982	33.011	-
8	Pengangkutan dan Pergudangan | Transportation and Warehousing	-	-	-	-	4.567	-	-	17.140	164.998	1.449	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum | Accommodation and Drinking Food Provision	-	-	-	-	39.206	-	-	6.484	217.392	8.618	-
10	Informasi dan Komunikasi | Information and Communication	-	-	-	-	11.554	-	-	-	452.205	188	-
11	Aktivitas Keuangan dan Asuransi | Financial and Insurance Activities	-	-	-	55.180	-	-	-	4.451	878.263	2.003	-
12	Real Estat | Real Estate	-	-	-	-	4.709	344.775	-	12.752	871.455	4.907	-
13	Aktivitas Profesi, Ilmiah, dan Teknis | Professional, Scientific and Technical Activities	-	-	-	-	10.814	-	-	11.103	49.837	584	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya | Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Supporting Businesses	-	-	-	-	18.520	-	-	27.117	593.971	49	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2025 | 31 December 2025										
		Tagihan Kepada Pemerintah Receivables from Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/Pensiunan Employee/Retired Credits	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables to Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib | Government Administration, Defense, and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan | Education	-	-	-	-	10.902	-	-	1.938	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial | Human Health and Social Activities	-	-	-	-	-	-	-	3.555	-	303	-
18	Kesenian, Hiburan, dan Rekreasi | Arts, Entertainment and Recreation	-	-	-	-	3.529	-	-	-	504.025	-	-
19	Aktivitas Jasa Lainnya | Other Service Activities	-	-	-	-	-	-	-	1.374	-	1.229	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja | Household Activities as an Employer	-	-	-	-	395.609	-	371.793	360.395	1.450	81.490	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya | Activities of International and Other Extra-International Bodies	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha | Not a Business Field	-	-	-	-	-	-	-	366.358	15.392	5.125	-
23	Lainnya | Others	3.403.012	31.159	-	1.867.619	-	-	-	-	1.122.229	-	2.094.009
TOTAL		3.403.012	31.159	-	1.938.044	582.093	834.096	371.793	842.598	8.657.539	256.925	2.094.009

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak

Disclosure of Net Receivables by Economic Sector – Consolidated of the Bank and its Subsidiaries

Sampai dengan akhir tahun 2025, Bank MNC tidak memiliki Entitas Anak.
As of the end of 2025, Bank MNC has no Subsidiaries.

Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Permodalannya - Bank sebagai Investor

Securitization Exposure to Banking Book and Capital Requirements - Bank as Investor

Hingga akhir tahun 2025, Bank MNC tidak memiliki Eksposur Sekuritisasi pada banking book dan persyaratan permodalannya - Bank sebagai investor.
As of the end of 2025, Bank MNC has no Securitization Exposure in the banking book and its capital requirements - Bank as investor.

No.	Sektor Ekonomi Economic Sector	31 Desember 2024 | 31 December 2024										
		Tagihan Kepada Pemerintah Receivables from Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/Pensiunan Employee/Retired Credits	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables to Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib | Government Administration, Defense, and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan | Education	-	-	-	-	11.225	-	-	1.936	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial | Human Health and Social Activities	-	-	-	-	-	-	-	2.596	2.900	303	-
18	Kesenian, Hiburan, dan Rekreasi | Arts, Entertainment and Recreation	-	-	-	-	3.562	-	-	-	537.252	-	-
19	Aktivitas Jasa Lainnya | Other Service Activities	-	-	-	-	-	-	-	2.843	513	862	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja | Household Activities as an Employer	-	-	-	-	-	-	265.156	473.571	304	91.395	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya | Activities of International and Other Extra-International Bodies	-	-	-	-	485.536	-	-	-	-	-	-
22	Bukan Lapangan Usaha | Not a Business Field	-	-	-	-	-	-	-	381.197	9.849	5.511	-
23	Lainnya | Others	4.691.747	-	-	1.653.363	-	-	-	-	1.125.515	-	2.676.736
TOTAL		4.691.747	-	-	1.708.543	695.576	351.475	265.156	1.164.086	8.376.852	222.162	2.676.736

Aset Terikat (*Encumbrance*)

Bonded Assets (Encumbrance)

Sampai dengan akhir tahun 2025, Bank MNC tidak memiliki Aset Terikat (Encumbrance).
As of the end of 2025, Bank MNC has no Ecumberance.

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Disclosure of Claims and Provisions by Region - Bank Individually

No.	Keterangan	31 Desember 2025 / 31 December 2025					31 Desember 2024 / 31 December 2024				
		Wilayah / Region					Wilayah / Region				
		Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	Lainnya	Total	Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	Lainnya	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Tagihan | Bill	14.371.196	1.601.141	1.426.513	-	17.398.850	13.548.355	1.491.544	867.913	-	15.907.812
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) | Receivables that have increased and worsened credit risk (Stage 2 and Stage 3)										
	a. Belum jatuh tempo Not yet due	401.490	12.372	20.080	-	433.942	868.879	26.965	48.328	-	944.172
	b. Telah jatuh tempo Has matured	294.269	11.712	55.057	-	361.038	298.871	14.489	64.263	-	377.623
3	CKPN - Stage 1 VAT - Stage 1	58.372	2.240	79.311	-	139.923	29.297	1.710	60.306	-	91.313
4	CKPN - Stage 2 VAT - Stage 2	12.768	239	727	-	13.734	8.665	647	2.777	-	12.089
5	CKPN - Stage 3 VAT - Stage 3	91.189	1.809	9.240	-	102.238	128.497	5.115	19.478	-	153.090
6	Tagihan yang dihapus buku Bills written off	85.206	6.392	3.120	-	94.718	43.960	2.718	1.586	-	48.264

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak
Table of Disclosure of Receivables and Reserves by Region - Consolidated of the Bank and its Subsidiaries

Sampai dengan akhir tahun 2025, Bank MNC tidak memiliki Entitas Anak.
As of the end of 2025, MNC Bank has no Subsidiary.

Laporan Komitmen dan Kontijensi Bulanan
Monthly Commitments and Contingencies Report

No.	POS-POS POST	Individual Posisi Tgl. Laporan Position Date of Report
I	**Tagihan Komitmen | Bill of Commitment**	
	1. Fasilitas pinjaman/pembiayaan yang belum ditarik Undrawn loan/financing facilities	-
	2. Posisi valas yang akan diterima dari transaksi spot dan derivatif/forward FX positions to be received from spot andderivative/forwardtransactions	308.853
	3. Lainnya More	22.534
II	**Kewajiban Komitmen | Commitment Obligation**	
	1. Fasilitas kredit/pembiayaan yang belum ditarik Undrawn credit/financing facilities	-
	a. Committed	517.547
	b. Uncommitted	562.389
	2. Irrevocable L/C yang masih berjalan - Ongoing Irrevocable L/C	22.534
	3. Posisi valas yang akan diserahkan untuk transaksi spot dan derivatif/forward Position of forex to be delivered for spot and derivative/forwardtransactions	308.676
	4. Lainnya More	-
III	**Tagihan Kontinjensi | Contigency Receivables**	
	1. Garansi yang diterima Warranty received	-
	2. Lainnya More	623.704
IV	**Kewajiban Kontinjensi | Contingent Liabilities**	
	1. Garansi yang diberikan Warranty provided	14.073
	2. Lainnya More	-

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Receivables and Allowance Based on Economic Sectors – Bank Only - Individual Basis

No.	Sektor Ekonomi Economic Sector	31 Desember 2025 | 31 December 2025						
		Tagihan Bill	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for impairment losses (CKPN)- Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Provision for impairment losses (CKPN) - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Provision for impairment losses (CKPN) - Stage 3	Tagihan yang dihapus buku Bills written off
			Belum Jatuh Tempo Not yet due	Telah jatuh Tempo Matured				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Pertanian, Kehutanan, dan Perikanan | Agriculture, Forestry and Fisheries	51.720	-	210	111	-	23	-
2	Pertambangan dan Penggalian Mining and Quarrying	211.689	-	-	476	-	-	-
3	Industri pengolahan | Processing industry	2.078.695	5.183	50.047	27.329	15	25.176	2.245
4	Pengadaan Listrik, Gas, Uap/ Air Panas dan Udara Dingin | 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	-	-	98	-	-	11	-
6	Konstruksi | Construction	145.981	-	66.180	748	-	28.178	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor | Wholesale and retail trade; Repair and maintenance of cars and motorcycles	1.722.235	60.633	58.989	5.918	780	12.562	1.572
8	Pengangkutan dan Pergudangan | Transportation and Warehousing	194.025	1.367	10.151	106	17	256	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum | Accommodation and Drinking Food Provision	249.781	3.732	15.777	131	49	6.456	-
10	Informasi dan Komunikasi | Information and Communication	227.379	260.520	211	201	4.461	23	-
11	Aktivitas Keuangan dan Asuransi | Financial and Insurance Activities	2.010.682	-	5.030	671	-	3.126	56.248
12	Real Estat | Real Estate	1.357.961	-	38.610	76.716	-	2.499	-
13	Aktivitas Profesi, Ilmiah, dan Teknis | Professional, Scientific and Technical Activities	52.834	2.291	724	333	-	140	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya | Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Supporting Businesses	567.263	-	200	944	-	151	-

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

Disclosure of Receivables and Allowance Based on Economic Sectors – Bank Only - Individual Basis

No.	Sektor Ekonomi Economic Sector	31 Desember 2024 | 31 December 2024						
		Tagihan Bill	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for impairment losses (CKPN)- Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Provision for impairment losses (CKPN) - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Provision for impairment losses (CKPN) - Stage 3	Tagihan yang dihapus buku Bills written off
			Belum Jatuh Tempo Not yet due	Telah jatuh Tempo Matured				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Pertanian, Kehutanan, dan Perikanan | Agriculture, Forestry and Fisheries	67.216	802	250	28	1	63	-
2	Pertambangan dan Penggalian | Mining and Quarrying	109.259	2.439	-	30	2	-	-
3	Industri pengolahan | Processing industry	2.164.366	309.217	51.625	2.046	2.120	27.602	-
4	Pengadaan Listrik, Gas, Uap/ Air Panas dan Udara Dingin | 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	-	-	98	-	-	11	-
6	Konstruksi | Construction	123.571	837	73.066	4.284	1	24.377	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor | Wholesale and retail trade; Repair and maintenance of cars and motorcycles	818.310	141.517	47.736	1.712	261	14.813	-
8	Pengangkutan dan Pergudangan | Transportation and Warehousing	172.401	11.617	8.935	45	101	7.485	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum | Accommodation and Drinking Food Provision	245.028	17.472	15.073	189	76	6.455	-
10	Informasi dan Komunikasi | Information and Communication	198.923	257.484	211	198	377	23	-
11	Aktivitas Keuangan dan Asuransi | Financial and Insurance Activities	2.054.373	990	34.048	664	3	32.045	-
12	Real Estat | Real Estate	1.232.001	41.507	7.404	54.712	31	2.499	-
13	Aktivitas Profesi, Ilmiah, dan Teknis | Professional, Scientific and Technical Activities	29.514	45.934	724	23	326	139	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya | Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Supporting Businesses	637.429	946	200	304	1	151	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2025 | 31 December 2025						
		Tagihan Bill	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for impairment losses (CKPN)- Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Provision for impairment losses (CKPN) - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Provision for impairment losses (CKPN) - Stage 3	Tagihan yang dihapus buku Bills written off
			Belum Jatuh Tempo Not yet due	Telah jatuh Tempo Matured				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib | Government Administration, Defense, and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan | Education	12.760	-	-	14	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial | Human Health and Social Activities	3.253	-	306	-	-	4	-
18	Kesenian, Hiburan, dan Rekreasi | Arts, Entertainment and Recreation	497.447	-	-	940	-	-	-
19	Aktivitas Jasa Lainnya | Other Service Activities	1.290	-	1.340	-	-	111	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja | Household Activities as an Employer	1.035.200	93.544	97.675	5.332	2.075	16.201	14.155
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya | Activities of International and Other Extra-International Bodies	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha | Not a Business Field	398.321	6.673	15.490	19.950	6.337	7.321	47.825
23	Lainnya | Others	6.580.331	-	-	-	-	-	-
TOTAL		**17.398.847**	**433.943**	**361.038**	**139.920**	**13.734**	**102.238**	**122.045**

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank Secara Konsolidasi dengan Perusahaan Anak

Disclosure of Net Receivables by Economic Sector - Consolidated of the Bank and its Subsidiaries

Sampai dengan akhir tahun 2025, Bank MNC tidak memiliki Entitas Anak.
As of the end of 2025, MNC Bank has no Subsidiary

No.	Sektor Ekonomi Economic Sector	31 Desember 2024 | 31 December 2024						
		Tagihan Bill	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for impairment losses (CKPN)- Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Provision for impairment losses (CKPN) - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Provision for impairment losses (CKPN) - Stage 3	Tagihan yang dihapus buku Bills written off
			Belum Jatuh Tempo Not yet due	Telah jatuh Tempo Matured				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib | Government Administration, Defense, and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan | Education	13.114	-	-	15	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial | Human Health and Social Activities	5.207	-	306	-	-	4	-
18	Kesenian, Hiburan, dan Rekreasi | Arts, Entertainment and Recreation	514.792	4.276	-	113	756	-	-
19	Aktivitas Jasa Lainnya | Other Service Activities	1.917	-	955	1	-	93	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja | Household Activities as an Employer	1.122.963	103.656	121.408	7.526	2.856	30.013	833
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya | Activities of International and Other Extra-International Bodies	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha | Not a Business Field	407.411	5.478	15.584	19.423	5.177	7.317	47.431
23	Lainnya | Others	5.990.017	-	-	-	-	-	-
TOTAL		**15.907.812**	**944.172**	**377.623**	**91.313**	**12.089**	**153.090**	**48.264**

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Disclosure of Net Receivables by Portfolio Category and Rating Scale - Bank Individually

Kategori Portofolio Portfolio Category	31 Desember 2025 | 31 December 2025						
	Tagihan Bersih | Net Receivables						
	Lembaga Pemeringkat Net Receivables	Peringkat Jangka panjang | Long Term Rating					
	Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
	Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
	Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	
	PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	
	PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	
(1) (2)	(3)	(4)	(5)	(6)	(7)	(8)	
1 Tagihan Kepada Pemerintah Receivables from Government	-	-	-	-	-	-	
2 Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	
3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4 Tagihan Kepada Bank Receivables from Banks	-	-	-	-	-	-	
5 Kredit Beragun Rumah Tinggal Residential Property Backed Loans	-	-	-	-	-	-	
6 Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	
7 Kredit Pegawai/Pensiunan Employee/Retirement Loans	-	-	-	-	-	-	
8 Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business,and Retail Portfolio	-	-	-	-	-	-	
9 Tagihan kepada Korporasi Receivables from Corporations	-	-	-	470.834	22.351	-	
10 Tagihan yang Telah Jatuh Tempo Due Receivables	-	-	-	-	-	-	
11 Aset Lainnya Other assets	-	-	-	-	-	-	
Total	**-**	**-**	**-**	**470.834**	**22.351**	**-**	

Tabel Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank Secara Konsolidasi dengan Perusahaan Anak

Disclosure of Net Receivables by Portfolio Category and Rating Scale – Consolidated of the Bank and its Subsidiaries

Sampai dengan akhir tahun 2025, Bank MNC tidak memiliki Entitas Anak.
As of the end of 2025, MNC Bank has no Subsidiary

	31 Desember 2025 | 31 December 2025							
	Tagihan Bersih | Net Receivables							
			Peringkat Jangka Pendek | Short Term Rating				Tanpa Peringkat	Total
	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3		
	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3		
	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3		
	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)		
	id B+ s.d id B-	Kurang dari idB- Less than idB	idA1	idA2	idA3 s.d id A4	Kurang dari idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	3.403.012	3.403.012
	-	-	-	-	-	-	31.159	31.159
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	1.938.044	1.938.044
	-	-	-	-	-	-	582.094	582.094
	-	-	-	-	-	-	834.096	834.096
	-	-	-	-	-	-	371.793	371.793
	-	-	-	-	-	-	842.599	842.599
	-	-	-	-	-	-	8.164.355	8.657.540
	-	-	-	-	-	-	256.923	256.923
	-	-	-	-	-	-	2.094.009	2.094.009
	-	**-**	**-**	**-**	**-**	**-**	**18.518.084**	**19.011.269**

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Disclosure of Net Receivables by Portfolio Category and Rating Scale - Bank Individually

Kategori Portofolio Portfolio Category	31 Desember 2024 | 31 December 2024						
	Tagihan Bersih | Net Receivables						
	Lembaga Pemeringkat Net Receivables	Peringkat Jangka panjang | Long Term Rating					
	Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
	Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
	Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	
	PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	
	PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	
(1) (2)	(3)	(4)	(5)	(6)	(7)	(8)	
1 Tagihan Kepada Pemerintah Receivables from Government	-	-	-	-	-	-	
2 Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	
3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4 Tagihan Kepada Bank Receivables from Banks	-	-	-	-	-	-	
5 Kredit Beragun Rumah Tinggal Residential Property Backed Loans	-	-	-	-	-	-	
6 Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	
7 Kredit Pegawai/Pensiunan Employee/Retirement Loans	-	-	-	-	-	-	
8 Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business,and Retail Portfolio	-	-	-	-	-	-	
9 Tagihan kepada Korporasi Receivables from Corporations	-	48.349	22.352	-	-	-	
10 Tagihan yang Telah Jatuh Tempo Due Receivables	-	-	-	-	-	-	
11 Aset Lainnya Other assets	-	-	-	-	-	-	
Total	-	48.349	22.352	-	-	-	

	31 Desember 2024 | 31 December 2024							
	Tagihan Bersih | Net Receivables							
			Peringkat Jangka Pendek | Short Term Rating				Tanpa Peringkat	Total
	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3		
	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3		
	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3		
	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)		
	id B+ s.d id B-	Kurang dari idB- Less than idB	idA1	idA2	idA3 s.d id A4	Kurang dari idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	4.691.747	4.691.747
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	1.708.544	1.708.544
	-	-	-	-	-	-	695.576	695.576
	-	-	-	-	-	-	351.476	351.476
	-	-	-	-	-	-	265.156	265.156
	-	-	-	-	-	-	1.164.085	1.164.085
	-	-	-	-	-	-	8.306.150	8.376.851
	-	-	-	-	-	-	222.161	222.161
	-	-	-	-	-	-	2.676.736	2.676.736
	-	**-**	**-**	**-**	**-**	**-**	**20.081.631**	**20.152.332**

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit – Bank secara Individual

Disclosure of Net Receivables Based on Risk Weight after Taking into account the Impact of Credit Risk Mitigation – Banks Individually

31 Desember 2025 | 31 December 2025					
Kategori Portofolio Portfolio Category		**Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit** Net Receivables After Taking into Account the Impact of Credit Risk Mitigation			
		0%	**20%**	**25%**	**35%**
(1)	(2)	(3)	(4)		(5)
A	**Eksposur Laporan Posisi Keuangan** | Statement of Financial Position Exposure				
1	Tagihan Kepada Pemerintah | Due to Government	3.359.523	-	-	-
2	Tagihan Kepada Entitas Sektor Publik | Receivables from Public Sector Entities	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan Kepada Bank | Receivables from Banks	-	1.696.945	-	-
5	Kredit Beragun Rumah Tinggal | Residential Mortgage	-	280.277	131.007	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-
7	Kredit Pegawai/Pensiunan | Employee/Pensioner Loans	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business,Small Business and Retail Portfolio	-	-	-	-
9	Tagihan kepada Korporasi | Receivables to Corporations	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo | Past Due Receivables	-	-	-	-
11	Aset Lainnya | Other Assets	97.905	-	-	-
Total Eksposur Laporan Posisi Keuangan | Total Exposure Statement of Financial Position		**3.457.428**	**1.977.222**	**131.007**	**-**
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** Commitment/Contingent Liability Exposure on Administrative Account Transactions				
1	Tagihan Kepada Pemerintah | Due to Government	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik | Receivables from Public Sector Entities	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan Kepada Bank | Receivables from Banks	-	16.265	-	-
5	Kredit Beragun Rumah Tinggal | Residential Mortgage	-	395	1.122	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-
7	Kredit Pegawai/Pensiunan | Employee/Pensioner Loans	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	-	-	-	-
9	Tagihan kepada Korporasi | Receivables to Corporations	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo | Past Due Receivables	-	-	-	-
Total Eksposur Transaksi Rekening Administratif | Total Exposure to Administrative Account Transactions		**-**	**16.660**	**1.122**	**-**

	31 Desember 2025 | 31 December 2025								
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation							ATMR RWA	Beban Modal Capital Expenses
	40%	45%	50%	75%	100%	150%	Lainnya		
	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-	-
	-	-	31.159	-	-	-	-	15.579	1.246
	-	-	-	-	-	-	-	-	-
	34.035	-	-	-	-	-	-	343.441	27.475
	35.709	-	15.680	-	-	-	-	148.991	11.919
	-	-	-	-	-	-	-	662.432	52.995
	-	-	371.793	-	-	-	-	185.896	14.872
	-	64.026	-	774.934	-	-	-	595.705	47.656
	-	-	1.096.453	22.351	6.723.456	-	-	7.003.181	560.254
	-	-	14.099	-	141.670	101.155	-	300.451	24.036
	-	-	-	-	1.326.617	669.487	-	2.330.848	186.468
	69.744	**64.026**	**1.529.184**	**797.285**	**8.191.743**	**770.642**	**-**	**11.586.524**	**926.922**
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	799	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	359	29
	-	-	-	-	-	-	-	9.447	756
	-	-	-	-	-	-	-	-	-
	-	-	-	3.639	-	-	-	777	62
	-	-	171	-	219.917	-	-	197.577	15.806
	-	-	-	-	-	-	-	-	-
	799	**-**	**171**	**3.639**	**219.917**	**-**	**-**	**208.160**	**16.653**

31 Desember 2025 | 31 December 2025						
Kategori Portofolio Portfolio Category		**Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit** Net Receivables After Taking into Account the Impact of Credit Risk Mitigation				
		0%	**20%**	**25%**	**35%**	
(1)	(2)	(3)	(4)		(5)	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan** | Counterparty Credit Risk Exposure.					
1	Tagihan Kepada Pemerintah | Due to Government	43.489	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik | Receivables from Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank | Receivables from Banks	-	190.000	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	-	-	-	-	
6	Tagihan kepada Korporasi | Receivables to Corporations	-	-	-	-	
Total Eksposur Counterparty Credit Risk **Total Counterparty Credit Risk Exposure**		**43.489**	**190.000**	**-**	**-**	

Tabel Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Konsolidasi Dengan Perusahaan Anak

Disclosure of Net Receivables Based on Risk Weight after Calculating the Impact of Credit RiskMitigation - Bank Consolidated with Subsidiaries

Sampai dengan akhir tahun 2025, Bank MNC tidak memiliki Entitas Anak.
As of the end of 2025, MNC Bank has no Subsidiary.

	31 Desember 2025 | 31 December 2025								
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation							**ATMR RWA**	**Beban Modal** Capital Expenses
	40%	**45%**	**50%**	**75%**	**100%**	**150%**	**Lainnya**		
	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	38.476	3.078
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	589	47
	-	**-**	**-**	**-**	**-**	**-**	**-**	**39.065**	**3.125**

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit – Bank secara Individual

Disclosure of Net Receivables Based on Risk Weight after Taking into account the Impact of Credit Risk Mitigation – Banks Individually

31 Desember 2024 | 31 December 2024						
Kategori Portofolio Portfolio Category		**Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit** Net Receivables After Taking into Account the Impact of Credit Risk Mitigation				
		0%	**20%**	**25%**	**35%**	
(1)	(2)	(3)	(4)		(5)	
A	**Eksposur Laporan Posisi Keuangan** | Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah | Due to Government	3.791.747	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik | Receivables from Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank | Receivables from Banks	-	1.303.363	-	-	
5	Kredit Beragun Rumah Tinggal | Residential Mortgage	-	371.273	141.136	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	
7	Kredit Pegawai/Pensiunan | Employee/Pensioner Loans	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business,Small Business and Retail Portfolio	-	-	-	-	
9	Tagihan kepada Korporasi | Receivables to Corporations	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo | Past Due Receivables	-	-	-	-	
11	Aset Lainnya | Other Assets	102.054	-	-	-	
Total Eksposur Laporan Posisi Keuangan | Total Exposure Statement of Financial Position		**3.893.801**	**1.674.636**	**141.136**	**-**	
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** Commitment/Contingent Liability Exposure on Administrative Account Transactions					
1	Tagihan Kepada Pemerintah | Due to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik | Receivables from Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank | Receivables from Banks	-	-	-	-	
5	Kredit Beragun Rumah Tinggal | Residential Mortgage	-	4.243	726	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	
7	Kredit Pegawai/Pensiunan | Employee/Pensioner Loans	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	-	-	-	-	
9	Tagihan kepada Korporasi | Receivables to Corporations	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo | Past Due Receivables	-	-	-	-	
Total Eksposur Transaksi Rekening Administratif | Total Exposure to Administrative Account Transactions		**-**	**4.243**	**726**	**-**	

	31 Desember 2024 | 31 December 2024								
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation							ATMR RWA	Beban Modal Capital Expenses
	40%	45%	50%	75%	100%	150%	Lainnya		
	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	45.180	-	-	-	-	-	-	275.788	22.063
	16.212	-	10.377	-	-	-	-	171.167	13.693
	-	-	-	-	-	-	-	284.813	22.785
	-	-	265.156	-	-	-	-	132.578	10.606
	-	54.689	-	1.102.433	-	-	-	827.950	66.236
	-	-	534.534	22.352	6.877.717	-	-	6.841.677	547.334
	-	-	10.173	-	152.229	59.760	-	246.955	19.756
	-	-	-	-	1.966.981	607.701	-	2.878.533	230.283
	61.392	**54.689**	**820.240**	**1.124.785**	**8.996.927**	**667.461**	**-**	**11.659.461**	**932.757**
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	10.000	-	-	-	-	-	-	4.000	320
	-	-	-	-	-	-	-	1.031	82
	-	-	-	-	-	-	-	255	20
	-	-	-	-	-	-	-	-	-
	-	-	-	6.964	-	-	-	3.144	252
	-	-	524	-	229.006	-	-	136.184	10.895
	-	-	-	-	-	-	-	-	-
	10.000	**-**	**524**	**6.964**	**229.006**	**-**	**-**	**144.614**	**11.569**

31 Desember 2024 | 31 December 2024						
Kategori Portofolio Portfolio Category		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation				
		0%	20%	25%	35%	
(1)	(2)	(3)	(4)		(5)	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan** | Counterparty Credit Risk Exposure					
1	Tagihan Kepada Pemerintah | Due to Government	900.000	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik | Receivables from Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank | Receivables from Banks	-	350.000	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	-	-	-	-	
6	Tagihan kepada Korporasi | Receivables to Corporations	-	-	-	-	
Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk Exposure		**900.000**	**350.000**	-	-	

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank on an Individual Basis

31 Desember 2025 | 31 December 2025								
Kategori Portofolio Portfolio Category		Tagihan Bersih Net Billings	Bagian yang Dijamin dengan Part Secured by				Bagian Yang Tidak Dijamin Non-Guaranteed Parts	
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya More		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
A	**Eksposur Laporan Posisi Keuangan** | Statement of Financial Position Exposure							
1	Tagihan Kepada Pemerintah | Due to Government	3.359.523	-	-	-	-	3.359.523	
2	Tagihan Kepada Entitas Sektor Publik | Receivables from Public Sector Entities	31.159	-	-	-	-	31.159	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada Bank | Receivables from Banks	1.730.980	33.569	-	-	-	1.697.411	
5	Kredit Beragun Rumah Tinggal | Residential Mortgage	580.577	-	-	-	-	580.577	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	822.607	-	-	-	-	822.607	
7	Kredit Pegawai/Pensiunan | Employee/Pensioner Loans	371.793	-	-	-	-	371.793	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business,Small Business and Retail Portfolio	838.960	19.077	-	-	-	819.883	
9	Tagihan kepada Korporasi | Receivables to Corporations	8.399.995	880.422	-	-	-	7.519.573	
10	Tagihan yang Telah Jatuh Tempo | Past Due Receivables	256.923	-	-	-	-	256.923	
11	Aset Lainnya | Other Assets	2.094.009	-	-	-	-	2.094.009	
Total Eksposur Laporan Posisi Keuangan | Total Exposure Statement of Financial Position		**18.486.526**	**933.068**	-	-	-	**17.553.458**	

	31 Desember 2024 | 31 December 2024								
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation							**ATMR RWA**	**Beban Modal** Capital Expenses
	40%	**45%**	**50%**	**75%**	**100%**	**150%**	**Lainnya**		
	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	70.543	5.643
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	20	2
	-	**-**	**-**	**-**	**-**	**-**	**-**	**70.563**	**5.645**

	31 Desember 2024 | 31 December 2024					
	Tagihan Bersih Net Billings	**Bagian yang Dijamin dengan** Part Secured by				**Bagian Yang Tidak Dijamin** Non-Guaranteed Parts
		Agunan Collateral	**Garansi** Warranty	**Asuransi Kredit** Credit Insurance	**Lainnya** More	
	(9)	(10)	(11)	(12)	(13)	(14)
	3.791.747	-	-	-	-	3.791.747
	-	-	-	-	-	-
	-	-	-	-	-	-
	1.348.544	7.393	-	-	-	1.341.151
	690.607	-	-	-	-	690.607
	351.191	-	-	-	-	351.191
	265.156	-	-	-	-	265.156
	1.157.121	31.312	-	-	-	1.125.809
	7.947.095	901.667	-	-	-	7.045.428
	222.161	-	-	-	-	222.161
	2.676.736	-	-	-	-	2.676.736
	18.450.358	**940.372**	**-**	**-**	**-**	**17.509.986**

31 Desember 2025 | 31 December 2025								
Kategori Portofolio Portfolio Category		Tagihan Bersih Net Billings	Bagian yang Dijamin dengan Part Secured by				Bagian Yang Tidak Dijamin Non-Guaranteed Parts	
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya More		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** Commitment/Contingent Liability Exposure on Administrative Account Transactions							
1	Tagihan Kepada Pemerintah | Due to Government	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik | Receivables from Public Sector Entities	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada Bank | Receivables from Banks	17.064	17.064	-	-	-	-	
5	Kredit Beragun Rumah Tinggal | Residential Mortgage	1.517	-	-	-	-	1.517	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	11.489	-	-	-	-	11.489	
7	Kredit Pegawai/Pensiunan | Employee/Pensioner Loans	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	3.639	2.604	-	-	-	1.035	
9	Tagihan kepada Korporasi | Receivables to Corporations	220.938	23.239	-	-	-	197.699	
10	Tagihan yang Telah Jatuh Tempo | Past Due Receivables	-	-	-	-	-	-	
Total Eksposur Transaksi Rekening Administratif | Total Exposure to Administrative Account Transactions		**254.647**	**42.907**	**-**	**-**	**-**	**211.740**	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan |** Counterparty Credit Risk Exposure							
1	Tagihan Kepada Pemerintah | Due to Government	43.489	43.489	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik | Receivables from Public Sector Entities	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada Bank | Receivables from Banks	190.000	-	-	-	-	190.000	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	-	-	-	-	-	-	
6	Tagihan kepada Korporasi | Receivables to Corporations	-	-	-	-	-	-	
Total Eksposur Counterparty Credit Risk **Total Counterparty Credit Risk Exposure**		**233.489**	**43.489**	**-**	**-**	**-**	**190.000**	
Total (A+B+C)		**18.974.662**	**1.819.464**	**-**	**-**	**-**	**17.955.198**	

Tabel Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Konsolidasi Dengan Perusahaan Anak

Table of Disclosure of Net Receivables by Risk Weight After Taking into Account the Impact of Credit Risk Mitigation - Consolidated of the Bank and its Subsidiaries

Sampai dengan akhir tahun 2025, Bank MNC tidak memiliki Entitas Anak.
As of the end of 2025, MNC Bank has no Subsidiary.

	31 Desember 2024 | 31 December 2024					
	Tagihan Bersih Net Billings	Bagian yang Dijamin dengan Part Secured by				Bagian Yang Tidak Dijamin Non-Guaranteed Parts
		Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya More	
	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	10.000	-	-	-	-	10.000
	4.969	-	-	-	-	4.969
	284	-	-	-	-	284
	-	-	-	-	-	-
	6.964	2.772	-	-	-	4.192
	239.083	101.531	-	-	-	137.552
	-	-	-	-	-	-
	261.300	**104.303**	**-**	**-**	**-**	**156.997**
	900.000	-	-	-	-	900.000
	-	-	-	-	-	-
	-	-	-	-	-	-
	350.000	-	-	-	-	350.000
	-	-	-	-	-	-
	-	-	-	-	-	-
	1.250.000	**-**	**-**	**-**	**-**	**1.250.000**
	19.961.658	**1.044.675**	**-**	**-**	**-**	**18.916.983**

Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank secara Konsolidasi dengan Perusahaan Anak

Disclosure of Credit Risk RWA Calculation Using Standard Approach - Consolidated of the Bank and its Subsidiaris

1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi

Asset exposures in the statement of financial position, except securitization exposures.

(dalam juta Rupiah | in million Rupiah)

No.	Sektor Ekonomi Sector Economy	31 Desember 2025 | 31 December 2025			31 Desember 2024 | 31 December 2024		
		Tagihan Bersih Net Billings	ATMR Sebelum MRKI RWA Before MRK	ATMR Setelah MRK RWA after MRK	Tagihan Bersih Net Billings	ATMR Sebelum MRKI RWA Before MRK	ATMR Setelah MRK RWA after MRK
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah | Due to Government	3.359.523	-	-	3.791.747	-	-
	a. Tagihan Kepada Pemerintah Indonesia Due to the Government of Indonesia	3.359.523	-	-	3.791.747	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Due to Other Governments	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	31.159	15.579	15.579	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	1.730.980	353.003	343.441	1.348.545	278.745	275.788
	a. Tagihan Jangka Pendek Short-term Receivables	1.522.619	304.524	304.524	1.175.725	235.145	235.145
	b. Tagihan Jangka Panjang Long-term Receivables	208.361	48.479	38.917	172.820	43.600	40.643
5	Kredit Beragun Rumah Tinggal Residential Mortgage	580.577	148.991	148.991	690.607	171.167	171.167
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	822.607	662.432	662.432	351.191	284.814	284.814
7	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	371.793	185.896	185.896	265.157	132.579	132.579
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business, and Retail Portfolio	838.960	610.012	595.704	1.157.121	851.434	827.950
9	Tagihan Kepada Korporasi Receivables from Corporations	8.399.995	7.762.520	7.003.180	7.947.095	7.597.366	6.841.677
10	Tagihan Yang Telah Jatuh Tempo Past Due Receivables	256.923	300.451	300.451	222.161	246.955	246.955
	a. Kredit Beragun Rumah Tinggal Residential Mortgage	97.981	97.981	97.981	87.404	87.404	87.404
	b. Selain Kredit Beragun Rumah Tinggal Other than Residential Mortgage	158.942	202.470	202.470	134.757	159.551	159.551
11	Aset Lainnya | Other Assets	2.094.009	2.330.848	2.330.848	2.676.736	2.878.533	2.878.533
	a. Uang tunai, emas, dan commemorative coin Cash, gold and commemorative coins	97.905	-	-	102.054	-	-
	b. Penyertaan (selain yang menjadi faktor pengurang modal Investments (other than those that are capital deduction factors)	-	-	-	-	-	-
	1. Penyertaan modal sementara dalam rangka restrukturisasi kredit Temporary equity participation in the context of loan restructuring	-	-	-	-	-	-
	2. Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa Investments in financial companies that are not listed on the stock exchange	-	-	-	-	-	-
	3. Penyertaan kepada perusahaan keuangan yang terdaftar di bursa Investments in listed financial companies	-	-	-	-	-	-
	d. Aset tetap dan inventaris neto Net property, plant and equipment and inventory	990.749	990.749	990.749	1.019.457	1.019.457	1.019.457
	e. Agunan Yang Diambil Alih (AYDA) Repossessed Collateral (AYDA)	669.487	1.004.231	1.004.231	607.701	911.552	911.552
	f. Antar kantor neto | Net inter-office	-	-	-	-	-	-
	g. Lainnya | More	335.868	335.868	335.868	947.524	947.524	947.524
TOTAL		**18.486.526**	**12.369.732**	**11.586.522**	**18.450.360**	**12.441.591**	**11.659.461**

2. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi
Exposure of Commitments/Contingencies on Administrative Account Transaction, except securitization exposure

(dalam juta Rupiah | in million Rupiah)

No	Kategori Portofolio Portfolio Category	31 Desember 2025 | 31 December 2025			31 Desember 2024 | 31 December 2024		
		Tagihan Bersih Net Billings	ATMR Sebelum MRK RWA Before MRK	ATMR Setelah MRK RWA after MRK	Tagihan Bersih Net Billings	ATMR Sebelum MRK RWA Before MRK	ATMR Setelah MRK RWA after MRK
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah | Due to Government	-	-	-	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia Due to the Government of Indonesia	-	-	-	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Due to Other Governments	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank | Receivables from Banks	17.064	3.572	-	10.000	4.000	4.000
	a. Tagihan Jangka Pendek Short-term Receivables	-	-	-	-	-	-
	b. Tagihan Jangka Panjang Long-term Receivables	17.064	3.572	-	10.000	4.000	4.000
5.	Kredit Beragun Rumah Tinggal Residential Mortgage	1.517	359	359	4.969	1.030	1.030
6.	Kredit Beragun Properti Komersial Commercial Property Backed Loans	11.489	9.447	9.447	284	256	256
7.	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	-	-	-	-	-	-
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business, and Retail Portfolio	3.639	2.730	777	6.964	5.223	3.144
9.	Tagihan Kepada Korporasi Receivables from Corporations	220.938	220.725	197.577	239.083	237.388	136.184
10.	Tagihan Yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	a. Kredit Beragun Rumah Tinggal Residential Mortgage	-	-	-	-	-	-
	b. Selain Kredit Beragun Rumah Tinggal Other than Residential Mortgage	-	-	-	-	-	-
TOTAL		**254.647**	**236.833**	**208.160**	**261.300**	**247.897**	**144.614**

3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (*Counterparty Credit Risk*)

Exposure that Causes Credit Risk due to by Counterparty default (Counterparty Credit Risk)

(dalam juta Rupiah | in million Rupiah)

No	Kategori Portofolio Portfolio Category	31 Desember 2025 | 31 December 2025			31 Desember 2024 | 31 December 2024		
		Tagihan Bersih Net Billings	ATMR Sebelum MRK RWA Before MRK	ATMR Setelah MRK RWA after MRK	Tagihan Bersih Net Billings	ATMR Sebelum MRK RWA Before MRK	ATMR Setelah MRK RWA after MRK
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah | Due to Government	43.489	-	-	900.000	-	-
	a. Tagihan Kepada Pemerintah Indonesia Due to the Government of Indonesia	43.489	-	-	900.000	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Due to Other Governments	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank | Receivables from Banks	190.000	38.000	38.000	350.000	70.000	70.000
	a. Tagihan Jangka Pendek Short-term Receivables	-	-	-	350.000	70.000	70.000
	b. Tagihan Jangka Panjang Long-term Receivables	190.000	38.000	38.000	-	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business, and Retail Portfolio	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi Receivables from Corporations	-	-	-	-	-	-
TOTAL		**233.489**	**38.000**	**38.000**	**1.250.000**	**70.000**	**70.000**

4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*Settlement Risk*)

Exposure that Causes Credit Risk due to Settlement Failure (settlement risk)

(dalam juta Rupiah | in million Rupiah)

No	Jenis Transaksi Transaction Type	31 Desember 2025 | 31 December 2025			31 Desember 2024 | 31 December 2024		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Delivery versus payment	-	-	-	-	-	-
	a. Beban Modal 8% (5-15 hari) Capital Expense 8% (5-15 days)	-	-	-	-	-	-
	b. Beban Modal 50% (16-30 hari) Capital Expense 50% (16-30 days)	-	-	-	-	-	-
	c. Beban Modal 75% (31-45 hari) Capital Expense 75% (31-45 days)	-	-	-	-	-	-
	d. Beban Modal 100% (lebih dari 45 hari) Capital Expense 100% (more than 45 day)	-	-	-	-	-	-
2.	Non-delivery versus payment	-	-	-	-	-	-
TOTAL		-	-	-	**-**	**-**	**-**

5. Eksposur Sekuritas
Securitization Exposure

(dalam juta Rupiah | in million Rupiah)

No	Jenis Transaksi Transaction Type	31 Desember 2025 | 31 December 2025		31 Desember 2024 | 31 December 2024	
		Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA	Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA) RWA for Securitization Exposure calculated using External Rating Base Approach (ERBA) Method	-	-	-	-
2	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) RWA for Securitization Exposure calculated using the Standardized Approach (SA) Method	-	-	-	-
3	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama Securitization Exposure which is the Main Core Capital Reduction Factor	-	-	-	-
TOTAL		-	-	-	-

6. Eksposur Derivatif
Derivative Exposure

(dalam juta Rupiah | in million Rupiah)

No	Kategori Portofolio Portfolio Category	31 Desember 2025 | 31 December 2025			31 Desember 2024 | 31 December 2024		
		Tagihan Bersih Net Billings	ATMR Sebelum MRK RWA Before MRK	ATMR Setelah MRK RWA after MRK	Tagihan Bersih Net Billings	ATMR Sebelum MRK RWA Before MRK	ATMR Setelah MRK RWA after MRK
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah | Due to Government	-	-	-	1.631	-	-
	a. Tagihan Kepada Pemerintah Indonesia Due to the Government of Indonesia	-	-	-	1.631	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Due to Other Governments	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank | Receivables from Banks	2.382	476	476	2.715	543	543
	a. Tagihan Jangka Pendek Short-term Receivables	2.382	476	476	2.715	-	-
	b. Tagihan Jangka Panjang Long-term Receivables	-	-	-	-	543	543
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business, and Retail Portfolio	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi Receivables from Corporations	589	589	589	20	20	20
7	Eksposur tertimbang dari Credit Valuation Adjustment (*CVA risk weighted assets*) Credit Valuation Adjustment weighted exposures (CVA risk weighted assets)	-	-	-	-	-	-
TOTAL		**2.971**	**1.065**	**1.065**	**4.365**	**563**	**563**

7. Total Pengukuran Risiko Kredit (1+2+3+4+5+6)
Total Credit Risk Measurement (1+2+3+4+5+6)

(dalam juta Rupiah | in million Rupiah)

		31 Desember 2025 31 December 2025	31 Desember 2024 31 December 2024
TOTAL ATMR RISIKO KREDIT TOTAL ATMR CREDIT RISK	(A)	11.833.747	11.874.638
FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit CREDIT RISK ATMR DEDUCTION FACTOR: The excess of KDPA's general reserve for earning assets that must be calculated and 1.25% RWA for Credit Risk.	(B)	-	-
TOTAL ATMR RISIKO KREDIT (A) - (B) TOTAL ATMR CREDIT RISK (A) - (B)	(C)	11.833.747	11.874.638
TOTAL FAKTOR PENGURANG MODAL TOTAL CAPITAL DEDUCTION FACTORS	(D)	-	-

Analisis Tagihan Bersih Risiko Kredit akibat kegagalan pihak lawan berdasarkan pendekatan yang digunakan (CCR1)
Analysis of Net Credit Risk Exposure due to counterparty default based on the approach used (CCR1)

		a	b	c	d	e	f
		Replacement cost (RC)	**Potential future exposure (PFE)**	**EEPE**	**Alpha digunakan untuk perhitungan regulatory EAD** Alpha is used for the calculation of regulatory EAD	**Tagihan Bersih** Net Billings	**ATMR** RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	SA-CCR (untuk derivatif) SA-CCR (for derivatives)	816	1.306	-	1,4	2.971	1.065
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFTs)	-	-	-	-	N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Simple Approach for credit risk mitigation (for SFTs)	-	-	-	-	N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive Approach for credit risk mitigation (for SFTs)	-	-	-	-	N/A	N/A
5	VaR untuk SFT VaR for SFTs	-	-	-	-	N/A	N/A
Total							**1.065**

Credit valuation adjustment (CVA) capital charge (CCR2)
Credit valuation adjustment (CVA) capital charge (CCR2)

Keterangan Description	a Tagihan bersih Net receivables	b ATMR RWA
Total portofolio berdasarkan Advanced CVA capital charge Total portfolios subject to the Advanced CVA capital charge	N/A	N/A
(i) komponen VaR (termasuk 3x multiplier) (i) VaR component (including the 3x multiplier)	-	N/A
(ii) komponen Stressed VaR (termasuk 3x multiplier) (ii) Stressed VaR component (including the 3x multiplier)	-	N/A
Semua Portfolio sesuai Standardised CVA Capital Charge All portfolios subject to the Standardized CVA capital charge	2.971	1.065
Total sesuai CVA Capital Charge Total subject to the CVA capital charge	2.971	1.065

Pengungkapan Risiko Pasar Menggunakan Metode Standar
Disclosure of Market Risk Using Standard Method

No.	Pos - pos Post	31 Desember 2024 December 31, 2024				31 Desember 2023 December 31, 2023			
		Individual Individual		Konsolidasian Consolidation		Individual Individual		Konsolidasian Consolidation	
		Beban modal Capital Expanse	ATMR	Beban modal Capital Expanse	ATMR	Beban modal Capital Expanse	ATMR	Beban modal Capital Expanse	ATMR
1	Risiko Suku Bunga Interest Rate Risk								
	a. Risiko Spesifik Specific Risk	16.488	16.488	-	-	8.904	8.904	-	-
	b. Risiko Umum General Risk	3.449	3.449	-	-	6.440	6.440	-	-
2	Risiko Nilai Tukar Exchange Rate Risk	19.922	19.922	-	-	3.068	3.068	-	-
3	Risiko Ekuitas* Equity Risk	-	-	-	-	-	-	-	-
4	Risiko Komoditas* Commodity Risk	-	-	-	-	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud
*) For banks that have subsidiaries with the aforementioned risk exposure

Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)
CCR Exposure by Portfolio Category and Risk Weight (CCR3)

Bobot Risiko Risk Weight	**a**	**b**	**c**	**d**	**e**	**f**	**g**	**h**	**i**
Kategori Portofolio Portfolio Category	**0%**	**10%**	**20%**	**50%**	**75%**	**100%**	**150%**	**Lainnya** More	**Total Tagihan Bersih** Total Net Receivables
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Tagihan kepada Pemerintah dan Bank Sentral Receivables from Government and Central Banks	-	-	-	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Lain Due to other Banks	-	-	2.382	-	-	-	-	-	2.382
Tagihan kepada perusahaan sekuritas Receivables from securities companies	-	-	-	-	-	-	-	-	-
Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	-	589	-	-	589
Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business, and Retail Portfolio	-	-	-	-	-	-	-	-	-
Aset lainnya Other assets	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**2.382**	**-**	**-**	**589**	**-**	**-**	**2.971**

Tagihan Bersih Derivatif Kredit (CCR6)
Credit Derivative Net Receivable (CCR6)

Uraian Description	**a**	**b**
	Proteksi yang dibeli Protection bought	**Proteksi yang dijual** Protection sold
Nilai Notional Notional Value		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Derivatif kredit lainnya Other credit derivatives	-	-
Forward	-	-
Spot	110.771	197.266
Total Nilai Notional Total Notional Value	110.771	197.266
Nilai wajar Fair value	-	-
Nilai wajar positif (aset) Positive fair value (assets)	-	-
Nilai wajar negatif (kewajiban) Negative fair value (liabilities)	-	-

Laporan Perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Triwulanan Bank Umum Konvensional
Quarterly Report on Minimum Capital Requirement ( ) Calculation for Conventional Commercial Banks

Komponen Modal Capital Components	2025	2024
	Individual	Individual
I. Modal Inti (Tier 1) | Tier 1 Capital	3.275.074	3.255.572
1 Modal Inti Utama/Common Equity Tier 1 (CET 1) Tier 1 Capital/Common Equity Tier 1 (CET 1)	3.275.074	3.255.572
1.1 Modal Disetor (setelah dikurangi Treasury Stock) Paid-up Capital (net of Treasury Stock)	3.325.597	3.325.597
1.2 Cadangan Tambahan Modal *) | Additional Capital Reserve *)	45.606	39.510
1.2.1 Faktor Penambah | Enhancing Factor	1.042.932	1.036.007
1.2.1.1 Pendapatan komprehensif lainnya Other comprehensive income	-	-
1.2.1.1.1 Selisih lebih penjabaran laporan keuangan Difference from translation of financial statements	-	-
1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain Potential gain from increase in fair value of financial assets at fair value through other comprehensive income	-	-
1.2.1.1.3 Saldo surplus revaluasi aset tetap Fixed asset revaluation surplus balance	-	-
1.2.1.2 Cadangan tambahan modal lainnya (other disclosed reserves) Additional capital reserves (other disclosed reserves)	1.042.932	1.036.007
1.2.1.2.1 Agio | Agio	943.217	943.217
1.2.1.2.2 Cadangan umum | General reserves	17.940	17.940
1.2.1.2.3 Laba tahun-tahun lalu | Profit of past years	-	-
1.2.1.2.4 Laba tahun berjalan | Profit for the year	81.775	74.850
1.2.1.2.5 Dana setoran modal | Capital deposit fund	-	-
1.2.1.2.6 Lainnya | More	-	-
1.2.2 Faktor Pengurang | Deduction Factor	997.326	996.497
1.2.2.1 Pendapatan komprehensif lainnya Other comprehensive income	6.501	5.992
1.2.2.1.1 Selisih kurang penjabaran laporan keuangan Translation differences of financial statements	-	-
1.2.2.1.2 Potensi kerugian dari penurunan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain Potential loss from decline in fair value of financial assets at fair value through other comprehensive income	6.501	5.992
1.2.2.2 Cadangan tambahan modal lainnya (other disclosed reserves) Additional capital reserves (other disclosed reserves)	990.825	990.505
1.2.2.2.1 Disagio | Disagio	-	-
1.2.2.2.2 Rugi tahun-tahun lalu | Loss for prior years	636.044	710.894
1.2.2.2.3 Rugi tahun berjalan | Loss for the year	-	-
1.2.2.2.4 Selisih kurang antara Penyisihan Penilaian Kualitas Aset (PPKA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif Difference between allowance for asset quality assessment (PPKA) and allowance for impairment losses (CKPN) on earning assets	105.531	126.453
1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam Trading Book Difference less the amount of fair value adjustment of financial instruments in the Trading Book	-	-
1.2.2.2.6 PPKA non produktif | Non-productive PPKA	249.250	153.158
1.2.2.2.7 Lainnya | More	-	-
1.3 Kepentingan Non Pengendali yang dapat diperhitungkan Non-controlling interests that can be taken into account	-	-

Komponen Modal Capital Components				2025	2024
				Individual	Individual
	1.4	Faktor Pengurang Modal Inti Utama *) | Main Tier 1 Capital Deduction Factor *)		96.129	109.535
		1.4.1	Pajak tangguhan | Deferred tax	76.832	92.815
		1.4.2	*Goodwill* | Goodwill	-	-
		1.4.3	Aset tidak berwujud | Intangible assets	19.297	16.720
		1.4.4	Penyertaan yang diperhitungkan sebagai faktor pengurang Participation that is taken into account as a deduction factor	-	-
		1.4.5	Kekurangan modal pada perusahaan anak asuransi Capital shortfall in insurance subsidiaries	-	-
		1.4.6	Eksposur sekuritisasi | Securitization exposure	-	-
		1.4.7	Faktor pengurang modal inti utama lainnya Other major core capital deduction factors	-	-
			1.4.7.1 Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain Placement of funds in AT 1 and/or Tier 2 instruments with other banks	-	-
			1.4.7.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity acquired by transfer by operation of law, grant, or bequest	-	-
			1.4.7.3 Eksposur yang menimbulkan Risiko Kredit akibat kegagalan settlement (settlement risk) - Non Delivery Versus Payment Exposures that give rise to Credit Risk due to settlement failure - Non Delivery Versus Payment	-	-
			1.4.7.4 Eksposur di Perusahaan Anak yang melakukan kegiatan usaha berdasarkan prinsip syariah (apabila ada) Exposure in subsidiaries that conduct business based on sharia principles (if any)	-	-
	2	Modal Inti Tambahan/Additional Tier 1 (AT 1) *) | Additional Tier 1 Capital (AT 1) *)		-	-
		2.1	Instrumen yang memenuhi persyaratan AT 1 Instruments that meet the requirements of AT 1	-	-
		2.2	Agio/Disagio | Agio/Disagio	-	-
		2.3	Faktor Pengurang Modal Inti Tambahan *) Additional Tier 1 Capital Deduction Factor *)	-	-
			2.3.1 Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain Placement of funds in AT 1 and/or Tier 2 instruments with other banks	-	-
			2.3.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity acquired by transfer by operation of law, grant, or bequest	-	-
II	Modal Pelengkap (Tier 2) | Supplementary Capital (Tier 2)			114.805	113.633
	1	Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2 Capital instruments in the form of shares or others that meet Tier 2 requirements		-	-
	2	Agio/Disagio | Agio/Disagio		-	-
	3	Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) | PPKA general reserve on earning assets that must be calculated (at most 1.25% RWA Credit Risk)		114.805	113.633
	4	Faktor Pengurang Modal Pelengkap *) | Supplementary Capital Deduction Factor *)		-	-
		4.1	Sinking Fund | Sinking Fund	-	-
		4.2	Penempatan dana pada instrumen Tier 2 pada bank lain Placement of funds in Tier 2 instruments with other banks	-	-
		4.3	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat | Cross-ownership in another entity acquired by transfer by operation of law, grant, or bequest	-	-
TOTAL MODAL | TOTAL CAPITAL				3.389.879	3.369.205

	Posisi Tanggal Laporan Report Date Position	**Posisi Tanggal Laporan Sebelumnya** Previous Report Date Position		**Posisi Tanggal Laporan** Report Date Position	**Posisi Tanggal Laporan** Report Date Position
	Individual Individual	**Individual** Individual		**Individual** Individual	**Individual** Individual
Aset Tertimbang Menurut Risiko Risk Weighted Assets			Rasio KPMM KPMM Ratio		
ATMR Risiko Kredit Credit Risk RWA	12.580.618	12.346.997	Rasio CET 1 (%) CET 1 Ratio (%)	23,82%	23,70%
ATMR Risiko Pasar Market Risk RWA	339.751	622.829	Rasio Tier 1 (%)WWTier 1 Ratio (%)	23,82%	23,70%
ATMR Risiko Operasional Operational Risk RWA	827.073	765.516	Rasio Tier 2 (%) Tier 2 Ratio (%)	0,84%	0,83%
Totatl ATMR Total RWA	13.747.442	13.735.342	Rasio KPMM (%) KPMM Ratio (%)	24,66%	24,53%
Rasio KPMM sesuai Profil Risiko (%) KPMM Ratio based on Risk Profile (%)	10,00%	10,00%	CET 1 untuk Buffer (%) CET 1 for Buffer (%)	14,66%	14,53%
Alokasi Pemenuhan KPMM sesuai Profil Risiko Allocation of KPMM Fulfillement based on Risk Profile			Persentase Buffer yang Wajib Dipenuhi oleh Bank (%) Buffer Percentage that must be fulfilled by the Bank (%)		
Dari CET 1 (%) From CET 1 (%)	9,16%	9,17%	Capital Conservation Buffer (%)	0,00	0,00
Dari AT 1 (%) From AT 1 (%)	0	0	Countercyclical Buffer (%)	0,00	0,00
Dari Tier 2 (%) From Tier 2 (%)	0,84%	0,83%	Capital Surcharge untuk Bank Sistemik (%) Capital Surcharge for Systemic Bank (%)	0,00	0,00

Pengungkapan Risiko Pasar Menggunakan Metode Standar
Disclosure of Market Risk Using the Standardized Approach

Perhitungan Beban Modal Residual Risk Add-On (RRAO)
Calculation of Capital Charge for Residual Risk Add-On (RRAO)

(dalam juta Rupiah | in million Rupiah)

Kategori Category	Korelasi Menengah Moderate Correlation	Korelasi Tinggi High Correlation	Korelasi Rendah Low Correlation	Beban Modul SBM SBM Module Charge
a. Beban modal berdasarkan sensitivity based method Capital charge based on the Sensitivity-Based Method	26.750,21	26.538,23	26.960,52	26.960,52
i. Kelas risiko GIRR Interest Rate Risk Class (GIRR)	0,57	0,59	0,55	-
ii. Kelas risiko CSR (non-sekuritisasi Credit Spread Risk Class (CSR – non-securitization)	0,29	0,29	0,29	-
iii. Kelas risiko CSR (sekuritisasi: non-CTP) Credit Spread Risk Class (CSR – securitization: non-CTP)	-	-	-	-
iv. Kelas risiko CSR (sekuritisasi: CTP) Credit Spread Risk Class (CSR – securitization: CTP)	-	-	-	-
v. Kelas risiko ekuitas Equity Risk Class	-	-	-	-
vi. Kelas risiko komoditas Commodity Risk Class	-	-	-	-
vii. Kelas risiko nilai tukar Foreign Exchange Risk Class	26.749,35	26.537,35	26.959,68	-
b. Beban modal default risk capital (DRC) Default Risk Capital (DRC)	219,59	-	-	-
c. Residual risk add-on (RRAO) Residual Risk Add-On (RRAO)	-	-	-	-
Beban Modal Risiko Pasar Market Risk Capital Charge	27.180,11	-	-	-
ATMR Pilar 1 tambahan Additional Pillar 1 RWA	-	-	-	-
***Credit Valuation Adjustment* (CVA)** **Credit Valuation Adjustment (CVA)**	-	-	-	-
Pendekatan Dasar yang Disederhanakan Simplified Standardized Approach	-	-	-	-
100% ATMR SACCR 100% RWA SA-CCR	-	-	-	-
Total ATMR Risiko Pasar Total Market Risk RWA	339.751,38	-	-	-

LCR

(dalam juta Rupiah | in million Rupiah)

Nama Komponen Component Name	**Haircut atau Run-off Rate atau Inflow Rate** Haircut or Run-off Rate or Inflow Rate	**Nilai Outstanding atau Nilai Pasar** Outstanding Amount or Market Value	**Nilai setelah Haircut atau Run-off Rate atau Inflow Rate** Value after Haircut or Run-off Rate or Inflow Rate
A. HQLA			
1. HQLA Level 1			
Kas dan setara kas Cash and Cash Equivalents	0%	108.538,07	108.538,07
Total penempatan pada Bank Indonesia, yaitu: Total placements with Bank Indonesia, consisting of:			
bagian dari penempatan pada Bank Indonesia yang dapat ditarik saat kondisi stres The portion of placements with Bank Indonesia that can be withdrawn under stress conditions	0%	678.447,18	678.447,18
Surat berharga yang memenuhi kriteria Pasal 10 ayat (1) huruf c : Securities that meet the criteria under Article 10 paragraph (1) letter c:			
a. diterbitkan atau dijamin pemerintah negara lain issued or guaranteed by foreign governments	0%	-	-
b. diterbitkan atau dijamin oleh bank sentral negara lain issued or guaranteed by foreign central banks	0%	-	-
c. diterbitkan atau dijamin oleh entitas sektor publik issued or guaranteed by public sector entities	0%	-	-
d. diterbitkan atau dijamin oleh bank pembangunan multilateral issued or guaranteed by multilateral development banks	0%	-	-
e. diterbitkan atau dijamin oleh lembaga internasional (BIS, IMF dan ECB) Securities issued by the Central Government and Bank Indonesia in rupiah and foreign currencies	0%	-	-
f. Surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dalam rupiah dan valuta asing Securities issued by foreign governments and central banks in foreign currencies with risk weights greater than 0% that meet the criteria under Article 10 paragraph (1) letter e	0%	3.1023.56,00	3.102.356,00
g. Surat berharga yang diterbitkan oleh pemerintah dan bank sentral negara lain dalam valuta asing dengan bobot risiko lebih dari 0% yang memenuhi kriteria Pasal 10 ayat (1) huruf e	0%	-	-
Jumlah HQLA Level 1 Total HQLA Level 1			3.889.341,25

Nama Komponen Component Name	**Haircut atau Run-off Rate atau Inflow Rate** Haircut or Run-off Rate or Inflow Rate	**Nilai Outstanding atau Nilai Pasar** Outstanding Amount or Market Value	**Nilai setelah Haircut atau Run-off Rate atau Inflow Rate** Value after Haircut or Run-off Rate or Inflow Rate
2. HQLA Level 2A			
Surat berharga yang memenuhi kriteria Pasal 11 ayat (1) huruf a: Securities that meet the criteria under Article 11 paragraph (1) letter a:			
a. diterbitkan atau dijamin oleh pemerintah negara lain issued or guaranteed by foreign governments	15%	-	-
b. diterbitkan atau dijamin oleh bank sentral negara lain issued or guaranteed by foreign central banks	15%	-	-
c. diterbitkan atau dijamin oleh entitas sektor publik issued or guaranteed by public sector entities	15%	-	-
d. diterbitkan atau dijamin oleh bank pembangunan multilateral issued or guaranteed by multilateral development banks	15%	-	-
e. Surat berharga berupa surat utang yang diterbitkan oleh korporasi non-keuangan yang memenuhi kriteria Pasal 11 ayat (1) huruf b Debt securities issued by non-financial corporates that meet the criteria under Article 11 paragraph (1) letter b	15%	-	-
f. Surat berharga berbentuk covered bonds yang tidak diterbitkan oleh Bank pelapor atau pihak yang terafiliasi dengan Bank pelapor yang memenuhi kriteria Pasal 11 ayat (1) huruf b Covered bonds not issued by the reporting Bank or its affiliated parties that meet the criteria under Article 11 paragraph (1) letter b	15%	-	-
Jumlah HQLA Level 2A Total HQLA Level 2A			-
3. HQLA Level 2B			
Efek beragun aset (EBA) berupa rumah tinggal yang memenuhi kriteria Pasal 12 ayat (1) huruf a Asset-backed securities (ABS) backed by residential mortgages that meet the criteria under Article 12 paragraph (1) letter a	25%	-	-
Surat berharga berupa surat utang yang diterbitkan oleh korporasi yang memenuhi kriteria Pasal 12 ayat (1) huruf b Debt securities issued by corporates that meet the criteria under Article 12 paragraph (1) letter b	50%	703.826,94	351.913,47
Saham biasa yang dimiliki perusahaan anak bukan Bank yang memenuhi kriteria Pasal 12 ayat (1) huruf c Common shares held by non-bank subsidiaries that meet the criteria under Article 12 paragraph (1) letter c	50%	-	-
Surat berharga pemerintah atau bank sentral negara lain dengan peringkat paling tinggi BBB+ dan paling rendah BBB- Government or central bank securities of other countries rated between BBB+ and BBB-	50%	-	-
Jumlah HQLA Level 2B Total HQLA Level 2B			351.913,47
Jumlah HQLA sebelum penyesuaian Total HQLA before adjustments			4.241.254,72
Penyesuaian untuk Batas Maksimum dari HQLA Level 2B Adjustments for the cap on HQLA Level 2B	0,00	-	-
Penyesuaian untuk Batas Maksimum dari HQLA Level 2 Adjustments for the cap on HQLA Level 2	0,00	-	-
Total HQLA			4.241.254,72

Nama Komponen Component Name	**Haircut atau Run-off Rate atau Inflow Rate** Haircut or Run-off Rate or Inflow Rate	**Nilai Outstanding atau Nilai Pasar** Outstanding Amount or Market Value	**Nilai setelah Haircut atau Run-off Rate atau Inflow Rate** Value after Haircut or Run-off Rate or Inflow Rate
B. Arus Kas Keluar Bersih B. Net Cash Outflows			
1. Arus Kas Keluar Cash Outflows			
Penarikan Simpanan Nasabah Perorangan **Withdrawal of Retail Deposits**			
Jumlah Simpanan nasabah perorangan: **Total retail deposits:**			
a. Simpanan stabil Stable deposits	5%	31.716,12	1.585,81
Simpanan stabil yang memenuhi kriteria Pasal 50 ayat (2) Stable deposits that meet the criteria under Article 50 paragraph (2)	0%	-	-
Jumlah Simpanan stabil nasabah perorangan Total stable retail deposits			1.585,81
b. Simpanan kurang stabil Less stable deposits	10%	4.478.272,05	447.827,21
Simpanan kurang stabil yang memenuhi kriteria Pasal 50 ayat (2) Less stable deposits that meet the criteria under Article 50 paragraph (2)	0%	-	-
Tambahan kategori Simpanan dengan tingkat penarikan yang lebih tinggi yang ditetapkan oleh pengawas Additional categories of deposits with higher withdrawal rates as determined by the supervisor:			
a. Kategori 1 Category 1	0%	-	-
b. Kategori 2 Category 2	0%	-	-
c. Kategori 3 Category 3	0%	-	-
Jumlah Simpanan kurang stabil nasabah perorangan Total less stable retail deposits			447.827,21
Jumlah Penarikan Simpanan Nasabah Perorangan Total withdrawal of retail deposits			449.413,01
Penarikan Pendanaan dari Nasabah Usaha Mikro dan Usaha Kecil **Withdrawal of Funding from Micro and Small Enterprises**			
Jumlah Pendanaan nasabah Usaha Mikro dan Usaha Kecil: **Total funding from Micro and Small Enterprise customers:**			
a. Pendanaan stabil dari nasabah yang memenuhi kriteria Pasal 15 ayat (1) Stable funding meeting the criteria under Article 15 paragraph (1)	5%	-	-
b. Pendanaan stabil dari nasabah yang memenuhi kriteria Pasal 15 ayat (2) Stable funding meeting the criteria under Article 15 paragraph (2)	5%	67.180,24	3.359,01
c. Pendanaan stabil dari nasabah yang memenuhi kriteria Pasal 50 ayat (2) Stable funding meeting the criteria under Article 50 paragraph (2)	0%	-	-
Jumlah Pendanaan stabil nasabah Usaha Mikro dan Usaha Kecil Total stable funding			3.359,01
Pendanaan kurang stabil dari nasabah yang memenuhi kriteria Pasal 21 ayat (1) Less stable funding meeting the criteria under Article 21 paragraph (1)	10%	2.213.978,10	221.397,81

Nama Komponen Component Name	**Haircut atau Run-off Rate atau Inflow Rate** Haircut or Run-off Rate or Inflow Rate	**Nilai Outstanding atau Nilai Pasar** Outstanding Amount or Market Value	**Nilai setelah Haircut atau Run-off Rate atau Inflow Rate** Value after Haircut or Run-off Rate or Inflow Rate
Pendanaan kurang stabil yang memenuhi kriteria Pasal 50 ayat (2) Less stable funding meeting the criteria under Article 50 paragraph (2)	0%	-	-
Tambahan kategori Simpanan dengan tingkat penarikan yang lebih tinggi yang ditetapkan oleh pengawas **Additional categories with higher withdrawal rates:**			
a. Kategori 1 Category 1	0%	-	-
b. Kategori 2 Category 2	0%	-	-
c. Kategori 3 Category 3	0%	-	-
Jumlah Pendanaan kurang stabil Usaha Mikro dan Usaha Kecil Total less stable funding			221.397,81
Jumlah Penarikan Pendanaan Usaha Mikro dan Usaha Kecil Total withdrawal of MSME funding			224.756,82
Penarikan Pendanaan dari Nasabah Korporasi Withdrawal of Corporate Funding			
Jumlah Pendanaan dari nasabah korporasi: Total corporate funding:			
a. Simpanan operasional: Operational deposits:			
dijamin oleh LPS insured by LPS	5%	18.000,00	900,00
tidak dijamin oleh LPS not insured by LPS	25%	315.725,59	78.931,40
Simpanan operasional yang memenuhi kriteria Pasal 50 ayat (1): Operational deposits meeting Article 50 paragraph (1):			
dijamin oleh lembaga penjaminan guaranteed by deposit insurance institution	0%	-	-
tidak dijamin oleh lembaga penjaminan not guaranteed	0%	-	-
Jumlah Simpanan operasional nasabah korporasi Total operational deposits			79.831,40
b. Simpanan non-operasional dan/atau kewajiban yang bersifat non-operasional Non-operational deposits and/or liabilities:			
dijamin oleh LPS insured by LPS	20%	57.523,81	11.504,76
tidak dijamin oleh LPS not insured	40%	4.794.750,00	1.917.900,00
c. Simpanan non-operasional dan/atau kewajiban yang bersifat non-operasional yang memenuhi kriteria Pasal 50 ayat (1): Non-operational deposits meeting Article 50 paragraph (1):			
dijamin oleh lembaga penjaminan guaranteed	0%	-	-
tidak dijamin oleh lembaga penjaminan not guaranteed	0%	-	-
Simpanan non-operasional dan/atau kewajiban yang bersifat non-operasional yang berasal dari entitas lainnya Non-operational deposits from other entities	100%	-	-

Nama Komponen Component Name	**Haircut atau Run-off Rate atau Inflow Rate** Haircut or Run-off Rate or Inflow Rate	**Nilai Outstanding atau Nilai Pasar** Outstanding Amount or Market Value	**Nilai setelah Haircut atau Run-off Rate atau Inflow Rate** Value after Haircut or Run-off Rate or Inflow Rate
Surat berharga berupa surat utang yang diterbitkan Bank Debt securities issued by the Bank	100%	-	-
Jumlah Simpanan non-operasional dan/atau kewajiban yang bersifat non-operasional Total non-operational deposits and/or liabilities			1.929.404,76
Jumlah Penarikan Pendanaan yang Berasal dari Nasabah Korporasi Total withdrawal of corporate funding			2.009.236,16
Penarikan Pendanaan dengan Agunan (*Secured Funding*) **Secured Funding Withdrawals**			
Transaksi dilakukan dengan Bank Indonesia Transactions with Bank Indonesia	0%	-	-
Transaksi dilakukan dengan agunan HQLA Level 1 Transactions secured by HQLA Level 1	0%	199.770,65	-
Transaksi dilakukan dengan agunan HQLA Level 2A Transactions secured by HQLA Level 2A	15%	-	-
Transaksi dilakukan dengan Pemerintah Pusat atau entitas sektor publik yang memiliki bobot risiko paling tinggi 20% atau bank pembangunan multilateral, dengan agunan selain HQLA Level 1 atau HQLA Level 2A Transactions with central governments or public sector entities (risk weight up to 20%) or MDBs secured by non-HQLA Level 1/2A assets	25%	-	-
Transaksi dengan agunan HQLA Level 2B berupa EBA Transactions secured by HQLA Level 2B ABS	25%	-	-
Transaksi dengan agunan HQLA Level 2B selain EBA Transactions secured by other HQLA Level 2B	50%	-	-
Transaksi dilakukan dengan agunan selain HQLA Transactions secured by non-HQLA	100%	-	-
Jumlah Penarikan Pendanaan dengan Agunan (Secured Funding) Total secured funding withdrawals			-
Arus Kas Keluar Lainnya (Additional Requirement) **Other Cash Outflows (Additional Requirements)**			
a. Arus kas keluar lainnya terkait transaksi derivatif Other outflows related to derivatives	100%	465.093,96	465.093,96
Arus kas keluar lainnya terkait peningkatan kebutuhan likuiditas **Other outflows related to increased liquidity needs:**			
a. Terkait dengan penurunan peringkat (rating) Bank dalam transaksi Pendanaan, derivatif, dan perjanjian lainnya Related to a downgrade in the Bank's rating in funding transactions, derivatives, and other agreements	100%	-	-
b. Terkait dengan perubahan mark to market atas transaksi derivatif atau transaksi lainnya (sebesar aliran agunan bersih absolut selama 30 (tiga puluh) hari yang terbesar dan terealisasikan dala 24 (dua puluh empat) bulan) Related to changes in mark-to-market valuations of derivatives or other transactions (representing the largest absolute net collateral outflow over a 30 (thirty)-day period, realized within the past 24 (twenty-four) months).	0%	-	-
c. Terkait dengan potensi perubahan nilai agunan untuk derivatif dan transaksi lainnya Related to potential changes in the value of collateral for derivatives and other transactions.	20%	-	-

Nama Komponen Component Name	**Haircut atau Run-off Rate atau Inflow Rate** Haircut or Run-off Rate or Inflow Rate	**Nilai Outstanding atau Nilai Pasar** Outstanding Amount or Market Value	**Nilai setelah Haircut atau Run-off Rate atau Inflow Rate** Value after Haircut or Run-off Rate or Inflow Rate
d. Terkait dengan kelebihan agunan yang tidak terpisah (non-segregated collateral) yang dikuasai oleh Bank yang secara kontraktual dapat diambil setiap saat oleh pihak lawan Related to excess non-segregated collateral held by the Bank that may be contractually withdrawn at any time by the counterparty.	100%	-	-
e. Terkait dengan kewajiban penyediaan agunan kepada pihak lawan (counterparty) atas suatu transaksi tertentu namun pihak lawan (counterparty) belum meminta agunan tersebut Related to obligations to provide collateral to counterparties for certain transactions where such collateral has not yet been requested by the counterparty.	100%	-	-
f. Terkait dengan potensi penukaran agunan yang berupa HQLA menjadi bukan HQLA Related to the potential substitution of collateral from High-Quality Liquid Assets (HQLA) to non-HQLA.	100%	-	-
Arus kas keluar lainnya terkait kehilangan Pendanaan **Other outflows related to loss of funding:**			
a. Berasal dari efek beragun aset, covered bonds, dan instrumen pembiayaan terstruktur lainnya yang diterbitkan oleh Bank Arising from asset-backed securities, covered bonds, and other structured financing instruments issued by the Bank.	100%	-	-
b. berasal dari asset-backed commercial paper, conduits, securities investment vehicles dan fasilitas pembiayaan lain yang serupa dengan pendanaan yang jatuh tempo dalam 30 hari kedepan dan aset yang berpotensi untuk dilunasi dalam 30 hari kedepan Arising from asset-backed commercial paper (ABCP), conduits, securities investment vehicles (SIVs), and other similar financing facilities with funding maturing within the next 30 days, as well as assets that are potentially callable or due within the same period.	0%	-	-
Arus kas keluar lainnya terkait dengan kewajiban komitmen dalam bentuk fasilitas kredit **Other outflows from credit facilities commitments:**			
a. Fasilitas diberikan kepada perorangan atau Usaha Mikro dan Usaha Kecil Facilities extended to individuals and Micro and Small Enterprises (MSEs).	5%	69.756,33	3.487,82
b. Fasilitas diberikan kepada korporasi non-keuangan, Pemerintah Pusat, Bank Indonesia, pemerintah negara lain, bank sentral negara lain, entitas sektor publik, dan/atau bank pembangunan multilateral Facilities extended to non-financial corporates, the Central Government, Bank Indonesia, foreign governments, foreign central banks, public sector entities, and/or multilateral development banks.	10%	394.938,75	39.493,88
c. Fasilitas diberikan kepada Bank dan/atau lembaga jasa keuangan Facilities extended to banks and/or other financial institutions.	40%	-	-
d. Fasilitas diberikan kepada entitas lainnya Facilities extended to other entities.	100%	-	-

Nama Komponen Component Name	**Haircut atau Run-off Rate atau Inflow Rate** Haircut or Run-off Rate or Inflow Rate	**Nilai Outstanding atau Nilai Pasar** Outstanding Amount or Market Value	**Nilai setelah Haircut atau Run-off Rate atau Inflow Rate** Value after Haircut or Run-off Rate or Inflow Rate
Arus kas keluar lainnya terkait dengan kewajiban komitmen dalam bentuk fasilitas likuiditas **Other cash outflows related to committed obligations in the form of liquidity facilities:**			
a. Fasilitas diberikan kepada perorangan atau Usaha Mikro dan Usaha Kecil Facilities extended to individuals and Micro and Small Enterprises (MSEs).	5%	-	-
b. Fasilitas diberikan kepada korporasi non-keuangan, Pemerintah Pusat, Bank Indonesia, pemerintah negara lain, bank sentral negara lain, entitas sektor publik, dan/atau bank pembangunan multilateral Facilities extended to non-financial corporates, the Central Government, Bank Indonesia, foreign governments, foreign central banks, public sector entities, and/or multilateral development banks.	30%	-	-
c. Fasilitas diberikan kepada Bank Facilities extended to banks.	40%	-	-
d. fasilitas diberikan kepada lembaga jasa keuangan dan/atau entitas lainnya Facilities extended to financial institutions and/or other entities.	100%	-	-
Kewajiban kontraktual lainnya untuk menyediakan dana kepada: **Other contractual obligations to provide funding to:**			
a. Lembaga jasa keuangan Financial institutions.	100%	1.904,76	1.904,76
b. Nasabah perorangan (nilai selisih lebih antara kewajiban kontraktual untuk menyalurkan dana dengan 50% total arus kas masuk Retail customers (excess of contractual funding obligations over 50% of total cash inflows).	0%	-	-
c. korporasi non-keuangan (nilai selisih lebih antara kewajiban kontraktual untuk menyalurkan dana dengan 50% total arus kas masuk Non-financial corporates (excess of contractual funding obligations over 50% of total cash inflows)	0%	-	-
Kewajiban kontijensi Pendanaan lainnya **Other contingent funding obligations:**			
a. Berasal dari instrumen trade finance Arising from trade finance instruments.	3%	-	-
b. Berasal dari fasilitas kredit dan fasilitas likuiditas yang bersifat unconditionally revocable uncommitted Arising from unconditionally revocable and uncommitted credit and liquidity facilities.	0%	-	-
c. Berasal dari letter of credit (L/C) dan garansi yang tidak terkait dengan kewajiban trade finance Arising from letters of credit (L/C) and guarantees not related to trade finance obligations.	5%	70.332,76	3.516,64
d. Berasal dari permintaan potensial untuk membeli kembali utang bank atau yang terkait dengan securities investment vehicles dan fasilitas pembiayaan lainnya Arising from potential requests to repurchase the Bank's debt or those related to securities investment vehicles and other financing facilities.	5%	-	-
e. Berasal dari structured product yang diantisipasi oleh nasabah melalui ready marketability Arising from structured products anticipated by customers through ready marketability.	5%	-	-

Nama Komponen Component Name	**Haircut atau Run-off Rate atau Inflow Rate** Haircut or Run-off Rate or Inflow Rate	**Nilai Outstanding atau Nilai Pasar** Outstanding Amount or Market Value	**Nilai setelah Haircut atau Run-off Rate atau Inflow Rate** Value after Haircut or Run-off Rate or Inflow Rate
f. Berasal dari dana kelolaan (managed funds) yang dijual dengan tujuan menjaga kestabilan nilai Arising from managed funds marketed with the objective of maintaining value stability.	5%	-	-
g. Kewajiban untuk menutup potensi pembelian kembali surat berharga, dengan atau tanpa agunan, yang memiliki jangka waktu lebih dari 30 (tiga puluh) hari bagi emiten yang memiliki afiliasi dengan dealer atau market maker Obligations to cover potential repurchases of securities, with or without collateral, with maturities exceeding 30 (thirty) days, for issuers affiliated with dealers or market makers.	5%	-	-
h. Kewajiban non-kontraktual posisi short nasabah yang dilindungi dengan agunan nasabah lain Non-contractual obligations related to customers' short positions covered by collateral from other customers.	50%	-	-
i. Arus kas keluar kontraktual lainnya Other contractual cash outflows.	100%	-	-
Jumlah Penarikan terkait Arus Kas Keluar Lainnya (Additional Requirement) Total drawdowns related to Other Cash Outflows (Additional Requirement).			513.497,05
Jumlah Arus Kas Keluar Total Cash Outflows.			3.196.903,05
2. Arus Kas Masuk Cash Inflows			
Pinjaman dengan Agunan (*Secured Lending*) Secured Lending			
Agunan tidak digunakan kembali untuk menutupi posisi short nasabah Collateral not reused:			
a. Agunan berupa HQLA Level 1 HQLA Level 1	0%	2.070,91	-
b. Agunan berupa HQLA Level 2A HQLA Level 2A	15%	-	-
c. Agunan berupa EBA yang memenuhi persyaratan HQLA Level 2B	25%	-	-
d. Agunan berupa HQLA Level 2B selain EBA Collateral in the form of HQLA Level 2B other than Eligible Bank Assets (EBA).	50%	-	-
e. Transaksi berupa margin lending namun agunan berupa selain HQLA Margin lending transactions where the collateral is non-HQLA.	50%	-	-
f. Agunan tidak memenuhi persyaratan sebagaimana tersebut diatas Collateral that does not meet the aforementioned eligibility criteria.	100%	-	-
g. Agunan digunakan kembali untuk menutupi posisi short nasabah Collateral reused to cover customers' short positions.	0%	-	-
Jumlah Arus Kas Masuk yang Berasal dari Pinjaman dengan Agunan (*Secured Lending*) Total inflows from secured lending			-

Nama Komponen Component Name	**Haircut atau Run-off Rate atau Inflow Rate** Haircut or Run-off Rate or Inflow Rate	**Nilai Outstanding atau Nilai Pasar** Outstanding Amount or Market Value	**Nilai setelah Haircut atau Run-off Rate atau Inflow Rate** Value after Haircut or Run-off Rate or Inflow Rate
Tagihan berdasarkan Pihak Lawan (Counterparty) **Receivables by Counterparty:**			
a. Nasabah perorangan Retail customers	50%	23.692,66	11.846,33
b. Nasabah Usaha Mikro dan Usaha Kecil MSMEs	50%	-	-
c. Lembaga jasa keuangan Financial institutions	100%	-	-
d. Bank Indonesia	100%	-	-
e. Penempatan dana pada bank lain untuk keperluan aktivitas operasional Placements with other banks for operational purposes.	0%	-	-
f. lainnya (nasabah korporasi non-keuangan, Pemerintah Pusat, pemerintah negara lain, entitas sektor publik dan bank pembangunan multilateral) Others (non-financial corporates, the Central Government, foreign governments, public sector entities, and multilateral development banks).	50%	283.398,76	141.699,38
g. Lainnya (nasabah korporasi non-keuangan, Pemerintah Pusat, pemerintah negara lain, entitas sektor publik dan bank pembangunan multilateral) dalam hal tingkat penerimaan berasal dari surat berharga bukan HQLA dengan sisa jangka waktu kurang dari 30 hari Others (non-financial corporates, the Central Government, foreign governments, public sector entities, and multilateral development banks), where inflows are derived from non-HQLA securities with remaining maturities of less than 30 days	100%	-	-
Jumlah arus kas masuk berdasarkan pihak lawan (counterparty) Total inflows by counterparty			153.545,71
3. Arus Kas Masuk Lainnya : Other inflows:			
a. berasal dari transaksi derivatif Derivatives	100%	453.287,15	453.287,15
b. berasal dari tagihan kontraktual lainnya other contractual receivables	50%	-	-
c. Jumlah Arus Kas Masuk Lainnya Total other inflows			453.287,15
Jumlah Arus Kas Masuk Total cash inflows			606.832,86
Jumlah Arus Kas Masuk yang dapat Diperhitungkan dalam Perhitungan LCR (maksimal 75% dari Total Arus Kas Keluar) Eligible cash inflows for LCR calculation (maximum 75% of total cash outflows)			606.832,86
Jumlah Net Cash Out Flow Total Net Cash Outflows			2.590.070,18
C. LCR			
Jumlah HQLA Total HQLA			4.241.254,72
Jumlah Net Cash Out Flow Total Net Cash Outflows			2.590.070,18
Nilai LCR LCR Ratio			163,75%

05

TATA KELOLA PERUSAHAAN

Good Corporate Governance (GCG)

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Komitmen dan Kebijakan Perusahaan dalam Penerapan Tata Kelola Perusahaan dan *Governance Outcome*

Company Commitment and Policy in the Implementation of Corporate Governance and Governance Outcome

Tata Kelola Perusahaan (*Good Corporate Governance*) merupakan elemen penting untuk investasi serta pembiayaan melalui modal pasar, dan merupakan kunci untuk meningkatkan pertumbuhan ekonomi jangka panjang. Lengkapnya struktur perangkat organisasi dengan pengawasan yang baik atas kinerja akan berefek baik pula bagi pencapaian visi, misi dan tujuan yang merupakan kepentingan perusahaan dan pemegang saham.

MNC Bank berkomitmen untuk menerapkan prinsip-prinsip Transparansi, Akuntabilitas, Tanggung Jawab, Independen, dan Kewajaran (TARIF) dalam setiap kegiatan operasional dan senantiasa melakukan penyempurnaan dari tahun ke tahun sebagai upaya peningkatan kualitas dan value Perusahaan dalam industri perbankan Indonesia. Bentuk komitmen Perusahaan adalah dengan menyusun Piagam Tata Kelola Perusahaan yang berisikan tentang Tujuan, Dasar Hukum, Manfaat, Prinsip-Prinsip, Struktur dan Organ Perusahaan serta pernyataan pelaksanaan GCG Perusahaan. Semua isi piagam merujuk kepada Undang Undang dan peraturan yang berlaku bagi Bank MNC. Piagam ini juga senantiasa ditinjau dan disesuaikan dengan kondisi Perusahaan bilamana perlu.

Good Corporate Governance (GCG) is a critical element in supporting investment and capital market financing, and serves as a key driver for long-term economic growth. A well-established organizational structure, supported by effective oversight of performance, contributes positively to the achievement of the Company's vision, mission, and objectives, in alignment with the interests of both the Company and its shareholders.

MNC Bank is committed to implementing the principles of Transparency, Accountability, Responsibility, Independence, and Fairness (TARIF) across all operational activities, while continuously enhancing its governance practices from year to year to strengthen the Company's quality and value within Indonesia's banking industry. This commitment is reflected in the development of a Corporate Governance Charter, which outlines the objectives, legal basis, benefits, principles, organizational structure, corporate organs, and the Company's GCG implementation statement. All provisions within the Charter are aligned with applicable laws and regulations governing MNC Bank, and are subject to periodic review and adjustment in accordance with the Company's evolving conditions.

Kerangka Tata Kelola

Governance Framework

Penerapan Tata Kelola di Bank mengacu kepada 3 (tiga) aspek Tata Kelola, yaitu Struktur Tata Kelola (*Governance Structure*), Proses Tata Kelola (*Governance Process*) dan Hasil Tata Kelola (*Governance Outcome*).

1. Struktur Tata Kelola (*Governance Structure*) meliputi struktur dan infrastruktur tata kelola Bank. Yang termasuk dalam struktur Tata Kelola adalah Direksi, Dewan Komisaris, Komite-Komite, dan Satuan Kerja Perseroan. Sedangkan infrastruktur Tata Kelola antara lain meliputi kebijakan dan prosedur, sistem informasi serta tugas pokok dan fungsi masing-masing struktur organisasi.

2. Proses Tata Kelola (*Governance Process*) bertujuan untuk menilai efektivitas proses penerapan prinsip tata kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Bank sehingga menghasilkan outcome yang sesuai dengan harapan Pemangku Kepentingan (*Stakeholder*).

The implementation of governance in the Bank refers to three (3) key aspects, namely Governance Structure, Governance Process, and Governance Outcome.

1. Governance Structure encompasses the organizational structure and governance infrastructure of the Bank. The governance structure includes the Board of Directors, Board of Commissioners, Committees, and the Company's work units. Meanwhile, the governance infrastructure includes policies and procedures, information systems, as well as the roles and responsibilities of each organizational structure.
2. Governance Process aims to assess the effectiveness of the implementation of good governance principles, supported by adequate governance structure and infrastructure, in order to produce outcomes that meet the expectations of stakeholders.

3. Hasil Tata Kelola (*Governance Outcome*) adalah manifestasi penerapan dan penegakan tata kelola yang berdampak positif terhadap penciptaan nilai (*value creation*) dan keberlangsungan perusahaan.

3. Governance Outcome represents the manifestation of governance implementation and enforcement that contributes positively to value creation and the sustainability of the Company.

Dasar Penerapan Tata Kelola
Foundation for Governance Implementation

Pelaksanaan Tata Kelola Perusahaan di MNC Bank berpedoman pada berbagai ketentuan yang ditetapkan oleh pemerintah dan regulator terkait, sebagaimana dirangkum dalam:

The implementation of corporate governance at MNC Bank is guided by various regulations established by the government and relevant regulators, as summarized in the following:

Undang-Undang Law	» Undang-Undang Republik Indonesia (UU RI) Nomor 40 tahun 2007 tentang Perseroan Terbatas sebagaimana diubah berdasarkan Peraturan Pemerintah Pengganti Undang-Undang Republik Indonesia Nomor 2 tahun 2022 tentang Cipta Kerja ("UU PT"); » Undang-Undang Republik Indonesia (UU RI) Nomor 7 Tahun 1992 sebagaimana telah diubah terkahir kali dengan Undang-Undang Republik Indonesia No. 4 tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan;	» Republic of Indonesia Law (RI Law) No. 40 of 2007 on Limited Liability Companies, as amended by Government Regulation in Lieu of Law of the Republic of Indonesia No. 2 of 2022 on Job Creation ("LLC Law"); » Republic of Indonesia Law (RI Law) No. 7 of 1992, as last amended by Republic of Indonesia Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector;
Peraturan OJK OJK Regulation	» Peraturan Otoritas Jasa Keuangan (POJK) No.17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum; » Peraturan Otoritas Jasa Keuangan No.9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik Dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan; » Peraturan Otoritas Jasa Keuangan No.12/POJK.03/2021 tentang Bank Umum; » Peraturan Otoritas Jasa Keuangan No.15/POJK.04/2020 tentang Rencana Dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; » Peraturan Otoritas Jasa Keuangan No.1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern; » Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2025 tentang Transparansi Dan Publikasi Laporan Bank; » Peraturan Otoritas Jasa Keuangan No.32/POJK.03/2018 sebagaimana telah diubah dengan POJK No.38/POJK.03/2019 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar Bagi Bank Umum; » Peraturan Otoritas Jasa Keuangan No.34/POJK.03/2018 sebagaimana telah diubah dengan POJK No.14/POJK.03/2021 tentang Penilaian Kembali bagi Pihak Utama Lembaga Jasa Keuangan; » Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum; » Peraturan Otoritas Jasa Keuangan No.27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan; » Peraturan Otoritas Jasa Keuangan No.5/POJK.03/2016 tentang Rencana Bisnis Bank; » Peraturan Otoritas Jasa Keuangan No.35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten Atau Perusahaan Publik; » Peraturan Otoritas Jasa Keuangan No.34/POJK.04/2014 tentang Komite Nominasi Dan Remunerasi Emiten Atau Perusahaan Publik; » Peraturan Otoritas Jasa Keuangan No.33/POJK.04/2014 tentang Direksi Dan Dewan Komisaris Emiten Atau Perusahaan Publik;	» Financial Services Authority Regulation (POJK) No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks; » Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accountants and Public Accounting Firms in Financial Services Activities; » Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks; » Financial Services Authority Regulation No. 15/POJK.04/2020 on the Planning and Organization of General Meetings of Shareholders of Public Companies; » Financial Services Authority Regulation No. 1/POJK.03/2019 on the Implementation of Internal Audit Functions; » Financial Services Authority Regulation No. 18 of 2025 on Transparency and Publication of Bank Reports; » Financial Services Authority Regulation No. 32/POJK.03/2018, as amended by POJK No. 38/POJK.03/2019, regarding Maximum Credit Limits and the Provision of Large Funds for Commercial Banks; » Financial Services Authority Regulation No. 34/POJK.03/2018, as amended by POJK No. 14/POJK.03/2021, regarding Reassessment of Key Parties of Financial Services Institutions; » Financial Services Authority Regulation No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks; » Financial Services Authority Regulation No. 27/POJK.03/2016 on the Assessment of Competence and Suitability for Key Personnel of Financial Services Institutions; » Financial Services Authority Regulation No. 5/POJK.03/2016 on Bank Business Plans; » Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies; » Financial Services Authority Regulation No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies; » Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies;

Surat Edaran OJK OJK Circular Letter	» Surat Edaran Otoritas Jasa Keuangan ("SEOJK") No.28/SEOJK.03/2022 Tentang Sertifikasi Manajemen Risiko Bagi Sumber Daya Manusia Bank Umum; » Surat Edaran Otoritas Jasa Keuangan No.12/SEOJK.03/2021 tentang Rencana Bisnis Bank Umum; » Surat Edaran Otoritas Jasa Keuangan No. 29/SEOJK.03/2025 tentang Transparansi Dan Publikasi Laporan Bank Umum Konvensional; » Surat Edaran Otoritas Jasa Keuangan No.9/SEOJK.03/2019, sebagaimana telah diubah dengan SEOJK No.32/SEOJK.03/2021 tentang Penilaian Kembali bagi Pihak Utama Bank; » Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum; » Surat Edaran Otoritas Jasa Keuangan No.39/SEOJK.03/2016 perihal Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan; » Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum;	» Financial Services Authority Circular Letter ("SEOJK") No. 28/SEOJK.03/2022 Regarding Risk Management Certification for Human Resources of Commercial Banks; » Financial Services Authority Circular Letter No. 12/SEOJK.03/2021 Regarding Business Plans of Commercial Banks; » Financial Services Authority Circular Letter No. 29/SEOJK.03/2025 on Transparency and Publication of Reports by Conventional Commercial Banks; » Financial Services Authority Circular Letter No. 9/SEOJK.03/2019, as amended by SEOJK No. 32/SEOJK.03/2021 regarding Reassessment of Major Shareholders of Banks; » Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 regarding the Implementation of Corporate Governance for Commercial Banks; » Financial Services Authority Circular Letter No. 39/SEOJK.03/2016 regarding the Assessment of Competence and Suitability for Key Parties of Financial Services Institutions; » Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks;
Lainnya Others	» Anggaran Dasar PT Bank MNC Internasional Tbk berikut seluruh perubahannya; » Pedoman Kerja Dewan Komisaris PT Bank MNC Internasional Tbk; » Pedoman Kerja Direksi PT Bank MNC Internasional Tbk; » Standar Etika dan Benturan Kepentingan PT Bank MNC Internasional Tbk; » Kebijakan Kepatuhan PT Bank MNC Internasional Tbk; » Kebijakan Manajemen Risiko PT Bank MNC Internasional Tbk; » Pedoman Kerja Audit Intern PT Bank MNC Internasional Tbk; » Pedoman Pembuatan ketentuan Internal PT Bank MNC Internasional Tbk; » Ketentuan Internal lainnya yang terkait beserta perubahannya;	» Articles of Association of PT Bank MNC Internasional Tbk, including its amendments; » Board of Commissioners Manual of PT Bank MNC Internasional Tbk; » Board of Directors Manual of PT Bank MNC Internasional Tbk » Code of Conduct and Conflict of Interest Policy of PT Bank MNC Internasional Tbk; » Compliance Policy of PT Bank MNC Internasional Tbk; » Risk Management Policy of PT Bank MNC Internasional Tbk; » Internal Audit Guidelines of PT Bank MNC Internasional Tbk; » Internal Regulation Formulation Guidelines of PT Bank MNC Internasional Tbk ; » Other related internal regulations and their amendments;

Hasil Tata Kelola
Governance Outcome

Piagam Tata kelola Perusahaan memaparkan tujuan Bank MNC akan implementasi Tata Kelola sebagai berikut:

1. Untuk mendorong tercapainya pertumbuhan perusahaan yang sehat dan berkesinambungan melalui pengelolaan perusahaan yang didasarkan asas transparansi, akuntabilitas, responsibilitas, independensi serta kewajaran dan kesetaraan.
2. Untuk pemberdayaan fungsi dan kemandirian masing-masing organ Bank, yaitu Dewan Komisaris, Direksi dan Rapat Umum Pemegang Saham (RUPS).
3. Untuk mendorong pemegang saham, anggota Dewan Komisaris dan anggota Direksi agar dalam membuat keputusan dan menjalankan tindakannya berlandaskan pada nilai moral yang tinggi dan kepatuhan pada hukum dan peraturan yang berlaku.
4. Untuk mengoptimalkan nilai perusahaan bagi pemegang saham dengan tetap memperhatikan pemangku kepentingan lainnya.

Penerapan prinsip-prinsip Tata Kelola Bank MNC dapat diuraikan dalam tabel berikut ini:

The Corporate Governance Charter outlines MNC Bank's objectives in implementing governance as follows:

1. To promote the achievement of sustainable and sound corporate growth through management practices based on the principles of transparency, accountability, responsibility, independence, as well as fairness and equality.
2. To strengthen the effectiveness and independence of each governing body of the Bank, namely the Board of Commissioners, the Board of Directors, and the General Meeting of Shareholders (GMS).
3. To encourage shareholders, members of the Board of Commissioners, and members of the Board of Directors to make decisions and carry out actions based on high moral standards and in compliance with applicable laws and regulations.
4. To optimize corporate value for shareholders while taking into account the interests of other stakeholders.

The application of Corporate Governance principles at MNC Bank is further elaborated in the following:

Prinsip GCG GCG Principle	Bentuk Penerapan Implementation
Transparansi Transparency	Sebagai perusahaan publik yang melayani masyarakat di bidang perbankan, Bank MNC menerapkan prinsip transparansi untuk menjaga objektivitas usahanya serta membantu pemegang saham dan pemangku kepentingan lainnya dalam mengambil keputusan demi perkembangan usaha Bank MNC. Seluruh informasi finansial maupun non-finansial yang bersifat material tersedia secara lengkap dan mudah dipahami di dalam laporan tahunan, laporan keuangan berkala serta dokumen investor terkait lainnya. Selain itu, berbagai berita dan/atau isu terkini yang dianggap relevan dan material juga diungkapkan kepada masyarakat melalui siaran pers atau pelaporan keterbukaan informasi fakta material kepada Otoritas Jasa Keuangan yang juga diumumkan kepada publik melalui situs Bursa Efek Indonesia. Bank MNC juga memanfaatkan situs website resmi sebagai media alternatif dalam menerapkan prinsip Transparansi. Melalui www.mncbank.co.id, pemegang saham, pemangku kepentingan dan masyarakat umum lainnya dapat mengakses seluruh informasi dan dokumen terkait Bank MNC yang diperbaharui secara berkala. As a publicly listed company serving the public in the banking sector, MNC Bank applies the principle of transparency to maintain the objectivity of its operations and assist shareholders and other stakeholders in making decisions for the development of MNC Bank's business. All financial and non-financial information that is material in nature is fully available and easily understood in the annual report, periodic financial statements, and other related investor documents. Additionally, various news and/or current issues that are considered relevant and material are disclosed to the public through press releases or reports of material fact disclosures to the Financial Services Authority, which are also announced to the public through the Indonesia Stock Exchange website. MNC Bank also utilizes its official website as an alternative medium in implementing the Transparency principle. Through www.mncbank.co.id, shareholders, stakeholders, and the general public can access all updated information and documents related to MNC Bank on a regular basis
Akuntabilitas Accountability	Aktivitas bisnis Bank MNC wajib dikelola secara benar, terukur dan sesuai dengan kepentingan perusahaan dengan tetap memperhitungkan kepentingan pemegang saham dan pemangku kepentingan lainnya. Dengan demikian Akuntabilitas merupakan syarat utama dalam membangun usaha Bank MNC yang berkesinambungan di mana hasil kinerja Bank MNC dan keputusan yang dibuat oleh fungsi dari organ-organ Perseroan harus dapat dipertanggungjawabkan secara wajar dan transparan. Prinsip Akuntabilitas juga didukung oleh adanya Unit Audit Internal yang menjalankan fungsi pemeriksaan atas penerapan Tata Kelola secara independen. MNC Bank's business activities must be managed correctly, measurably, and in accordance with the company's interests while also considering the interests of shareholders and other stakeholders. Therefore, accountability is a key requirement in building a sustainable business for MNC Bank, where the bank's performance results and decisions made by the company's organs must be accountable in a fair and transparent manner. The Accountability principle is also supported by the existence of an Internal Audit Unit that independently conducts audits on the implementation of Governance
Tanggung Jawab Responsibility	Tanggung jawab diwujudkan dalam bentuk kepatuhan atas peraturan perundang-undangan termasuk di dalamnya Anggaran Dasar dan kebijakan internal Bank MNC. Selain itu, sesuai dengan Undang Undang Perusahaan Terbatas (UU PT) Bank MNC juga wajib melaksanakan tanggung jawab sosial dan lingkungan sebagai komitmen perusahaan dalam membangun dan meningkatkan kualitas kehidupan dan lingkungan yang bermanfaat bagi perusahaan dan masyarakat. Aktivitas Tanggung Jawab Sosial/Corporate Social Responsibility (CSR) Bank MNC diungkapkan dalam Laporan Tahunan Bank MNC. Responsibility is manifested in compliance with laws and regulations, including the Articles of Association and internal policies of MNC Bank. In addition, in accordance with the Limited Liability Company Law (UU PT), MNC Bank is also obligated to carry out social and environmental responsibility as a corporate commitment to improve the quality of life and the environment, benefiting both the company and society. MNC Bank's Corporate Social Responsibility (CSR) activities are disclosed in the Bank's Annual Report.
Independensi Independency	Pelaksanaan Tata Kelola di Bank MNC dilaksanakan secara independen sehingga tidak ada dominasi atau preferensi tertentu dari organ perusahaan. Bank MNC dikelola secara profesional berdasarkan Kode Etik sebagai pagar dalam mencegah terjadinya benturan kepentingan dan/atau penyalahgunaan kewenangan dalam pengambilan keputusan usaha The implementation of Governance at MNC Bank is carried out independently, ensuring that there is no domination or preference from any particular corporate organ. MNC Bank is managed professionally based on the Code of Ethics as a safeguard to prevent conflicts of interest and/or abuse of power in decision-making.
Kesetaraan dan Kewajaran Fairness and Equality	Bank MNC selalu menjunjung tinggi kesetaraan antara pemegang saham dan pemangku kepentingan lainnya sehingga tidak ada perlakuan eksklusif terhadap pihak tertentu. Prinsip Kewajaran dan Kesetaraan didukung oleh Prinsip Transparansi yang menjamin bahwa informasi yang diterima oleh pemegang saham dan pemangku kepentingan adalah sama dan setara. MNC Bank upholds equality between shareholders and other stakeholders, ensuring there is no exclusive treatment for any particular party. The principles of Fairness and Equality are supported by the Transparency principle, which ensures that the information received by shareholders and stakeholders is equal and fair.

Sebagai dampak positif dari manifestasi penerapan dan penegakan Tata Kelola terhadap penciptaan budaya kerja dan keberlangsungan Perseroan, Bank MNC mendapatkan manfaat dengan pencapaian kinerja keuangan dan operasional yang membaik di tahun 2025. Pencapaian kinerja keuangan disajikan pada ikhtisar keuangan dan dibahas pada Bab Analisa Keuangan.

As a positive outcome of the implementation and enforcement of Corporate Governance in fostering a strong corporate culture and ensuring the sustainability of the Company, MNC Bank has realized improvements in its financial and operational performance in 2025. The financial performance achievements are presented in the financial highlights and further discussed in the Financial Analysis chapter.

Peningkatan Kualitas Penerapan Tata Kelola

Improving the Quality of Corporate Governance Implementation

Komitmen dan konsistensi akan penerapan Tata Kelola Perusahaan yang Baik di Bank MNC memperlihatkan peningkatan kualitas Perseroan dari tahun ke tahun baik dalam kinerja keuangan maupun operasional Bank. Tidak menjadi puas akan pencapaian yang diperoleh, Bank MNC terus melakukan berbagai upaya dan kegiatan untuk senantiasa menyempurnakan penerapan Tata Kelola yang telah dilakukan sebelumnya agar dapat menciptakan budaya dan nilai tambah yang berkelanjutan bagi kepentingan para pemegang saham dan pemangku kepentingan lainnya dalam jangka pendek maupun jangka panjang.

MNC Bank's commitment and consistency in implementing Good Corporate Governance have demonstrated continuous improvements in the Company's quality, both in financial and operational performance over the years. Without becoming complacent with its achievements, MNC Bank continuously undertakes various initiatives and activities to further enhance its governance practices, aiming to create a sustainable culture and added value for shareholders and other stakeholders in both the short and long term.

Beberapa kegiatan yang dilaksanakan Bank sepanjang tahun 2025 sebagai upaya peningkatan dalam penerapan Tata Kelola yang lebih baik antara lain:

1. Mengikuti seminar/pelatihan/sosialisasi internal dan eksternal (BI/OJK/LPS/PPATK), terkait ketentuan baru, perubahan maupun informasi lainnya.
2. Melakukan pemantauan dan pemberian masukan kepada unit kerja terkait mengenai pemenuhan kewajiban pelaporan kepada regulator.
3. Melakukan diseminasi peraturan BI/OJK/LPS khususnya yang berdampak kepada kegiatan usaha MNC Bank kepada unit-unit kerja terkait.
4. Melakukan pemantauan pemenuhan prudential ratio, yaitu CAR, NPL, GWM dan LFR.
5. Pemenuhan komitmen Bank MNC pada OJK, BI, Otoritas Pengawas Lain dan Auditor Eksternal.
6. Pemenuhan posisi-posisi yang strategis dan peningkatan kualitas Sumber Daya Manusia yang berkelanjutan.

Several initiatives carried out by the Bank throughout 2025 to strengthen the implementation of better governance include:

1. Participating in internal and external seminars, training, and socialization programs (BI/OJK/LPS/PPATK) related to new regulations, amendments, and other relevant updates.
2. Monitoring and providing input to relevant work units regarding the fulfillment of reporting obligations to regulators.
3. Disseminating BI/OJK/LPS regulations, particularly those impacting MNC Bank's business activities, to relevant work units.
4. Monitoring compliance with prudential ratios, including CAR, NPL, GWM, and LFR.
5. Fulfilling commitments to OJK, BI, other supervisory authorities, and external auditors.
6. Ensuring the fulfillment of strategic positions and continuously enhancing the quality of human capital.

Roadmap Tata Kelola Perusahaan yang Baik

Good Corporate Governance Roadmap



Bukti dari upaya Perusahaan untuk senantiasa meningkatkan penerapan prinsip-prinsip Tata Kelola dalam setiap kegiatan operasional adalah dengan adanya Roadmap Tata Kelola Perusahaan Bank MNC yang telah dibentuk sejak tahun 2015 yang memaparkan tahapan peningkatan penerapan Tata Kelola dari tahun ke tahun.

Evidence of the Company's continuous efforts to enhance the implementation of Corporate Governance principles in all operational activities is reflected in the MNC Bank Corporate Governance Roadmap, which has been established since 2015 and outlines the phased improvement of governance practices from year to year.

2015	
» Sosialisasi Tata Kelola oleh Direksi dan Dewan Komisaris kepada seluruh karyawan untuk membangun kesadaran atas pentingnya penerapan Tata Kelola secara konsisten dengan berpedoman pada 5 prinsip Tata Kelola.	» Socialization of Governance by Board of Directors and Board of Commissioners to all employees in a way to build awareness of the importance of consistent GCG implementation with respect to 5 principles of Governance.
» Melakukan pemenuhan struktur organisasi untuk mendukung pelaksanaan Tata Kelola.	» Completing the organization structure to support the GCG implementation.
» Optimalisasi peran dan fungsi komite dalam menunjang pelaksanaan tugas Dewan Komisaris dan Direksi.	» Optimizing the roles and function of the committees supporting the duty implementation of Board of Commissioners and Board of Directors.
» Komitmen dari seluruh organ Perseroan untuk menjalankan Tata Kelola.	» Commitment of all Company organs to carry out governance.
» Penyempurnaan Kebijakan *Whistleblowing*.	» Improving Whistleblowing Policy.
» Menetapkan adanya fungsi *oversight* dalam proses pemberian kredit dari Satuan Kerja Manajemen Risiko, Kepatuhan dan Hukum.	» Determining the oversight function in loan processing from Risk Management, Compliance and Legal Unit.
» Penerapan *check and balance* yang memadai di seluruh lini organisasi.	» Adequate implementation of check and balance at all organizational lines.

2016

- Komitmen dari seluruh manajemen dan karyawan untuk pelaksanaan Tata Kelola secara konsisten dalam menunjang kinerja Bank MNC.
- Meningkatkan kinerja Bank MNC, melindungi kepentingan pemangku kepentingan.
- Meningkatkan fungsi kepatuhan dan manajemen risiko.
- Pemenuhan struktur dan komposisi Dewan Komisaris, Direksi dan pejabat eksekutif.
- Pemenuhan dan penyesuaian kebijakan, sistem, serta prosedur.
- Mengoptimalkan peran dan fungsi komite dan satuan kerja dalam mendukung peningkatan kinerja Bank MNC.
- Penerapan *check and balance* untuk memastikan seluruh proses kerja telah berpedoman pada ketentuan yang berlaku.
- Penyempurnaan Kebijakan, Sistem, dan Prosedur Kredit Konsumer.
- Menetapkan dan melaksanakan training Tata Kelola kepada seluruh karyawan.

- Commitment from all management and employees to consistently carry out the governance to sustain the MNC Bank's performance.
- Improving the MNC Bank's performance, protecting the interests of stakeholders.
- Improving compliance and risk management function.
- Completing the structure and composition of Board of Commissioners, Board of Directors and executive officers.
- Completing and adjusting the policies, system and procedures.
- Optimizing the role and function of the committees and units supporting the MNC Bank's performance.
- Implementation of check and balance to ensure the whole working process has referred to applying regulations.
- Improving the Policies, System and Procedures relating to Consumer.
- Determining and carrying out training on Governance to all employees.

2017

- Penerapan prinsip-prinsip Tata Kelola secara konsisten.
- Pemenuhan struktur dan komposisi Dewan Komisaris, Direksi termasuk komite-komite dan satuan kerja.
- Pembuatan dan pengkinian Kebijakan, Sistem dan Prosedur Operasional Bank MNC yang disusun sesuai ketentuan undang-undang yang berlaku.
- Memastikan ketersediaan sistem informasi manajemen yang memadai sesuai kompleksitas usaha Bank MNC.
- Mengelola kualitas aset dalam mendukung kinerja/rentabilitas Bank.
- Menjaga kemauan dan komitmen dari seluruh jajaran organisasi untuk melaksanakan Kebijakan, Sistem dan Prosedur yang berlaku secara konsisten.
- Memastikan ketepatan waktu dan akurasi data terkait transparansi kondisi keuangan Bank MNC.
- Komitmen dalam pelaksanaan perlindungan konsumen dan penanganan pengaduan nasabah sesuai ketentuan yang berlaku.
- Penyempurnaan Kebijakan Manajemen Risiko.
- Penyempurnaan Kebijakan Komite Kredit dan Pembentukan Komite Pengelolaan Aset Bermasalah.
- Penyempurnaan Kebijakan dan pelaksanaan APU dan PPT.
- Mengoptimalkan pelaksanaan *Combine Assurance (second line of defense)*.
- Fokus pada perkembangan *Consumer Banking*.
- Fokus pada peningkatan pelayanan kepada nasabah melalui *Digital Banking*.
- Melakukan evaluasi dan pemenuhan kewajiban sertifikasi manajemen risiko kepada pejabat Bank MNC.
- Memastikan penerapan Tata Kelola di seluruh Lembaga Jasa Keuangan yang termasuk dalam Konglomerasi Keuangan PT MNC Kapital Indonesia Tbk.
- Penilaian sendiri pelaksanaan Tata Kelola di Bank MNC.

- Consistent implementation of Governance principles.
- Completing the structures and compositions of Board of Commissioners, Board of Directors including committees and working units.
- The designing and updating of MNC Bank Operational Policy, System and Procedurein accordance with the applying laws.
- Ensuring the adequacy of management information system that adheres to the business complexity of MNC Bank.
- Managing the quality of assets supporting the Bank's performance/rentability.
- Holding to the commitment and willingness from all company's organs to carry out the Policy, System and Procedure consistently.
- Ensuring the accuracy of time and data relating to MNC Bank's financial transparency.
- Committed to protecting consumers and managing the customer complaints according to applying laws.
- Improving the Risk Management Policy.
- Improving the Credit Committee Policy and Establishing a Non-Performing Asset Committee.
- Improving the policy and implementation of AML and CFT.
- Optimizing the Combine Assurance (second line of defense) implementation.
- Focusing on Consumer Banking.
- Focusing on improving service to customers using Digital Banking.
- Evaluating and completing the obligation for providing risk management certification for MNC Bank's officers.
- Ensuring the GCG implementation at all Financial Service Institutions under Financial Conglomerate of PT MNC Kapital Indonesia Tbk.
- Self-assessment to MNC Bank's governance implementation.

2018

» Penerapan prinsip-prinsip Tata Kelola secara konsisten.	» Consistent implementation of GCG principles.
» Pembuatan dan pengkinian Kebijakan, Sistem dan Prosedur Operasional Bank MNC yang disusun sesuai ketentuan perundang-undangan.	» Designing and updating of MNC Bank Operational Policy, System and Procedure in accordance with the applicable laws.
» Memastikan ketersediaan sistem informasi manajemen yang memadai sesuai kompleksitas usaha Bank MNC.	» Ensuring the adequacy of management information system that adheres to the business complexity of MNC Bank.
» Mengelola kualitas aset dalam mendukung kinerja/rentabilitas Bank.	» Managing the quality of assets supporting the Bank's performance/rentability.
» Menjaga kemauan dan komitmen dari seluruh jajaran organisasi untuk melaksanakan Kebijakan, Sistem dan Prosedur yang berlaku secara konsisten.	» Holding to the commitment and willingness from all company organs to carry out the Policy, System and Procedure consistently.
» Memastikan ketersediaan, kelengkapan dan ketepatan waktu serta akurasi data/informasi terkait transparansi kondisi keuangan Bank MNC.	» Ensuring the availability, completeness, and accuracy of time and data/information relating to MNC Bank's financial transparency.
» Komitmen dalam pelaksanaan perlindungan konsumen dan penanganan pengaduan nasabah sesuai ketentuan yang berlaku.	» Committed to protecting consumers and managing the customer complaints according to applying laws.
» Penyempurnaan Kebijakan Manajemen Risiko Terintegrasi Konglomerasi Keuangan PT MNC Kapital Indonesia Tbk.	» Improving the Integrated Risk Management Policy of PT MNC Kapital Indonesia Tbk's Financial Conglomerate.
» Pembuatan Kebijakan Strategi Anti-Fraud.	» The establishment of Anti-Fraud Strategy Policy.
» Pembuatan Prosedur *Whistleblowing* dan Investigasi Fraud.	» The establishment of Whistleblowing and Fraud Investigation Procedures.
» Pembuatan Prosedur Penerapan Program APU dan PPT.	» The establishment of AML and CFT Program Implementation Procedures.
» Pembentukan Komite Pemantau Fraud.	» The establishment of Fraud Monitoring Committee.
» Penyempurnaan Pedoman Tata Kelola Terintegrasi Konglomerasi Keuangan PT MNC Kapital Indonesia Tbk.	» Completing Integrated Governance Guideline of PT MNC Kapital Indonesia Tbk's Financial Conglomerate.
» Penyempurnaan Piagam Komite Tata Kelola Terintegrasi Konglomerasi Keuangan PT MNC Kapital Indonesia Tbk.	» Improving Integrated Governance Charter of PT MNC Kapital Indonesia Tbk's Financial Conglomerate.
» Pembuatan Kebijakan Kepatuhan Terintegrasi Konglomerasi Keuangan PT MNC Kapital Indonesia Tbk.	» The designing of Integrated Compliance Policy of PT MNC Kapital Indonesia Tbk's Financial Conglomerate.
» Pembuatan Prosedur Kepatuhan Terintegrasi Konglomerasi Keuangan PT MNC Kapital Indonesia Tbk.	» The designing of Integrated Compliance Procedures of PT MNC Kapital Indonesia Tbk's Financial Conglomerate.

2019

» Penerapan prinsip-prinsip Tata Kelola secara konsisten.	» Consistent implementation of GCG principles.
» Pembuatan dan pengkinian Kebijakan, Sistem dan Prosedur Operasional Bank MNC yang disusun sesuai ketentuan perundang-undangan.	» Designing and updating of MNC Bank Operationa, Policy, System, and Procedure in accordance with the applicable laws.
» Memastikan ketersediaan sistem informasi manajemen yang memadai sesuai kompleksitas usaha Bank MNC.	» Ensuring the adequacy of management information system that adheres to the business complexity of MNC Bank.
» Mengelola kualitas aset dalam mendukung kinerja/rentabilitas Bank.	» Managing the quality of assets supporting the Bank's performance/rentability.
» Menjaga kemauan dan komitmen dari seluruh jajaran organisasi untuk melaksanakan Kebijakan, Sistem, dan Prosedur yang berlaku secara konsisten.	» Holding to the commitment and willingness from all company organs to carry out the Policy, System and Procedure consistently.
» Memastikan ketersediaan, kelengkapan dan ketepatan waktu serta akurasi data/informasi terkait transparansi kondisi keuangan Bank MNC.	» Ensuring the availability, completeness, and accuracy of time and data/information relating to MNC Bank's financial transparency.
» Komitmen dalam pelaksanaan perlindungan konsumen dan penanganan pengaduan nasabah sesuai ketentuan yang berlaku.	» Committed to protecting consumers and managing the customer complaints according to applying laws.

2020-2022	
» Penerapan prinsip-prinsip Tata Kelola secara konsisten.	» Consistent implementation of Governance principles.
» Pemenuhan struktur dan komposisi Dewan Komisaris, Direksi termasuk komite-komite dan satuan kerja.	» Completing the structure and composition of the Board of Commissioners, the Board of Directors including committees and work units.
» Pembuatan dan pengkinian Kebijakan, Sistem dan Prosedur Operasional Bank MNC yang disusun sesuai ketentuan perundang-undangan.	» Preparation and updating of MNC Bank Operational Policies, Systems and Procedures that are compiled in accordance with statutory provisions.
» Pelaksanaan evaluasi terhadap KAP oleh Audit Internal Bank MNC	» Evaluation of external audit by the Bank's Internal Audit
» Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*).	» Provision of funds to related parties (related party) and provision of large funds (large exposure)
» Memastikan ketersediaan sistem informasi manajemen yang memadai sesuai kompleksitas usaha Bank MNC	» Ensuring the availability of an adequate management information system in accordance with the complexity of the MNC Bank's business.
» Mengelola kualitas aset dalam mendukung kinerja/ rentabilitas Bank.	» Managing asset quality in support of the Bank's performance/ profitability.
» Penilaian sendiri pelaksanaan Tata Kelola di Bank MNC	» Self-assessment of the implementation of Governance at MNC Bank
» Menjaga kemauan dan komitmen dari seluruh jajaran organisasi untuk melaksanakan Kebijakan, Sistem dan Prosedur yang berlaku secara konsisten.	» Maintaining the will and commitment of all levels of the organization to implement policies, systems and procedures that apply consistently.
» Memastikan ketersediaan, kelengkapan dan ketepatan waktu serta akurasi data/informasi terkait transparansi kondisi keuangan MNC Bank.	» Ensuring the availability, completeness, and timeliness as well as the accuracy of data/information related to the transparency of MNC Bank's financial conditions.
» Komitmen dalam pelaksanaan perlindungan konsumen dan penanganan pengaduan nasabah sesuai ketentuan yang berlaku.	» Commitment in implementing consumer protection and handling customer complaints in accordance with applicable regulations.
» Penyempurnaan Prosedur Penerapan Program APU dan PPT.	» Improvement of AML and CFT Program Implementation Procedures.
» Fokus pada peningkatan pelayanan kepada nasabah melalui *Digital Banking*.	» Focus on improving service to customers through Digital Banking.
» Fokus pada perkembangan *Consumer Banking.*	» Focus on the development of Consumer Banking

2023	
» Penerapan prinsip-prinsip Tata Kelola secara konsisten.	» Consistent application of Governance principles.
» Pemenuhan struktur dan komposisi Dewan Komisaris, Direksi termasuk Komite-komite dan Satuan Kerja.	» Completing the structure and composition of the Board of Commissioners, Board of Directors including Committees and Working Units.
» Pembuatan dan pengkinian Kebijakan, Sistem dan Prosedur Operasional Bank yang disusun sesuai ketentuan perundang-undangan.	» Establishing and updating of Bank Operational Policies, Systems and Procedures prepared in accordance with statutory provisions.
» Pelaksanaan Evaluasi KAP oleh Dewan Komisaris melalui Komite Audit.	» Implementation of KAP Evaluation by the Board of Commissioners through the Audit Committee.
» Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*)	» Provision of funds to related parties and provision of large funds (large exposure)
» Memastikan ketersediaan sistem informasi manajemen yang memadai sesuai kompleksitas usaha MNC Bank.	» Ensuring the availability of an adequate management information system in accordance with the complexity of MNC Bank's business.
» Mengelola kualitas aset dalam mendukung kinerja/ rentabilitas Bank.	» Managing asset quality to support the Bank's performance/ rentability.
» Melakukan Penilaian Sendiri Pelaksanaan Tata Kelola di MNC Bank.	» Conducting a Self-Assessment of Governance Implementation at MNC Bank.
» Menjaga kemauan dan komitmen dari seluruh jajaran organisasi untuk melaksanakan Kebijakan, Sistem dan Prosedur yang berlaku secara konsisten.	» Maintaining the willingness and commitment of all levels of the organization to consistently implement applicable policies, systems and procedures.
» Memastikan ketersediaan, kelengkapan dan ketepatan waktu serta akurasi data/informasi terkait transparansi kondisi keuangan MNC Bank.	» Ensuring the availability, completeness and timeliness and accuracy of data/information related to the transparency of MNC Bank's financial condition.
» Komitmen dalam pelaksanaan perlindungan konsumen dan penanganan pengaduan nasabah sesuai ketentuan yang berlaku.	» Commitment to the implementation of consumer protection and handling of customer complaints in accordance with applicable regulations.
» Fokus pada peningkatan pelayanan kepada nasabah melalui Digital Banking.	» Focus on improving customer service through Digital Banking.
» Fokus penyaluran kredit pada Segmen *Commercial* dengan Segmen *Consumer* sebagai pendukung, serta peningkatan dana murah (CASA).	» Focusing lending on the Commercial Segment with the Consumer Segment as support, as well as increasing low-cost funds (CASA).
» Melakukan *update* Kebijakan dan Prosedur Penerapan Program APU dan PPT untuk memastikan bahwa kebijakan dan prosedur tersebut telah memenuhi ketentuan dalam Peraturan Otoritas Jasa Keuangan dan perundang-undangan yang berlaku mengenai Penerapan Program APU dan PPT di Sektor Jasa Keuangan.	» Updating the Policies and Procedures for the Implementation of AML and CFT Program to ensure that the policies and procedures have complied with the provisions in the Financial Services Authority Regulation and the prevailing laws regarding the Implementation of AML and CFT Program in the Financial Services Sector.
» Melakukan *update* Pedoman Kerja Dewan Komisaris PT Bank MNC Internasional.	» Updating the Work Guidelines of the Board of Commissioners of PT Bank MNC Internasional;
» Melakukan *update* Pedoman Kerja Direksi PT Bank MNC Internasional.	» Updating the Board of Directors Work Guidelines of PT Bank MNC Internasional.

2024

- Penerapan prinsip-prinsip Tata Kelola secara konsisten.
- Pemenuhan struktur dan komposisi Dewan Komisaris, Direksi termasuk Komite-komite dan Satuan Kerja.
- Pembuatan dan pengkinian Kebijakan, Sistem dan Prosedur Operasional Bank yang disusun sesuai ketentuan perundang-undangan.
- Pelaksanaan Evaluasi KAP oleh Dewan Komisaris melalui Komite Audit.
- Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*)
- Memastikan ketersediaan sistem informasi manajemen yang memadai sesuai kompleksitas usaha Bank MNC
- Mengelola kualitas aset dalam mendukung kinerja/ rentabilitas Bank.
- Melakukan Penilaian Sendiri Pelaksanaan Tata Kelola di Bank MNC.
- Menjaga kemauan dan komitmen dari seluruh jajaran organisasi untuk melaksanakan Kebijakan, Sistem dan Prosedur yang berlaku secara konsisten.
- Memastikan ketersediaan, kelengkapan dan ketepatan waktu serta akurasi data/informasi terkait transparansi kondisi keuangan MNC Bank.
- Komitmen dalam pelaksanaan perlindungan konsumen dan penanganan pengaduan nasabah sesuai ketentuan yang berlaku.
- Fokus pada peningkatan pelayanan kepada nasabah melalui Digital Banking.
- Fokus penyaluran kredit pada Segmen Commercial dengan Segmen Consumer sebagai pendukung, serta peningkatan dana murah (CASA).
- Melakukan update Pedoman Tata Kelola

- Consistent application of Governance principles.
- Completing the structure and composition of the Board of Commissioners, Board of Directors including Committees and Working Units.
- Establishing and updating of Bank Operational Policies, Systems and Procedures prepared in accordance with statutory provisions.
- Implementation of KAP Evaluation by the Board of Commissioners through the Audit Committee.
- Provision of funds to related parties and provision of large funds (large exposure)
- Ensuring the availability of an adequate management information system in accordance with the complexity of MNC Bank's business.
- Managing asset quality to support the Bank's performance/ rentability.
- Conducting a Self-Assessment of Governance Implementation at MNC Bank.
- Maintaining the willingness and commitment of all levels of the organization to consistently implement applicable policies, systems and procedures.
- Ensuring the availability, completeness and timeliness and accuracy of data/information related to the transparency of MNC Bank's financial condition.
- Commitment to the implementation of consumer protection and handling of customer complaints in accordance with applicable regulations.
- Focus on improving customer service through Digital Banking.
- Focusing lending on the Commercial Segment with the Consumer Segment as support, as well as increasing low-cost funds (CASA).
- Updating the Governance Guidelines.

2025

- Penerapan prinsip-prinsip Tata Kelola secara konsisten.
- Pemenuhan struktur dan komposisi Direksi termasuk Komite-komite dan Satuan Kerja.
- Pembuatan dan pengkinian Kebijakan, Sistem dan Prosedur Operasional Bank yang disusun sesuai ketentuan perundang-undangan.
- Pelaksanaan Evaluasi KAP oleh Dewan Komisaris melalui Komite Audit.
- Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*)
- Memastikan ketersediaan sistem informasi manajemen yang memadai sesuai kompleksitas usaha MNC Bank.
- Mengelola kualitas aset dalam mendukung kinerja/rentabilitas Bank.
- Melakukan Penilaian Sendiri Pelaksanaan Tata Kelola di MNC Bank.
- Menjaga kemauan dan komitmen dari seluruh jajaran organisasi untuk melaksanakan Kebijakan, Sistem dan Prosedur yang berlaku secara konsisten.
- Memastikan ketersediaan, kelengkapan dan ketepatan waktu serta akurasi data/informasi terkait transparansi kondisi keuangan MNC Bank.
- Komitmen dalam pelaksanaan perlindungan konsumen dan penanganan pengaduan nasabah sesuai ketentuan yang berlaku.
- Fokus pada peningkatan pelayanan kepada nasabah melalui Digital Banking.
- Fokus penyaluran kredit dengan memperhatikan prinsip kehati-hatian serta memperkuat funding dan peningkatan dana murah (CASA).

- Consistent implementation of Corporate Governance principles.
- Fulfillment of the structure and composition of the Board of Directors, including Committees and work units.
- Development and periodic updates of the Bank's policies, systems, and operational procedures in accordance with applicable laws and regulations.
- Implementation of Public Accounting Firm (KAP) evaluation by the Board of Commissioners through the Audit Committee.
- Provision of funds to related parties and management of large exposures.
- Ensuring the availability of adequate management information systems in line with the complexity of MNC Bank's business.
- Managing asset quality to support the Bank's performance and profitability.
- Conducting self-assessment of Corporate Governance implementation at MNC Bank.
- Maintaining the willingness and commitment of all organizational levels to consistently implement applicable policies, systems, and procedures.
- Ensuring the availability, completeness, timeliness, and accuracy of data and information related to the transparency of MNC Bank's financial condition.
- Commitment to consumer protection and the handling of customer complaints in accordance with prevailing regulations.
- Focusing on improving customer service through Digital Banking initiatives.
- Focusing on credit distribution by applying prudential principles, while strengthening funding and increasing low-cost funds (CASA).

Penilaian Sendiri atas Pelaksanaan Tata Kelola Perusahaan yang Baik

Self-Assessment of the Implementation of Good Corporate Governance

Sebagai upaya perbaikan dan peningkatan kualitas penerapan Tata Kelola dan dengan berlandaskan kepada peraturan POJK 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum serta mengacu pada SEOJK No. 14/SEOJK.03/2025 Tahun 2025 perihal Penerapan Tata Kelola bagi Bank Umum dimana Bank harus melakukan penilaian sendiri (*self-assessment*) secara komprehensif dan berkala agar dapat menetapkan rencana tindak lanjut yang meliputi tindakan korektif (bila diperlukan) dengan memperhatikan 16 (enam belas) faktor penilaian yaitu:

1. Pelaksanaan tugas dan tanggung jawab Direksi.
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
3. Kelengkapan dan pelaksanaan tugas komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan.
6. Penerapan fungsi audit intern.
7. Penerapan fungsi audit Ekstern
8. Penerapan manajemen risiko termasuk sistem pengendalian intern.
9. Pemberian remunerasi.
10. Penyediaan dana kepada pihak terkait dan penyediaan dana besar.
11. Integritas pelaporan dan sistem teknologi informasi.
12. Rencana strategis Bank.
13. Aspek pemegang saham.
14. Penerapan Strategi *Anti Fraud*, termasuk anti penyuapan.
15. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan.
16. Penerapan tata kelola dalam Kelompok Usaha Bank (KUB)

Berikut adalah hasil penilaian sendiri pelaksanaan Tata Kelola Bank MNC:

As part of efforts to enhance and improve the quality of Corporate Governance implementation, and in accordance with POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, as well as referring to SEOJK No. 14/SEOJK.03/2025 regarding Governance Implementation for Commercial Banks, the Bank is required to conduct a comprehensive and periodic self-assessment. This aims to establish follow-up action plans, including corrective measures (if necessary), by taking into account sixteen (16) assessment factors, namely:

1. Implementation of the duties and responsibilities of the Board of Directors.
2. Implementation of the duties and responsibilities of the Board of Commissioners.
3. Completeness and implementation of committee duties.
4. Handling of conflicts of interest.
5. Implementation of the compliance function.
6. Implementation of the internal audit function.
7. Implementation of the external audit function.
8. Implementation of risk management, including the internal control system.
9. Remuneration practices.
10. Provision of funds to related parties and large exposures.
11. Integrity of reporting and information technology systems.
12. The Bank's strategic plan.
13. Shareholder-related aspects.
14. Implementation of Anti-Fraud Strategy, including anti-bribery measures
15. Implementation of sustainable finance, including social and environmental responsibility.
16. Implementation of governance within the Bank Business Group (KUB).

The following are the results of MNC Bank's self-assessment on the implementation of Corporate Governance:

Peringkat
Rank
2

Definisi Peringkat | Rank Definition

Manajemen PT Bank MNC Internasional Tbk (Bank MNC) telah melakukan penerapan tata kelola yang secara umum "**baik**". Hal ini tercermin dari pemenuhan yang cukup memadai atas prinsip tata kelola. Apabila terdapat kelemahan dalam penerapan tata kelola, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen.

The management of PT Bank MNC Internasional Tbk (MNC Bank) has implemented "**good**" governance. This is reflected in the adequate compliance with the principles of governance. If there are weaknesses in the implementation of governance, then in general these weaknesses are less significant and can be resolved by normal actions by management.

Analisis | Analysis

Berdasarkan analisis terhadap seluruh kriteria/indikator penilaian tersebut diatas, disimpulkan bahwa peringkat faktor penerapan Tata Kelola Bank dinilai **baik**.

Analysis over all assessments criteria/indicators suggests that the Bank's GCG implementation is **good**.

LAPORAN *SELF ASSESSMENT* PELAKSANAAN TATA KELOLA BANK MNC POSISI 31 DESEMBER 2025

Berdasarkan penilaian penerapan tata kelola terhadap aspek *Governance Structure, Governance Process,* dan *Governance Outcome* pada 16 (enam belas) Faktor Penilaian penerapan tata kelola sebagaimana yang tertuang dalam Kertas Kerja Penilaian Sendiri (*Self-Assessment*) tata kelola, maka dapat disimpulkan sebagai berikut:

SELF-ASSESSMENT REPORT ON THE IMPLEMENTATION OF CORPORATE GOVERNANCE AT MNC BANK AS OF DECEMBER 31, 2025

Based on the assessment of Corporate Governance implementation across the aspects of Governance Structure, Governance Process, and Governance Outcome against the sixteen (16) governance assessment factors as outlined in the Governance Self-Assessment Working Paper, the following conclusions can be drawn:

Aspek *Governance Structure* | Governance Structure Aspect

Faktor positif:
» Komposisi susunan pengurus Bank telah terpenuhi dan seluruh Dewan Komisaris serta Direksi telah lulus Penilaian Kemampuan dan Kepatutan. Dewan Komisaris telah membentuk komite audit, komite pemantau risiko, serta komite remunerasi dan nominasi sesuai dengan ketentuan yang berlaku serta seluruh anggota komite telah diangkat oleh Direksi berdasarkan rapat Dewan Komisaris.

Faktor negatif:
» Nihil.

Positive Factors:
» The composition of the Board of Commissioners and Board of Directors meeting regulatory requirements, and all members having passed the Fit and Proper Test. The Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, as well as the Remuneration and Nomination Committee in accordance with prevailing regulations, and all committee members have been appointed based on resolutions of the Board of Commissioners' meetings.

Negative Factors:
» None

Aspek *Governance Process* | Governance Process Aspect

Faktor positif:
» Pelaksanaan prinsip tata kelola yang didukung oleh struktur dan infrastuktur tata kelola Bank yang memadai. Hal ini tercermin dari kecukupan kebijakan, sistem dan prosedur yang telah sesuai dengan kebutuhan Bank serta peningkatan kuantitas dan kualitas Sumber Daya Manusia (SDM) yang terus dilakukan secara konsisten dan berkesinambungan berdasarkan kompleksitas usaha Bank serta Setiap keputusan hasil rapat Direksi dan Dewan Komisaris dilakukan secara musyawarah untuk mufakat.

Faktor negatif:
» Bank telah menindaklanjuti temuan audit hasil pengawasan Otoritas Jasa Keuangan dengan baik, namun dikarenakan faktor eksternal, pada periode Semester II-2025 terdapat beberapa temuan yang diperpanjang waktu pemenuhannya. Bank kedepannya akan terus berupaya untuk melakukan pemenuhan komitmen atas Temuan Otoritas Jasa Keuangan sesuai dengan target waktu yang ditentukan.

Positive Factors:
» The implementation of governance principles is supported by adequate governance structure and infrastructure. This is reflected in the sufficiency of policies, systems, and procedures aligned with the Bank's needs, as well as the continuous and consistent enhancement in both the quantity and quality of Human Resources (HR) in accordance with the Bank's business complexity. In addition, all decisions of the Board of Directors and Board of Commissioners are made based on deliberation and consensus.

Negative Factors:
» The Bank has properly followed up on audit findings from the Financial Services Authority (OJK). However, due to external factors, during the second semester of 2025, several findings required an extension for fulfillment. Going forward, the Bank will continue its efforts to meet all commitments related to OJK findings in accordance with the specified timelines.

Aspek *Governance Outcome* | Governance Outcome Aspects

Faktor positif:
» Rencana strategis dan bisnis bank dapat dipenuhi dengan baik, dan informasi kondisi keuangan bank dapat dijaga keakuratan, ketersediaan dan ketepatan waktu penyampaiannya kepada steckeholders.

Faktor negatif:
» Masih terdapat denda/sanksi dari regulator. Selanjutnya hal ini akan menjadi perhatian Bank untuk melakukan perbaikan serta menentukan tindak mitigasi yang akan dilakukan.

Positive Factors:
» The Bank's strategic and business plans have been effectively implemented, and the accuracy, availability, and timeliness of financial information disclosure to stakeholders have been well maintained.

Negative Factors:
» There are still certain penalties/sanctions imposed by regulators. This will remain a key focus for the Bank to implement improvements and determine appropriate mitigation measures going forward.

Penerapan Aspek dan Prinsip Tata Kelola Perusahaan Sesuai Ketentuan Otoritas Jasa Keuangan

Implementation of Corporate Governance Aspects and Principles in Accordance with Financial Services Authority Regulations

MNC Bank menjalankan Tata Kelola Perusahaan sesuai dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum serta SEOJK No. 13 /SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

Namun, sebagai perusahaan terbuka, penerapan Tata Kelola Perusahaan di MNC Bank juga mengacu kepada SEOJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka yang mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik.

MNC Bank implements Corporate Governance in accordance with POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, as well as SEOJK No. 13/SEOJK.03/2017 regarding Governance Implementation for Commercial Banks.

Furthermore, as a publicly listed company, MNC Bank's Corporate Governance practices also refer to SEOJK No. 32/SEOJK.04/2015 on Guidelines for Corporate Governance of Public Companies, which encompass five (5) aspects, eight (8) principles, and twenty-five (25) recommendations for the implementation of good corporate governance practices.

Penerapan 25 Rekomendasi Pedoman Tata Kelola
Implementation Of 25 Recommendations On Guidelines Of Corporate Governance

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK's Recommendation	Penjelasan Penerapan di Bank MNC Explanation of the Implementation at MNC Bank
Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham Aspect 1: Public Company Relations with Shareholders in Ensuring Shareholders' Rights			
Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS. Principle 1 Improving the Value of GMS	1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. The public company has a means or technical procedure for voting both open and closed voting mechanisms that uphold the independence and interest of shareholders.	» Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (one share one vote). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (voting). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (voting) baik secara terbuka maupun tertutup belum diatur secara rinci. » Perusahaan Terbuka direkomendasikan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengambilan suara (voting) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (voting) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (voting) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan electronic voting. » Each share has one vote. Shareholders may use their vote in decision-making, especially by voting during the process of decision-making. However, the mechanism of decision-making by voting has not been arranged in a detailed manner whether it is in public or in private. » Public companies are recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure must maintain the independence or freedom of shareholders. For example, open voting is done by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, in closed voting , it is carried out on decisions that require confidentiality or at the request of shareholders, by using a voting card or by using electronic voting .	Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (one share one vote). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (voting). Perusahaan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Tata tertib RUPS disampaikan kepada peserta rapat sebelum rapat dimulai. Each share issued has one voting right (one share one vote). Shareholders can exercise their voting rights in the decisionmaking process, particularly in voting. The Company has applied a voting procedure in decision making process for one GMS agenda. GMS Guideline is communicated to the meeting participants before the meeting started.
	2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. All members of the Board of Directors and the Board of Commissioners of the public company attend the Annual GMS.	Kehadiran seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS. The presence of the Board of Directors and Board of Commissioners of the public company is required so that the Board of Directors and Board of Commissioners are able to observe, explain, and answer directly the agenda related problems or questions that are given by the shareholders in the GMS.	Seluruh anggota Direksi dan anggota Dewan Komisaris yang hadir memperhatikan rapat dengan baik dan dapat menjelaskan dan menjawab pertanyaan yang diajukan pemegang saham dalam formulir, bila telah ditunjuk oleh Ketua Rapat. All members of the Board of Directors and members of the Board of Commissioners who attend pay attention to the meeting properly and can explain and answer questions raised by shareholders in a form, if appointed by the Chairman of the Meeting.

Prinsip Principle	**Rekomendasi** Recommendation	**Penjelasan Rekomendasi OJK** Explanation of OJK's Recommendation	**Penjelasan Penerapan di Bank MNC** Explanation of the Implementation at MNC Bank
	3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. The summary of meeting minutes of the GMS is available on the public company website for at least 1 (one) year.	Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui Situs Web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada Situs Website Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di Situs Website dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut. The public company is obligated to make summary of meeting minutes of the GMS in Bahasa Indonesia and in a foreign language (at least in English). It must be announced in 2 (two) working days after the meeting is executed for the public through the public company website. The availability of the summary of meeting minutes provides an opportunity to absent shareholders to get important information during the meeting quickly and easily. The provisions of how long the summary of meeting minutes may be available are to determine the adequate time for shareholders to retrieve the information.	Perusahaan membuat ringkasan risalah RUPS, serta diumumkan 2 (dua) hari kerja setelah RUPS melalui Situs Website Perusahaan. Perusahaan menyediakan Ringkasan RUPS dalam Situs Website perusahaan selama 5 (lima) tahun terakhir. The Company has made GMS minutes meeting, which was announced in 2 (two) days after GMS through Corporate Website. The Company publishes the GMS summaries in the last 5 (five) years on the corporate website.
Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2 Increasing the quality of communications between public company and shareholders or investor	4. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor The public company has a communication policy with shareholders or investors.	» Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta Pelaksanaan Tata Kelola Perusahaan Terbuka. Disamping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. » Kebijakan komunikasi dengan para pemegang saham atau investor menunjukan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut. » The communication between the public company and shareholders/investors aims for a clearer understanding of information that has been made public, such as newsletters, information disclosure, business prospects and performance, as well as the execution of public company's governance. In addition, shareholder/investors may also give suggestions and opinions to the management of the public company » The communication policy with shareholders/investors shows the commitment of the public company in implementing communication with shareholders/investors. The policy comprises strategies, programs, time of communication, and guidelines that support shareholders/investors in participating in the communication.	Perusahaan memiliki kebijakan komunikasi internal dan eksternal. Pemegang saham dapat atau investor dapat mengakses situs web Perusahaan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja. The Company has both internal and external communication policies. Shareholders or investors can access the corporate website in order to facilitate shareholders or investors in getting better understanding about the information publicized through the website or news paper such as periodical reports, business condition or prospect and performance, as well as the Implementation of Governance of Public Company.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK's Recommendation	Penjelasan Penerapan di Bank MNC Explanation of the Implementation at MNC Bank
	5. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam situs web. The public company discloses the communication policy that the public company has with shareholders/ investors on the website	Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka. The disclosure of communication policy is a form of transparency and equality the public company is committed to give to all shareholders/investors under the execution of communication. The disclosure also aims for an increase of participation and role shareholders/investors have in executing the public company's communication program.	Perusahaan mencantumkan kebijakan komunikasi internal dan eksternal di dalam situs web Perusahaan sebagai bentuk transparansi dan komitemen pada seluruh pemangku kepentingan termasuk pemegang saham atau investor. The Company publishes the internal and external communication policies on the corporate website as part of its transparency and commitment to the stakeholders, including shareholders or investors.
Aspek 2: Fungsi dan Peran Dewan Komisaris Aspect 2: Functions and Roles of the Board of Commissioners			
Prinsip 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris Principle 3 Strengthening the Membership and Composition of the Board of Commissioners	6. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. 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 dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 (dua) orang berdasarkan ketentuan peraturan OJK tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda diantara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris. The number of commissioners may affect the effectively of how the Board of Commissioners execute their duties. The stipulation of number of the public company's commissioners must refer to the applicable legislation. At least 2 (two) individuals are chosen according to the regulations of OJK on Board of Commissioners. Additionally, the conditions of the public company, which ranges from characteristics, capacity, size, achievement of objectives, and fulfillment of business needs that differs within the company, must be taken into consideration. However, the large number of Board of Commissioners has a large potential to hinder the affectivity to execute the functions of Board of Commissioners	Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan perusahaan. The composition of the Board of Commissioners is a combination of characteristics, whether in term of the Board of Commissioners as an organ or members of the Board of Commissioners as individuals, in accordance with the Company's needs.
	7. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of thecomposition of the Board of Commissioners pays attention to the diversity of required skills, knowledge, and experiences	Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas. The composition of Board of Commissioners is a combination of characteristics as a whole or as individuals according to the needs of the public company. These characteristics may be reflected through the stipulation of required skills, knowledge, and experiences in executing the supervising and counseling duties by the Board of Commissioners. Composition that pays attention to the needs of the public company is a positive sign, especially in relation to the decision-making on the execution of supervising duties that considers a wider range of aspects.	Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan. The composition of the Board of Commissioners is a combination of characteristics, whether in term of the Board of Commissioners as an organ or members of the Board of Commissioners as individuals, in accordance with the Company's needs.

Prinsip Principle	**Rekomendasi** Recommendation	**Penjelasan Rekomendasi OJK** Explanation of OJK's Recommendation	**Penjelasan Penerapan di Bank MNC** Explanation of the Implementation at MNC Bank
Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Principle 4 Improving the Quality of Implementation of Duties and Responsibilities of the Board of Commissioners	8. Dewan Komisaris mempunyai kebijakan penilaian sendiri (*Self-Assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.	» Kebijakan penilaian sendiri (*Self-Assessment*) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegial. *Self-Assessment* atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Dewan Komisaris. Dengan adanya *Self-Assessment* ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. » Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolok ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan OJK tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. » The Board of Commissioners' self-assessment policy is a guideline used as a form of accountability for collegially assessing the performance of the Board of Commissioners. The self-assessment or self-assessment is meant to be carried out by each member to assess the performance of the Board of Commissioners collegially, and not to assess the individual performance of each member of the Board of Commissioners. With this Self-Assessment, it is hoped that each member of the Board of Commissioners can contribute to improving the performance of the Board of Commissioners on an ongoing basis. » The policy may include assessment activities carried out along with their aims and objectives, periodic implementation times, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the existence of this function has been required in OJK Regulations. regarding the Nomination and Remuneration Committee of Issuers or Public Companies.	Penilaian kinerja Dewan Komisaris mengacu pada pelaksanaan tugas dan tanggung jawab sebagaimana telah tercantum dalam Anggaran Dasar Bank MNC serta Pedoman dan Tata Kerja Dewan Komisaris, termasuk juga keselarasan kinerja dengan visi dan misi MNC Bank serta implementasi Tata Kelola. The performance appraisal of the Board of Commissioners refers to the implementation of the duties and responsibilities as stated in the Articles of Association of MNC Bank and the Guidelines and Work Procedures of the Board of Commissioners, including the alignment of performance with the vision and mission of MNC Bank as well as the implementation of Good Corporate Governance.
	9. Kebijakan penilaian sendiri (*Self-Assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. The self-assessment policy that evaluates the performance of the Board of Commissioners is disclosed in this year's Annual Report of the public company.	Pengungkapan kebijakan *Self-Assessment* atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga, untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme check and balance terhadap kinerja Dewan Komisaris The disclosure of the self-assessment policy on the performance of the Board of Commissioners is executed not only to fulfill the transparency aspect as a form of responsibility, but also to convince the shareholders/investors of the acknowledgement of Board of Commissioners' efforts to increase their performance. By disclosing the policy, the shareholders/investors are able to know the check and balance mechanism for the Board of Commissioners' performance.	Dewan Komisaris melakukan penilaian kinerja Dewan Komisaris sendiri dan merupakan salah satu agenda rapat Komite Nominasi dan Remunerasi yang menentukan keputusan remunerasi yang diberikan. The Board of Commissioners conducts a self-assessment and is an agenda of the meeting of Nomination and Remuneration Committee to determine the amount of remuneration.

Prinsip Principle	**Rekomendasi** Recommendation	**Penjelasan Rekomendasi OJK** Explanation of OJK's Recommendation	**Penjelasan Penerapan di Bank MNC** Explanation of the Implementation at MNC Bank
	10. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has a resignation policy if a commissioner is involved in financial crime.	» Kebijakan pengunduran diri anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Dewan Komisaris. » Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Dewan Komisaris dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang. » The resignation policy for a commissioner who is involved in a financial crime is a policy that may increase the confidence of stakeholders in the public company, so that the integrity of the company still remains. This policy is necessary to help ease the legal proceedings and avoid any disruptions in the company's activity. In addition to the morality, this policy builds the ethical culture in the environment of the public company. The policy may comprise code of ethics that is applicable to the Board of Commissioners. » An involvement in financial crime refers to the conviction of a commissioner by the authority. Financial crimes refer to manipulation and a variety of financial frauds in financial services. It also includes Money Laundering as stated in Act no. 8 of 2010 on the Prevention and Combating of Money Laundering.	Dewan Komisaris memiliki etika kerja tertuang dalam Pedoman Kerja Dewan Komisaris yang tidak dapat dilanggar. Calon komisaris wajib memenuhi ketentuan ketentuan, di antaranya tidak pernah dihukum karena melakukan tindak pidana bidang finansial atau merugikan keuangan negara dalam 5 (lima) tahun terakhir. The Board of Commissioners has work ethics that is strictly regulated in the Board of Commissioners Manual. The Commissioner candidates must adhere to t he rules, among which are never been jailed for committing financial crime or causing the country's financial loss within the last 5 (five) years.
	11. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. The Board of Commissioners or the Committee that runs it Nomination and Remuneration functions compile succession policies in the Nomination process of members of the Board of Directors.	Berdasarkan ketentuan Peraturan OJK tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan. According to the regulation of OJK on the Nomination and Remuneration Committee for Public Companies, the committee that executes the nomination function is tasked with arranging the policy and criteria needed for the process of nominating a candidate director. One of the policies that may support the nomination process is the succession of a director. The succession policy aims for maintaining the continuity of the regeneration or the leadership cadre in the company to preserve the business' progression and the long-term goal of the company.	Komite Nominasi dan Remunerasi telah menjalankan fungsi nominasi salah satunya untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. The Nomination and Remuneration Committee has caried out its nomination function, namely by designing a policy and necessary criteria to be applied in nomination process for Director candidates.

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Aspek 3: Fungsi dan Peran Direksi Aspect 3: Functions and Roles of the Board of Directors			
Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi Principle 5 Strengthening the Membership and Composition of the Board of Directors	12. Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan Terbuka serta efektifitas dalam pengambilan keputusan Determination of the number of members of the Board of Commissioners considers the condition of the Public Company	Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundangundangan yang berlaku, dimana berdasarkan Peraturan OJK tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Disamping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka, meliputi karakteristik, kapasitas dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi As the organ of the company authorized in managing the company, the stipulation of number of directors will affect the performance of the public company. Therefore, the stipulation must be taken into serious consideration and must be according to the applicable regulations, where, according to the regulations of OJK on Board of Directors and Board of Commissioners for Public Companies, it must consist of 2 (two) individuals. In addition, the stipulation must be based on the needs to achieve the purposes, goals, and conditions of the public company. The conditions comprise characteristics, capacity, and size of the company as well as the affectivity of decision-making made by the Board of Directors.	Penentuan jumlah anggota Direksi dilakukan melalui pertimbangan yang matang dan mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku The determination of numver of members of Board of Directors is done with thorough considerastion and refers to provision of applicable laws.
	13. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of the composition of members of the Board of Directors takes into account the diversity of expertise, knowledge, and experience required.	Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolegial. Similar to the Board of Commissioners, the diversity of composition in the Board of directors is a combination of characteristics as a whole or as individuals, according to the needs of the public company. This combination is taken into consideration by paying attention to the required skills, knowledge, and experiences for the tasks and job functions of a director in order to achieve the goals of the public company. Therefore, the consideration of these characteristics will impact on nominating or choosing a director, collegially or individually.	Keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan. Kombinasi tersebut dengan cara memperhatikan keahlian, pengetahuan dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan. The diversity of composition of Board of Commissioners is a combined characteristic of all individual members of Board of Commissioners, according to the Company's needs. Such combination takes into account the skills, knowledge and experience according to the duties and function of the Board of Directors in realizing Corporate objectives.

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	14. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting or finance have expertise and/ or knowledge in accounting.	» Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. » Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/ atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (*stakeholders*) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/ atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan dan/atau pengalaman kerja terkait. » A financial statement is a report on management accountability of the resources owned by the public company, which must be prepared and presented according to the financial accounting standards generally accepted in Indonesia and also rules that the OJK is related to, which the Capital Markets Law regulates the presentation and disclosure of financial statements of the public company. Based on the Capital Markets Law regulating the responsibilities of directors on financial statements, the Board of Directors are responsible for the financial statements, which are signed by the president director and the director that oversees accounting or finance. » Therefore, the disclosure and organization of financial information that is presented in the financial statements highly depends on the skills and/or knowledge of the Board of Directors, mainly the Director who oversees accounting or finance. The skills or knowledge qualification that a director has in accounting may create a convincing financial statement that stakeholders are able to rely on as groundwork in making an economic decision related to the public company. Those skills and knowledge may be validated based on education background, training certification, and relevant job experiences.	Laporan Keuangan yang merupakan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan, disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait. Financial Report that is part of the management's responsibility in managing resources of the Company, is prepared and presented based on Indonesia's Generally Applied Financial Accounting Standard and OJK Regulations

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Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6 Improving the Quality of the Implementation of Duties and Responsibilities of Directors.	15. Direksi mempunyai kebijakan penilaian sendiri (Self-Assessment) untuk menilai kinerja Direksi. The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors.	» Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (*Self-Assessment*) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegial. Self-Assessment atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *Self-Assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan. » Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana pembentukan fungsi tersebut telah diwajibkan dalam Peraturan OJK tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. » Similar to the Board of Commissioners, the Board of Directors' self-assessment policy is a guideline used as a form of accountability in collegially assessing the performance of the Board of Directors. The self-assessment is done individually by the directors to evaluate the performance of Board of Directors, and not the individual performances of the directors. It is expected that each director is able to contribute to a better overall performance by doing the self-assessment. » The policy may comprise the activity of assessment, the purposes and objectives, the periods of execution, and the standard or assessment criteria used based on the recommendation given by Nomination and Remuneration Function for Public Companies. The required functions are according to the regulations of OJK on the Nomination and Remuneration Committees for Public Companies.	Penilaian kinerja anggota Direksi dilaksanakan oleh Dewan Komisaris dengan didukung rekomendasi Komite Nominasi dan Remunerasi. Dasar evaluasi kinerja mengacu pada pencapaian target yang telah ditetapkan, keselarasan kinerja dengan visi dan misi Perseroan serta implementasi Tata Kelola. Dewan Komisaris bertanggung jawab atas hasil penilaiannya yang kemudian menjadi bahan pertimbangan pemegang saham dalam pembuatan keputusan dalam RUPS. The Board of Commissioners is assisted by Nomination and Remuneration Committee conducts assessment over performance of members of Board of Directors. Indicators for performance evaluation are determined based on target achievements, suitability of performance with Corporate vision and missions as well as Governance implementation. The Board of Commissioners is responsible for assessment results which will serve as reference for shareholders in taking decisions at GMS.
	16. Kebijakan penilaian sendiri (*Self-Assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka Self-assessment policy to assess the performance of the Directors is disclosed through the annual report of the Public Company.	Pengungkapan kebijakan Self-Assessment atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme check and balance terhadap kinerja Direksi. The disclosure of the self-assessment policy on the performance of Board of Directors is executed not only to fulfill the transparency aspect as a form of responsibility, but also to deliver important information on the improvement efforts regarding the public company. This information is very useful to convince shareholders/ investors that the management of the company is constantly heading towards a better direction. By disclosing the policy, the shareholders/ investors are able to know the check and balance mechanism for the Board of Directors' performance.	Penilaian kinerja Direksi diungkapkan dalam laporan tahunan Perusahaan Terbuka dan bersamaan dengan laporan kinerja direksi dipertanggungjawabkan pada RUPS. Assessment over performance of the Board of Directors is revealed in the Company's annual report and together with the accountability report of the Board of Directors presented at GMS.

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	17. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan The Board of Directors has a policy related to the resignation of members of the Board of Directors when involved in financial crimes.	» Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi. » Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Direksi dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang. » The resignation policy for a Director who is committed to a financial crime is a policy that may increase the confidence of stakeholders in the public company, so that the integrity of the company still remains. This policy is necessary to help ease the legal proceedings and avoid any disruptions in the company's activity. In addition to the morality, this policy builds the ethical culture in the environment of the public company. The policy may comprise code of ethics that is applicable to the Board of Directors. » An involvement in financial crime refers to the conviction of a director by the authority. Financial crimes refer to manipulation and a variety of financial frauds in financial services. It also includes Money Laundering as stated in Act no. 8 of 2010 on the Prevention and Combating of Money	Bank memiliki prosedur Pengangkatan dan Pemberhentian Anggota Direksi dimana pengunduran diri anggota Direksi sudah mencakup salah satunya terkait keterlibatan dalam kejahatan keuangan. The Bank has procedures for the Appointment and Dismissal of Members of the Board of Directors where in the future during the review process the resignation of members of the Board of Directors will include one related to involvement in financial crimes
Aspek 4: Partisipasi Pemangku Kepentingan Aspect 4: Stakeholders' Participation			
Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7 Improving Corporate Governance Aspects through Stakeholder Participation.	18. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading. Public company have policies to prevent them the occurrence of insider trading.	Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi Efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya insider trading tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien. An individual who has access to inside information is prohibited from engaging in a securities transaction using the information as defined in the Capital Markets Law. The public company is able to minimize insider trading by means of prevention policy, such as strictly separating public data and/or information from confidential data and/or information, as well as splitting tasks and responsibilities for managing information proportionally and efficiently.	Bank telah memiliki kebijakan insider trading dalam prosedur komunikasi eksternal dan internal. Bank has an insider trading policy which is embedded in the external and internal communication procedures.

Prinsip Principle	**Rekomendasi** Recommendation	**Penjelasan Rekomendasi OJK** Explanation of OJK's Recommendation	**Penjelasan Penerapan di Bank MNC** Explanation of the Implementation at MNC Bank
	19. Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti-fraud. The Public Company has an anti-corruption and antifraud policy.	Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), fraud, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain. The anti-corruption policy is useful to ensure the activities at the public company are executed legally, prudently, and according to the principles of good governance. The policy is its own form or a part of code of ethics. The policy comprises programs and procedures that are able to resolve the practice of corruption, kickbacks, fraud, bribery, and/or gratification within the public company. The scope of the policy must depict the public company's prevention against all practices of corruption on both the giving and receiving from other parties.	Anti Korupsi dan Anti Fraud diatur dalam Kebijakan Strategi Anti Fraud sebagai usaha untuk memastikan kegiatan perusahaan dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Anti Corruption and Anti Fraud are regulated under Anti Fraud Strategy Policy as an effort to ensure that the Company runs its activities in legal, prudent manner and is in compliance with good governance principles.
	20. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. Public Company has policies regarding selection and increasing the ability of suppliers or vendors	» Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (supply chain) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan. » Pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor. » The policy on selecting suppliers or vendors is useful to ensure the public company has the goods and services with competitive prices and good qualities. Additionally, the policy on increasing the ability of suppliers or vendors is useful to ensure the supply chain to operate efficiently and effectively. The ability of suppliers or vendors in providing or fulfilling the goods or services needed by the company will affect the company's output quality. » The execution of these policies may guarantee supply continuity from both quantity and quality needed by the public company. These policies comprise criteria in choosing suppliers or vendors, transparency mechanisms in procurement, the effort in increasing the ability of suppliers or vendors, and compliance in rights of suppliers or vendors.	Seleksi pemasok untuk memastikan perusahaan memperoleh barang atau jasa yang diperlukan dengan harga kompetitif dan kualitas yang baik diatur dalam SOP Pengadaan Barang dan Jasa. Supplier selection to ensure the company obtains the goods or services it needs at competitive prices and good quality is regulated in the SOP for Procurement of Goods and Services.
	21. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. Public Company has a policy about fulfillment of creditors' rights	Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur. The policy on complying creditors' rights is used as a guide to get a loan for creditors. The goal of this policy is to fully preserve the rights and creditors' confidence in the public company. The policy comprises the consideration on entering into agreements and following up on the compliance of creditors' rights by the public company.	Perusahaan sebagai bank umum melakukan pinjaman terhadap bank lain dalam transaksi inter-bank yang dijalankan oleh treasury & financial institution sesuai dengan SOP Treasury & FI Group. The company as a commercial bank provides loans to other banks in interbank transactions carried out by the treasury & financial institutions in accordance with the Treasury & FI Group SOP.

Prinsip Principle	**Rekomendasi** Recommendation	**Penjelasan Rekomendasi OJK** Explanation of OJK's Recommendation	**Penjelasan Penerapan di Bank MNC** Explanation of the Implementation at MNC Bank
	22. Perusahaan Terbuka memiliki kebijakan sistem whistleblowing. The public company has a policy on the whistleblowing system.	Kebijakan sistem whistleblowing yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem whistleblowing mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem whistleblowing, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan. The whistleblowing policy that has been well organized will assure witnesses or informers of their protection from an indication of violation done by an employee or management of the public company. The execution of this policy will impact on the establishment of good governance. This policy comprises types of violations that are able to be reported through the whistleblowing system, a guide on accusation, protection and insurance of informer's confidentiality, handling the accusation, the party who handles the accusations, the outcome after handling the situation, and the actions taken after the accusation	Kebijakan sistem whistleblowing yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan oleh pihak eksternal maupun inernal. A properly established whistleblowing system policy will ensure protection over the witness or whistleblower over indication of violation done by external and internal parties.
	23. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Public Company has an incentive policy long term to Directors and employees	» Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk menigkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang. » Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup, antara lain: maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, serta kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada. » Long-term incentives are incentives given based on the achievement of long-term performance. The plan of long-term incentives has the basic premise that the company's long-term performance is reflected on the growth in value of the shares or long-term targets of other companies. Long-term incentives are useful in preserving loyalty and motivating directors and employees to perform better or become more productive, as these will impact on the long-term performance of the company. » The policy on long-term incentives is the company's commitment to give incentives to directors and employees under the terms, procedures, and forms that are in accordance to the long-term goal of the public company. This policy comprises the purposes and objectives of giving long-term incentives, the terms and procedures of giving incentives, as well as the conditions and risks that must be mindful of by the public company when giving an incentive. This policy is also consisted in the remuneration policy of the public company	Pemberian insentif jangka panjang pada Direksi dan karyawan merupakan fungsi remunerasi dari komite nominasi dan remunerasi sebagaimana diatur dalam piagamnya. Adapun perusahaan memiliki instrumen pemberian insentif jangka panjang berupa hasil keputusan RUPS untuk pelaksanaan MESOP. Long-term incentives for the Board of Directors and employees are part of the remuneration function of the nomination and remuneration committee, as stated in its charter. The company has a long-term incentive instrument in the form of a Management Employee Stock Option Plan (MESOP), decided at the General Meeting of Shareholders (GMS).

Prinsip Principle	**Rekomendasi** Recommendation	**Penjelasan Rekomendasi OJK** Explanation of OJK's Recommendation	**Penjelasan Penerapan di Bank MNC** Explanation of the Implementation at MNC Bank
Aspek 5: Keterbukaan Informasi Aspect 5: Information Disclosure			
8. Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8 Improving the implementation of information Disclosures.	24. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Public companies utilize the use of information technology more broadly than the Website as a media for information disclosure.	Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain Situs Web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan. The use of information technology may be useful as a media of information disclosure. In addition to the information mentioned in the regulations, useful information regarding the public company will also be disclosed to shareholders/investors. By using the information technology more openly, it is expected the company may increase their affectivity in sharing the company's information. Nevertheless, the use of information technology has to also pay attention to how it will cost and benefit the company.	Perusahaan menampilkan keterbukaan informasi melalui situs web emiten, situs web Bursa Efek Indonesia, maupun kanal media digital. MNC Bank discloses information through its website, the Indonesia Stock Exchange site, and other digital media channels.
	25. 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. The Annual Report of the Public Company discloses the ultimate beneficial owner of shares in the Public Company owning at least 5% (five percent), in addition to disclosing the ultimate beneficial owners of shares through the major shareholders and controlling shareholders.	Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali. The regulations in the Capital Market sector governing the submission of the Public Company's annual report require the disclosure of information regarding shareholders who own 5% (five percent) or more of the shares of the Public Company, as well as the obligation to disclose information regarding the major shareholders and controlling shareholders, whether directly or indirectly, up to the ultimate beneficial owner of the shares. In this Corporate Governance Guideline, it is recommended to disclose the ultimate beneficial owners of at least 5% (five percent) of the Public Company's shares, in addition to disclosing the ultimate beneficial owners of shares held by the major and controlling shareholders.	Laporan tahunan Perusahaan mengungkapkan informasi pemegang saham Perusahaan, serta pengungkapan informasi keuangan penting perusahaan dan informasi-informasi yang disyaratkan sesuai peraturan yang berlaku. The company's annual report discloses shareholder information, as well as important financial information about the company and other information required according to applicable regulations.

Struktur dan Mekanisme Tata Kelola

Governance Structure and Mechanism

Struktur Tata Kelola Perusahaan

Corporate Governance Structure

Sesuai dengan Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas (UU PT), struktur tata kelola perusahaan secara garis besar tergambarkan pada organ utama perusahaan yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sebagaimana dimaksud dalam Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku, masing-masing organ mempunyai peran penting dalam penerapan Tata Kelola dan menjalankan fungsi, tugas, dan tanggung jawabnya untuk kepentingan Perseroan.

Untuk memaksimalkan fungsi organ utama dalam struktur tata kelola Bank MNC, maka dalam pelaksanaannya dibantu oleh organ pendukung yang terdiri dari Komite di bawah Dewan Komisaris, Sekretaris Perusahaaan, Audit Internal (SKAI), dan Komite Direksi di bawah Direksi.

Komite Dewan Komisaris yang dibentuk untuk membantu dan meningkatkan fungsi pengawasan yang dijalankan oleh Dewan Komisaris, terdiri dari:
1. Komite Audit;
2. Komite Nominasi dan Remunerasi; dan
3. Komite Pemantau Risiko.

Direksi bersama jajaran manajemen Bank bertugas untuk mengelola, mengendalikan, serta bertanggung jawab atas implementasi tata kelola di Bank MNC, dibantu oleh Sekretaris Perusahaaan, Audit Internal (SKAI) dan Komite Direksi, terdiri dari:

1. Komite Kredit;
2. Komite *Special Asset Management* (Komite SAM);
3. Komite Pemantau Fraud;
4. Komite *Asset and Liabilities Management* (ALCO);
5. Komite Manajemen Risiko;
6. Komite Pengarah Teknologi Informasi.
7. Komite Tata Kelola Product

In accordance with Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies (Company Law), the corporate governance structure is fundamentally reflected in the Company's main organs, namely the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. As stipulated in the Company's Articles of Association and prevailing laws and regulations, each organ plays a vital role in the implementation of Corporate Governance and carries out its respective functions, duties, and responsibilities in the best interest of the Company.

To optimize the functions of these main governance organs within MNC Bank's governance structure, their implementation is supported by auxiliary bodies comprising Committees under the Board of Commissioners, the Corporate Secretary, Internal Audit (SKAI), and Committees under the Board of Directors.

The Committees under the Board of Commissioners, established to support and enhance the supervisory function of the Board of Commissioners, consist of:
1. Audit Committee;
2. Nomination and Remuneration Committee; and
3. Risk Monitoring Committee.

The Board of Directors, together with the Bank's management, is responsible for managing, controlling, and overseeing the implementation of governance at MNC Bank. In carrying out these responsibilities, they are supported by the Corporate Secretary, Internal Audit (SKAI), and Committees under the Board of Directors, which include:
1. Credit Committee;
2. Special Asset Management Committee (SAM Committee);
3. Fraud Monitoring Committee;
4. Asset Liabilities Management Committee (ALCO);
5. Risk Management Committee;
6. Information Technology Steering Committee.
7. Product Governance Committee.

Infrastruktur Tata Kelola Perusahaan
Corporate Governance Infrastructure

Pelaksanaan tata kelola perusahaan dilakukan secara sistematis dan berkesinambungan dengan menjadikan prinsip-prinsip tata kelola perusahaan dan pedoman/kebijakan yang dimiliki Perseroan sebagai acuan bagi organ perusahaan dalam melaksanakan berbagai kegiatan usaha Perusahaan.

MNC Bank memiliki berbagai kebijakan/pedoman dalam menjalankan fungsi dan tugasnya yang disebut dengan soft structure Tata Kelola yang selalu diperbaharui dan dikomunikasikan pada laman situs website internal untuk diketahui dan menjadi pedoman bagi seluruh karyawan.

The implementation of Corporate Governance is carried out in a systematic and continuous manner by adopting governance principles and the Company's guidelines/policies as references for corporate organs in conducting the Company's business activities.

MNC Bank has established various policies and guidelines in performing its functions and responsibilities, which are referred to as the soft structure of Corporate Governance. These are regularly updated and communicated through the internal website to ensure they are well understood and serve as guidance for all employees.

Mekanisme Tata Kelola Perusahaan
Corporate Governance Mechanisms

Komitmen MNC Bank terhadap penerapan Tata Kelola Perusahaan yang Baik diwujudkan melalui penyusunan dan penerapan kebijakan serta prosedur operasional yang menjadi bagian dari *soft structure* tata kelola. Kebijakan tersebut diimplementasikan dalam aktivitas operasional sehari-hari dan dievaluasi secara berkala untuk memastikan kesesuaiannya dengan perkembangan regulasi dan kebutuhan Perseroan. Pelaksanaan tata kelola yang diterapkan oleh Bank MNC senantiasa berpedoman pada seluruh ketentuan dan persyaratan yang berlaku, yang diwujudkan melalui:

1. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi;
2. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit intern;
7. Penerapan fungsi audit ekstern;
8. Penerapan manajemen risiko, termasuk sistem pengendalian intern;
9. Pemberian remunerasi;
10. Penyediaan dana kepada pihak terkait dan penyediaan dana besar;
11. Integritas pelaporan dan sistem teknologi informasi;
12. Rencana strategis Bank;
13. Aspek pemegang saham;
14. Penerapan strategi anti-fraud, termasuk anti penyuapan;
15. Penerapan keuangan berkelanjutan, termasuk tanggung jawab sosial dan lingkungan; dan
16. Penerapan tata kelola dalam kelompok usaha Bank.

The Company's commitment to Good Corporate Governance is reflected in its soft structure in the form of governance-related policies and operational procedures, which are consistently implemented in daily activities and periodically reviewed. Such policies are communicated across all levels of the Bank's organization to serve as a reference and foundation in applying governance principles throughout the Company. The implementation of corporate governance by MNC Bank always adheres to all applicable regulations and requirements, as demonstrated through:

1. Performance of duties, responsibilities, and authorities of the Board of Directors;
2. Performance of duties, responsibilities, and authorities of the Board of Commissioners;
3. Composition and performance of committee duties;
4. Management of conflicts of interest;
5. Implementation of the compliance function;
6. Implementation of the internal audit function;
7. Implementation of the external audit function;
8. Implementation of risk management, including internal control systems;
9. Remuneration;
10. Provision of funds to related parties and large-scale funding;
11. Integrity of reporting and information technology systems;
12. The Bank's strategic plan;
13. Shareholder aspects;
14. Implementation of anti-fraud strategies, including anti-bribery;
15. Implementation of sustainable finance, including social and environmental responsibility; and
16. Implementation of corporate governance within the Bank's business group.

Seluruh kebijakan tata kelola dikomunikasikan secara menyeluruh kepada setiap lapisan organisasi dan dijadikan sebagai pedoman utama dalam penerapan prinsip-prinsip tata kelola perusahaan, sehingga tercipta keselarasan pemahaman dan praktik tata kelola di seluruh lingkungan MNC Bank.

All corporate governance policies are thoroughly communicated to every level of the organization and serve as the primary guidelines for applying corporate governance principles, thereby ensuring alignment in understanding and practice of corporate governance throughout the entire MNC Bank environment.

Rapat Umum Pemegang Saham (RUPS)

General Meeting of Shareholders (GMS)



MNC Bank memiliki kebijakan dan prosedur yang dirancang untuk menjamin perlakuan yang adil bagi seluruh pemegang saham, sekaligus melindungi hak-hak mereka. Kebijakan tersebut juga bertujuan untuk mendorong partisipasi aktif pemegang saham dan pemangku kepentingan, serta memastikan komunikasi yang efektif dalam setiap penyelenggaraan Rapat Umum Pemegang Saham (RUPS).

MNC Bank has policies and procedures designed to ensure fair treatment for all shareholders while protecting their rights. These policies also aim to encourage active participation by shareholders and stakeholders, as well as ensure effective communication during the conduct of the General Meeting of Shareholders (GMS).

RUPS merupakan organ tertinggi dalam tata kelola Perseroan, dengan kewenangan dan hak yang tidak dimiliki oleh Direksi maupun Dewan Komisaris. Pelaksanaan kewenangan RUPS dilakukan dalam koridor yang ditetapkan oleh peraturan perundang-undangan yang berlaku serta Anggaran Dasar Perseroan.

The GMS is the highest organ of the Company, possessing authority and rights not held by the Board of Directors or the Board of Commissioners. The implementation of the GMS's authority is conducted within the framework established by applicable laws and regulations as well as the Company's Articles of Association.

Sebagai forum resmi, RUPS menjadi sarana komunikasi langsung antara Direksi dan Dewan Komisaris dengan para pemegang saham. Melalui forum ini, pemegang saham memperoleh ruang untuk menyampaikan pertanyaan, pandangan, maupun masukan atas setiap agenda yang dibahas, sehingga proses pengambilan keputusan dapat berlangsung secara transparan dan partisipatif.

Penyelenggaraan RUPS di MNC Bank dilaksanakan dengan mengacu pada ketentuan sebagai berikut:
1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.
2. POJK No. 15/POJK.04/2020 tanggal 20 April 2020 mengenai Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.
3. POJK No. 16/POJK.04/2020 tanggal 20 April 2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik.
4. Anggaran Dasar MNC Bank sebagaimana tercantum dalam Pernyataan Keputusan Rapat No. 51 tanggal 26 Juni 2020 yang dibuat oleh Notaris Aulia Taufani, S.H.

Seluruh proses RUPS dijalankan dengan menjunjung tinggi prinsip keterbukaan dan kepatuhan terhadap ketentuan yang berlaku, guna memastikan keterlibatan aktif pemegang saham dalam penetapan keputusan strategis Perseroan. Informasi mengenai komposisi pemegang saham disajikan pada halaman 83.

As an official forum, the GMS serves as a direct channel of communication between the Board of Directors and the Board of Commissioners and the shareholders. Through this forum, shareholders have the opportunity to raise questions, express views, or provide input on every agenda item discussed, ensuring that the decision-making process is transparent and participatory.

The conduct of the GMS at MNC Bank is carried out in accordance with the following provisions:
1. Law No. 40 of 2007 on Limited Liability Companies.
2. OJK Regulation No. 15/POJK.04/2020 dated April 20, 2020 regarding the Planning and Conduct of General Meetings of Shareholders of Public Companies.
3. OJK Regulation No. 16/POJK.04/2020 dated April 20, 2020, regarding the Conduct of General Meetings of Shareholders of Public Companies Electronically.
4. Articles of Association of MNC Bank as set forth in Meeting Resolution No. 51 dated June 26, 2020, drawn up by Notary Aulia Taufani, S.H.

The entire GMS process is conducted in accordance with the principles of transparency and compliance with applicable regulations, ensuring active involvement of shareholders in the Company's strategic decision-making. Information regarding the shareholder composition is presented on page 83.

Mekanisme Pelaksanaan RUPS
GMS Implementation Mechanism

Mengacu pada perubahan Anggaran Dasar Perseroan yang berlaku efektif sejak 26 Juni 2020, RUPS MNC Bank dibedakan menjadi dua jenis, yaitu RUPS Tahunan dan RUPS Luar Biasa.

1. **RUPS Tahunan**
   RUPS Tahunan diselenggarakan paling lambat enam bulan setelah berakhirnya tahun buku. Agenda utama rapat ini umumnya mencakup penyampaian Laporan Tahunan dan Laporan Keuangan oleh Direksi untuk memperoleh persetujuan pemegang saham. Selain itu, RUPS Tahunan juga membahas penunjukan Kantor Akuntan Publik untuk tahun buku berikutnya, penetapan penggunaan laba, perubahan susunan Direksi dan Dewan Komisaris, serta agenda lain yang dinilai strategis bagi keberlanjutan dan perkembangan Perseroan.

Pursuant to the amendments to the Company's Articles of Association effective as of June 26, 2020, MNC Bank's GMS is categorized into two types: the Annual GMS and the Extraordinary GMS.

1. **Annual GMS**
   The Annual GMS is held no later than six months after the end of the fiscal year. The main agenda of this meeting generally includes the presentation of the Annual Report and Financial Statements by the Board of Directors to obtain shareholder approval. In addition, the Annual GMS also discusses the appointment of a Public Accounting Firm for the next fiscal year, the determination of profit allocation, changes in the composition of the Board of Directors and the Board of Commissioners, as well as other agenda items deemed strategic for the Company's sustainability and development.

2. RUPS Luar Biasa
RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu sesuai kebutuhan Perseroan. Pelaksanaannya dapat diusulkan oleh Direksi, Dewan Komisaris, maupun atas permintaan pemegang saham, khususnya untuk membahas dan memutuskan agenda yang bersifat mendesak dan tidak dapat ditunda hingga pelaksanaan RUPS Tahunan berikutnya.

Kedua mekanisme tersebut disiapkan untuk memastikan tersedianya forum formal yang efektif dalam mendukung pengambilan keputusan strategis Perseroan, dengan tetap memperhatikan kepentingan seluruh pihak terkait.

2. Extraordinary GMS
Extraordinary GMS may be held at any time as needed by the Company. Its convening may be proposed by the Board of Directors, the Board of Commissioners, or at the request of shareholders, particularly to discuss and decide on urgent agenda items that cannot be postponed until the next Annual General Meeting.

Both mechanisms are designed to ensure the availability of an effective formal forum to support the Company's strategic decision-making, while taking into account the interests of all stakeholders.

Wewenang RUPS
GMS Authorities

RUPS memiliki kewenangan yang bersifat eksklusif dan tidak dapat dilimpahkan kepada Direksi maupun Dewan Komisaris, sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar Perseroan. Kewenangan tersebut antara lain meliputi:

1. Melakukan penilaian atas kinerja Direksi.
2. Menyetujui perubahan Anggaran Dasar Perseroan.
3. Memberikan persetujuan atas Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris, serta Laporan Keuangan Perseroan.
4. Menetapkan penggunaan dan pembagian laba Perseroan.
5. Menunjuk Kantor Akuntan Publik serta menetapkan besaran imbal jasa yang diberikan.
6. Menentukan jumlah, jenis kompensasi, dan fasilitas bagi pengurus Perseroan.
7. Menyetujui Laporan Tahunan, termasuk Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris, serta memberikan pelunasan dan pembebasan tanggung jawab (*acquit et de charge*) kepada Direksi dan Dewan Komisaris.
8. Memberikan kuasa kepada Direksi untuk menetapkan dan membayarkan dividen final.
9. Mengambil keputusan terkait perubahan struktur organisasi, termasuk perubahan Anggaran Dasar, penggabungan, peleburan, pemisahan, pembubaran, dan likuidasi Perseroan, serta pengangkatan atau perubahan susunan Direksi dan Dewan Komisaris.
10. Menetapkan remunerasi Direksi dan Dewan Komisaris yang mencakup gaji, tunjangan, dan honorarium.
11. Memberikan persetujuan atas transaksi yang mengandung benturan kepentingan.
12. Memberikan kuasa kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik dengan mempertimbangkan rekomendasi dari Komite Audit.

The GMS has exclusive authority that cannot be delegated to the Board of Directors or the Board of Commissioners, as stipulated in Law No. 40 of 2007 on Limited Liability Companies and the Company's Articles of Association. These authorities include:

1. Evaluating the performance of the Board of Directors.
2. Approving amendments to the Company's Articles of Association.
3. Approving the Board of Directors' Report, the Board of Commissioners' Supervisory Report, and the Company's Financial Statements.
4. Determining the use and distribution of the Company's profits.
5. Appointing a Public Accounting Firm and determining the amount of fees to be paid.
6. Determining the amount, type of compensation, and benefits for the Company's officers.
7. Approving the Annual Report, including the Financial Statements and the Supervisory Report of the Board of Commissioners, and granting release and discharge of responsibility (acquit et de charge) to the Board of Directors and the Board of Commissioners.
8. Granting authority to the Board of Directors to determine and pay final dividends.
9. Making decisions regarding changes to the organizational structure, including amendments to the Articles of Association, mergers, consolidations, spin-offs, dissolution, and liquidation of the Company, as well as the appointment or restructuring of the Board of Directors and the Board of Commissioners.
10. Determining the remuneration of the Board of Directors and the Board of Commissioners, which includes salaries, allowances, and honorarium.
11. Approving transactions that contain conflicts of interest.
12. Authorizing the Board of Commissioners to appoint a Public Accounting Firm, taking into account the recommendations of the Audit Committee.

Hak Pemegang Saham
Shareholder Rights

Hak, kewenangan, dan tanggung jawab pemegang saham MNC Bank telah diatur secara jelas dalam Anggaran Dasar Perseroan yang dapat diakses melalui situs resmi Bank (mncbank.co.id). Hak-hak tersebut meliputi:

1. Mengajukan permintaan penyelenggaraan RUPS sesuai ketentuan yang berlaku.
2. Memperoleh informasi terkait agenda dan bahan rapat pada saat RUPS, sepanjang tidak bertentangan dengan kepentingan Perseroan.
3. Menerima dividen sesuai dengan keputusan RUPS.
4. Berpartisipasi dalam pengambilan keputusan di RUPS sesuai dengan ketentuan dan Tata Tertib RUPS.
5. Mendapatkan informasi mengenai Tata Tertib RUPS serta mekanisme pemungutan suara yang diterapkan.

The rights, authorities, and responsibilities of MNC Bank shareholders are clearly stipulated in the Company's Articles of Association, which can be accessed via the Bank's official website (mncbank.co.id). These rights include:

1. Submitting a request to convene a General Meeting of Shareholders in accordance with applicable regulations.
2. Receiving information regarding the agenda and meeting materials at the time of the General Meeting of Shareholders, provided such information does not conflict with the Company's interests.
3. Receiving dividends in accordance with the decisions of the General Meeting of Shareholders.
4. Participating in decision-making at the General Meeting of Shareholders in accordance with the provisions and Rules of Procedure of the General Meeting of Shareholders.
5. Receiving information regarding the Rules of Procedure of the General Meeting of Shareholders as well as the voting mechanisms applied.

Perlakuan yang Sama terhadap Pemegang Saham
Equal Treatment of Shareholders

Perseroan berkomitmen untuk memberikan perlakuan yang setara dan adil kepada seluruh pemegang saham, baik pemegang saham mayoritas maupun minoritas. Setiap pemegang saham dijamin memperoleh akses yang sama terhadap informasi yang relevan, serta kesempatan yang setara untuk berpartisipasi dalam proses pengambilan keputusan melalui RUPS maupun saluran komunikasi lainnya.

Dengan mengedepankan prinsip transparansi dan keadilan, MNC Bank berupaya membangun hubungan yang harmonis dengan para pemegang saham, sebagai fondasi bagi keberlanjutan usaha dan pertumbuhan jangka panjang yang memberikan nilai tambah bagi seluruh pihak.

The Company is committed to providing equal and fair treatment to all shareholders, whether majority or minority shareholders. Every shareholder is guaranteed equal access to relevant information, as well as equal opportunities to participate in the decision-making process through the GMS or other communication channels.

By prioritizing the principles of transparency and fairness, MNC Bank strives to build harmonious relationships with shareholders, which serve as the foundation for business sustainability and long-term growth that creates value for all parties.

Ketentuan Kuorum
Quorum Requirements

Ketentuan kuorum dalam RUPS ditetapkan untuk memastikan bahwa setiap keputusan yang diambil mencerminkan kepentingan mayoritas pemegang saham dan memiliki dasar hukum yang sah. Pada umumnya, RUPS dinyatakan sah apabila dihadiri atau diwakili oleh lebih dari 50% dari total saham yang beredar. Untuk pengambilan keputusan tertentu yang bersifat material, seperti perubahan Anggaran Dasar atau kebijakan strategis, Perseroan mensyaratkan tingkat kehadiran yang lebih tinggi, misalnya dua pertiga dari jumlah saham yang beredar.

Quorum requirements for the GMS are established to ensure that every decision made reflects the interests of the majority of shareholders and has a valid legal basis. In general, the GMS is deemed valid if attended or represented by more than 50% of the total outstanding shares. For certain material decisions, such as amendments to the Articles of Association or strategic policies, the Company requires a higher attendance threshold, for example, two-thirds of the total outstanding shares.

Penerapan ketentuan kuorum ini merupakan bagian dari upaya Perseroan dalam menjaga transparansi, akuntabilitas, serta penerapan prinsip tata kelola perusahaan yang baik, sekaligus mendorong partisipasi yang adil dari seluruh pemegang saham.

The application of these quorum requirements is part of the Company's efforts to maintain transparency, accountability, and the implementation of good corporate governance principles, while also encouraging fair participation from all shareholders.

Tata Cara Penyelenggaraan RUPS
GMS Organization Procedures

Penyelenggaraan RUPS dilaksanakan dengan mematuhi ketentuan yang berlaku serta mengedepankan prinsip transparansi, efisiensi, dan partisipasi pemegang saham. Tata cara pelaksanaan RUPS meliputi:

1. RUPS diselenggarakan dalam Bahasa Indonesia.
2. Rapat dipimpin oleh anggota Dewan Komisaris yang ditunjuk oleh Dewan Komisaris Perseroan.
3. Ketentuan mengenai kuorum rapat mengacu pada Anggaran Dasar Perseroan.
4. Seluruh agenda rapat dibahas secara berurutan dan berkesinambungan.
5. Setelah pembahasan setiap agenda, Pemimpin Rapat memberikan kesempatan kepada pemegang saham atau kuasanya untuk menyampaikan pertanyaan, pendapat, usulan, atau saran sebelum dilakukan pemungutan suara.
6. Hak untuk menyampaikan pertanyaan dan/atau pendapat hanya diberikan kepada pemegang saham atau kuasanya yang sah, yang namanya tercatat dalam Daftar Pemegang Saham Perseroan sehari sebelum tanggal pemanggilan RUPS.

The organization of GMS is carried out in accordance with the applicable provisions whilst prioritizing the principles of transparency, efficiency, and participation of shareholders. The GMS organization procedures are as follows:

1. The GMS shall be held in Bahasa Indonesia.
2. The meeting shall be chaired by a member of the Board of Commissioners appointed by the Company's Board of Commissioners.
3. The provisions regarding the Meeting quorum are regulated in the Articles of Association.
4. All Meeting agenda are discussed and deliberated on an ongoing basis.
5. After discussing each Meeting agenda, the Meeting Chairman will give the shareholders or their proxies the opportunity to ask questions, express opinions, or make proposals or suggestions before voting on matters related to the Meeting agenda being discussed.
6. Only the Company's shareholders or their authorized proxies whose names are recorded in the Company's Register of Shareholders one day prior to the date of the GMS Invitation are entitled to ask questions and/or express opinions at the Meeting.

7. Mekanisme pengajuan pertanyaan dilakukan sebagai berikut:
   a. Pemegang saham yang ingin mengajukan pertanyaan mengangkat tangan dan mengisi formulir pertanyaan yang telah disediakan, dengan mencantumkan nama, jumlah saham yang dimiliki atau diwakili, serta pertanyaan yang diajukan.
   b. Formulir yang telah diisi dikumpulkan oleh petugas dan disampaikan kepada Pemimpin Rapat.
   c. Pertanyaan yang dijawab adalah pertanyaan yang relevan dan berkaitan langsung dengan agenda rapat.
8. Ketentuan hak suara meliputi:
   a. Hak suara hanya dimiliki oleh pemegang saham atau kuasanya yang namanya tercatat dalam Daftar Pemegang Saham satu hari sebelum tanggal pemanggilan RUPS.
   b. Setiap saham memberikan hak atas satu suara.
9. Keputusan rapat diupayakan melalui musyawarah untuk mufakat. Apabila mufakat tidak tercapai, keputusan diambil melalui mekanisme pemungutan suara.

7. Mechanisms to ask questions:
   a. Shareholders who wish to ask questions are welcome to raise their hands and fill out the question form that has been distributed. The officer will collect the forms filled out by the questioners, which include the name, number of shares owned or represented, and the question asked.
   b. Completed forms will be collected by the officials and delivered to the Meeting Chairman
   c. The questions to be answered are those directly related to the Meeting.
8. Voting Rights:
   a. Only the Company's shareholders or their proxies whose names are registered in the Company's Register of Shareholders one day prior to the date of the GMS Invitation.
   b. Each share entitles the holder to cast 1 (one) vote.
9. Meeting Resolutions shall be made by deliberation for consensus, if a consensus is not reached, a voting shall be held.

Pihak Independen Penghitung Suara
Independent Vote Counter

Dalam rangka memastikan proses pemungutan dan penghitungan suara berjalan secara objektif dan transparan, Perseroan menunjuk PT BSR Indonesia sebagai pihak independen. Pihak ini bertanggung jawab untuk melakukan penghitungan dan/atau verifikasi atas suara yang diberikan oleh Pemegang Saham atau kuasanya dalam pelaksanaan RUPS.

To ensure that the voting and vote-counting process is conducted objectively and transparently, the Company has appointed PT BSR Indonesia as an independent party. This party is responsible for counting and/or verifying the votes cast by Shareholders or their proxies during the AGM.



Pelaksanaan RUPS Tahun 2025

Organization of the 2025 GMS

Sepanjang tahun 2025, MNC Bank menyelenggarakan sebanyak satu kali Rapat Umum Pemegang Saham Tahunan (RUPST). Penyelenggaraan RUPS tersebut merupakan wujud komitmen Perseroan dalam menjaga akuntabilitas, transparansi, dan keterlibatan pemegang saham dalam proses pengambilan keputusan strategis. Rincian pelaksanaan RUPS disajikan sebagai berikut.

Throughout 2025, MNC Bank held one Annual General Meeting of Shareholders (AGMS). The organization of this GMS reflects the Company's commitment to maintaining accountability, transparency, and shareholder engagement in the strategic decision-making process. Details regarding the conduct of AGM are presented as follows.

RUPS TAHUNAN 2025

Informasi mengenai pelaksanaan RUPS Tahunan MNC Bank tahun 2025 disajikan dalam tabel berikut.

ANNUAL GMS 2025

Information regarding the conduct of MNC Bank's 2025 Annual General Meeting of Shareholders is presented in the following table.

Pemberitahuan Notification	**Pengumuman** Announcement	**Pemanggilan** Invitation	**Pelaksanaan** Implementation	**Hasil dan Keputusan** Results and Resolutions
MNC Bank telah menyampaikan pemberitahuan mata acara RUPST kepada OJK pada tanggal 08 Mei 2025 sebagaimana dalam surat nomor 182/MNCB/DIR/V/2025 MNC Bank has submitted notification of the AGMS agenda to OJK on May 08, 2025 as stated in letter number 182/MNCB/DIR/V/2025.	MNC Bank telah mengumumkan RUPST melalui situs web Perusahaan, situs web BEI dan situs web eASY. KSEI pada tanggal 19 Mei 2025 MNC Bank has announced the AGMS through the Company's website, IDX website and eASY.KSEI website on May 19, 2025.	MNC Bank telah melakukan pemanggilan untuk RUPST yang diumumkan melalui situs web Perusahaan, situs web BEI dan situs web eASY. KSEI pada 03 Juni 2025 MNC Bank has sent invitation for the AGMS which was announced through the Company's website, IDX website and eASY.KSEI website on June 03, 2025.	Perusahaan melangsungkan RUPST pada hari Rabu, tanggal 25 Juni 2025 bertempat di ruang MNC Convention Hall, Gedung iNews, Lt.3. The Company held the AGMS on Wednesday, June 25, 2025 at the MNC Convention Hall, iNews Building, 3rd Floor.	Ringkasan Risalah RUPST telah diumumkan melalui situs web Perusahaan, situs web BEI dan situs web eASY. KSEI pada tanggal 25 Juni 2025 Summary of Minutes of AGMS has been announced through the Company's website, IDX website and eASY. KSEI website on June 25, 2025.

RUPS Tahunan MNC Bank dihadiri oleh:
MNC Bank's Annual GMS was attended by:

Dewan Komisaris Board of Commissioners		**Direksi** Board of Directors	
Presiden Komisaris (Independen) President Commissioner (Independent)	Ponky N. Pudijanto	Presiden Direktur President Director	Rita Motagna Siahaan
Komisaris Commissioner	Peter Fajar	Direktur Director	Hermawan
Komisaris Independen Independent Commissioner	Frederikus P. Weoseke		

Pemegang Saham RUPST
AGMS Shareholders

Pemegang Saham dan/atau kuasanya yang hadir dalam RUPS Tahunan tercatat mewakili sebanyak 38.383.138.075 saham dengan hak suara sah. Jumlah tersebut setara dengan 86,33379%% dari total saham dengan hak suara yang telah diterbitkan oleh Perseroan, yaitu sebanyak 44.458.997.354 saham. Data kehadiran ini mengacu pada Daftar Pemegang Saham (DPS) Perseroan per 2 Juni 2025 hingga pukul 16.00 WIB.

Shareholders and/or their proxies attending the Annual General Meeting of Shareholders represented 38,383,138,075 shares with valid voting rights. This number is equivalent to 86.33379%% of the total voting shares issued by the Company, which is 44,458,997,354 shares. This attendance data is based on the Company's Shareholder Register (DPS) as of June 2, 2025, at 16:00 WIB.

Hasil Keputusan RUPS Tahunan 2025
2025 Annual GMS Resolutions

Ringkasan keputusan yang dihasilkan dalam RUPS Tahunan 2025 disajikan dalam tabel berikut.

A summary of the resolutions made at the 2025 Annual GMS is presented in the following table.

RUPS Tahunan 2025 Annual GMS 2025			
Mata Acara Rapat I Meeting Agenda I			
Persetujuan Laporan Tahunan Direksi Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024 The Annual Report of the Board of Directors and the Supervisory Report of the Board of Commissioners for the Fiscal Year ended on 31 December 2024.			
Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,99180401%	0,00004267%	0,00815332%
Keputusan Rapat Meeting Resolution	Menyetujui dan menerima dengan baik Laporan Tahunan Direksi, termasuk di dalamnya Laporan Keberlanjutan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024. Approved and accepted the Company's Annual Report of the Board of Directors, including Sustainability Report and Supervisory Report of the Board of Commissioners for the Fiscal Year ended on 31 December 2024.		
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized		

RUPS Tahunan 2025
Annual GMS 2025

Mata Acara Rapat II
Meeting Agenda II

Persetujuan dan Pengesahan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024.
Approval and ratification of the Company's Financial Statements for the fiscal year ended on 31 December 2024.

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,99180401%	0,00004267%	0,00815332%
Keputusan Rapat Meeting Resolution	Menyetujui dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024. Approved and ratified the Company's Financial Statements for the fiscal year ended on 31 December 2024.		
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized		

Mata Acara Rapat III
Meeting Agenda III

Persetujuan atas penggunaan keuntungan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024.
Approval on the use of profits for the Fiscal Year ended on December 31, 2024.

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,99180401%	0,00004267%	0,00815332%
Keputusan Rapat Meeting Resolution	Menyetujui untuk tidak membagikan dividen untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024 dan seluruhnya akan dibukukan sebagai laba ditahan untuk memperkuat permodalan Perseroan. Approved to not distribute dividends for the Fiscal Year ended on December 31, 2024 and all of the profits will be recorded as retained earnings to strengthen the Company's capital		
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized		

Mata Acara Rapat IV
Meeting Agenda IV

Laporan Rencana Aksi Keuangan Berkelanjutan Perseroan
The Company's Sustainable Finance Action Plan Report

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None
Pengambilan Keputusan Voting Result	Oleh karena Mata Acara Keempat Rapat hanya bersifat laporan, maka tidak diadakan sesi tanya jawab maupun pengambilan keputusan. Since the Fourth Meeting Agenda is a reporting, there were no question and answer session or decision making.

RUPS Tahunan 2025 Annual GMS 2025	
Keputusan Rapat Meeting Resolution	Perseroan menyadari pentingnya pengelolaan keuangan berkelanjutan dengan mengedepankan penerapan prinsip "triple bottom line" dalam kegiatan usaha bank yaitu people, profit dan planet, dimana aspek sosial, ekonomi, dan lingkungan hidup merupakan 3 (tiga) hal yang harus berjalan dengan selaras. Komitmen MNC Bank pada keuangan berkelanjutan dituangkan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) yang memuat rencana penerapan keuangan berkelanjutan jangka panjang 2025-2029. RAKB ini merupakan rencana lanjutan setelah aplikasi penerapan di tahun 2024. Rencana Aksi Keuangan Berkelanjutan Perseroan di tahun 2025 yaitu: 1. Pengembangan Kapasitas Internal Bank. Melanjutkan training keuangan berkelanjutan khususnya kepada karyawan yang berhubungan dengan bisnis, melanjutkan kampanye penghematan energi dan pengurangan sampah makanan pada internal perusahaan. 2. Manajemen Risiko, Tata Kelola Melanjutkan pelaksanaan assessment terhadap debitur berdasarkan kriteria pada Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI). 3. Pertumbuhan Penyaluran Dana Penyaluran dana kepada Debitur yang berkaitan dengan Taksonomi Berkelanjutan sebesar Rp50 miliar, dan diproyeksikan terus meningkat setiap tahunnya. 4. Melakukan/menjalankan Tanggung Jawab Sosial dan Lingkungan (TJSL) dan aktivitas penunjang lainnya. Melaksanakan tanggungjawab sosial dan lingkungan yang mendukung penerapan keuangan berkelanjutan, dengan alokasi biaya sebesar Rp85 juta dan terus meningkat setiap tahunnya. Kegiatan CSR dan TJSL diutamakan yang berdampak langsung terhadap masyakat luas khususnya sekitar kantor, baik pusat maupun cabang. Realizing the importance of sustainable financial management, the Company prioritizes the application of the "triple bottom line" principle in its banking operations, which focuses on people, profit, and planet, where social, economic, and environmental aspects must operate in harmony. MNC Bank's commitment to sustainable finance is outlined in the Sustainable Finance Action Plan (RAKB) which includes a long-term sustainable finance implementation plan for 2025-2029. This RAKB serves as a follow-up plan following the implementation phase in 2024. The Company's Sustainable Finance Action Plan in 2025 is as follows: 1. Development of the Bank's Internal Capacity. Continuing sustainable finance training, particularly for employees involved in business operations, and continuing internal company campaigns on energy conservation and food waste reduction. 2. Risk Management, Governance Continuing the implementation of assessments of borrowers based on criteria in the Indonesian Taxonomy for Sustainable Finance (TKBI). 3. Growth in Fund Disbursement Fund disbursement to borrowers related to the Sustainable Taxonomy reached Rp50 billion, and is projected to continue increasing annually. 4. Implementing Social and Environmental Responsibility (TJSL) and other supporting activities. Implementing social and environmental responsibilities that support the application of sustainable finance, with a budget allocation of Rp85 million and will increase annually. CSR and TJSL activities prioritize those that directly impact the broader community, particularly those near the office, both at the headquarters and branches.
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized

RUPS Tahunan 2025
Annual GMS 2025

Mata Acara Rapat V
Meeting Agenda V

Penunjukan Akuntan Publik Independen untuk mengaudit buku-buku Perseroan untuk Tahun Buku yang akan berakhir pada tanggal 31 Desember 2025.
Appointment of an Independent Public Accountant to audit the Company's books for the Fiscal Year ended on December 31, 2025.

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None

Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,99192354%	Nihil None	0,00807646%

Keputusan Rapat Meeting Resolution	1. Menyetujui untuk memberikan kuasa dan wewenang kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik Independen dan/atau Akuntan Publik untuk mengaudit laporan keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2025, serta menetapkan honorarium Kantor Akuntan Publik Independen dan/atau Akuntan Publik tersebut serta persyaratan lain penunjukannya, dengan memperhatikan usulan dan rekomendasi Komite Audit Perseroan. 2. Menyetujui memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik dan/atau Kantor Akuntan Publik Independen pengganti apabila karena sebab apapun juga Akuntan Publik dan/atau Kantor Akuntan Publik Independen yang telah ditunjuk tersebut tidak dapat menyelesaikan tugasnya. 1. Approve to grant power and authority to the Board of Commissioners to appoint an Independent Public Accounting Firm and/or a Public Accountant to audit the Company's financial statements for the Fiscal Year ended on December 31, 2025, and to determine the fees of the Independent Public Accounting Firm and/or Public Accountant as well as other terms and conditions of their appointment, taking into account the proposals and recommendations of the Company's Audit Committee. 2. Approve to grant power and authority to the Company's Board of Commissioners to appoint a substitute Public Accountant and/or Independent Public Accounting Firm if, for any reason whatsoever, the Public Accountant and/or Independent Public Accounting Firm that has been appointed is unable to complete its duties.
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized

Mata Acara Rapat VI
Meeting Agenda VI

Persetujuan Perubahan Susunan Pengurus Perseroan.
Approval on Changes to the Company's Management Composition.

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None

Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,99188086%	0,00004267%	0,00807646%

Keputusan Rapat Meeting Resolution	1. Menyetujui pengunduran diri Bapak Denny Setiawan Hanubrata sebagai Wakil Presiden Direktur Perseroan terhitung sejak ditutupnya RUPS Tahunan ini. Approved the resignation of Mr. Denny Setiawan Hanubrata as Vice President Director of the Company, effective upon the closing of this Annual GMS. 2. Menyetujui untuk mengangkat kembali Ibu Rita Montagna Siahaan sebagai Presiden Direktur, Bapak Hermawan dan Bapak Aris Palembangan sebagai Direktur serta menyetujui untuk mengangkat Ibu Tiolina Tumanggor sebagai Direktur Kepatuhan untuk jangka waktu terhitung sejak tanggal ditutupnya Rapat ini sampai dengan penutupan RUPS Tahunan Perseroan yang ke-5 (kelima) yang akan diselenggarakan pada tahun 2030, dengan tidak mengurangi hak Rapat Umum Pemegang Saham untuk memberhentikannya sewaktu-waktu sesuai dengan ketentuan Pasal 119 juncto Pasal 105 ayat 1 UUPT. Dengan ketentuan bahwa masa jabatan Bapak Aris Palembangan sebagai Direktur berlaku sejak tanggal yang ditetapkan dalam surat persetujuan dari Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan dan/atau terpenuhinya persyaratan yang ditetapkan dalam surat Otoritas Jasa Keuangan yang dimaksud.

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Approved the reappointment of Ms. Rita Montagna Siahaan as President Director, Mr. Hermawan and Mr. Aris Palembangan as Directors, and approved the appointment of Ms. Tiolina Tumanggor as Director of Compliance, effective upon the closing of this Meeting until the closing of the Company's 5th (fifth) Annual GMS to be held in 2030, without prejudice to the right of the General Meeting of Shareholders to remove them at any time in accordance with the provisions of Article 119 in conjunction with Article 105 paragraph 1 of the Limited Liability Companies Law. Provided that the term of office of Mr. Aris Palembangan as Director shall take effect from the date specified in the letter of approval from the Financial Services Authority regarding the Assessment of Competency and Suitability and/or the fulfillment of the requirements set forth in the said letter from the Financial Services Authority.

3. Menetapkan bahwa sehubungan dengan keputusan tersebut di atas, maka susunan Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut:
In connection with the aforementioned resolution, the composition of the Company's Board of Commissioners and Board of Directors is as follows:

Dewan Komisaris Board of Commissioners		**Direksi** Board of Directors	
Presiden Komisaris (Independen) President Commissioner (Independent)	Ponky N. Pudijanto	Presiden Direktur President Director	Rita Motagna Siahaan
Komisaris Commissioner	Peter Fajar	Direktur Director	Hermawan
		Direktur Director	Aris Palembangan
Komisaris Independen Independent Commissioner	Frederikus P. Weoseke	Direktur Kepatuhan Director of Compliance	Tiolina Tumanggor

Dengan ketentuan bahwa masa jabatan Bapak Aris Palembangan sebagai Direktur berlaku sejak tanggal yang ditetapkan dalam surat persetujuan dari Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan dan/atau terpenuhinya persyaratan yang ditetapkan dalam surat Otoritas Jasa Keuangan yang dimaksud.
Provided that Mr. Aris Palembangan's term as Director shall take effect as of the date specified in the approval letter from the Financial Services Authority regarding the Fit and Proper Test and/or the fulfillment of the requirements set forth in the aforementioned letter from the Financial Services Authority.

4. Memberikan wewenang kepada Direksi Perseroan untuk menentukan tugas dan wewenang bagi masing-masing anggota Direksi Perseroan.
Authorized the Company's Board of Directors to determine the duties and authorities of each member of the Company's Board of Directors.

5. Memberikan kuasa dan wewenang kepada Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi Perseroan untuk menetapkan gaji dan tunjangan bagi Dewan Komisaris dan Direksi Perseroan.
Granted power and authority to the Board of Commissioners, taking into account the recommendations of the Company's Nomination and Remuneration Committee, to determine the salaries and allowances for the Board of Commissioners and the Company's Board of Directors.

6. Memberikan kuasa dan wewenang dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala tindakan sehubungan dengan perubahan susunan Dewan Komisaris dan Direksi Perseroan tersebut di atas, termasuk tetapi tidak terbatas pada untuk membuat atau meminta untuk dibuatkan serta menandatangani segala akta yang berkaitan dengan itu, dan untuk mendaftarkan susunan anggota Dewan Komisaris dan Direksi Perseroan dalam Daftar Perseroan.
Granted power and authority, with the right of substitution, to the Company's Board of Directors to take all actions related to the changes in the composition of the Company's Board of Commissioners and Board of Directors as mentioned above, including but not limited to preparing or requesting the preparation of, and signing, all deeds related thereto, and registering the composition of the members of the Company's Board of Commissioners and Board of Directors in the Company Register

Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized

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Annual GMS 2025

Mata Acara Rapat VII
Meeting Agenda VII

Persetujuan Rencana Aksi Pemulihan (*Recovery Plan*)
Approval on the Recovery Plan

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,99192354%	Nihil None	0,00807646%
Keputusan Rapat Meeting Resolution	1. Menyetujui Rencana Aksi Pemulihan (Recovery Plan) Perseroan yang telah disusun dalam Dokumen Recovery Plan dan disampaikan Perseroan kepada OJK dalam rangka memenuhi Ketentuan POJK Nomor 5 tahun 2024. 2. Apabila terjadi situasi dan kondisi dimana Direksi Perseroan harus melaksanakan salah satu atau beberapa opsi dalam Rencana Aksi Pemulihan Perseroan dan memerlukan tindakan segera dan tidak mungkin diselenggarakan RUPS terlebih dahulu, maka Rapat memberikan kuasa dan wewenang kepada Direksi Perseroan untuk melaksanakan salah satu atau beberapa opsi dalam Rencana Aksi Perseroan tersebut dengan terlebih dahulu mendapatkan persetujuan Dewan Komisaris, satu dan lain hal dengan tetap memperhatikan ketentuan peraturan perundangan di sektor Pasar Modal mengingat Perseroan merupakan Perusahaan Terbuka. 3. Menyatakan pemberian kuasa dan wewenang tersebut berlaku terhitung sejak usul yang diajukan dalam acara ini diterima dan disetujui oleh Rapat ini. 1. Approved the Company's Recovery Plan, as set forth in the Recovery Plan Document and submitted by the Company to the OJK in order to comply with the provisions of OJK Regulation No. 5 of 2024. 2. In the event of a situation or condition where the Company's Board of Directors must implement one or more options in the Company's Recovery Plan and requires immediate action, making it impossible to convene a General Meeting of Shareholders beforehand, the Meeting hereby grants power and authority to the Company's Board of Directors to implement one or more options in said Recovery Plan, provided that prior approval is obtained from the Board of Commissioners, while in all other respects continuing to comply with the provisions of laws and regulations in the Capital Market sector, given that the Company is a Public Company. 3. Declare that the delegation of power and authority shall be effective as of the date the proposal submitted at this meeting is accepted and approved by this Meeting.		
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized		

Mata Acara Rapat VIII
Meeting Agenda VIII

Persetujuan pelimpahan wewenang dan kuasa kepada Direksi Perseroan dengan persetujuan Dewan Komisaris Perseroan sehubungan dengan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu.
Approval on the delegation of authority and power to the Company's Board of Directors, with the consent of the Company's Board of Commissioners, in connection with a Capital Increase Without Preemptive Rights.

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,99188086%	0,00004267%	0,00807646%
Keputusan Rapat Meeting Resolution	Menyetujui untuk menegaskan kembali pemberian wewenang dan kuasa kepada Direksi Perseroan dengan persetujuan Dewan Komisaris Perseroan mengenai pelaksanaan Keputusan RUPSLB tanggal 21 Juni 2024 berkaitan dengan pengeluaran PMTHMETD Perseroan dan untuk melakukan segala tindakan yang diperlukan sehubungan dengan pelaksanaan pengeluaran PMTHMETD tersebut. Approved to reaffirm the authorization and authority granted to the Company's Board of Directors, with the approval of the Company's Board of Commissioners, regarding the implementation of the Extraordinary General Meeting of Shareholders' Resolution dated June 21, 2024, concerning the issuance of the Company's PMTHMETD, and to take all necessary actions in connection with the implementation of the PMTHMETD.		
Tindak Lanjut/ Realisasi Realization	Belum di realisasikan, dan PMTHMETD tersebut berlaku hingga 21 Juni 2026 Has not yet been realized, and the rights issue (PMTHMETD) remains valid until 21 June 2026.		

RUPS Luar Biasa (RUPSLB) Tahun 2025

Extraordinary GMS (EGMS) 2025

Sepanjang tahun buku 2025, Perseroan tidak melaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB). Hal ini dikarenakan tidak terdapat agenda atau kebutuhan strategis yang memerlukan persetujuan pemegang saham di luar keputusan yang telah ditetapkan dalam Rapat Umum Pemegang Saham Tahunan (RUPST).

Seluruh keputusan penting yang berkaitan dengan arah strategis, operasional, serta tata kelola Perseroan telah dibahas dan memperoleh persetujuan melalui mekanisme RUPST sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Dengan demikian, Perseroan memastikan bahwa proses pengambilan keputusan tetap berjalan efektif, akuntabel, dan selaras dengan prinsip-prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*).

Throughout the 2025 fiscal year, the Company did not hold an Extraordinary General Meeting of Shareholders (EGMS). This was because there were no agenda items or strategic needs requiring shareholder approval beyond the decisions already adopted at the Annual General Meeting of Shareholders (AGMS).

All important decisions regarding the Company's strategic direction, operations, and governance were discussed and approved through the AGM mechanism in accordance with applicable laws and regulations. Thus, the Company ensures that the decision-making process remains effective, accountable, and aligned with the principles of Good Corporate Governance.

Pelaksanaan RUPS Tahun Sebelumnya (2024)

Implementation of the Previous Year's GMS (2024)

Sepanjang tahun 2024, MNC Bank menyelenggarakan sebanyak dua kali Rapat Umum Pemegang Saham (RUPS), yang terdiri atas satu RUPS Tahunan dan satu RUPS Luar Biasa. Penyelenggaraan RUPS tersebut merupakan wujud komitmen Perseroan dalam menjaga akuntabilitas, transparansi, dan keterlibatan pemegang saham dalam proses pengambilan keputusan strategis. Rincian pelaksanaan masing-masing RUPS disajikan sebagai berikut.

Throughout 2024, MNC Bank held two General Meetings of Shareholders (GMS), consisting of one Annual General Meeting and one Extraordinary General Meeting. The organization of these GMS reflects the Company's commitment to maintaining accountability, transparency, and shareholder engagement in strategic decision-making processes. Details regarding the conduct of each GMS are presented as follows.

RUPS Tahunan MNC Bank dihadiri oleh:
MNC Bank's Annual GMS was attended by:

Dewan Komisaris Board of Commissioners		**Direksi** Board of Directors	
Presiden Komisaris (Independen) President Commissioner (Independent)	Ponky N. Pudijanto	Presiden Direktur President Director	Rita Motagna Siahaan
Komisaris Commissioner	Peter Fajar	Wakil Presiden Direktur Vice- President Director	Denny S. Hanubrata
Komisaris Independen Independent Commissioner	Frederikus P. Weoseke	Direktur Director	Hermawan

Pemegang Saham RUPST
AGMS Shareholders

Pemegang Saham dan/atau kuasanya yang hadir dalam RUPS Tahunan tercatat mewakili sebanyak 38.806.937.813 saham dengan hak suara sah. Jumlah tersebut setara dengan 87,287% dari total saham dengan hak suara yang telah diterbitkan oleh Perseroan, yaitu sebanyak 44.458.997.354 saham. Data kehadiran ini mengacu pada Daftar Pemegang Saham (DPS) Perseroan per 29 Mei 2024 hingga pukul 16.00 WIB.

Shareholders and/or their proxies attending the Annual General Meeting of Shareholders represent 38,806,937,813 shares with valid voting rights. This number is equivalent to 87.287% of the total shares with voting rights issued by the Company, 44,458,997,354 shares. This attendance data is based on the Company's Shareholder Register (DPS) as of May 29, 2024, at 4:00 PM WIB.

Hasil Keputusan RUPS Tahunan 2024
Results of the Annual GMS 2024

Ringkasan keputusan yang dihasilkan dalam RUPS Tahunan 2024 disajikan dalam tabel berikut.

A summary of the resolutions of the Annual GMS 2024 is presented in the following table.

RUPS Tahunan 2024 Annual GMS 2024			
Mata Acara Rapat I Meeting Agenda I			
Persetujuan Laporan Tahunan Direksi Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023. The Annual Report of the Board of Directors and the Supervisory Report of the Board of Commissioners for financial year ended on 31 December 2023.			
Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,999285%	Nihil None	0,000715%
Keputusan Rapat Meeting Resolution	Menyetujui dan menerima dengan baik Laporan Tahunan Direksi, termasuk di dalamnya Laporan Keberlanjutan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023. Approved and accepted the Company's Annual Report of the Board of Directors, including Sustainability Report and Supervisory Report of the Board of Commissioners for the financial year ended 31 December 2023.		
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized		

RUPS Tahunan 2024
Annual GMS 2024

Mata Acara Rapat II
Meeting Agenda II

Persetujuan dan Pengesahan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023, serta memberikan pembebasan tanggung jawab sepenuhnya kepada Dewan Komisaris dan Direksi atas tindakan pengawasan dan pengurusan yang mereka lakukan dalam Tahun Buku yang berakhir pada tanggal 31 Desember 2023 (acquit et de charge).

Approval and ratification of the Company's Financial Report for the financial year ended on 31 December 2023, and the granting release and discharge the responsibility of all members of the Board of Commissioners and the Board of Directors of the Company for their supervision and management during the financial year ended on 31 December 2023 (acquit et de charge)

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,999285%	Nihil	0,000715%
Keputusan Rapat Meeting Resolution	Menyetujui dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023, serta memberikan pembebasan tanggung jawab sepenuhnya kepada Dewan Komisaris dan Direksi Perseroan atas tindakan pengawasan dan pengurusan yang mereka lakukan dalam Tahun Buku yang berakhir pada tanggal 31 Desember 2023 (acquit et de charge), sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan tahun 2023 dan tidak bertentangan dengan peraturan perundang-undangan yang berlaku. Approved and ratified the Company's Financial Statements year ended on 31 December 2023, as well as providing release and discharge from full responsibility (acquit et de charge) to the Board of Commissioners of the Company on the supervisory and the Board of the Directors of the Company on the management they did in the financial year ended on 31 December 2023, to the extant such actions are reflected in the Annual Report and Financial Statement for the financial year 2023 and does not conflict with the applicable laws and regulations.		
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized		

Mata Acara Rapat III
Meeting Agenda III

Persetujuan atas penggunaan keuntungan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023.
Approval of the Company's profit utilization for the Financial Year ended on 31 December 2023.

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,999285%	0,000042%	0,000673%
Keputusan Rapat Meeting Resolution	Menyetujui untuk tidak membagikan dividen untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023 dan seluruhnya akan dibukukan sebagai laba ditahan untuk memperkuat permodalan Perseroan. Approved not to distribute dividends for the financial year ended 31 December 2023 and all of them will be recorded as retained earnings of the Company to strengthen the Company's capital.		
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized		

RUPS Tahunan 2024
Annual GMS 2024

Mata Acara Rapat IV
Meeting Agenda IV

Laporan Rencana Aksi Keuangan Berkelanjutan Perseroan.
Report on Company's Sustainable Finance Action Plan.

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Oleh karena Mata Acara Rapat Keempat hanya bersifat laporan, maka tidak dilakukan sesi tanya-jawab maupun pengambilan keputusan. The Fourth Agenda of Meeting is only a reporting, therefore no question-and-answer session or decision making.
Keputusan Rapat Meeting Resolution	Perseroan menyadari pentingnya pengelolaan keuangan berkelanjutan dengan mengedepankan penerapan prinsip "triple bottom line" dalam kegiatan usaha bank yaitu people, profit dan planet, dimana aspek sosial, ekonomi, dan lingkungan hidup merupakan 3 hal yang harus berjalan dengan selaras. Komitmen MNC Bank pada keuangan berkelanjutan dituangkan dalam Rencana Aksi Keuangan Berkelanjutan ("RAKB") yang memuat rencana penerapan keuangan berkelanjutan jangka panjang 2024-2028. RAKB ini merupakan rencana lanjutan setelah aplikasi penerapan di tahun 2023. RAKB Perseroan di tahun 2024 yaitu: 1. Pengembangan Kapasitas Internal Bank. Persiapan Sumber Daya Manusia ("SDM") yang paham dan mampu menerapkan prinsipprinsip keuangan berkelanjutan. Melanjutkan tahap pemberian sosialisasi dan pelatihan kepada karyawan terkait. 2. Manajemen Risiko, Tata Kelola. Melanjutkan pelaksanaan assessment terhadap debitur berdasarkan kriteria pada Taksonomi Hijau Indonesia ("THI"). 3. Mengembangkan produk dan/atau jasa keuangan berkelanjutan. Secara bertahap akan mengembangkan produk dan jasa yang sudah ada saat ini, diversifikasi dan peningkatan portofolio pembiayaan pada proyek-proyek yang sejalan dengan pernerapan keuangan berkelanjutan. 4. Melakukan/menjalankan Tanggung Jawab Sosial dan Lingkungan ("TJSL") dan aktivitas penunjang lainnya. Melaksanakan program-program sejalan dengan RAKB termasuk didalamnya kegiatan Corporate Social Responsibiltiy ("CSR"), edukasi dan literasi keuangan berkelanjutan termasuk penerapan Corporate Culture serta kegiatan aktivitas penunjang lainnya, disesuaikan dengan metode yang berlaku dengan situasi dan kondisi dalam bertinteraksi di masyarakat. The Company realizes the importance of sustainable financial management by prioritizing the application of the triple bottom line principle in the bank's business activities, namely people, profit and planet, where social, economic and environmental aspects are 3 subjects that must work in harmony. MNC Bank's commitment to sustainable finance is stated in the Sustainable Finance Action Plan ("RAKB") which contains plans for implementing long-term sustainable finance from 2024 to 2028. This RAKB is a follow-up plan after the application in 2023. The Company's Sustainable Finance Action Plan in 2024, namely: 1. Bank Internal Capacity Development. Preparation of Human Resources who understand and are able to apply sustainable financial principles. Continuing the stage of providing socialization and training to relevant employees. 2. Risk Management, Governance. Continuing to carry out assessments of debtors based on the criteria in the Indonesian Green Taxonomy. 3. Develop sustainable financial products and/or services. We will gradually develop existing products and services, diversify and increase the financing portfolio for projects that are in line with the implementation of sustainable finance. 4. Carry out Social and Environmental Responsibility and other supporting activities. Implementing programs in line with RAKB including Corporate Social Responsibilites ("CSR") activities, education and sustainable financial literacy including the implementation of Corporate Culture and other supporting activities, adapted to methods that apply to the situation and conditions in interacting in society
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized

Mata Acara Rapat V
Meeting Agenda V

Penunjukan Akuntan Publik Independen untuk mengaudit buku-buku Perseroan untuk Tahun Buku yang akan berakhir pada tanggal 31 Desember 2024.
The appointment of Registered Public Accountant to audit Company's Financial Statement for the Financial Year ended on 31 December 2024.

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None

Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,999327%	Nihil	0,000673%

RUPS Tahunan 2024 Annual GMS 2024			
Keputusan Rapat Meeting Resolution	Menyetujui untuk memberikan kuasa dan wewenang kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik Independen dan/atau Akuntan Publik untuk mengaudit laporan keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024, menetapkan honorarium Kantor Akuntan Publik Independen dan/atau Akuntan Publik tersebut serta persyaratan lain penunjukannya, dengan memperhatikan usulan dan rekomendasi Komite Audit Perseroan. Approve to give power and authority to the Board of Commissioners to appoint a Registered Independent Public Accountant Office and/or Public Accountant to audit the Company's financial statements for the fiscal year ending 31 December 2024 and to determine the honorarium of the Independent Public Accountant Office dan/or Public Accountant and other terms of appointment, considering the proposals and recommendation of the Company's Audit Committee.		
Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized		
Mata Acara Rapat VI Meeting Agenda VI			
Persetujuan Perubahan Susunan Pengurus Perseroan. Approval of changes in the Company's management.			
Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	99,999327%	Nihil	0,000673%
Keputusan Rapat Meeting Resolution	1. Menerima dan menyetujui pengunduran diri Bapak Mahdan dari jabatannya selaku Komisaris Perseroan berlaku efektif terhitung sejak tanggal 14 Februari 2024 dan memberikan penghargaan setinggi-tingginya atas pengabdian dan jasa-jasanya kepada Perseroan selama masa baktinya serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya atas segala tindakan pengurusan yang telah dilakukannya (*acquit et de charge*) sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan. Acceptance and approval the resignation of Mr. Mahdan from his position as Commissioner of the Company effective as of 14 February 2024 and give the highest appreciation for his dedication and services to the Company during his terms of service as well as providing full settlement and release of responsibility for all management and supervisory actions that He has carried out (acquit et de charge) to the extent that these actions are reflected in the Annual Report and Financial Statements of the Company. 2. Menyetujui pengangkatan kembali seluruh anggota Dewan Komisaris Perseroan untuk jangka waktu terhitung sejak tanggal ditutupnya Rapat ini sampai dengan penutupan RUPS Tahunan Perseroan yang ke-3 yang akan diselenggarakan pada tahun 2027, dengan tidak mengurangi hak Rapat Umum Pemegang Saham untuk memberhentikannya sewaktu-waktu sesuai dengan ketentuan Pasal 119 juncto Pasal 105 ayat 1 UUPT. To approve the reappointment of all members of the Board of Commissioners of the Company for a period from the closing date of this Meeting until the closing of the 3rd Annual General Meeting of Shareholders of the Company to be held in 2027, without prejudice to the right of the General Meeting of Shareholders to terminate it at any time in accordance with Article 119 juncto Article 105 paragraph 1 of the Company Law. 3. Membatalkan pengangkatan Bapak Thomas Hartono Tulus sebagai Wakil Presiden Direktur Perseroan yang telah diputuskan dalam RUPSLB 4 Oktober 2022. Adapun keputusan lainnya yang diputuskan dalam RUPSLB 4 Oktober 2022 tersebut tetap berlaku. Cancelling the appointment of Mr. Thomas Hartono Tulus as Vice President Director of the Company which was decided at the EGMS on 4 October 2022. The other decisions decided at the EGMS on 4 October 2022 remain in effect.		

RUPS Tahunan 2024
Annual GMS 2024

4. Menyetujui Pengangkatan Bapak Aris Palembangan sebagai Direktur Perseroan dan Bapak Zainudin Samaludin sebagai Direktur Kepatuhan, dengan ketentuan masa jabatan yang akan berlaku efektif terhitung sejak tanggal yang ditetapkan dalam surat persetujuan dari OJK atas Penilaian Kemampuan dan Kepatutan dan/atau terpenuhinya persyaratan yang ditetapkan dalam surat OJK yang dimaksud.
   Approved the appointment of Mr. Aris Palembangan as the new Director dan Mr. Zainudin Samaludin as the new Compliance Director of the Company, with the term of office that will be effective from the date stipulated in the approval letter from the Financial Services Authority on Fit and Proprer Test and/or the fulfillment of the requirements stipulated in the letter of the Financial Services Authority.

5. Menetapkan bahwa sehubungan dengan keputusan tersebut di atas, maka susunan Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut:
   In connection with the above-mentioned decision, the composition of the Board of Commissioners and Board of Directors of the Company shall be as follows:

RUPS Tahunan MNC Bank dihadiri oleh:
MNC Bank's Annual GMS was attended by:

Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
Presiden Komisaris (Independen) President Commissioner (Independent)	Ponky N. Pudijanto	Presiden Direktur President Director	Rita Motagna Siahaan
		Wakil Presiden Direktur Vice- President Director	Denny S. Hanubrata
Komisaris Commissioner	Peter Fajar	Direktur Director	Hermawan
Komisaris Independen Independent Commissioner	Frederikus P. Weoseke	Direktur Director	Aris Palembangan
		Direktur Kepatuhan Director of Compliance	Zainudin Samaludin

Dengan ketentuan bahwa masa jabatan Bapak Aris Palembangan sebagai Direktur dan Bapak Zainudin Samaludin sebagai Direktur Kepatuhan berlaku sejak tanggal yang ditetapkan dalam surat persetujuan dari OJK atas Penilaian Kemampuan dan Kepatutan dan/atau terpenuhinya persyaratan yang ditetapkan dalam surat OJK yang dimaksud.
Provided that the appointment of Mr. Aris Palembangan as Director and Mr. Zainudin Samaludin as Compliance Director are effective from the date specified in the approval letter from the Financial Services Authority for the Fit and Proper Test and/or the fulfillment of the stipulated requirements in Financial Services Authority letter.

Masa jabatan Direksi yang baru akan mengikuti sisa masa jabatan Direksi yang berlangsung pada saat ini yaitu sampai dengan ditutupnya RUPST Perseroan yang akan diselenggarakan pada tahun 2025 dengan tidak mengurangi hak Rapat Umum Pemegang Saham untuk memberhentikannya sewaktu-waktu sesuai dengan ketentuan Pasal 105 ayat 1 UUPT.
The term of office of the new Board of Director will follow the remaining term of office of the current Board of Directors, which is until the closing of the Company's AGMS which will be held in 2025 without prejudice to the right of the General Meeting of Shareholders to dismiss them at any time in accordance with the provisions of Article 105 paragraph 1 of the Company Law.

6. Memberikan wewenang kepada Direksi Perseroan untuk menentukan tugas dan wewenang bagi masing-masing anggota Direksi Perseroan.
   Granting authority to the Board of Directors of the Company to determine the duties and authorities for each member of the Board of Directors of the Company.

7. Memberikan kuasa dan wewenang kepada Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi Perseroan untuk menetapkan gaji dan tunjangan bagi Dewan Komisaris dan Direksi Perseroan.
   Granting authority to the Board of Commissioners by considering the recommendations of the Company's Remuneration and Nomination Committee to determine the salaries and allowances for members of the Board of Commissioners and Board of Directors of the Company.

8. Memberikan kuasa dan wewenang dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala tindakan sehubungan dengan perubahan susunan Dewan Komisaris dan Direksi Perseroan tersebut di atas, termasuk tetapi tidak terbatas pada untuk membuat atau meminta untuk dibuatkan serta menandatangani segala akta yang berkaitan dengan itu, dan untuk mendaftarkan susunan anggota Dewan Komisaris dan Direksi Perseroan dalam Daftar Perseroan.
   Providing power and authority with substitution rights to the Board of Directors of the Company for take any action in connection with the change in the composition of the Board of Commissioners and of the Board of Directors of the Company above, including but not limited to making or requesting to be made as well to sign all deeds related to it and to register the composition of members The Board of Commissioners and the Board of Directors of the Company in the Company Register.

Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized

RUPS Tahunan 2024
Annual GMS 2024

Mata Acara Rapat VII
Meeting Agenda VII

Penyampaian realisasi penggunaan dana hasil Penawaran Umum Terbatas X dan Waran Seri IV Perseroan.
Submission of the realization of proceeds usage from Rights Issue X and Series V Warrants of the Company.

Jumlah Pemegang Saham yang Bertanya
Question/Opinion

Oleh karena Mata Acara Rapat Ketujuh hanya bersifat laporan, maka tidak dilakukan sesi tanya-jawab maupun pengambilan keputusan.)
The Seventh Agenda of Meeting is only a reporting, therefore no question-and-answer session or decision making.

Keputusan Rapat
Meeting Resolution

Pada tahun 2023 Perseroan telah melaksanakan Penawaran Umum Terbatas Kesepuluh Tahun 2023 ("PUT X"). Sesuai dengan ketentuan yang berlaku tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, Perseroan berkewajiban menyampaikan laporan realisasi penggunaan dana hasil PUT X dan Waran Seri IV sebagai bentuk pertanggungjawaban, yaitu sebagai berikut:
In 2023 the Company has carried out Limited Public Offering X of 2023 ("PUT X"). In accordance with the applicable provisions concerning Realization Reports on the Use of Proceeds from a Public Offering, the Company is obliged to submit reports on the realization of the use of proceeds from PUT X and Series IV Warrants as a form of accountability, namely as follows:

Laporan realisasi penggunaan dana hasil PUT X dan Waran Seri IV telah disampaikan oleh Perseroan kepada Otoritas Jasa Keuangan dengan Surat Nomor 193/MNCB/DIR/V/2024 tanggal 17 Mei 2024. Hasil PUT X adalah sebesar Rp802.487.559.375 dan telah direalisasikan penggunaan dana seluruhnya untuk Pemberian Kredit.
Reports on the realization of the use of proceeds from PUT X and Series IV Warrants have been submitted by the Company to the Financial Services Authority with Letter Number 193/MNCB/ DIR/V/2024 dated 17 May 2024. The proceeds of PUT X amounted to IDR 802,487,559,375 with the realization that all of the funds were used for Lending.

Biaya Emisi Rp1.727.146.465,- dengan perincian sebagai berikut:
Issuance Fee Rp1,727,146,465 with the following details:

Biaya Jasa Profesi Penunjang Pasar Modal Capital Market Supporting Professional Services Fee	Rp704.850.000
Biaya Jasa Lembaga Penunjang Pasar Modal Capital Market Supporting Institutions Fee	Rp83.250.000
Biaya Pendaftaran dalam rangka Penawaran Umum Registration Fee	Rp675.183.265
Biaya lain-lain Other Costs	Rp263.863.200
Total	Rp1.727.146.465

Laporan Hasil Konversi Waran Seri IV adalah sebagai berikut:
The Conversion Result Report for Series V Warrants are as follows:

Waran Seri IV Series IV Warrants	
Tanggal Penerbitan: Issuance Date:	22 Juni 2018 22 June 2018
Tanggal Berakhirnya Waran: Warrant Expiration Date:	20 Juni 2023 20 June 2023
Total efek yang telah diterbitkan: Total securities issued:	273.580.271
Efek yang telah dikonversi: Converted securities:	267.891.989 atau/or Rp26.789.198.900
Total efek belum dikonversikan: Total securities not yet converted:	5.688.282

Tindak Lanjut/ Realisasi
Realization

Telah direalisasikan
Already realized

RUPS Luar Biasa (RUPSLB) Tahun sebelumnya (2024)

Extraordinary GMS (EGMS) of the Previous Year (2024)

Informasi mengenai penyelenggaraan RUPS Luar Biasa MNC Bank tahun 2024 disajikan dalam tabel berikut.

Information regarding the organization of MNC Bank's Extraordinary GMS 2024 is presented in the following table.

RUPS Luar Biasa MNC Bank dilaksanakan 1 (satu) kali, yaitu tanggal 21 Juni 2024 dihadiri oleh:
The Extraordinary General Meeting of Shareholders (EGMS) of MNC Bank was held once on June 21, 2024, and was attended by:

Dewan Komisaris Board of Commissioners		**Direksi** Board of Directors	
Presiden Komisaris (Independen) President Commissioner (Independent)	Ponky N. Pudijanto	Presiden Direktur President Director	Rita Motagna Siahaan
Komisaris Commissioner	Peter Fajar	Wakil Presiden Direktur Vice- President Director	Denny S. Hanubrata
Komisaris Independen Independent Commissioner	Frederikus P. Weoseke	Direktur Director	Hermawan

Pemegang Saham RUPSLB

EGMS Shareholders

Jumlah Pemegang Saham Independen dan/atau kuasa Pemegang Saham Independen yang hadir dalam RUPSLB secara keseluruhan mewakili 10.172.788.359 saham dengan hak suara sah. Jumlah tersebut setara dengan 64,97893% dari total saham yang dimiliki oleh Pemegang Saham Independen, yaitu sebanyak 15.655.519.150 saham. Perhitungan ini didasarkan pada Daftar Pemegang Saham Perseroan per 29 Mei 2024 hingga pukul 16.00 WIB.

The total Independent Shareholders and/or proxies of Independent Shareholders present at the Extraordinary General Meeting of Shareholders represented 10,172,788,359 shares with valid voting rights. This number is equivalent to 64.97893% of the total shares held by Independent Shareholders, amounting to 15,655,519,150 shares. This calculation is based on the Company's Shareholder Register as of May 29, 2024, at 4:00 PM WIB.



Hasil Keputusan RUPS Luar Biasa Tanggal 21 Juni 2024

Resolutions of the Extraordinary GMS on June 21, 2024

Keputusan yang diambil dalam RUPS Luar Biasa tanggal 21 Juni 2024 dirangkum dalam tabel berikut.

The resolutions made at the Extraordinary General Meeting of Shareholders on June 21, 2024, are summarized in the following table.

RUPS Luar Biasa 2024
Extra Ordinary GMS

Mata Acara Rapat I
Meeting Agenda I

Persetujuan penambahan modal Perseroan melalui mekanisme Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu sebanyak-banyaknya sebesar 10% dari modal disetor Perseroan dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku dibidang pasar modal khususnya Peraturan Otoritas Jasa Keuangan No.14/POJK.04/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No.32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan Memberikan Hak Memesan Efek Terlebih Dahulu.
Approval of Capital Increase of the Company without Pre-emptive Right Procedure as many as 10% of the Company's paid-up capital in accordance with the provisions and regulations of the capital market, especially the Financial Services Authority Regulation Number 14/POJK.04/2019 concerning Amendments to Financial Services Authority Regulation Number 32/POJK.04/2015 concerning Capital Increase in Public Company with Pre-Emptive Right.

Jumlah Pemegang Saham yang Bertanya Question/Opinion	Nihil None		
Pengambilan Keputusan Voting Result	Setuju Agree	Tidak Setuju Disagree	Abstain
	64,95746%	0,01980%	0,00167%

Keputusan Rapat
Meeting Resolution

1. Menyetujui untuk penambahan modal Perseroan dengan mekanisme Tanpa Hak Memesan Efek Terlebih Dahulu sebanyak-banyaknya 4.445.899.735 saham seri B dengan nilai nominal Rp50,00 per saham, atau sebanyak-banyaknya 10% dari modal disetor, dengan memperhatikan ketentuan peraturan perundang-undangan dan peraturan yang berlaku dibidang pasar modal khususnya POJK No.14/POJK.04/2019 tentang Perubahan atas POJK No.32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan Memberikan Hak Memesan Efek Terlebih Dahulu.
2. Menyetujui pemberian wewenang dan kuasa kepada Dewan Komisaris Perseroan untuk mengeluarkan saham baru Perseroan terkait dengan pelaksanaan penambahan modal Perseroan dengan mekanisme Tanpa Hak Memesan Efek Terlebih Dahulu.
3. Menyetujui untuk pemberian wewenang dan kuasa kepada Direksi Perseroan dengan persetujuan Dewan Komisaris untuk pelaksanaan penambahan modal Perseroan dengan mekanisme Tanpa Hak Memesan Efek Terlebih Dahulu tersebut di atas, termasuk tetapi tidak terbatas dalam menentukan harga pelaksanaan penambahan modal Perseroan dengan mekanisme Tanpa Hak Memesan Efek Terlebih Dahulu yang dianggap baik oleh Direksi, membuat dan/atau meminta dibuatkan segala dokumen berkaitan dengan peningkatan modal tersebut serta meminta persetujuan dan/atau melaporkan serta melakukan pendaftaran yang diperlukan kepada pihak yang berwenang berkaitan dengan penambahan modal Perseroan dengan mekanisme Tanpa Hak Memesan Efek Terlebih Dahulu, satu dan lain hal tanpa ada pengecualian dengan mengingat ketentuan peraturan perundang-undangan yang berlaku termasuk peraturan peraturan di bidang Pasar Modal.
4. Memberikan kuasa kepada Dewan Komisaris Perseroan untuk menyatakan jumlah saham yang sesungguhnya yang telah dikeluarkan sehubungan dengan pelaksanaan PMTHMETD.

1. Approved to increase of the Company's capital through the mechanism of without the Pre-emptive Rights as many as 4,445,899,735 series B shares with a nominal value of Rp50,00 per share or as many as 10% of all fully paid-up shares in the Company, by considering the provisions of the laws and regulations applicable in the field of capital market, especially the Regulation of the Financial Services Authority Number 14/2019 concerning Amendments to Financial Services Authority Regulation Number 32/POJK.04/2015 concerning Capital Increase in Public Company with Pre-Emptive Right.
2. Approved the granting of authority and power to the Board of Commissioners of the Company to issue new shares of the Company in relation to the implementation of additional capital of the Company without Pre-emptive Rights.
3. Approved the granting of authority and power to the Board of Directors of the Company with the approval of the Board of Commissioners for the implementation of the capital increase without Pre-emptive Rights mentioned above, including but not limited to determining the price for the implementation of the capital increase without Pre-emptive Rights which is considered good by the Board of Directors , make and/or request that all documents related to the capital increase as well as request approval and/or report and register the necessary to the competent authorities related to the increase in capital without Pre-emptive Rights, one thing or another without any exceptions by remembering provisions of applicable laws and regulations including regulations in the Capital Market sector.
4. To authorize the Company's Board of Commissioners to state the actual number of shares that have been issued in connection with the implementation of the capital increase without Pre-emptive Rights

Tindak Lanjut/ Realisasi Realization	Telah direalisasikan Already realized

Dewan Komisaris
Board of Commissioners

Dewan Komisaris merupakan organ Perseroan yang memiliki peran utama dalam melakukan pengawasan terhadap kebijakan dan kinerja Direksi, baik secara menyeluruh maupun pada aspek tertentu, sesuai dengan ketentuan yang berlaku. Anggota Dewan Komisaris diangkat dan diberhentikan melalui Rapat Umum Pemegang Saham (RUPS). Dalam pelaksanaan tugasnya, Dewan Komisaris bertanggung jawab menyampaikan hasil pengawasan kepada para pemegang saham sebagai bentuk akuntabilitas.

The Board of Commissioners is a Company organ responsible for supervising the policies and performance of the Board of Directors, either comprehensively or in specific areas, in accordance with applicable regulations. Members of the Board of Commissioners are appointed and dismissed through a General Meeting of Shareholders (GMS). In carrying out its duties, the Board of Commissioners is responsible for reporting the results of its supervision to the shareholders as a form of accountability.

Dasar Hukum
Legal Basis

Pelaksanaan fungsi, peran, dan tanggung jawab Dewan Komisaris berlandaskan pada ketentuan peraturan perundang-undangan dan regulasi yang berlaku, antara lain:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana terakhir diubah dengan Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan (UUPT).
2. POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
3. POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Anggaran Dasar Perseroan.

The performance of the functions, roles, and responsibilities of the Board of Commissioners is based on the provisions of applicable laws and regulations, including:

1. Law No. 40 of 2007 on Limited Liability Companies, as last amended by Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector (UUPT).
2. OJK Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.
3. OJK Regulation No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks.
4. The Company's Articles of Association.

Pedoman Dewan Komisaris
Board of Commissioners Manual

MNC Bank telah menetapkan Pedoman Tata Kerja Dewan Komisaris sebagai acuan resmi dalam mendukung pelaksanaan tugas pengawasan. Pedoman ini pertama kali diberlakukan pada April 2019 dan terakhir diperbarui pada September 2023. Penyusunan pedoman tersebut bertujuan untuk memastikan setiap anggota Dewan Komisaris memahami secara utuh peran, kewenangan, serta tanggung jawabnya sesuai dengan ketentuan yang berlaku.

MNC Bank has established the Board of Commissioners Manual as an official reference to support the performance of supervisory duties. This manual was first implemented in April 2019 and was last updated in September 2023. The manual was developed to ensure that every member of the Board of Commissioners fully understands their roles, authorities, and responsibilities in accordance with applicable regulations.

Ruang lingkup Pedoman Tata Kerja Dewan Komisaris mencakup berbagai aspek penting, antara lain:
1. Tugas, tanggung jawab, wewenang, dan pelaporan;
2. Kewajiban;
3. Ketentuan rangkap jabatan;
4. Prosedur pengangkatan dan pemberhentian anggota Dewan Komisaris;
5. Komposisi Dewan Komisaris;
6. Masa jabatan;
7. Penilaian kinerja;
8. Remunerasi;
9. Rapat;
10. Waktu kerja;
11. Nilai-nilai; dan
12. Etika kerja Dewan Komisaris.

Pedoman ini menjadi instrumen penting dalam mendukung pelaksanaan fungsi pengawasan yang efektif serta selaras dengan prinsip tata kelola perusahaan yang baik.

The scope of the Board of Commissioners Manual covers various important aspects, including:
1. Duties, responsibilities, authorities, and reporting;
2. Obligations;
3. Provisions on concurrent positions;
4. Procedures for the appointment and dismissal of Board of Commissioners members;
5. Composition of the Board of Commissioners;
6. Term of office;
7. Performance evaluation;
8. Remuneration;
9. Meetings;
10. Working hours;
11. Values; and
12. Ethics of the Board of Commissioners.

This manual is a vital instrument in supporting the effective performance of supervisory functions and aligning with the principles of good corporate governance.

Kriteria Dewan Komisaris
Criteria for the Board of Commissioners

Seluruh anggota Dewan Komisaris MNC Bank telah memenuhi persyaratan sebagaimana ditetapkan dalam POJK No. 33/POJK.04/2014, baik pada saat pengangkatan maupun selama masa jabatannya. Persyaratan tersebut antara lain mencakup:
1. Memiliki akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam jangka waktu lima tahun sebelum pengangkatan:
   a. Tidak pernah dinyatakan pailit;
   b. Tidak pernah menjabat sebagai anggota Direksi dan/atau Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan pailit;
   c. Tidak pernah dijatuhi hukuman pidana yang merugikan keuangan negara dan/atau berkaitan dengan sektor keuangan; dan
   d. Tidak pernah menjabat sebagai anggota Direksi dan/atau Dewan Komisaris yang selama masa jabatannya:
      » Tidak menyelenggarakan RUPS Tahunan;
      » Pertanggungjawabannya tidak diterima oleh RUPS atau tidak menyampaikan pertanggungjawaban kepada RUPS;
      » Menyebabkan perusahaan yang berada di bawah pengawasan Otoritas Jasa Keuangan tidak memenuhi kewajiban penyampaian laporan tahunan dan/atau laporan keuangan kepada OJK.

All members of the MNC Bank Board of Commissioners have met the requirements as stipulated in POJK No. 33/POJK.04/2014, both at the time of appointment and throughout their term of office. These requirements include, among others:
1. Possessing good character, morals, and integrity;
2. Capable of performing legal acts;
3. Within the five-year period prior to appointment:
   a. Never declared bankrupt;
   b. Never served as a member of the Board of Directors and/or Board of Commissioners who was found guilty of causing a company to go bankrupt;
   c. Never been sentenced to a criminal penalty that caused financial loss to the state and/or was related to the financial sector; and
   d. Never served as a member of the Board of Directors and/or Board of Commissioners who, during their term of office:
      » Failed to hold an Annual General Meeting of Shareholders;
      » Their accountability report was rejected by the GMS or they failed to submit an accountability report to the GMS.
      » Caused a company under the supervision of the Financial Services Authority (OJK) to fail to fulfill its obligation to submit annual reports and/or financial statements to the OJK.

Ketentuan Masa Jabatan
Term of Office

1. Setiap anggota Dewan Komisaris diangkat untuk jangka waktu tertentu dan dapat diangkat kembali. Masa jabatan dimulai sejak tanggal yang ditetapkan dalam RUPS pengangkatan dan berakhir pada penutupan RUPS Tahunan ketiga setelah tanggal pengangkatan. Pengangkatan tersebut dinyatakan efektif setelah memperoleh persetujuan tertulis dari Otoritas Jasa Keuangan sesuai dengan ketentuan peraturan perundang-undangan.
2. Komisaris Independen yang telah menjabat selama dua periode berturut-turut dapat diangkat kembali pada periode berikutnya sebagai Komisaris Independen apabila:
   a. Rapat Dewan Komisaris menilai yang bersangkutan tetap mampu bertindak secara independen;
   b. Komisaris Independen menyampaikan pernyataan independensi dalam RUPS; dan
   c. Pernyataan independensi tersebut diungkapkan dalam laporan pelaksanaan tata kelola Perseroan.

1. Each member of the Board of Commissioners is appointed for a fixed term and may be reappointed. The term of office begins on the date specified in the General Meeting of Shareholders at which the appointment is made and ends at the closing of the third Annual General Meeting of Shareholders following the date of appointment. Such appointment becomes effective upon obtaining written approval from the Financial Services Authority in accordance with applicable laws and regulations.
2. An Independent Commissioner who has served for two consecutive terms may be reappointed for the next term as an Independent Commissioner if:
   a. The Board of Commissioners meeting determines that the individual remains capable of acting independently;
   b. The Independent Commissioner submits a statement of independency at the AGM; and
   c. The statement of independency is disclosed in the Company's corporate governance implementation report.

Susunan, Jumlah, Komposisi, dan Dasar Pengangkatan Anggota Dewan Komisaris Tahun 2025
Structure, Number, Composition, and Basis for Appointment of Board of Commissioners Members in 2025

Ketentuan mengenai susunan dan komposisi Dewan Komisaris MNC Bank pada tahun 2025 adalah sebagai berikut:

1. Jumlah anggota Dewan Komisaris paling sedikit tiga orang dan paling banyak sama dengan jumlah anggota Direksi, dengan sekurang-kurangnya 50% diantaranya merupakan Komisaris Independen.
2. Salah satu anggota Dewan Komisaris diangkat sebagai Presiden Komisaris. Apabila diperlukan, dapat diangkat satu atau lebih Wakil Presiden Komisaris serta Komisaris lainnya.
3. Sekurang-kurangnya 50% anggota Dewan Komisaris berkewarganegaraan Indonesia.
4. Paling sedikit satu anggota Dewan Komisaris berdomisili di Indonesia.
5. Penetapan jumlah anggota Dewan Komisaris mempertimbangkan kondisi dan kebutuhan Perseroan.

The provisions regarding the structure and composition of the MNC Bank Board of Commissioners in 2025 are as follows:

1. The Board of Commissioners shall consist of at least three members and no more than the number of members of the Board of Directors, with at least 50% of them being Independent Commissioners.
2. One member of the Board of Commissioners shall be appointed as President Commissioner. If necessary, one or more Vice President Commissioners and other Commissioners may be appointed.
3. At least 50% of the members of the Board of Commissioners must be Indonesian citizens.
4. At least one member of the Board of Commissioners must be domiciled in Indonesia.
5. The determination of the number of members of the Board of Commissioners takes into account the Company's conditions and needs.

Hingga 31 Desember 2025, susunan Dewan Komisaris MNC Bank adalah sebagai berikut:

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

Nama Name	**Jabatan** Position	**Jabatan Position Dasar Pengangkatan** Legal Basis
Ponky Nayarana Pudijanto	Presiden Komisaris (Independen) President Commissioner (Independent)	RUPS Tahunan tanggal 21 Juni 2024 Annual GMS on June 21, 2024
Peter Fajar	Komisaris Commissioner	RUPS Tahunan tangagal 21 Juni 2024 Annual GMS on June 21, 2024
Frederikus P. Weoseke	Komisaris Independen Independent Commissioner	RUPS Tahunan tangagal 21 Juni 2024 Annual GMS on June 21, 2024

Penilaian Kemampuan dan Kepatutan
Fit and Proper Test

Mengacu pada Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, setiap calon anggota Dewan Komisaris wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tugas, wewenang, dan fungsinya. Anggota Dewan Komisaris yang telah dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) tanpa catatan serta memperoleh persetujuan OJK mencerminkan pemenuhan aspek integritas, kompetensi, dan reputasi keuangan yang memadai.

Pursuant to Financial Services Authority Regulation No. 27/POJK.03/2016 on the Fit and Proper Test for Key Personnel of Financial Services Institutions, every candidate for the Board of Commissioners must obtain approval from the Financial Services Authority before assuming their duties, authorities and functions. Members of the Board of Commissioners who have passed the fit and proper test without any issues and have obtained OJK approval demonstrate that they meet the requirements for integrity, competence, and an adequate financial reputation.

Rincian pengangkatan dan persetujuan uji kemampuan dan kepatutan bagi masing-masing anggota Dewan Komisaris disajikan dalam tabel berikut:

Details regarding the appointment and approval of the fit and proper test for each member of the Board of Commissioners are presented in the following table:

Nama Name	**Jabatan** Position	**Dasar Pengangkatan** Legal Basis
Ponky Nayarana Pudijanto	Presiden Komisaris (Independen) President Commissioner (Independent)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan (OJK) No.KEP-152/D.03/2018 tanggal 18 September 2018 Letter from Financial Service Authority (OJK) No.KEP-152/D.03/2018 dated 18 September 2018
Peter Fajar	Komisaris Commissioner	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan (OJK) No.KEP-217/D.03/2018 tanggal 14 Desember 2018 Letter from Financial Service Authority (OJK) No.KEP-217/D.03/2018 dated December 14, 2018
Frederikus P. Weoseke	Komisaris Independen Independent Commissioner	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan (OJK) No.KEP-88/D.03/2022 tanggal 22 Juni 2022 Letter from Financial Service Authority (OJK) No.KEP-88/D.03/2022 dated June 22, 2022

Kebijakan Rangkap Jabatan Dewan Komisaris
Board of Commissioners ConPolicy

Kebijakan rangkap jabatan Dewan Komisaris ditetapkan untuk mencegah terjadinya benturan kepentingan dan memastikan efektivitas fungsi pengawasan. Ketentuan kebijakan tersebut antara lain sebagai berikut:

1. Anggota Dewan Komisaris dilarang merangkap jabatan:
   a. sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lembaga atau perusahaan keuangan, baik bank maupun non-bank;
   b. sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lebih dari satu perusahaan non-keuangan, baik yang berkedudukan di dalam maupun di luar negeri;
   c. pada bidang tugas fungsional di bank dan/atau lembaga keuangan non-bank;
   d. pada jabatan lain yang berpotensi menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
   e. pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
2. Ketentuan rangkap jabatan sebagaimana dimaksud di atas tidak berlaku dalam hal:
   a. anggota Dewan Komisaris menjabat sebagai direksi, komisaris, atau pejabat eksekutif yang menjalankan fungsi pengawasan pada satu perusahaan anak non-bank yang dikendalikan oleh Bank;
   b. Komisaris Non-Independen menjalankan tugas fungsional dari pemegang saham berbadan hukum pada Bank dan/atau kelompok usaha Bank; dan/atau
   c. anggota Dewan Komisaris menjabat pada organisasi atau lembaga nirlaba sepanjang tidak mengganggu pelaksanaan tugas dan tanggung jawabnya sebagai anggota Dewan Komisaris.
3. Dalam kondisi tertentu, Otoritas Jasa Keuangan dapat menetapkan kebijakan khusus terkait rangkap jabatan sebagaimana dimaksud pada ayat (1) huruf c, sepanjang tidak mengurangi efektivitas pelaksanaan tugas pengawasan.

The Board of Commissioners' dual office policy is established to prevent conflicts of interest and ensure the effectiveness of oversight functions. The provisions of this policy include the following:

1. Members of the Board of Commissioners are prohibited from holding concurrent positions:
   a. as a member of the board of directors, a member of the board of commissioners, a member of the Sharia supervisory board, or an executive officer at a financial institution or company, whether a bank or a non-bank;
   b. as a member of the board of directors, a member of the board of commissioners, a member of the Sharia supervisory board, or an executive officer at more than one non-financial company, whether based domestically or abroad;
   c. in functional roles at banks and/or non-bank financial institutions;
   d. in other positions that have the potential to create 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. The provisions regarding concurrent positions as referred to above are not applicable in the following cases:
   a. a member of the Board of Commissioners serves as a director, commissioner, or executive officer performing supervisory functions at a non-bank subsidiary controlled by the Bank;
   b. a Non-Independent Commissioner performs functional duties on behalf of a corporate shareholder of the Bank and/or the Bank's business group; and/or
   c. a member of the Board of Commissioners holds a position in a non-profit organization or institution provided that it does not interfere with the performance of their duties and responsibilities as a member of the Board of Commissioners.
3. Under certain conditions, the Financial Services Authority may establish specific policies regarding the concurrent positions as referred to in paragraph (1)(c), provided that such policies do not diminish the effectiveness of the performance of supervisory duties.

4. Calon anggota Dewan Komisaris yang memiliki rangkap jabatan sebagaimana dimaksud pada ayat (2) wajib menyampaikan pernyataan untuk:
   a. menjaga integritas;
   b. menghindari segala bentuk benturan kepentingan; dan
   c. menghindari tindakan yang dapat merugikan Bank dan/atau menyebabkan pelanggaran terhadap prinsip kehati-hatian selama masa jabatan. Komisaris Independen dilarang merangkap jabatan sebagai pejabat publik.

Sampai dengan akhir tahun 2025, informasi mengenai rangkap jabatan anggota Dewan Komisaris MNC Bank pada bank, perusahaan, instansi, serta lembaga keuangan maupun non-keuangan lainnya disajikan dalam tabel berikut:

4. Candidates for the Board of Commissioners who hold concurrent positions as referred to in paragraph (2) must submit a statement to:
   a. maintain integrity;
   b. avoid any form of conflict of interest; and
   c. avoid actions that may harm the Bank and/or result in a violation of the principle of prudence during their term of office. Independent Commissioners are prohibited from holding concurrent positions as public officials.

As of the end of 2025, information regarding the concurrent positions held by members of the Board of Commissioners of MNC Bank at other banks, companies, agencies, and financial and non-financial institutions is presented in the following table:

Nama Name	**Jabatan** Position	**Jabatan Pada Perusahaan/ Instansi Lain** Position in Other Companies/ Agencies	**Nama Perusahaan Lain** Name of Others Company/Institution
Ponky Nayarana Pudijanto	Presiden Komisaris (Independen) President Commissioner (Independent)	Tidak Ada None	Tidak Ada None
Peter Fajar	Komisaris Commissioner	1. SVP Head Corporate Finance 2. Direktur Director	1. PT MNC Asia Holding Tbk 2. PT MNC Kapital Indonesia Tbk
Frederikus P. Weoseke	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None

Nama Name	**Jabatan** Position	**Hubungan Keuangan** Financial Affiliation						**Hubungan Keluarga** Family Affiliation						**Hubungan Kepengurusan** Management Affiliation	
		Dewan Komisaris Board of Commissioners		**Direksi** Board of Directors		**Pemegang Saham** Shareholders		**Dewan Komisaris** Board of Commissioners		**Direksi** Board of Directors		**Pemegang Saham** Shareholders			
		Ya Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No
Ponky Nayarana Pudijanto	Presiden Komisaris (Independen) President Commissioner (Independent)	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Peter Fajar	Komisaris Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Frederikus P. Weoseke	Komisaris Independen Independent Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓

Rapat Dewan Komisaris
Board of Commissioners Meeting

Pelaksanaan rapat Dewan Komisaris diatur dalam Pedoman Tata Kerja Dewan Komisaris, yang menetapkan bahwa rapat diselenggarakan secara berkala paling sedikit satu kali dalam dua bulan. Dalam rapat tersebut, Dewan Komisaris dapat mengundang Direksi untuk hadir sesuai dengan kebutuhan pembahasan. Seluruh keputusan Dewan Komisaris diambil melalui forum rapat ini.

Rapat Dewan Komisaris dapat diselenggarakan sewaktu-waktu apabila diperlukan, baik atas permintaan satu atau lebih anggota Dewan Komisaris, Direksi, maupun berdasarkan permintaan tertulis dari satu atau beberapa Pemegang Saham yang secara bersama-sama mewakili sekurang-kurangnya 1/10 dari jumlah saham dengan hak suara, dengan mencantumkan agenda yang akan dibahas.

Sepanjang tahun 2025, Dewan Komisaris telah melaksanakan sebanyak tujuh rapat internal serta sembilan rapat gabungan bersama Direksi sebagai bentuk koordinasi dan penguatan fungsi pengawasan.

Sekretaris Dewan Komisaris bertanggung jawab dalam mengkoordinasikan seluruh rangkaian rapat, mulai dari penyusunan agenda dan penyediaan materi rapat hingga penyusunan risalah rapat. Risalah tersebut menjadi dokumen resmi yang sah sebagai dasar pengambilan keputusan Dewan Komisaris, termasuk dalam hal terdapat perbedaan pendapat (*dissenting opinion*), serta sebagai referensi bagi pihak ketiga terkait keputusan yang dihasilkan.

Mengacu pada POJK No. 33/POJK.04/2014, POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, serta Pedoman Tata Kerja Dewan Komisaris MNC Bank, ketentuan pelaksanaan rapat Dewan Komisaris ditetapkan sebagai berikut:

1. Rapat Dewan Komisaris wajib diselenggarakan secara berkala paling sedikit satu kali dalam dua bulan atau sewaktu-waktu apabila diperlukan.
2. Rapat gabungan antara Dewan Komisaris dan Direksi wajib dilaksanakan secara berkala paling sedikit satu kali dalam empat bulan.
3. Usulan penyelenggaraan rapat dapat berasal dari:
   a. Presiden Komisaris atau lebih dari satu anggota Dewan Komisaris;
   b. Permintaan tertulis dari Direksi atau hasil Rapat Direksi; atau
   c. Permintaan tertulis dari satu atau lebih Pemegang Saham yang secara bersama-sama mewakili paling sedikit 1/10 dari jumlah seluruh saham dengan hak suara yang sah.
4. Dalam satu tahun, sedikitnya dua rapat Dewan Komisaris wajib dihadiri secara fisik oleh anggota Dewan Komisaris.

The conduct of Board of Commissioners meetings is regulated in the Board of Commissioners Manual, which stipulate that meetings shall be held periodically at least once every two months. During these meetings, the Board of Commissioners may invite the Board of Directors to attend as needed for discussions. All decisions of the Board of Commissioners are made through these meetings.

Board of Commissioners meetings may be held at any time as needed, either at the request of one or more members of the Board of Commissioners or the Board of Directors, or based on a written request from one or more Shareholders who collectively represent at least 1/10 of the total voting shares, with the agenda to be discussed included.

Throughout 2025, the Board of Commissioners held seven internal meetings and nine joint meetings with the Board of Directors as a form of coordination and to strengthen its supervisory function.

The Secretary of the Board of Commissioners is responsible for coordinating the entire series of meetings, from drafting the agenda and providing meeting materials to preparing the meeting minutes. These minutes serve as an official and valid document for the Board of Commissioners' decision-making, including in cases of dissenting opinions, as well as a reference for third parties regarding the decisions made.

Pursuant to POJK No. 33/POJK.04/2014, POJK No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks, and the MNC Bank Board of Commissioners Manual, the provisions governing the conduct of Board of Commissioners meetings are established as follows:

1. Board of Commissioners meetings must be held periodically at least once every two months or at any time as needed.
2. Joint meetings between the Board of Commissioners and the Board of Directors must be held periodically at least once every four months.
3. Proposals to hold a meeting may come from:
   a. The President Commissioner or more than one member of the Board of Commissioners;
   b. A written request from the Board of Directors or the results of a Board of Directors meeting; or
   c. A written request from one or more Shareholders who collectively represent at least 1/10 of the total number of shares with valid voting rights.
4. In a single year, at least two Board of Commissioners meetings must be attended in person by members of the Board of Commissioners.

5. Jadwal rapat Dewan Komisaris untuk tahun berikutnya harus ditetapkan sebelum berakhirnya tahun buku berjalan.
6. Rapat dinyatakan sah apabila dihadiri oleh paling sedikit 51% dari jumlah anggota Dewan Komisaris.
7. Setiap anggota Dewan Komisaris wajib menghadiri sekurang-kurangnya 75% dari total rapat Dewan Komisaris dalam satu tahun.
8. Bahan rapat untuk rapat yang telah dijadwalkan wajib disampaikan kepada peserta paling lambat lima hari sebelum rapat diselenggarakan.
9. Dalam hal rapat diselenggarakan di luar jadwal, bahan rapat disampaikan paling lambat sebelum rapat dimulai.
10. Setiap rapat wajib dibuatkan risalah rapat yang memuat seluruh pokok pembahasan dan keputusan, termasuk pernyataan ketidaksetujuan anggota Dewan Komisaris apabila ada.
11. Rapat yang dilaksanakan melalui sarana telekonferensi wajib ditindaklanjuti dengan pembuatan risalah rapat yang ditandatangani oleh seluruh anggota Dewan Komisaris.
12. Risalah rapat disusun oleh Sekretaris Perusahaan atau pihak lain yang ditunjuk oleh Dewan Komisaris dan didokumentasikan dengan baik oleh Perseroan.
13. Risalah rapat wajib ditandatangani oleh seluruh anggota Dewan Komisaris yang hadir dan disampaikan kepada seluruh anggota Dewan Komisaris.
14. Apabila terdapat anggota Dewan Komisaris yang tidak menandatangani risalah rapat, yang bersangkutan wajib menyampaikan alasan secara tertulis untuk dilampirkan pada risalah rapat.

5. The schedule of Board of Commissioners meetings for the following year must be established before the end of the current fiscal year.
6. A meeting is deemed valid if attended by at least 51% of the total members of the Board of Commissioners.
7. Each member of the Board of Commissioners must attend at least 75% of the total Board of Commissioners meetings in a year.
8. Meeting materials for scheduled meetings must be distributed to participants no later than five days before the meeting is held.
9. In the event a meeting is held outside the scheduled time, meeting materials must be distributed prior to the start of the meeting.
10. Minutes must be prepared for every meeting, containing all discussion points and decisions, including any dissenting opinions of Board of Commissioners members, if any.
11. Meetings held via teleconference must be followed up with the preparation of meeting minutes signed by all members of the Board of Commissioners.
12. Meeting minutes shall be prepared by the Corporate Secretary or another party designated by the Board of Commissioners and properly documented by the Company.
13. The meeting minutes must be signed by all members of the Board of Commissioners present and distributed to all members of the Board of Commissioners.
14. If any member of the Board of Commissioners does not sign the meeting minutes, the member must provide a written explanation to be attached to the meeting minutes.

Rapat Dewan Komisaris Tahun 2025
Board of Commissioners Meeting in 2025

Nama Name	Jumlah Rapat Number of Meetings	Kehadiran Rapat Meeting Attendance	Persentase Kehadiran Percentage of Attendance %
Ponky Nayarana Pudijanto	5	5	100%
Peter Fajar	5	5	100%
Frederikus P. Weoseke	5	5	100%

Mata Acara Rapat Dewan Komisaris 2025
Board of Commissioners Meeting Agenda in 2025

Tanggal Date	Mata Acara Rapat Meeting Agenda
26 Februari February 26	Penerapan Manajemen Risiko Hasil Pelaksanaan Audit Internal Implementation of Risk Management Results of Internal Audit Implementation
22 April April 22	
20 Juni June 20	
28 Agustus August 28	
22 Desember December 22	

Rapat Gabungan Dewan Komisaris dan Direksi
Joint Meeting of the Board of Commissioners and the Board of Directors

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			PNP	PF	FPW	RMS	H	T	AP
1	22 Januari January 22	» Corporate Update » RBB/Financial Update » Digital Update » HR Update	✓	✓	✓	✓	✓	✓	✓
2	19 Maret March 19	» Corporate Update » Financial Update » Treasury Update	✓	✓	✓	✓	✓	✓	✓
3	23 April April 23	» Corporate Update Update » Financial Update	✓	✓	✓	✓	✓	✓	✓
4	11 Juni June 11	» Corporate Update » Financial Update » Digital Update » RUPS Update	✓	✓	✓	✓	✓	✓	✓
5	23 Juli July 23	» Corporate Update » Financial Update » Treasury Update	✓	✓	✓	✓	✓	✓	✓
6	27 Agustus August 27	» Corporate Update » Financial Update » Digital Update » Credit Card Update	✓	✓	✓	✓	✓	✓	✓
7	23 September September 23	» Corporate Update » Financial Update » Lending Update » Digital Update » Branch Update » SAM Update	✓	✓	✓	✓	✓	✓	✓
8	29 Oktober October 29	» Corporate Update » Financial Update » Lending Update » Digital Update » Treasury Update » HR, PMO Update » Operation Update	✓	✓	✓	✓	✓	✓	✓
9	26 November November 26	» Branch Update » Credit Card Update	✓	✓	✓	✓	✓	✓	✓
Jumlah Rapat **Total Meetings**			9	9	9	9	9	9	9
Tingkat Kehadiran **Attendance Level**						100%			
Rata-rata Kehadiran **Average Attendance**						100%			

PNP : Ponky Nayarana Pudijanto
PF : Peter Fajar
FPW : Frederikus P. Weoseke
RMS : Rita Montagna Siahaan
H : Hermawan
T : Tiolina Tumanggor
AP : Aris Palembangan

Tugas, Kewajiban, dan Tanggung Jawab Dewan Komisaris

Duties, Obligations, and Responsibilities of the Board of Commissioners

Dewan Komisaris wajib melaksanakan tugas, wewenang, dan tanggung jawabnya dengan itikad baik, penuh tanggung jawab, kehati-hatian, serta menjunjung tinggi prinsip independensi. Tugas Dewan Komisaris antara lain meliputi:

1. Melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik, penuh tanggung jawab, kehati-hatian, dan independen.
2. Memastikan terselenggaranya pelaksanaan tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi, yang paling kurang diwujudkan dalam:
   - Pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi;
   - Penerapan fungsi kepatuhan, audit intern, dan audit ekstern;
   - Penerapan manajemen risiko, termasuk sistem pengendalian intern;
   - Penyediaan dana kepada pihak terkait dan penyediaan dana besar;
   - Rencana strategis Bank;
   - Transparansi kondisi keuangan dan non-keuangan Bank.
3. Melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
4. Dalam melakukan pengawasan, Dewan Komisaris mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
5. Dalam melakukan pengawasan, Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
   - Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit Bank Umum;
   - Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.
6. Pengambilan keputusan oleh Dewan Komisaris sebagaimana dimaksud pada angka (5) merupakan bagian dari tugas dan tanggung jawab Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
7. Melakukan pengawasan aktif atas penerapan manajemen risiko yang melekat pada seluruh aktivitas Bank, yang sekurang-kurangnya mencakup:
   - Menyetujui dan mengevaluasi kebijakan manajemen risiko;
   - Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko;
   - Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.

The Board of Commissioners is required to carry out its duties, authorities, and responsibilities in good faith, with a sense of responsibility and due diligence, while upholding the principle of independence. The duties of the Board of Commissioners are as follows:

1. To carry out their duties, authority, and responsibilities in good faith, with full responsibility, caution, and independence.
2. To ensure the implementation of good corporate governance in all business activities of the Bank at every level of the organization, which must be reflected in:
   - The performance of duties and responsibilities by the Board of Commissioners and the Board of Directors;
   - The implementation of compliance functions, internal auditors, and external auditors;
   - The implementation of risk management, including internal control systems;
   - The provision of funds to related parties and large exposures;
   - The Bank's strategic plan;
   - Transparency of the Bank's financial and nonfinancial condition.
3. To oversee the performance of the Board of Directors' duties and responsibilities and provide advice to the Board of Directors.
4. In carrying out the oversight, the Board of Commissioners shall direct, monitor, and evaluate the implementation of the Bank's strategic policies.
5. In carrying out the oversight, the Board of Commissioners is prohibited from being involved in operational decision-making activities of the Bank, except for:
   - The provision of funds to related parties as regulated in the Financial Services Authority regulation on the Maximum Limit of Credit Provision for Commercial Banks;
   - Other matters stipulated in the Bank's Articles of Association or applicable laws and regulations.
6. Decisions made by the Board of Commissioners, as mentioned in point (e), are part of the Board's oversight duties and responsibilities, and do not absolve the Board of Directors from their responsibility for the management of the Bank.
7. To actively oversee the implementation of risk management in all Bank activities, which at a minimum includes:
   - Approving and evaluating risk management policies;
   - Evaluating the Board of Directors' accountability for implementing risk management policies;
   - Evaluating and deciding on requests from the Board of Directors related to transactions requiring the approval of the Board of Commissioners.

Adapun tanggung jawab Dewan Komisaris meliputi:
Tanggung jawab Dewan Komisaris antara lain:

1. Setiap anggota Dewan Komisaris bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian dalam menjalankan tugasnya.

2. Anggota Dewan Komisaris tidak dapat dimintakan pertanggungjawaban atas kerugian Bank apabila dapat membuktikan bahwa:
   - Kerugian bukan karena kesalahan atau kelalaiannya;
   - Telah melaksanakan tugas dengan itikad baik, penuh tanggung jawab, dan kehati-hatian untuk kepentingan serta sesuai dengan maksud dan tujuan Bank;
   - Tidak mempunyai benturan kepentingan, baik langsung maupun tidak langsung, atas tindakan yang mengakibatkan kerugian;
   - Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.
3. Pengambilan keputusan oleh Dewan Komisaris merupakan bagian dari tugas pengawasan sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
4. Dengan tetap memperhatikan ketentuan Undang-Undang Perseroan Terbatas, setiap anggota Dewan Komisaris turut bertanggung jawab secara pribadi atas kerugian Perseroan apabila yang bersangkutan bersalah atau lalai dalam menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi untuk kepentingan Perseroan, dengan besaran tanggung jawab sesuai dengan tingkat kesalahan dan kelalaiannya.
5. Dewan Komisaris melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap kepatuhan atas ketentuan Peraturan Otoritas Jasa Keuangan terkait perlindungan konsumen dan masyarakat, termasuk kewajiban beritikad baik dalam menjalankan kegiatan usaha serta larangan memberikan perlakuan diskriminatif kepada konsumen, sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.

The responsibilities of the Board of Commissioners are as follows:

1. Each member of the Board of Commissioners is jointly responsible for any loss incurred by the Bank due to mistakes or negligence by the members of the Board of Commissioners in carrying out their duties.
2. A member of the Board of Commissioners cannot be held responsible for the Bank's losses if they can prove:
   - The loss was not due to their mistake or negligence;
   - They have carried out their duties in good faith, with full responsibility and caution, in the interest of and in accordance with the Bank's purpose and objectives;
   - They have no conflict of interest, either directly or indirectly, regarding actions that caused the loss;
   - They have taken actions to prevent or halt the loss from continuing.
3. Decisions made by the Board of Commissioners are part of their oversight function, and do not absolve the Board of Directors from their responsibility for the management of the Bank.
4. In accordance with the provisions of the Limited Liability Company Law, each member of the Board of Commissioners is fully personally responsible for the company's losses if they are found guilty or negligent in carrying out their duties of overseeing and advising the Board of Directors for the benefit of the company, with the stipulation that the extent of such responsibility is limited to their errors and negligence.

5. The Board of Commissioners oversees the implementation of the Board of Directors' responsibilities concerning compliance with the Financial Services Authority regulations related to Consumer and Public Protection, which includes obligation to act in good faith in carrying out their business activities and are prohibited from discriminating against consumers in their business operations, as regulated by the POJK No.22 tahun 2023 on Consumer and Public Protection in the Financial Services Sector.

Pembagian Tugas Dewan Komisaris
Segregation of Duties of the Board of Commissioners

Nama Name	Jabatan Position	Pembagian Tugas Segregation of Duties
Ponky Nayarana Pudijanto	Presiden Komisaris (Independen) President Commissioner (Independent)	1. Ketua merangkap anggota Komite Audit Chairman as well as member of Audit Committee 2. Ketua merangkap anggota Komite Nominasi dan Remunerasi Chairman as well as member of Nomination and Remuneration Committee 3. Anggota Komite Pemantau Risiko Member of Risk Oversight Committee
Peter Fajar	Komisaris Commissioner	1. Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee 2. Anggota Komite Pemantau Risiko Member of Risk Oversight Committee
Frederikus P. Weoseke	Komisaris Independen Independent Commissioner	1. Ketua merangkap anggota Komite Pemantau Risiko Chairman as well as member of Risk Oversight Committee 2. Anggota Komite Audit Member of Audit Committee

PELAKSANAAN TUGAS DAN REKOMENDASI DEWAN KOMISARIS

Dalam menjalankan fungsi pengawasan terhadap operasional dan kinerja Bank, Dewan Komisaris secara aktif menyampaikan berbagai rekomendasi strategis kepada Direksi.

REKOMENDASI DEWAN KOMISARIS

Dalam melaksanakan tugas pengawasan Bank, Dewan Komisaris telah memberikan rekomendasi, antara lain:

1. Senantiasa melakukan upaya dan pemantauan yang lebih baik untuk mencapai tujuan yang telah ditetapkan dalam RBB.
2. Tetap menjaga likuiditas Bank secara antisipatif.
3. Senantiasa melakukan upaya-upaya dalam meningkatkan persentase dana murah.
4. Tetap fokus pada upaya perbaikan kualitas kredit, termasuk penanganan terhadap kredit bermasalah.
5. Melakukan penanganan yang lebih ketat terhadap nasabah yang memperoleh fasilitas agar tidak terjadi penurunan kualitas kredit.
6. Melakukan pemilihan yang lebih selektif terhadap sektor ekonomi dalam pemberian kredit.
7. Terus melakukan monitoring terhadap pelaksanaan ketentuan BMPK.
8. Tetap fokus pada peningkatan efisiensi biaya di seluruh level, baik Kantor Pusat maupun Kantor Cabang.
9. Meningkatkan kepatuhan pegawai terhadap pelaksanaan pelaporan kepada Regulator.
10. Terus melakukan upaya perbaikan dalam aspek operasional, terutama yang berkaitan dengan supervisi dan kompetensi SDM.

IMPLEMENTATION OF DUTIES AND RECOMMENDATIONS OF THE BOARD OF COMMISSIONERS

In carrying out its supervisory function on the Bank's operations and performance, the Board of Commissioners actively deliver various strategic recommendations to the Board of Directors

RECOMMENDATIONS OF THE BOARD OF COMMISSIONERS

In carrying out its supervisory duties, the Board of Commissioners has provided the following recommendations:

1. Continuously strives and monitors the achievements of goals set out in the Bank's Business Plan (RBB).
2. Maintain the Bank's liquidity position to anticipatory.
3. Continuously work to increase the proportion of low-cost funds.
4. Stay focused on improving credit quality, including managing non-performing loans.
5. Implement stricter measures for customers receiving facilities to prevent any decline in credit quality.
6. Implement a more selective approach in choosing economic sectors for credit allocation.
7. Continuously monitor the implementation of BMPK provisions.
8. Remain focus on improving cost efficiency at all levels, both at the Head Office and Branch Offices.
9. Improve employee compliance in reporting to Regulators.
10. Continue efforts to improve operational aspects, especially those related to supervision and human resources competency.

11. Pengembangan aplikasi MotionBank perlu dimonitor dengan lebih baik.
12. Meningkatkan pemahaman mengenai pengendalian internal dalam operasional kegiatan Bank untuk mencegah terjadinya fraud.
13. Melakukan perbaikan terhadap ketentuan pelaksanaan penyimpanan dokumentasi proyek.

Seluruh rekomendasi tersebut ditujukan untuk mendukung keberlanjutan kinerja Bank agar tetap solid dan adaptif, terutama dalam menghadapi dinamika ekonomi global maupun domestik.

FREKUENSI DAN TATA CARA PEMBERIAN NASIHAT KEPADA ANGGOTA DIREKSI

Dewan Komisaris secara konsisten memberikan nasihat kepada Direksi melalui mekanisme komunikasi yang telah diatur dalam Anggaran Dasar dan Pedoman Tata Kerja Perseroan. Pemberian nasihat dilakukan secara berkala dalam rapat Dewan Komisaris, rapat gabungan dengan Direksi, serta melalui pertemuan khusus yang diselenggarakan sesuai kebutuhan untuk membahas isu strategis maupun operasional tertentu.

Selain melalui forum formal, Dewan Komisaris juga menjalin komunikasi langsung dan informal dengan Direksi guna mendorong dialog yang terbuka terkait perkembangan kinerja, tantangan yang dihadapi, serta langkah-langkah perbaikan yang diperlukan. Nasihat yang disampaikan mencakup aspek kebijakan operasional, perencanaan jangka panjang, serta pengelolaan risiko, dengan tujuan memastikan setiap keputusan Direksi sejalan dengan kepentingan Perseroan dan pemangku kepentingan.

Dewan Komisaris turut memantau tindak lanjut atas rekomendasi yang telah diberikan dan menyampaikan arahan tambahan apabila diperlukan, sehingga proses pengambilan keputusan strategis dan operasional tetap berjalan sesuai kebijakan yang telah disepakati.

PENGAWASAN DEWAN KOMISARIS TERHADAP IMPLEMENTASI STRATEGI PERUSAHAAN

Dewan Komisaris menjalankan peran pengawasan secara aktif terhadap pelaksanaan strategi perusahaan untuk memastikan keselarasan antara langkah-langkah Direksi dengan visi, misi, dan tujuan jangka panjang Perseroan. Pengawasan ini dilakukan melalui rapat evaluasi berkala bersama Direksi, di mana capaian implementasi strategi ditelaah secara menyeluruh dan langkah perbaikan ditetapkan apabila diperlukan.

Selain itu, Dewan Komisaris berperan dalam memberikan persetujuan atas rencana strategis tahunan yang disusun oleh Direksi, termasuk inisiatif strategis, proyeksi keuangan, serta alokasi sumber daya. Selama fase implementasi, Dewan Komisaris memantau pencapaian target dan pelaksanaan program kerja, dengan fokus pada kinerja operasional dan keuangan yang berkelanjutan.

11. The development of the MotionBank application should be more closely monitored.
12. Enhance understanding of internal control in the Bank's operational activities to prevent fraud.
13. Improve the implementation of project document storage procedures.

These recommendations aim to help the Bank maintain strong performance, especially in the face of global and domestic economic challenges.

FREQUENCY AND PROCEDURES IN PROVIDING ADVICE TO THE BOARD OF DIRECTORS

The Board of Commissioners consistently provides advice to the Board of Directors through communication mechanisms stipulated in the Company's Articles of Association and Operational Guidelines. Advice is provided periodically during Board of Commissioners meetings, joint meetings with the Board of Directors, and through special meetings convened as needed to discuss specific strategic or operational issues.

In addition to formal forums, the Board of Commissioners also maintains direct and informal communication with the Board of Directors to foster open dialogue regarding performance developments, challenges faced, and necessary corrective measures. The advice provided covers aspects of operational policy, long-term planning, and risk management, with the aim of ensuring that every decision made by the Board of Directors aligns with the interests of the Company and its stakeholders.

The Board of Commissioners also monitors the follow-up on recommendations that have been provided and offers additional guidance when necessary, ensuring that strategic and operational decision-making processes remain in line with agreed-upon policies.

THE BOARD OF COMMISSIONERS' SUPERVISION OF THE IMPLEMENTATION OF THE COMPANY'S STRATEGY

The Board of Commissioners actively supervises the implementation of the Company's strategies to ensure alignment between the Board of Directors' actions and the Company's vision, mission, and long-term objectives. This supervision is conducted through periodic evaluation meetings with the Board of Directors, during which the progress of strategy implementation is thoroughly reviewed and corrective actions are established if necessary.

Additionally, the Board of Commissioners is responsible for approving the annual strategic plans prepared by the Board of Directors, including strategic initiatives, financial projections, and resource allocation. During the implementation phase, the Board of Commissioners monitors the achievement of targets and the execution of work programs, with a focus on sustainable operational and financial performance.

Melalui pendekatan pengawasan yang menyeluruh dan berkesinambungan, Dewan Komisaris memastikan strategi perusahaan dijalankan secara efisien, adaptif, dan responsif terhadap perubahan kondisi eksternal maupun internal, disertai dengan tindak lanjut yang jelas.

KEPUTUSAN YANG MEMERLUKAN PERSETUJUAN DEWAN KOMISARIS

Dewan Komisaris memiliki peran strategis dalam memastikan setiap keputusan penting Perseroan diambil secara prudent dan selaras dengan arah jangka panjang perusahaan. Oleh karena itu, keputusan yang berdampak signifikan terhadap kondisi keuangan, kebijakan utama, maupun kepentingan pemangku kepentingan wajib memperoleh persetujuan Dewan Komisaris.

Persetujuan tersebut diperlukan untuk menjaga keseimbangan antara pertumbuhan usaha, pengelolaan risiko, dan kepatuhan terhadap ketentuan peraturan perundang-undangan. Dalam proses ini, Dewan Komisaris memberikan pandangan dan nasihat secara objektif guna memastikan pengambilan keputusan oleh Direksi dilakukan secara transparan, akuntabel, dan bertanggung jawab.

Pengelolaan Benturan Kepentingan Dewan Komisaris Benturan kepentingan dapat terjadi apabila kepentingan pribadi anggota Dewan Komisaris berpotensi bertentangan dengan kepentingan Perseroan, termasuk dalam upaya peningkatan kinerja, pencapaian visi dan misi, serta pelaksanaan keputusan RUPS. Untuk mengelola potensi tersebut, anggota Dewan Komisaris diharapkan untuk:

1. Mengutamakan kepentingan Perseroan, dengan senantiasa mendahulukan kepentingan Bank dan menghindari tindakan yang dapat merugikan Perseroan ketika terjadi benturan kepentingan.
2. Menghindari keterlibatan dalam pengambilan keputusan apabila berada dalam situasi yang berpotensi menimbulkan benturan kepentingan.
3. Melakukan pengungkapan hubungan, termasuk hubungan keluarga, keuangan, kepengurusan, kepemilikan, atau hubungan lain dengan sesama anggota Dewan Komisaris, Direksi, pemegang saham pengendali, maupun pihak terkait lainnya.
4. Melakukan pengungkapan secara transparan apabila keputusan tetap harus diambil dalam kondisi terdapat benturan kepentingan.

Through a comprehensive and continuous supervisory approach, the Board of Commissioners ensures that the Company's strategies are implemented efficiently, adaptively, and responsively to changes in both external and internal conditions, accompanied by clear follow-up actions.

DECISIONS REQUIRING APPROVAL BY THE BOARD OF COMMISSIONERS

The Board of Commissioners has a strategic role in ensuring that every major decision of the Company is made prudently and in alignment with the company's long-term direction. Therefore, decisions that have a significant impact on financial conditions, key policies, or the interests of stakeholders must obtain the approval of the Board of Commissioners.

Such approval is necessary to maintain a balance between business growth, risk management, and compliance with legal regulations. In this process, the Board of Commissioners provides objective views and advice to ensure that decisions made by the Board of Directors are transparent, accountable, and responsible.

Management of Conflicts of Interest by the Board of Commissioners Conflicts of interest may arise if the personal interests of Board of Commissioners members potentially conflict with the Company's interests, including in efforts to improve performance, achieve the vision and mission, and implement decisions of the General Meeting of Shareholders. To manage potential conflicts, members of the Board of Commissioners are expected to:

1. Prioritize the Company's interests, always placing the Bank's interests first and avoiding actions that could harm the Company in the event of a conflict of interest.
2. Avoid involvement in decision-making if in a situation that could potentially give rise to a conflict of interest.
3. Disclose relationships, including family, financial, management, ownership, or other relationships with fellow members of the Board of Commissioners, the Board of Directors, controlling shareholders, or other related parties.
4. Disclose transparently if a decision must still be made under conditions where a conflict of interest exists.

PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

Untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab, Perseroan menyediakan fasilitas pengembangan kompetensi bagi Dewan Komisaris melalui program pelatihan dan/atau *workshop* sesuai dengan ketentuan peraturan perundang-undangan dan Anggaran Dasar Perseroan. Setiap anggota Dewan Komisaris diwajibkan mengikuti pelatihan paling sedikit satu kali dalam satu tahun.

Rincian kegiatan pelatihan atau pendidikan yang diikuti oleh Dewan Komisaris sepanjang tahun 2025 disajikan dalam tabel berikut:

BOARD OF COMMISSIONERS COMPETENCY DEVELOPMENT

To support effective performance of duties and responsibilities, the Company provides competency development facilities for the Board of Commissioners through training programs and/or workshops in accordance with applicable laws and regulations and the Company's Articles of Association. Each member of the Board of Commissioners is required to attend training at least once a year.

Details of the training or educational activities attended by the Board of Commissioners throughout 2025 are presented in the following table:

Nama Name	**Jabatan** Position	**Jenis Pelatihan** Training Type	**Institusi Penyelenggara** Institution	**Tanggal** Date
Ponky N. Pudijanto	Prresiden Komisaris (Independen) President Commissioner (Independent)	Outlook Ekonomi dan Keuangan di Tahun 2025 Economic and Financial Outlook in 2025	OJK Institute	20 February 2025
		Pemeliharaan Sertifikasi Management Risiko Jenjang 7 Maintenance of Risk Management Certification Level 7	Arfaidhams Secret	30 April 2025
Peter Fajar	Komisaris Commissioner	Outlook Ekonomi dan Keuangan di Tahun 2025 Economic and Financial Outlook in 2025	OJK Institute	20 February 2025
Frederikus P. Weoseke	Komisaris Independen Commissioner Independent	Outlook Ekonomi dan Keuangan di Tahun 2025 Economic and Financial Outlook in 2025	OJK Institute	20 February 2025
		Pengembangan Metode Pembelajaran dengan Menggunakan Artificial Intelligence (AI) Development of Learning Methods Using Artificial Intelligence (AI)	LPPI	10 March 2025
		Pemeliharaan Sertifikasi Management Risiko Jenjang 7 Maintenance of Risk Management Certification Level 7	Arfaidhams Secret	30 April 2025

SERTIFIKASI MANAJEMEN RISIKO

Seiring dengan meningkatnya kompleksitas kegiatan usaha perbankan, risiko yang dihadapi Bank juga semakin beragam. Oleh karena itu, pengelolaan risiko yang efektif membutuhkan pengurus dan pejabat Bank yang memiliki kompetensi khusus di bidang manajemen risiko.

Sebagai tindak lanjut atas SEOJK No. 28/SEOJK.03/2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum, anggota Dewan Komisaris dan Direksi diwajibkan memiliki Sertifikat Manajemen Risiko yang diterbitkan oleh Lembaga Sertifikasi Profesi. Sertifikasi tersebut dikelompokkan berdasarkan klasifikasi tertentu sesuai dengan tingkat tanggung jawab dan peran masing-masing.

RISK MANAGEMENT CERTIFICATION

As the complexity of banking operations increases, the risks faced by banks are also becoming more diverse. Therefore, effective risk management requires bank executives and officers who possess specialized competencies in the field of risk management.

In accordance with SEOJK No. 28/SEOJK.03/2022 regarding Risk Management Certification for Human Resources of Commercial Banks, members of the Board of Commissioners and the Board of Directors are required to hold a Risk Management Certificate issued by a Professional Certification Body. These certifications are categorized based on specific classifications corresponding to each individual's level of responsibility and role.

Ringkasan sertifikasi manajemen risiko yang dimiliki oleh Dewan Komisaris MNC Bank pada tahun 2025 disajikan dalam tabel berikut:

A summary of the risk management certifications held by the Board of Commissioners of MNC Bank in 2025 is presented in the following table:

Nama Name	Jabatan Position	Jenjang Level	Tanggal Penerbitan Release Date	Tanggal Expired Expired Date	Keterangan Description
Ponky N Pudijanto	Presiden Komisaris (Independen) President Commissioner (Independent)	7	12-Aug-24	12-Aug-27	Mengacu pada Sertifikat Kompetensi BNSP Referring to the competency certification issued by BNSP.
Peter Fajar	Komisaris Commissioner	6	1-Mar-22	1-Mar-26	Mengacu pada Sertifikat Kompetensi BNSP Referring to the competency certification issued by BNSP.
Frederikus P.Weoseke	Komisaris Commissioner	7	21-Jun-24	21-Jun-27	Mengacu pada Sertifikat Kompetensi BNSP Referring to the competency certification issued by BNSP.

PROGRAM PENGENALAN PERUSAHAAN BAGI KOMISARIS BARU

Perseroan menyelenggarakan Program Pengenalan Perusahaan bagi anggota Dewan Komisaris yang baru diangkat untuk memberikan pemahaman yang komprehensif mengenai Perseroan. Program ini dirancang agar Komisaris baru dapat memahami tugas dan tanggung jawabnya, sekaligus mengenal proses bisnis dan mekanisme kerja Direksi, sehingga tercipta sinergi yang efektif antar organ Perseroan.

Dalam pelaksanaannya, Sekretaris Perusahaan menyiapkan materi pengenalan yang mencakup aspek tata kelola perusahaan, kinerja dan kondisi Perseroan, manajemen risiko, serta informasi relevan lainnya. Materi tersebut disusun untuk mendukung proses adaptasi yang cepat dan memungkinkan Komisaris baru berkontribusi secara optimal dalam mendukung pencapaian tujuan Perseroan.

COMPANY ORIENTATION PROGRAM FOR NEW COMMISSIONERS

The Company organizes a Company Orientation Program for newly appointed members of the Board of Commissioners to provide a comprehensive understanding of the Company. This program is designed to enable new Commissioners to understand their duties and responsibilities, as well as to familiarize themselves with the business processes and working mechanisms of the Board of Directors, thereby fostering effective synergy among the Company's organs.

In its implementation, the Corporate Secretary prepares orientation materials covering aspects of corporate governance, the Company's performance and condition, risk management, and other relevant information. These materials are designed to enable new Commissioners to adapt quickly and contribute optimally to achieving the Company's objectives.

MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DEWAN KOMISARIS

Mekanisme pengunduran diri dan pemberhentian anggota Dewan Komisaris diatur sesuai dengan ketentuan yang berlaku. Proses ini mencakup tata cara pengajuan pengunduran diri serta langkah-langkah yang harus dilakukan oleh Perseroan, dengan ketentuan sebagai berikut:

1. Anggota Dewan Komisaris dapat mengajukan pengunduran diri dengan menyampaikan pemberitahuan tertulis kepada Perseroan. Selanjutnya, Perseroan wajib menyelenggarakan RUPS paling lambat 90 (sembilan puluh) hari sejak diterimanya surat pengunduran diri tersebut untuk memutuskan permohonan dimaksud.

MECHANISM FOR RESIGNATION AND DISMISSAL OF THE BOARD OF COMMISSIONERS

The mechanism for the resignation and dismissal of members of the Board of Commissioners are regulated in accordance with applicable regulations. This process includes the procedure to submit a resignation as well as the steps that must be taken by the Company, subject to the following provisions:

1. A member of the Board of Commissioners may submit a resignation by providing written notice to the Company. Subsequently, the Company is required to convene a General Meeting of Shareholders (GMS) no later than 90 (ninety) days from the receipt of the resignation letter to decide on the said request.

2. Apabila Perseroan tidak menyelenggarakan RUPS dalam jangka waktu tersebut, maka pengunduran diri anggota Dewan Komisaris dinyatakan sah dengan sendirinya tanpa memerlukan persetujuan RUPS.
3. Dalam hal pengunduran diri menyebabkan jumlah anggota Dewan Komisaris menjadi kurang dari tiga orang, pengunduran diri tersebut dinyatakan efektif setelah RUPS menetapkan pengangkatan anggota Dewan Komisaris yang baru sehingga memenuhi ketentuan jumlah minimum.
4. Sebelum pengunduran diri berlaku efektif, anggota Dewan Komisaris yang bersangkutan tetap wajib melaksanakan tugas dan tanggung jawabnya sesuai Anggaran Dasar dan ketentuan peraturan perundang-undangan.
5. Anggota Dewan Komisaris yang mengundurkan diri tetap dapat dimintakan pertanggungjawaban atas pelaksanaan tugasnya dalam RUPS Tahunan berikutnya.
6. Perseroan wajib melakukan keterbukaan informasi kepada publik dan menyampaikan laporan kepada Otoritas Jasa Keuangan paling lambat sebelum dimulainya sesi perdagangan Bursa Efek pada hari kerja berikutnya atas:
   a. Diterimanya surat pengunduran diri anggota Dewan Komisaris; dan
   b. Hasil penyelenggaraan RUPS terkait pengunduran diri tersebut.

PENILAIAN KINERJA KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

Dalam mendukung pelaksanaan fungsi pengawasan, Dewan Komisaris dibantu oleh sejumlah komite penunjang yang memiliki mandat dan ruang lingkup kerja yang jelas. Setiap komite menjalankan tugasnya berdasarkan pedoman kerja yang telah ditetapkan, sehingga peran pengawasan dapat dilaksanakan secara terstruktur, fokus, dan efektif. Komite-komite yang berada di bawah koordinasi Dewan Komisaris meliputi Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi.

2. If the Company fails to convene the GMS within the specified period, the resignation of the Board of Commissioners member shall be deemed valid automatically without requiring GMS approval.

3. In the event that the resignation results in the number of Board of Commissioners members to be less than three, such resignation shall be deemed effective after the GMS resolves to appoint a new Board of Commissioners member to meet the minimum number requirement.
4. Prior to the resignation taking effect, the relevant member of the Board of Commissioners remains obligated to perform their duties and responsibilities in accordance with the Articles of Association and applicable laws and regulations.
5. Members of the Board of Commissioners who resign may still be held accountable for the performance of their duties at the next Annual General Meeting.
6. The Company is required to disclose information to the public and submit a report to the Financial Services Authority no later than before the start of the Stock Exchange trading session on the next business day regarding:
   a. The receipt of the resignation letter from the Board of Commissioners member; and
   b. The results of the General Meeting of Shareholders regarding said resignation.

PERFORMANCE EVALUATION OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

To support the performance of its supervisory function, the Board of Commissioners is assisted by several supporting committees with clear mandates and scopes of work. Each committee carries out its duties based on established guidelines, ensuring that the supervisory role is performed in a structured, focused, and effective manner. The committees under the Board of Commissioners' coordination include the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee.

Komite Audit
Audit Committee

Komite Audit memiliki peran penting dalam memastikan efektivitas sistem pengendalian internal, penerapan manajemen risiko, pelaksanaan fungsi audit internal, serta keandalan proses pelaporan keuangan. Berdasarkan evaluasi Dewan Komisaris, Komite Audit dinilai telah melaksanakan tugas dan tanggung jawabnya secara optimal. Penilaian tersebut didasarkan pada beberapa aspek utama, yaitu:

1. Tingkat efektivitas Komite Audit dalam menjalankan fungsi dan perannya; serta
2. Pemahaman dan penguasaan anggota Komite Audit terhadap berbagai isu dan permasalahan yang dihadapi Bank, termasuk kualitas kontribusi dalam penyusunan laporan serta rekomendasi penyelesaiannya.

The Audit Committee plays a crucial role in ensuring the effectiveness of the internal control system, the implementation of risk management, the execution of internal audit functions, and the reliability of financial reporting processes. Based on the Board of Commissioners' evaluation, the Audit Committee is considered to have carried out its duties and responsibilities optimally. This assessment is based on several key aspects, as follows:

1. The level of effectiveness of the Audit Committee in performing its functions and roles; and
2. The Audit Committee members' understanding and mastery of various issues and challenges faced by the Bank, including the quality of their contributions to the preparation of reports and recommendations for their resolution.

Komite Pemantau Risiko
Risk Monitoring Committee

Komite Pemantau Risiko berfungsi membantu Dewan Komisaris dalam melakukan pengawasan terhadap penerapan manajemen risiko di Bank. Berdasarkan penilaian Dewan Komisaris, Komite ini telah menjalankan tugasnya dengan baik. Evaluasi kinerja Komite Pemantau Risiko dilakukan dengan mempertimbangkan:

1. Tingkat kehadiran dan partisipasi aktif anggota dalam rapat;
2. Kualitas rekomendasi yang disampaikan kepada Dewan Komisaris; dan
3. Ketepatan waktu dalam menyampaikan laporan hasil pengawasan.

The Risk Monitoring Committee assists the Board of Commissioners in supervising the implementation of risk management at the Bank. Based on the Board of Commissioners' evaluation, this Committee has performed its duties well. The evaluation of the Risk Monitoring Committee's performance was conducted by considering:

1. The level of attendance and active participation of members in meetings;
2. The quality of recommendations submitted to the Board of Commissioners; and
3. Timeliness in submitting oversight reports.

Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee

Komite Nominasi dan Remunerasi bertanggung jawab dalam membantu Dewan Komisaris menjalankan fungsi terkait proses nominasi serta penetapan kebijakan remunerasi bagi anggota Direksi dan Dewan Komisaris. Berdasarkan hasil evaluasi, Dewan Komisaris menilai bahwa Komite Nominasi dan Remunerasi telah melaksanakan tugasnya dengan baik, dengan mempertimbangkan beberapa kriteria berikut:

1. Kehadiran dan keterlibatan aktif dalam rapat;
2. Rekomendasi yang disusun dan disampaikan kepada Dewan Komisaris; serta
3. Ketepatan waktu dalam penyampaian laporan hasil pelaksanaan tugas.

The Nomination and Remuneration Committee is responsible for assisting the Board of Commissioners in performing functions related to the nomination process and the establishment of remuneration policies for members of the Board of Directors and the Board of Commissioners. Based on the evaluation results, the Board of Commissioners considers that the Nomination and Remuneration Committee has performed its duties well, taking into account the following criteria:

1. Attendance and active engagement in meetings;
2. Recommendations prepared and submitted to the Board of Commissioners; and
3. Timeliness in submitting reports on the results of task implementation.

Penilaian Kinerja Dewan Komisaris

Performance Evaluation of the Board of Commissioners

Penilaian atas kinerja Dewan Komisaris dilakukan melalui serangkaian prosedur yang dirancang untuk memastikan pelaksanaan fungsi pengawasan berjalan secara efektif dan akuntabel. Proses penilaian tersebut dilakukan dengan menggunakan dua metode utama, sebagaimana dijelaskan dalam tabel berikut:

The evaluation of the Board of Commissioners' performance is conducted through a series of procedures designed to ensure that the supervisory function is carried out effectively and accountably. This evaluation process is conducted using two key methods, as explained in the following table:

Penilaian Kinerja Dewan Komisaris oleh RUPS Performance Assessment of the Board of Commissioners by the GMS	**Penilaian Kinerja Dewan Komisaris dengan Metode Self Assessment GCG** Board of Commissioners Performance Assessment with GCG Self-Assessment Method
Pemegang Saham mengevaluasi kinerja Dewan Komisaris setiap tahun melalui Rapat Umum Pemegang Saham (RUPS). Penilaian ini dilakukan berdasarkan tugas dan tanggung jawab yang diatur dalam peraturan perundang-undangan, Anggaran Dasar Perusahaan, serta amanat Pemegang Saham. Shareholders evaluate the performance of the Board of Commissioners every year through the General Meeting of Shareholders (GMS). This assessment is carried out based on the duties and responsibilities stipulated in laws and regulations, the Company's Articles of Association, and the Shareholders' mandate. Pelaksanaan penilaian kinerja Dewan Komisaris dilakukan dengan menyampaikan laporan kinerja kepada Pemegang Saham melalui RUPS. The Board of Commissioners' performance assessment is carried out by submitting a performance report to the Shareholders through the GMS.	Kinerja Dewan Komisaris dievaluasi secara rutin setiap tahun melalui metode self assessment. Penilaian ini mencakup evaluasi atas kompetensi dan capaian kinerja selama satu tahun. The performance of the Board of Commissioners is evaluated regularly every year through a self-assessment method. This assessment includes an evaluation of competencies and performance achievements for one year.

Kriteria Evaluasi Kinerja Dewan Komisaris:
Board of Commissioners' Performance Evaluation Criteria:

Penilaian terhadap kinerja anggota Dewan Komisaris didasarkan pada sejumlah aspek, antara lain:
The performance assessment of members of the Board of Commissioners is based on a number of aspects, including:

1. Kehadiran dalam Rapat Dewan Komisaris dan rapat dengan komite terkait.
   Attendance at Board of Commissioners meetings and meetings with related committees.
2. Kontribusi dalam melaksanakan pengawasan terhadap Perseroan.
   Contribution to the supervision of the Company.
3. Keterlibatan dalam penugasan khusus.
   Involvement in special assignments.
4. Komitmen untuk memajukan kepentingan Perusahaan.
   Commitment to developing the Company's interests.
5. Kepatuhan terhadap peraturan perundang-undangan dan kebijakan Perusahaan yang berlaku.
   Compliance with applicable laws and regulations and Company policies.

Self Assessment GCG dilakukan berdasarkan kriteria yang ditetapkan dalam SE OJK No. 13/SEOJK.03/2017 Tahun 2017 mengenai Penerapan Tata Kelola Bagi Bank Umum. Aspek yang menjadi fokus dalam penilaian mencakup:
The GCG Self-Assessment is carried out based on the criteria set forth in OJK Circular Letter No. 13/SEOJK.03/2017 of 2017 concerning the Implementation of Governance for Commercial Banks. The focus of the assessment includes the following aspects:

1. Evaluasi Pribadi.
   Personal Evaluation.
2. Evaluasi Kompetensi.
   Competency Evaluation.
3. Kinerja Komite-Komite Dewan Komisaris dan rekomendasi perbaikan yang diperlukan (bila ada).
   Performance of the Committees under the Board of Commissioners and recommendations for necessary improvements (if any).
4. Efektivitas Pelaksanaan Tanggung Jawab dan Proses Kerja Dewan Komisaris.
   Effectiveness of the Implementation of Responsibilities and Work Processes of the Board of Commissioners.
5. Efektivitas Rapat Dewan Komisaris.
   Effectiveness of the Board of Commissioners Meeting.

Penilaian Kinerja Dewan Komisaris oleh RUPS Performance Assessment of the Board of Commissioners by the GMS	**Penilaian Kinerja Dewan Komisaris dengan Metode Self Assessment GCG** Board of Commissioners Performance Assessment with GCG Self-Assessment Method
Pihak yang Melakukan Assessment Party Conducting the Assessment	
Penilaian atas kinerja Dewan Komisaris dilakukan oleh Pemegang Saham melalui mekanisme RUPS. The assessment of the Board of Commissioners' performance is carried out by the Shareholders through the GMS mechanism	Self Assessment GCG dilaksanakan oleh tim internal Bank. GCG self-assessment is conducted by the Bank's internal team.
Hasil Penilaian Kinerja Dewan Komisaris Results of the Board of Commissioners' Performance Assessment	
Sebagai bagian dari pengurus Bank, anggota Dewan Komisaris – wajib memenuhi standar integritas, kompetensi, dan reputasi keuangan yang ditetapkan. Selain itu, mereka juga diwajibkan untuk lulus dalam Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) sesuai dengan ketentuan POJK No. 27/ POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. As part of the Bank's management, members of the Board of Commissioners are required to meet established standards of integrity, competence, and financial reputation. In addition, they are also required to pass the Fit and Proper Test in accordance with the provisions of POJK No. 27/POJK.03/2016 concerning Fit and Proper Test for Main Parties of Financial Services Institutions. Seluruh anggota Dewan Komisaris MNC Bank telah mengikuti proses penilaian fit and proper dengan hasil yang baik. Mereka dinyatakan lulus tanpa catatan dan telah memperoleh persetujuan dari Bank Indonesia. Hal ini mencerminkan bahwa setiap anggota Dewan Komisaris memiliki integritas, kompetensi, serta reputasi keuangan yang sesuai dengan persyaratan yang berlaku. All members of the MNC Bank Board of Commissioners have passed the fit and proper assessment process with good results without any issues and have obtained approval from Bank Indonesia. This shows that each member of the Board of Commissioners has the integrity, competence, and financial reputation in accordance with the applicable requirements	

Komisaris Independen
Independent Commissioner

Komisaris Independen merupakan anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, maupun hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lainnya, pemegang saham pengendali, atau pihak lain yang memiliki keterkaitan dengan Bank. Kondisi ini memungkinkan Komisaris Independen menjalankan fungsi pengawasan secara objektif dan bebas dari benturan kepentingan.

Mengacu pada POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Bank wajib memiliki Komisaris Independen paling sedikit 50% dari total anggota Dewan Komisaris. Pada tahun 2025, MNC Bank telah memenuhi ketentuan tersebut dengan memiliki 2 Komisaris Independen dari total 3 anggota Dewan Komisaris, atau setara dengan 66,67%.

KRITERIA PENETAPAN KOMISARIS INDEPENDEN

Persyaratan pengangkatan Komisaris Independen pada prinsipnya harus memenuhi kriteria yang sama dengan Komisaris non-Independen. Selain itu, terdapat persyaratan tambahan sebagaimana diatur dalam POJK No. 33/POJK.04/2014 yang wajib dipenuhi untuk memastikan independensi dan integritas yang bersangkutan. Rincian kriteria tersebut disajikan dalam tabel berikut:

Independent Commissioner is a member of the Board of Commissioners who has no financial, managerial, share ownership, or family ties with members of the Board of Directors, other members of the Board of Commissioners, controlling shareholders, or other parties affiliated with the Bank. This ensures that the Independent Commissioner can perform supervisory functions objectively and free from conflicts of interest.

Pursuant to POJK No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks, a Bank is required to have Independent Commissioners representing at least 50% of the total members of the Board of Commissioners. In 2025, MNC Bank has met this requirement by having 2 Independent Commissioners out of a total of 3 members of the Board of Commissioners, or equivalent to 66.67%.

INDEPENDENT COMMISSIONER APPOINTMENT CRITERIA

In principle, the appointment of Independent Commissioners requires the same criteria as for non-Independent Commissioners. However, there are additional requirements as stipulated in POJK No. 33/POJK.04/2014 that must be met to ensure the independency and integrity of the appointees. The details of these criteria are presented in the following table:

Kriteria Criteria	**Komisaris Independen** Independent Commissioner	
	Ponky Nayarana Pudijanto	**Frederikus P. Weoseke**
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan atau mengawasi kegiatan Bank dalam waktu 1 (satu) tahun terakhir kecuali untuk pengangkatan kembali sebagai Komisaris Independen Bank pada periode berikutnya Not being a person who has worked for or had the authority and responsibility to plan, lead, control, or supervise the activities of the Bank within the last 1 (one) year, except for reappointment as an Independent Commissioner of the Bank in the following period	✓	✓
Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak- pihak yang mempunyai hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen tidak dapat menjadi Komisaris Independen pada Bank yang bersangkutan sebelum menjalani masa tunggu (cooling off) selama 1 (satu) tahun Former members of the Board of Directors or Executive Officers of the Bank, or parties with relationships with the Bank, which may affect their ability to act independently, cannot become Independent Commissioners of the relevant Bank before undergoing a cooling-off period of 1 (one) year	✓	✓
Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank Not owning shares, directly or indirectly, in the Bank	✓	✓
Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi atau pemegang saham utama Bank Not having an affiliate relationship with the Bank, members of the Board of Commissioners, members of the Board of Directors, or major shareholders of the Bank	✓	✓
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Not having a direct or indirect business relationship related to the Bank's business activities	✓	✓
Dilarang merangkap jabatan sebagai Pejabat Publik Prohibited from holding a position as a Public Office	✓	✓

Direksi
Board of Directors

Direksi merupakan organ Perseroan yang memegang peran utama dalam pengelolaan perusahaan agar selaras dengan visi, misi, serta tujuan strategis yang telah ditetapkan. Selain bertanggung jawab atas pengurusan operasional, Direksi juga mewakili Perseroan, baik di dalam maupun di luar pengadilan, sesuai dengan ketentuan yang diatur dalam Anggaran Dasar.

Dalam menjalankan tugasnya, setiap anggota Direksi dituntut untuk mencurahkan perhatian, tenaga, dan dedikasi secara penuh. Direksi wajib mematuhi Anggaran Dasar, peraturan perundang-undangan yang berlaku, serta menerapkan prinsip tata kelola perusahaan yang baik, mencakup profesionalisme, efisiensi, transparansi, kemandirian, akuntabilitas, pertanggungjawaban, dan kewajaran.

Setiap keputusan dan tindakan Direksi harus dilandasi itikad baik, kehati-hatian, serta rasa tanggung jawab yang tinggi, dengan memastikan seluruh pelaksanaan tugas senantiasa berada dalam koridor hukum yang berlaku.

DASAR HUKUM

Fungsi, peran, dan kewenangan Direksi MNC Bank berlandaskan pada ketentuan hukum dan regulasi berikut:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, sebagaimana terakhir diubah dengan Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan (UUPT);
2. POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik
3. POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum; dan
4. Anggaran Dasar terakhir PT Bank MNC Internasional Tbk.

PEDOMAN KERJA / PIAGAM DIREKSI

Sebagai acuan pelaksanaan tugas, MNC Bank telah menetapkan Pedoman Kerja Direksi yang berlaku sejak Februari 2024. Pedoman ini mengatur secara komprehensif tata cara Direksi dalam menjalankan fungsi pengurusan Perseroan, yang meliputi:

1. Tugas, tanggung jawab, dan pelaporan;
2. Kewajiban Direksi;
3. Ketentuan rangkap jabatan;
4. Mekanisme pengangkatan dan pemberhentian;
5. Masa jabatan Direksi;
6. Penilaian kinerja;
7. Remunerasi anggota Direksi;
8. Pelaporan pelanggaran;
9. Nilai-nilai Perseroan; dan
10. Etika kerja Direksi.

The Board of Directors is the Company's organ that plays a key role in managing the Company in accordance with its established vision, mission, and strategic objectives. Apart from being responsible for operational management, the Board of Directors also represents the Company, both inside and outside of court, in accordance with the provisions set forth in the Articles of Association.

In carrying out their duties, each member of the Board of Directors is required to devote their full attention, energy, and dedication. The Board of Directors must comply with the Articles of Association, applicable laws and regulations, and apply the principles of good corporate governance, including professionalism, efficiency, transparency, independence, accountability, responsibility, and fairness.

Every decision and action of the Board of Directors must be based on good faith, prudence, and a high sense of responsibility, ensuring that the performance of all duties remains within the boundaries of applicable law.

LEGAL BASIS

The functions, roles, and authorities of the Board of Directors of MNC Bank are based on the following legal provisions and regulations:

1. Law No. 40 of 2007 on Limited Liability Companies, as last amended by Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector (UUPT);
2. OJK Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies;
3. OJK Regulation No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks; and
4. The latest Articles of Association of PT Bank MNC Internasional Tbk.

BOARD OF DIRECTORS MANUAL / CHARTER

As a reference for the performance of duties, MNC Bank has established the Board of Directors Charter effective as of February 2024. This charter comprehensively regulates the procedures for the Board of Directors in carrying out the Company's management functions, including:

1. Duties, responsibilities, and reporting;
2. Obligations of the Board of Directors;
3. Provisions on concurrent positions;
4. Mechanisms for appointment and dismissal;
5. Term of office of the Board of Directors;
6. Performance evaluation;
7. Remuneration of the Board Directors;
8. Reporting of violations;
9. Company values; and
10. Board of Directors' code of conduct.

Pedoman ini menjadi landasan penting untuk memastikan Direksi menjalankan perannya secara konsisten, profesional, dan sejalan dengan prinsip tata kelola yang baik.

KRITERIA DIREKSI:
Pedoman Kerja Direksi Tahun 2025 mengatur secara rinci persyaratan yang harus dipenuhi dalam pengangkatan anggota Direksi. Ketentuan tersebut mencakup aspek integritas, reputasi atau kelayakan keuangan, serta kompetensi yang diperlukan untuk mendukung pengelolaan Bank secara sehat dan berkelanjutan.

a. Persyaratan Umum
Calon anggota Direksi wajib memenuhi persyaratan sebagaimana diatur dalam peraturan perundang-undangan, yang meliputi integritas, reputasi atau kelayakan keuangan, serta kompetensi yang memadai.

Persyaratan integritas mengharuskan calon anggota Direksi untuk:
1. Memiliki akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Memiliki komitmen untuk mematuhi peraturan perundang-undangan serta mendukung kebijakan Otoritas Jasa Keuangan;
4. Tidak termasuk dalam pihak yang dilarang untuk menjabat sebagai anggota Direksi;
5. Tidak pernah dijatuhi hukuman pidana yang merugikan keuangan negara dan/atau berkaitan dengan sektor keuangan dalam jangka waktu lima tahun sebelum pengangkatan;
6. Tidak sedang dikenakan sanksi penilaian ulang dengan status tidak lulus dan/atau tercantum dalam daftar tidak lulus; serta
7. Memiliki komitmen untuk mendukung pengembangan Bank yang sehat dan berkelanjutan.

Persyaratan reputasi atau kelayakan keuangan mensyaratkan bahwa calon anggota Direksi:

1. Tidak memiliki kredit dan/atau pembiayaan bermasalah serta tidak pernah dinyatakan pailit; dan
2. Tidak pernah menjabat sebagai pemegang saham, anggota Direksi, dan/atau anggota Dewan Komisaris yang terbukti bersalah menyebabkan suatu perusahaan dinyatakan pailit dalam kurun waktu lima tahun terakhir sebelum pencalonan.

This manual serves as a crucial foundation to ensure the Board of Directors performs its role consistently, professionally, and in accordance with the principles of good corporate governance.

BOARD OF DIRECTORS CRITERIA:
The 2025 Board of Directors Manual regulates in detail the requirements that must be met for the appointment of Board of Directors members. These provisions cover aspects of integrity, reputation or financial fitness, as well as the competencies required to support the sound and sustainable management of the Bank.

a. General Requirements
Candidates for the Board of Directors must meet the requirements as stipulated in laws and regulations, which include integrity, reputation or financial fitness, and adequate competence.

The integrity requirements require prospective members of the Board of Directors to:
1. Possess good character, morals, and integrity;
2. Capable of performing legal acts;
3. Committed to complying with laws and regulations and supporting the policies of the Financial Services Authority;
4. Not listed as a party prohibited from serving as a member of the Board of Directors;
5. Never have been convicted of a criminal offense causing financial loss to the state and/or related to the financial sector within five years prior to appointment;
6. Not currently subject to a re-evaluation sanction with a failing status and/or listed on the list of those who have failed; and
7. Committed to supporting the healthy and sustainable development of the Bank.

Reputational or financial eligibility requirements stipulate that prospective members of the Board of Directors:
1. Has no bad credit and/or financing issues and has never been declared bankrupt; and
2. Has never served as a shareholder, member of the Board of Directors, and/or member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt within the five-year period prior to nomination.

Persyaratan kompetensi mengharuskan calon anggota Direksi untuk memiliki:

1. Pengetahuan yang memadai dan relevan di bidang perbankan sesuai dengan jabatan yang akan diemban, termasuk pemahaman terhadap regulasi, kegiatan operasional bank umum, serta manajemen risiko;
2. Pengalaman dan keahlian di bidang perbankan dan/atau keuangan, termasuk namun tidak terbatas pada bidang operasional, pemasaran, akuntansi, audit, perkreditan, pendanaan, pasar modal, atau pengawasan lembaga jasa keuangan;
3. Kemampuan dalam pengelolaan strategis untuk mengembangkan Bank yang sehat, termasuk kemampuan mengantisipasi perkembangan dunia usaha dan perekonomian serta menerjemahkan visi dan misi Bank ke dalam kebijakan operasional;
4. Pemahaman mengenai tugas dan tanggung jawab entitas utama serta kegiatan usaha dan risiko utama dalam konglomerasi keuangan; dan
5. Kepemilikan sertifikasi manajemen risiko serta sertifikasi profesi lainnya sesuai dengan ketentuan POJK Tata Kelola dan POJK Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum.

b. Pernyataan Pemenuhan Persyaratan

Setiap anggota Direksi wajib membuat surat pernyataan yang menyatakan pemenuhan persyaratan pada saat pengangkatan dan selama masa jabatan, yang mencakup ketentuan sebagai berikut:

1. Memiliki akhlak, moral, dan integritas yang baik;
2. Cakap dalam melakukan perbuatan hukum;
3. Dalam jangka waktu lima tahun sebelum pengangkatan dan selama menjabat:
4. Tidak pernah dinyatakan pailit;
5. Tidak pernah menjadi anggota Direksi dan/atau Dewan Komisaris yang terbukti bersalah menyebabkan suatu perusahaan dinyatakan pailit;
6. Tidak pernah dijatuhi hukuman pidana yang merugikan keuangan negara dan/atau berkaitan dengan sektor keuangan; dan
7. Tidak pernah menjadi anggota Direksi dan/atau Dewan Komisaris yang selama masa jabatannya:
8. Tidak menyelenggarakan RUPS Tahunan;
9. Pertanggungjawabannya sebagai anggota Direksi dan/atau Dewan Komisaris tidak diterima oleh RUPS atau tidak menyampaikan pertanggungjawaban kepada RUPS;

Competency requirements of prospective members of the Board of Directors:

1. Sufficient and relevant knowledge in the banking sector commensurate with the position to be held, including an understanding of regulations, commercial bank operations, and risk management;
2. Experience and expertise in the banking and/or financial sector, including but not limited to operations, marketing, accounting, auditing, credit, funding, capital markets, or the supervision of financial services institutions;
3. Strategic management capabilities to develop a sound Bank, including the ability to anticipate developments in the business world and the economy and to translate the Bank's vision and mission into operational policies;
4. Understanding of the duties and responsibilities of the primary entity, as well as the core business activities and major risks within a financial conglomerate; and
5. Ownership of risk management certification and other professional certifications in accordance with the provisions of the OJK Regulation on Corporate Governance and the OJK Regulation on Risk Management Certification for Human Resources of Commercial Banks.

b. Statement of Compliance with Requirements

Each member of the Board of Directors must submit a written statement declaring compliance with the requirements at the time of appointment and throughout their term of office, which includes the following provisions:

1. Possess good character, morals, and integrity;
2. Capable of performing legal acts;
3. Within a period of five years prior to appointment and during their tenure:
4. Have never been declared bankrupt;
5. Have never served as a member of the Board of Directors and/or Board of Commissioners who was found guilty of causing a company to be declared bankrupt;
6. Have never been convicted of a criminal offense that caused financial loss to the state and/or is related to the financial sector; and
7. Have never served as a member of the Board of Directors and/or Board of Commissioners who, during their term of office:
8. Failed to convene an Annual General Meeting of Shareholders;
9. Failed to have their accountability as a member of the Board of Directors and/or Board of Commissioners accepted by the General Meeting of Shareholders or failed to submit an accountability report to the General Meeting of Shareholders;

10. Menyebabkan perusahaan yang memiliki izin, persetujuan, atau pendaftaran dari OJK tidak memenuhi kewajiban penyampaian laporan tahunan dan/atau laporan keuangan kepada OJK.
11. Memiliki komitmen untuk mematuhi seluruh ketentuan peraturan perundang-undangan yang berlaku; dan
12. Memiliki kemampuan, pengetahuan, pengalaman, dan/atau keahlian yang sesuai dengan kebutuhan dan kompleksitas usaha Bank.

c. Dokumentasi Pernyataan
Surat pernyataan sebagaimana dimaksud pada huruf b wajib disampaikan oleh setiap anggota Direksi untuk diteliti, diverifikasi, dan didokumentasikan oleh Bank sebagai bagian dari penerapan tata kelola perusahaan.

d. Pengalaman Jabatan
Mayoritas anggota Direksi diwajibkan memiliki pengalaman kerja paling singkat lima tahun di bidang operasional perbankan dan setidaknya pernah menduduki jabatan sebagai pejabat eksekutif Bank.

e. Hubungan Keluarga
Anggota Direksi dilarang memiliki hubungan keluarga sedarah sampai dengan derajat kedua, baik secara langsung maupun melalui garis ke samping, serta hubungan semenda dengan anggota Direksi lainnya atau anggota Dewan Komisaris.

f. Kepemilikan Saham
Kepemilikan saham oleh anggota Direksi, baik secara individu maupun bersama-sama, termasuk yang berasal dari pemberian bonus dan/atau tantiem dalam bentuk saham, tidak boleh mengakibatkan penguasaan saham mencapai 25% (dua puluh lima persen) atau lebih dari modal disetor Bank.

g. Ketentuan Kepemilikan Saham Tertentu
Kepemilikan saham oleh Direktur Utama atau Direktur yang membawahi fungsi kepatuhan yang diperoleh melalui pemberian bonus, tantiem, program kepemilikan saham untuk manajemen, dan/atau program kepemilikan saham untuk karyawan pada perusahaan pemegang saham pengendali dan/atau pengendali terakhir Bank tidak diperhitungkan dalam penilaian independensi terhadap pemegang saham pengendali, sepanjang memenuhi ketentuan berikut:
» Kepemilikan saham tersebut merupakan kebijakan dari pemegang saham pengendali dan/atau pengendali terakhir Bank, bukan atas inisiatif Direktur Utama atau Direktur yang membawahi fungsi kepatuhan;
» Kepemilikan saham tersebut tidak dimaksudkan untuk diperdagangkan; dan

10. Caused a company holding a license, approval, or registration from the OJK to fail to fulfill its obligation to submit annual reports and/or financial statements to the OJK.
11. Committed to complying with all applicable laws and regulations; and
12. Possess the capabilities, knowledge, experience, and/or expertise appropriate to the needs and complexity of the Bank's business.

c. Documentation of the Statement
The statement referred to in subparagraph (b) must be submitted by each member of the Board of Directors to be reviewed, verified, and documented by the Bank as part of the implementation of corporate governance.

d. Professional Experience
The majority of the Board of Directors members must have at least five years of work experience in banking operations and must have previously held a position as an executive officer of the Bank.

e. Family Relationships
Members of the Board of Directors are prohibited from having blood relationships up to the second degree, whether directly or indirectly, as well as in-law relationships with other members of the Board of Directors or members of the Board of Commissioners.

f. Share Ownership
Share ownership by members of the Board of Directors, whether individually or collectively, including shares received as bonuses and/or profit-sharing in the form of shares, must not result in shareholding reaching 25% (twenty-five percent) or more of the Bank's paid-in capital.

g. Provisions on Certain Share Ownership
Share ownership by the President Director or the Director overseeing compliance functions, obtained through bonuses, profit-sharing, management share ownership programs, and/or employee share ownership programs at the Bank's controlling shareholder and/or ultimate controlling entity, shall not be considered in the assessment of independence from the controlling shareholder, provided the following conditions are met:

» The share ownership is a policy of the controlling shareholder and/or ultimate controlling party of the Bank, not at the initiative of the President Director or the Director overseeing compliance functions;
» The share ownership is not intended for trading; and

» Yang bersangkutan wajib menyampaikan surat pernyataan yang menegaskan komitmen untuk tetap bertindak independen selama menjabat sebagai Direktur Utama atau Direktur yang membawahi fungsi kepatuhan, meskipun memiliki saham dari pemegang saham pengendali dan/atau pengendali terakhir Bank.

KETENTUAN MASA JABATAN

Pengaturan masa jabatan Direksi ditetapkan untuk menjaga kesinambungan kepemimpinan sekaligus memastikan kepatuhan terhadap ketentuan peraturan perundang-undangan yang berlaku. Ketentuan tersebut meliputi hal-hal sebagai berikut:

1. Anggota Direksi diangkat untuk jangka waktu tertentu dan dapat diangkat kembali. Masa jabatan dimulai sejak tanggal yang ditetapkan dalam RUPS dan berakhir pada penutupan RUPS Tahunan kelima setelah tanggal pengangkatan. Pengangkatan dinyatakan efektif setelah memperoleh persetujuan tertulis dari OJK sesuai ketentuan yang berlaku.

2. Masa jabatan anggota Direksi berakhir secara otomatis apabila yang bersangkutan:
   » Mengajukan pengunduran diri;
   » Dinyatakan pailit atau dikenai pengampuan berdasarkan putusan pengadilan;
   » Tidak lagi memenuhi persyaratan peraturan perundang-undangan;
   » Meninggal dunia; atau
   » Diberhentikan berdasarkan keputusan RUPS.

3. Anggota Direksi dapat mengundurkan diri sebelum berakhirnya masa jabatan dengan menyampaikan permohonan tertulis kepada Bank paling lambat 90 (sembilan puluh) hari kalender sebelum tanggal efektif pengunduran diri.
4. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri tersebut paling lambat 90 (sembilan puluh) hari sejak diterimanya permohonan.
5. Apabila dalam jangka waktu tersebut Bank tidak menyelenggarakan RUPS, maka pengunduran diri anggota Direksi dinyatakan sah tanpa memerlukan persetujuan RUPS.
6. Hingga pengunduran diri berlaku efektif, anggota Direksi yang bersangkutan tetap bertanggung jawab melaksanakan tugas dan kewajibannya sesuai Anggaran Dasar serta peraturan perundang-undangan yang berlaku.

» The relevant party must submit a written statement affirming their commitment to remain independent while serving as Chief Executive Officer or Director overseeing compliance functions, even if they hold shares from the controlling shareholder and/or ultimate controlling party of the Bank.

TERM OF OFFICE

Regulations regarding the term of office of the Board of Directors are established to ensure continuity of leadership while ensuring compliance with applicable laws and regulations. These provisions include the following:

1. Members of the Board of Directors are appointed for a fixed term and may be reappointed. The term of office begins on the date set by the General Meeting of Shareholders (GMS) and ends at the close of the fifth Annual General Meeting of Shareholders following the date of appointment. The appointment becomes effective upon obtaining written approval from the OJK in accordance with applicable regulations.
2. The term of office of a member of the Board of Directors automatically ends if the individual:
   » Submits a resignation;
   » Is declared bankrupt or placed under guardianship pursuant to a court decision;
   » No longer meets the requirements of applicable laws and regulations;
   » Passes away; or
   » Is dismissed based on a decision of the General Meeting of Shareholders.

3. A member of the Board of Directors may resign prior to the expiration of their term by submitting a written request to the Bank no later than 90 (ninety) calendar days before the effective date of resignation.

4. The Bank is required to convene a General Meeting of Shareholders to decide on such resignation request no later than 90 (ninety) days from the receipt of the request.
5. If the Bank fails to convene the GMS within the specified period, the resignation of the member of the Board of Directorsshall be deemed valid without requiring GMS approval.
6. Until the resignation takes effect, the relevant member of the Board remains responsible for performing their duties and obligations in accordance with the Articles of Association and applicable laws and regulations.

7. Dalam hal pengunduran diri mengakibatkan jumlah Direksi kurang dari tiga orang, pengunduran diri tersebut dinyatakan sah setelah mendapat persetujuan RUPS dan diangkatnya anggota Direksi baru untuk memenuhi jumlah minimum Direksi. Ketentuan ini tetap memperhatikan peraturan yang berlaku, serta tidak menghilangkan pertanggungjawaban anggota Direksi yang mengundurkan diri dalam RUPS Tahunan berikutnya.

8. Bank wajib mengumumkan pengunduran diri anggota Direksi kepada masyarakat dan melaporkannya kepada OJK paling lambat sebelum dimulainya sesi I perdagangan Bursa Efek pada hari kerja berikutnya setelah:
   - Diterimanya permohonan pengunduran diri; dan
   - Diselenggarakannya RUPS yang membahas pengunduran diri tersebut.
9. RUPS berwenang memberhentikan satu atau lebih anggota Direksi sebelum berakhirnya masa jabatan dengan menyebutkan alasan pemberhentian. Anggota Direksi yang diberhentikan diberikan kesempatan untuk hadir dan menyampaikan pembelaan dalam RUPS. Pemberhentian berlaku sejak penutupan RUPS, kecuali ditetapkan lain oleh RUPS.

10. Dewan Komisaris dapat memberhentikan sementara anggota Direksi dengan menyebutkan alasan pemberhentian sesuai ketentuan POJK.

11. Atas pemberhentian sementara tersebut, Dewan Komisaris wajib menyelenggarakan RUPS paling lambat 90 (sembilan puluh) hari sejak tanggal pemberhentian sementara. Apabila RUPS tidak diselenggarakan atau tidak menghasilkan keputusan, maka pemberhentian sementara tersebut dinyatakan batal.

12. Bank juga berkewajiban menyampaikan keterbukaan informasi kepada masyarakat dan melaporkannya kepada OJK paling lambat 2 (dua) hari kerja setelah:
   - Ditetapkannya keputusan pemberhentian sementara; dan
   - Diperolehnya hasil RUPS terkait pemberhentian sementara tersebut.

7. If the resignation results in the number of members of the Board of Directors being less than three, the resignation shall be deemed valid after obtaining the approval of the General Meeting of Shareholders and the appointment of a new member of the Board of Directors to meet the minimum membership requirement. This provision shall comply with applicable regulations and shall not relieve the resigning member of the Board of Directors of liability at the next Annual General Meeting of Shareholders.
8. The Bank is required to announce the resignation of a Board member to the public and report it to the OJK no later than before the start of the first trading session on the Stock Exchange on the next business day following:
   - The receipt of the resignation request; and
   - The holding of the GMS to discuss the resignation.
9. The General Meeting of Shareholders (GMS) has the authority to dismiss one or more members of the Board of Directors before the end of their term, by stating the reasons for the dismissal. The dismissed member of the Board of Directors is given the opportunity to attend and present a defense at the GMS. The dismissal takes effect upon the adjournment of the GMS, unless otherwise determined by the GMS.
10. The Board of Commissioners may temporarily dismiss a member of the Board of Directors by stating the reasons for the dismissal in accordance with POJK provisions.
11. Regarding the temporary dismissal, the Board of Commissioners is required to convene a General Meeting of Shareholders no later than 90 (ninety) days from the date of the temporary dismissal. If the General Meeting of Shareholders is not convened or does not result in a decision, the temporary dismissal shall be deemed null and void.
12. The Bank is also obligated to disclose information to the public and report it to the OJK no later than 2 (two) business days after:
   - The decision on the temporary dismissal; and
   - The results of the GMS regarding the temporary dismissal.

SUSUNAN, JUMLAH, KOMPOSISI, DAN DASAR PENGANGKATAN DIREKSI SEPANJANG TAHUN 2025

Jumlah, komposisi, kriteria, serta aspek independensi Direksi MNC Bank telah memenuhi ketentuan tata kelola sebagaimana diatur dalam Pasal 6 POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum serta SEOJK No. 13/SEOJK.03/2017. Ketentuan tersebut mensyaratkan bahwa jumlah anggota Direksi paling sedikit tiga orang dan tidak boleh lebih sedikit dari jumlah anggota Dewan Komisaris.

Seluruh anggota Direksi MNC Bank merupakan Warga Negara Indonesia dan berdomisili di Indonesia. Selain itu, tidak terdapat hubungan keluarga sampai dengan derajat kedua, baik secara langsung maupun melalui garis ke samping, antara sesama anggota Direksi maupun dengan anggota Dewan Komisaris.

STRUCTURE, NUMBER, COMPOSITION, AND BASIS FOR THE APPOINTMENT OF THE BOARD OF DIRECTORS THROUGHOUT 2025

The number, composition, criteria, and independency of MNC Bank's Board of Directors comply with the corporate governance provisions set forth in Article 6 of OJK Regulation No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks and SEOJK No. 13/SEOJK.03/2017. These provisions require that the Board of Directors consist of at least three members and must not be fewer in number than the members of the Board of Commissioners.

All members of MNC Bank's Board of Directors are Indonesian citizens and reside in Indonesia. Furthermore, there are no family relationships up to the second degree, either directly or indirectly, among members of the Board of Directors or with members of the Board of Commissioners.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Rita Montagna Siahaan	Presiden Direktur President Director	RUPS Tahunan tanggal 20 Juli 2022 Annual GMS on 20 July 2022
Denny Setiawan Hanubrata *)	Wakil Presiden Direktur Vice President Director	RUPS Tahunan tanggal 20 Juli 2022 Annual GMS on 20 July 2022
Hermawan	Direktur Director	RUPS Luar Biasa tanggal 26 Juni 2020 Extraordinary GMS June 26, 2020
Aris Palembangan	Direktur Director	RUPS Tahunan tanggal 20 Juli 2022 Annual GMS on 20 July 2022
Tiolina Tumanggor**)	Direktur Kepatuhan Compliance Director	RUPS Tahunan tanggal 25 Juni 2025 Annual GMS on 25 June 2025

* Sdr.Denny Setiawan Hanubrata mengundurkan diri efektif per tanggal 25 Juni 2025.
Mr. Denny Setiawan Hanubrata resigned effectively as of June 25, 2025

** Sdri. Tiolina Tumanggor efektif menjadi Direktur Kepatuhan per tanggal 25 Juni 2025
Mrs. Tiolina Tumanggor effectively served as Director of Compliance as of June 25, 2025

PENILAIAN KEMAMPUAN DAN KEPATUTAN

POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan mewajibkan pengurus lembaga keuangan, termasuk Direksi dan Dewan Komisaris, untuk memenuhi persyaratan kemampuan dan kepatutan dalam menjalankan tugas, fungsi, dan tanggung jawabnya.

Penilaian terhadap Direksi dilakukan melalui:

1. Evaluasi kinerja Direksi secara berkala oleh Komite Nominasi dan Remunerasi; dan
2. Pertanggungjawaban Direksi atas pelaksanaan tugas kepada pemegang saham melalui RUPS.

Seluruh anggota Direksi MNC Bank telah memperoleh persetujuan dari OJK untuk menjalankan tugas, fungsi, dan tanggung jawab sesuai keputusan RUPS.

FIT AND PROPER TEST

POJK No. 27/POJK.03/2016 on the Fit and Proper Test for Key Personnel of Financial Services Institutions requires the management of financial institutions, including the Board of Directors and the Board of Commissioners, to meet the fit and proper requirements in performing their duties, functions, and responsibilities.

The assessment of the Board of Directors is conducted through:

1. Periodic performance evaluations of the Board of Directors by the Nomination and Remuneration Committee; and
2. Accountability of the Board of Directors for the performance of duties to shareholders through the General Meeting of Shareholders (GMS).

All members of the MNC Bank's Board of Directors have obtained approval from the OJK to perform their duties, functions, and responsibilities in accordance with the GMS resolution.

KEPEMILIKAN SAHAM DIREKSI

Sesuai dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Pasal 21 Ayat 1, setiap anggota Direksi wajib mengungkapkan kepemilikan saham sebesar 5% (lima persen) atau lebih, baik pada Bank maupun pada bank dan perusahaan lain, di dalam maupun di luar negeri.

Adapun rincian kepemilikan saham anggota Direksi MNC Bank hingga akhir tahun 2025 disajikan dalam tabel berikut:

BOARD OF DIRECTORS' SHARE OWNERSHIP

In accordance with OJK Regulation No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks, Article 21 Paragraph 1, every member of the Board of Directors is required to disclose shareholdings of 5% (five percent) or more, whether in the Bank or in other banks and companies, both domestically and abroad.

The details of MNC Bank Board of Directors' share ownership as of the end of 2025 are presented in the following table:

Nama Name	MNC Bank	Bank Lain Other Banks	Lembaga Keuangan Non Bank Non-Bank Financial Institutions	Perusahaan Lain Other Companies
Rita Montagna Siahaan	-	-	-	-
Denny Setiawan Hanubrata *)	-	-	-	-
Hermawan	-	-	-	-
Tiolina Tumanggor **)	-	-	-	-
Aris Palembangan ***)	-	-	-	-

* Sdr. Denny Setiawan Hanubrata mengundurkan diri efektif per tanggal 25 Juni 2025.
Mr. Denny Setiawan Hanubrata resigned effectively as of June 25, 2025

** Sdri. Tiolina Tumanggor efektif menjadi Direktur Kepatuhan per tanggal 25 Juni 2025
Mrs. Tiolina Tumanggor effectively served as Director of Compliance as of June 25, 2025

*** Sdr. Aris Palembangan efektif menjadi Direktur setelah lulus penilaian kemampuan dan kepatutan Otoritas Jasa Keuangan (OJK).
Mr. Aris Palembangan effectively served as Director upon passing the Fit and Proper Test conducted by the Financial Services Authority (OJK).

RANGKAP JABATAN DIREKSI

Pedoman dan tata kerja Direksi MNC Bank mengatur larangan rangkap jabatan guna menjaga fokus, independensi, dan efektivitas pelaksanaan tugas. Ketentuan tersebut meliputi:

1. Anggota Direksi dilarang merangkap jabatan sebagai anggota Direksi, Dewan Komisaris, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain;

2. Pengecualian diberikan bagi Direksi yang bertanggung jawab atas pengawasan penyertaan Bank pada perusahaan anak, yang menjalankan fungsi sebagai anggota Dewan Komisaris pada perusahaan anak nonbank yang dikendalikan Bank, sepanjang tidak mengganggu pelaksanaan tugas utama sebagai Direksi.

Berdasarkan ketentuan tersebut, seluruh anggota Direksi MNC Bank tidak memiliki rangkap jabatan pada perusahaan atau institusi lain.

BOARD OF DIRECTORS' CONCURRENT POSITIONS

MNC Bank's Board of Directors guidelines and operating procedures prohibit concurrent positions to maintain focus, independence, and the effectiveness of duty performance. These provisions include:

1. Members of the Board of Directors are prohibited from holding concurrent positions as members of the Board of Directors, Board of Commissioners, or Executive Officers at other banks, companies, and/or institutions;
2. An exception is granted to members of the Board of Directors responsible for overseeing the Bank's investments in subsidiaries, who may serve as members of the Board of Commissioners at non-bank subsidiaries controlled by the Bank, provided such roles do not interfere with the performance of their primary duties as members of the Board of Directors.

In accordance with these provisions, all members of the MNC Bank Board of Directors do not hold concurrent positions at other companies or institutions.

HUBUNGAN AFILIASI DIREKSI

MNC Bank senantiasa menjunjung prinsip transparansi dalam mengelola potensi hubungan afiliasi Direksi. Sepanjang tahun 2025, tidak terdapat hubungan afiliasi antara anggota Direksi dengan anggota Dewan Komisaris, pemegang saham pengendali, maupun pihak lain yang dapat menimbulkan benturan kepentingan, sebagaimana diungkapkan dalam tabel berikut:

AFFILIATED RELATIONSHIPS

The Board of Directors of MNC Bank consistently upholds the principle of transparency in managing potential affiliated relationships of the Board of Directors. Throughout 2025, there were no affiliated relationships between members of the Board of Directors and members of the Board of Commissioners, controlling shareholders, or other parties that could give rise to conflicts of interest, as disclosed in the following table:

NAMA Name	**JABATAN** Position	**Hubungan Keuangan** Financial Affiliation						**Hubungan Keluarga** Familial Affiliation						**Hubungan Kepengurusan** Management Affiliation	
		Dewan Komisaris Board of Commissiones		**Direksi** Board of Directors		**Pemegang Saham** Shareholders		**Dewan Komisaris** Board of Commissioners		**Direksi** Board of Directors		**Pemegang Saham** Shareholders			
		Ya Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No
Rita Montagna Siahaan	Presiden Direktur President Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Denny Setiawan Hanubrata*)	Wakil Presiden Direktur Vice President Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Hermawan	Direktur Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Tiolina Tumanggor **)	Direktur Kepatuhan Compliance Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Aris Palembangan ***)	Direktur Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓

* Sdr.Denny Setiawan Hanubrata mengundurkan diri efektif per tanggal 25 Juni 2025.
Mr. Denny Setiawan Hanubrata resigned effectively as of June 25, 2025

** Sdri. Tiolina Tumanggor efektif menjadi Direktur Kepatuhan per tanggal 25 Juni 2025
Mrs. Tiolina Tumanggor effectively served as Director of Compliance as of June 25, 2025

*** Sdr. Aris Palembangan efektif menjadi Direktur setelah lulus penilaian kemampuan dan kepatutan Otoritas Jasa Keuangan (OJK).
Mr. Aris Palembangan effectively served as Director upon passing the Fit and Proper Test conducted by the Financial Services Authority (OJK).

TUGAS, KEWAJIBAN, DAN TANGGUNG JAWAB

Mengacu pada Pedoman Kerja Direksi, Direksi MNC Bank menjalankan peran strategis dalam pengelolaan dan pengurusan Bank secara menyeluruh. Tugas dan kewenangan tersebut mencakup:

Tugas Direksi

1. Direksi memikul tanggung jawab penuh atas pengelolaan dan kepengurusan Bank demi kepentingan Bank, sesuai dengan maksud dan tujuan sebagaimana tercantum dalam Anggaran Dasar.
2. Mengelola Bank berdasarkan kewenangan, tugas, dan tanggung jawab yang diatur dalam Anggaran Dasar serta ketentuan peraturan perundang-undangan yang berlaku.
3. Menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai dengan ketentuan hukum dan Anggaran Dasar Bank.

DUTIES, OBLIGATIONS, AND RESPONSIBILITIES

In accordance with the Board of Directors Manual, the Board of Directors of MNC Bank plays a strategic role in the overall management and administration of the Bank. These duties and authorities include:

Duties of the Board of Directors

1. The Board of Directors bears full responsibility for the management and administration of the Bank in the Bank's best interests, in accordance with the objectives and purposes set forth in the Articles of Association.
2. Managing the Bank in accordance with the authority, duties, and responsibilities stipulated in the Articles of Association as well as applicable laws and regulations.
3. Convening the Annual General Meeting of Shareholders and other General Meetings of Shareholders in accordance with legal provisions and the Bank's Articles of Association.

4. Menjalankan seluruh tugas dengan itikad baik, penuh tanggung jawab, dan menjunjung kepatuhan terhadap peraturan perundang-undangan serta Anggaran Dasar.
5. Menyusun rencana jangka pendek dan jangka panjang Bank, Rencana Kerja dan Anggaran Tahunan, serta rencana kerja lainnya berikut perubahannya, untuk diajukan kepada Dewan Komisaris guna memperoleh persetujuan, serta disampaikan kepada OJK dengan tetap memperhatikan ketentuan penerapan tata kelola bagi Bank Umum.
6. Merumuskan visi, misi, nilai-nilai, serta rencana strategis MNC Bank dalam bentuk rencana korporasi dan rencana bisnis.
7. Menyelenggarakan rapat Direksi secara berkala dengan frekuensi dan durasi yang memadai guna mendukung pengambilan keputusan yang efektif.
8. Menetapkan struktur organisasi Bank secara menyeluruh, termasuk pembagian tugas yang jelas pada setiap grup kerja.
9. Mengelola dan mengendalikan seluruh sumber daya Bank secara efektif dan efisien.
10. Menyusun serta memelihara daftar pemegang saham dan daftar kepemilikan saham anggota Direksi dan Dewan Komisaris beserta keluarga inti (suami/istri dan anak), baik pada Bank maupun perusahaan lain.
11. Mengembangkan sistem pengendalian internal dan manajemen risiko, memastikan fungsi audit internal berjalan di seluruh jenjang organisasi, serta menindaklanjuti temuan audit sesuai kebijakan dan arahan Dewan Komisaris.
12. Memperhatikan dan menyeimbangkan kepentingan yang wajar dari seluruh pemangku kepentingan Bank.
13. Menumbuhkan dan memastikan penerapan budaya kepatuhan secara konsisten di seluruh tingkatan organisasi dan aktivitas usaha Bank.
14. Menjamin terselenggaranya fungsi kepatuhan secara efektif di lingkungan Bank.

Tanggung Jawab Direksi

1. Direksi bertanggung jawab sepenuhnya atas pengurusan dan pengelolaan Bank dalam rangka menjalankan kegiatan usaha Bank.
2. Menyusun laporan pertanggungjawaban pengelolaan Bank dalam bentuk laporan tahunan yang memuat laporan keuangan, laporan kegiatan usaha, serta laporan penerapan tata kelola.
3. Menyampaikan laporan tahunan kepada RUPS setelah ditelaah oleh Dewan Komisaris, paling lambat enam bulan setelah tahun buku berakhir. Laporan tahunan wajib memperoleh persetujuan RUPS Tahunan, sedangkan laporan keuangan harus mendapatkan pengesahan dari RUPS Tahunan.
4. Pertanggungjawaban Direksi kepada RUPS merupakan wujud akuntabilitas atas pengelolaan Bank serta implementasi prinsip tata kelola perusahaan yang baik.

4. Performing all duties in good faith, with full responsibility, and upholding compliance with laws and regulations as well as the Articles of Association.
5. Developing the Bank's short-term and long-term plans, Annual Work Plans and Budgets, as well as other work plans and their amendments, to be submitted to the Board of Commissioners for approval, and submitted to the OJK while adhering to the governance requirements for Commercial Banks.
6. Formulating MNC Bank's vision, mission, values, and strategic plans in the form of corporate plans and business plans.
7. Holding regular Board of Directors meetings with adequate frequency and duration to support effective decision-making.
8. Establishing the Bank's overall organizational structure, including clear division of duties within each work group.
9. Managing and controlling all of the Bank's resources effectively and efficiently.
10. Compiling and maintaining a list of shareholders and a list of shareholdings of Board of Directors and Board of Commissioners members and their immediate family (spouse and children), both at the Bank and other companies.
11. Developing internal control and risk management systems, ensuring internal audit functions operate at all organizational levels, and following up on audit findings in accordance with the policies and directives of the Board of Commissioners.
12. Addressing and balancing the legitimate interests of all the Bank's stakeholders.
13. Fostering and ensuring the consistent application of a culture of compliance across all levels of the Bank's organization and business activities.
14. Ensuring the effective operation of compliance functions within the Bank.

Responsibilities of the Board of Directors

1. The Board of Directors is fully responsible for the management and administration of the Bank in the conduct of the Bank's business activities.
2. Preparing a report on the management of the Bank in the form of an annual report containing financial statements, a report on business activities, and a report on the implementation of corporate governance.
3. Submitting the annual report to the GMS after review by the Board of Commissioners, no later than six months after the fiscal year ends. The annual report must be approved by the Annual GMS, while the financial statements must be audited by the Annual GMS.
4. The Board of Directors' accountability to the GMS is a manifestation of accountability for the Bank's management and the implementation of good corporate governance principles.

TUGAS DAN TANGGUNG JAWAB MASING-MASING ANGGOTA DIREKSI

Pembagian tugas Direksi dilakukan secara jelas dan proporsional guna mendukung efektivitas pengelolaan Bank, dengan rincian sebagai berikut:

1. Rita Montagna Siahaan (Presiden Direktur dan Pjs Direktur Kepatuhan)
   Bertanggung jawab atas bidang Internal Audit, *Credit Review*, *Liabilities Product Development*, Operasional, *Corporate Funding*, dan Sekretaris Perusahaan.
2. Denny S. Hanubrata (Wakil Presiden Direktur)
   Bertanggung jawab atas bidang: SAM, Business & Development Monitoring, Linkage Business, Commercial & SME Business, Sales & Distribution, Credit Card Business. Beliau mengundurkan diri pada Juni 2025, dan digantikan oleh Lukito Adisubrata Suwardi, yang pada saat itu menjabat sebagai Chief Consumer Business Officer, dan diangkat menjadi Direktur Bisnis pada RUPSLB 12 Maret 2026.
3. Hermawan (Direktur)
   Bertanggung jawab atas pengelolaan *Finance Control*, *Treasury & Financial Institution*, Administrasi Kredit, serta Akuntansi dan Pelaporan.
4. Tiolina Tumanggor (Direktur Kepatuhan)
   Bertanggung jawab atas bidang Tata Kelola Perusahaan, Legal, Manajemen Risiko, dan Sekretaris Perusahaan.

PENGELOLAAN BENTURAN KEPENTINGAN DIREKSI

Direksi dilarang melakukan tindakan yang berpotensi merugikan Bank atau mengurangi manfaat ekonomi Bank apabila terdapat benturan kepentingan. Setiap anggota Direksi wajib mengungkapkan secara terbuka adanya benturan kepentingan dalam setiap proses pengambilan keputusan.

Dalam hal terdapat transaksi yang melibatkan benturan antara kepentingan pribadi anggota Direksi dan kepentingan Bank, transaksi tersebut hanya dapat dilaksanakan setelah memperoleh persetujuan RUPS berdasarkan suara mayoritas pemegang saham yang tidak memiliki benturan kepentingan.

KEPUTUSAN DAN PELAKSANAAN TUGAS DIREKSI

Sepanjang tahun 2025, Direksi telah menetapkan berbagai keputusan strategis dan operasional guna mendukung kelangsungan kegiatan usaha serta pencapaian target kinerja Bank. Seluruh keputusan tersebut disosialisasikan melalui situs web internal Bank agar dapat diakses secara transparan oleh seluruh karyawan, sehingga kebijakan yang berlaku dapat dipahami dan diimplementasikan secara konsisten.

DUTIES AND RESPONSIBILITIES OF EACH MEMBER OF THE BOARD OF DIRECTORS

The division of duties among the Board of Directors is clearly defined and proportional to support the effectiveness of the Bank's management, with the following details:

1. Rita Montagna Siahaan (President Director and Acting Director of Compliance)
   Responsible for Internal Audit, Credit Review, Liabilities Product Development, Operations, Corporate Funding, and Corporate Secretary.
2. Denny S. Hanubrata (Vice President Director)
   Responsible for: SAM, Business & Development Monitoring, Linkage Business, Commercial & SME Business, Sales & Distribution, Credit Card Business. He resigned in June 2025, and was replaced by Lukito Adisubrata Suwardi, who at that time served as Chief Consumer Business Officer, and was appointed Business Director at the EGMS on March 12, 2026.
3. Hermawan (Director)
   Responsible for managing Finance Control, Treasury & Financial Institutions, Credit Administration, as well as Accounting and Re
4. Tiolina Tumanggor (Compliance Director)
   Responsible for Corporate Governance, Legal, Risk Management, and Corporate Secretary functions.

MANAGEMENT OF BOARD OF DIRECTORS' CONFLICTS OF INTEREST

The Board of Directors is prohibited from taking actions that could potentially harm the Bank or reduce the Bank's economic benefits if a conflict of interest exists. Every member of the Board of Directors is required to openly disclose the existence of a conflict of interest in every decision-making process.

In the event of a transaction involving a conflict between the personal interests of a Board member and the Bank's interests, such a transaction may only be executed after obtaining approval from the GMS based on a majority vote of shareholders who do not have a conflict of interest.

BOARD OF DIRECTORS' DECISIONS AND PERFORMANCE OF DUTIES

Throughout 2025, the Board of Directors has made various strategic and operational decisions to support the continuity of business operations and the achievement of the Bank's performance targets. All such decisions are disseminated through the Bank's internal website to ensure transparent access for all employees, thereby enabling the applicable policies to be understood and implemented consistently.

SERTIFIKASI MANAJEMEN RISIKO

Sesuai dengan ketentuan SEOJK No. 28/SEOJK.03/2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum, seluruh anggota Dewan Komisaris dan Direksi wajib memiliki Sertifikat Manajemen Risiko yang diterbitkan oleh Lembaga Sertifikasi Profesi sesuai dengan klasifikasi tingkatannya.

RISK MANAGEMENT CERTIFICATION

In accordance with SEOJK Regulation No. 28/SEOJK.03/2022 regarding Risk Management Certification for Human Resources of Commercial Banks, all members of the Board of Commissioners and the Board of Directors are required to hold a Risk Management Certificate issued by a Professional Certification Body in accordance with their respective classification levels.

Nama Name	**Jabatan** Position	**Jenjang** Level	**Tanggal Penerbitan** Release Date	**Tanggal Expired** Expired Date	**Keterangan** Description
Rita Montagna Siahaan	Presiden Direktur President Director	7	12-Aug-24	12-Aug-27	Mengacu pada Sertifikat Kompetensi BNSP Referring to the Competency Certificate issued by BNSP
Hermawan	Direktur Keuangan Finance Director	7	12-Aug-24	12-Aug-27	Mengacu pada Sertifikat Kompetensi BNSP Referring to the Competency Certificate issued by BNSP
Tiolina Tumanggor	Direktur Kepatuhan Compliance Director	7	16-Feb-24	16-Feb-27	Mengacu pada Sertifikat Kompetensi BNSP Referring to the Competency Certificate issued by BNSP

Apabila masa berlaku sertifikasi telah berakhir, Direksi wajib mengikuti Program Pemeliharaan (*refreshment*) secara berkala, yaitu minimal satu kali dalam empat tahun untuk tingkat 1 dan 2, serta satu kali dalam dua tahun untuk tingkat 3, 4, dan 5.

If the certification period expires, the Board of Directors is required to participate in a refresher program on a regular basis, at least once every four years for Levels 1 and 2, and once every two years for Levels 3, 4, and 5.

PENILAIAN KINERJA KOMITE DAN UNIT KERJA DI BAWAH DIREKSI

Dalam mendukung pelaksanaan tugas pengurusan Bank, Direksi membentuk berbagai komite sesuai kebutuhan bisnis dan ketentuan regulasi yang berlaku. Keberadaan komite tersebut bertujuan untuk meningkatkan efektivitas pengambilan keputusan serta efisiensi operasional.

Berdasarkan evaluasi Direksi, sepanjang tahun 2025 seluruh komite dan unit kerja di bawah Direksi telah menjalankan tugas dan tanggung jawabnya dengan baik.

PERFORMANCE ASSESSMENT OF COMMITTEES AND WORK UNITS UNDER THE BOARD OF DIRECTORS

To support the Bank's management duties, the Board of Directors establishes various committees in accordance with business needs and applicable regulatory requirements. These committees were established to improve decision-making effectiveness and operational efficiency.

Based on the Board of Directors' evaluation, throughout 2025 all committees and work units under the Board of Directors have performed their duties and responsibilities well.

Komite Manajemen Risiko Risk Management Committee	Komite ini dibentuk untuk mendukung efektivitas pelaksanaan sistem dan proses manajemen risiko. Keberadaannya bertujuan agar pengelolaan risiko bisnis perusahaan dapat dilakukan secara sistematis, terintegrasi, dan berkelanjutan. Direksi menilai bahwa Komite Manajemen Risiko telah berfungsi dengan baik, menjalankan tugas dan tanggung jawabnya sesuai dengan kompetensi dan kewenangannya sepanjang tahun 2025. This committee is formed to support the effectiveness of the implementation of the risk management system and processes. Its existence aims to ensure that the company's business risk management can be carried out systematically, integrated, and sustainably. The Board of Directors assesses that the Risk Management Committee has functioned well, carrying out its duties and responsibilities in accordance with its competencies and authority throughout the year 2025.
Komite Asset & Liability (ALCO) Asset & Liability Committee (ALCO)	Komite ini bertujuan untuk mendukung pelaksanaan pengelolaan aset dan kewajiban (ALM), khususnya dalam pengendalian risiko likuiditas, risiko pasar, dan permodalan, agar sesuai dengan strategi usaha Bank. Direksi menilai komite ini telah menjalankan fungsinya dengan efektif. This committee aims to support the implementation of Asset and Liability Management (ALM), especially in controlling liquidity risk, market risk, and capital risk, to be in line with the Bank's business strategy. The Board of Directors considers that this committee has carried out its function effectively.

Komite Pengarah Teknologi Informasi Information Technology Steering Committee	Komite ini merupakan komite tertinggi dalam penyelenggaraan teknologi informasi yang memberikan rekomendasi dan membantu Direksi serta Dewan Komisaris dalam memantau kegiatan dan kesiapan infrastruktur teknologi informasi. Direksi menilai pelaksanaan tugas komite ini telah sesuai dengan rencana kerja yang ditetapkan dan sangat mendukung implementasi teknologi informasi di perusahaan. This committee is the highest committee in the implementation of information technology that provides recommendations and assists the Board of Directors and Board of Commissioners in monitoring the activities and readiness of information technology infrastructure. The Board of Directors considers that the implementation of this committee's duties is in accordance with the established work plan and strongly supports the implementation of information technology in the company.
Komite Kredit Credit Committee	Komite ini berperan dalam membantu Direksi mengevaluasi dan/atau memutuskan permohonan kredit untuk jumlah dan jenis kredit tertentu yang telah ditetapkan oleh Direksi. This committee plays a role in helping the Board of Directors evaluate and/or decide on credit applications for certain amounts and types of credit as determined by the Board of Directors.
Komite Special Asset Management Special Asset Management Committee	Komite Special Asset Management memiliki kewenangan dan tanggung jawab untuk: 1. Mengevaluasi debitur yang masuk dalam daftar watch list atau early alert yang ditetapkan oleh komite kredit. 2. Menetapkan dan menyetujui strategi untuk memperbaiki kualitas kredit melalui pemulihan atau penyelesaian kredit bermasalah, termasuk penghapusan buku dan tagihan, serta memastikan bahwa strategi tersebut dapat dilaksanakan dengan baik. 3. Menetapkan dan memutuskan usulan terkait penanganan kredit bermasalah, termasuk namun tidak terbatas pada akselerasi penurunan kualitas kredit, kolektibilitas kredit bermasalah, penyediaan cadangan untuk kredit bermasalah, AYDA, dan pengelolaannya. 4. Menetapkan debitur yang akan diajukan untuk langkah litigasi. 5. Memantau jalannya proses litigasi. 6. Menetapkan pelaksanaan lelang terhadap agunan debitur. 7. Mengevaluasi hasil dari penanganan kredit bermasalah. The Special Asset Management Committee has the following authorities and responsibilities: 1. Evaluate debtors who are included in the watch list or early alert set by the credit committee. 2. Determine and approve a strategy for restoring credit quality by rescuing and/or resolving non-performing loans, including write-offs and write-offs, and ensure that the strategy can be executed. 3. Determine and decide on proposals related to handling problem loans including but not limited to; accelerated decline in credit quality levels, collectibility of problem loans, provision of reserves for problem loans, AYDA and its management. 4. Determine the debtor to be filed for litigation. 5. Monitoring the litigation process. 6. Determine the implementation of auctions for debtor collateral. 7. Evaluate the results of handling non-performing loans.

PENILAIAN KINERJA DIREKSI

Mengacu pada Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, apabila Direksi terdiri atas lebih dari satu orang, maka tanggung jawab Direksi bersifat tanggung renteng. Sepanjang tahun 2025, Direksi dinilai telah melaksanakan tugas dan tanggung jawabnya secara optimal.

Penilaian kinerja Direksi dilakukan melalui beberapa mekanisme evaluasi, antara lain:

BOARD OF DIRECTORS PERFORMANCE EVALUATION

Pursuant to Law No. 40 of 2007 on Limited Liability Companies, if the Board of Directors consists of more than one person, the members of the Board of Directors are collectively accountable. Throughout 2025, the Board of Directors was deemed to have optimally carried out its duties and responsibilities.

The Board of Directors' performance evaluation was conducted through several evaluation mechanisms, including:

Penilaian Kinerja Direksi oleh RUPS Performance Assessment of the Board of Commissioners by the GMS	**Penilaian Kinerja Direksi dengan Metode Self Assessment GCG** Board of Commissioners Performance Assessment with GCG Self-Assessment Method
Sebagai wujud akuntabilitas Perseroan, Direksi dan setiap anggota Direksi akan dievaluasi setiap tahunnya oleh Dewan Komisaris dan hasil evaluasi tersebut akan disampaikan kepada Pemegang Saham dalam RUPS. Penilaian ini didasarkan pada kinerja keseluruhan Direksi, baik secara kolegial maupun individual. Evaluasi ini menjadi salah satu dasar pertimbangan bagi pemegang saham dalam keputusan untuk memberhentikan dan/atau menunjuk kembali anggota Direksi. As a form of the Company's accountability, the Board of Directors and every member of the Board of Directors will be evaluated annually by the Board of Commissioners and the results of the evaluation will be submitted to the Shareholders at the GMS. This assessment is based on the overall performance of the Board of Directors, both collegially and individually. This evaluation is one of the considerations for shareholders in making decisions regarding the dismissal and/ or reappointment of members of the Board of Directors.	Penilaian kinerja Direksi dilakukan dengan menggunakan metode self assessment sesuai dengan SEOJK No. 13/ SEOJK.03/2017 Tahun 2017 mengenai Penerapan Tata Kelola Bagi Bank Umum. The performance assessment of the Board of Directors is carried out through a self-assessment method in accordance with SEOJK No. 13/SEOJK.03/2017 of 2017 concerning the Implementation of Governance for Commercial Banks.

Penilaian Kinerja Direksi oleh RUPS Performance Assessment of the Board of Commissioners by the GMS	Penilaian Kinerja Direksi dengan Metode Self Assessment GCG Board of Commissioners Performance Assessment with GCG Self-Assessment Method

Prosedur Pelaksanaan Assessment Kinerja Direksi:
Board of Directors Performance Assessment Procedure:

Prosedur pelaksanaan penilaian kinerja Direksi dilakukan melalui self assessment yang dilakukan oleh setiap anggota Direksi untuk mengevaluasi kinerja Direksi secara kolegial, bukan untuk menilai kinerja individu masing-masing. Dengan adanya self assessment ini, diharapkan setiap anggota Direksi dapat berkontribusi dalam meningkatkan kinerja Direksi secara berkelanjutan.
The procedure for the Board of Directors performance assessment carried out through a self-assessment by each member of the Board of Directors is to evaluate their collegial performance, not to assess individual performance. With this self-assessment, each member of the Board of Directors is expected to contribute to continuously improving the Board's performance.

Prosedur pelaksanaan self assessment GCG terkait kinerja Direksi dilakukan dengan menilai pengelolaan perusahaan, pencapaian target, upaya dalam mengatasi hambatan, manajemen risiko, serta penerapan tata kelola perusahaan sebagai dasar untuk menilai kinerja Direksi. Setelah itu, Dewan Komisaris akan melakukan evaluasi melalui rapat dengan Komite Nominasi dan Remunerasi.
The procedure for GCG self-assessment related to the performance of the Board of Directors is carried out by assessing company management, target achievement, efforts to overcome obstacles, risk management, and the implementation of corporate governance as a basis for assessing the performance of the Board of Directors. Thereafter, the Board of Commissioners will conduct an evaluation through a meeting with the Nomination and Remuneration Committee.

Kriteria Evaluasi Kinerja Direksi
Board of Directors Performance Evaluation Criteria

Kriteria evaluasi kinerja individu anggota Direksi meliputi:
The criteria for individual performance evaluation of the Board of Directors are
1. Tingkat kehadiran dalam rapat Direksi dan rapat koordinasi dengan Komisaris.
   Attendance at Board of Directors meetings and coordination meetings with the Board of Commissioners.
2. Pertumbuhan kinerja keuangan.
   Financial performance growth.
3. Pertumbuhan jumlah nasabah dan tingkat kepuasan nasabah.
   Increase in the number of customers and customer satisfaction level.
4. Penerapan prinsip Tata Kelola Perusahaan yang Baik.
   Implementation of Good Corporate Governance principles.
5. Pengelolaan Sumber Daya Manusia.
   Human Resource Management.
6. Pengelolaan manajemen risiko.
   Risk management.
7. Ketaatan terhadap peraturan perundang-undangan dan kebijakan perusahaan.
   Compliance with laws and regulations and company policies.
8. Komitmen terhadap keputusan bersama yang telah diambil.
   Commitment to collective decisions that have been made.

Sebagaimana dijelaskan dalam pedoman kerja Direksi, kriteria penilaian juga mencakup empat aspek, yaitu:
As explained in the Board of Directors' work guidelines, the assessment criteria also cover four aspects, namely:
1. Keuangan dan pasar.
   Finance and market.
2. Fokus pada pelanggan.
   Customer focus.
3. Efektivitas produk dan proses.
   Product and process effectiveness.
4. Kepemimpinan, tata kelola, dan tanggung jawab sosial.
   Leadership, governance, and social responsibility.

Pihak yang Melakukan Assessment
Party Conducting the Assessment

Penilaian kinerja Direksi dilakukan oleh Pemegang Saham dalam RUPS, berdasarkan kewajiban yang tercantum dalam perundang-undangan yang berlaku, Anggaran Dasar, dan amanat Pemegang Saham.
The performance assessment of the Board of Directors is carried out by the Shareholders at the GMS, based on the obligations listed in the applicable laws and regulations, the Articles of Association, and the Shareholders' mandate.

HASIL PENILAIAN KINERJA DIREKSI TAHUN 2025

Sebagai pengurus Bank, Direksi diwajibkan memenuhi standar integritas, kompetensi, serta reputasi keuangan, dan dinyatakan lulus dalam penilaian kemampuan dan kepatutan sebagaimana diatur dalam POJK No. 27/POJK.03/2016.

Seluruh anggota Direksi MNC Bank telah mengikuti proses *fit and proper test*, dinyatakan lulus tanpa catatan, serta memperoleh persetujuan dari OJK. Hal ini mencerminkan bahwa Direksi memiliki integritas, kompetensi, dan reputasi keuangan yang memadai untuk menjalankan perannya.

PENGEMBANGAN KOMPETENSI DIREKSI

Direksi MNC Bank secara berkelanjutan berkomitmen meningkatkan kompetensi guna mendukung efektivitas pelaksanaan tugas dan tanggung jawab. Sepanjang tahun 2025, Direksi telah mengikuti berbagai program pendidikan dan pelatihan yang relevan dengan kebutuhan Bank.

RESULTS OF THE BOARD OF DIRECTORS PERFORMANCE ASSESSMENT IN 2025

As the Bank's management, the Board of Directors is required to meet standards of integrity, competence, and financial reputation, and has passed the fit and proper test as stipulated in OJK Regulation No. 27/POJK.03/2016.

All members of MNC Bank's Board of Directors have undergone the fit and proper test, and have passed without any reservations, as well as obtained approval from the OJK. This reflects that the Board of Directors possesses the integrity, competence, and financial reputation necessary to fulfill their roles.

DEVELOPMENT OF BOARD COMPETENCIES

The Board of Directors of MNC Bank is continuously committed to enhancing its competencies to support the effective execution of duties and responsibilities. Throughout 2025, the Board of Directors has participated in various education and training programs relevant to the Bank's needs.

Nama Name	Posisi Position	Training Type	Institusi Penyelenggara Issuer	Start Date
Rita Montagna Siahaan	President Director	Outlook Ekonomi dan Keuangan di Tahun 2025 Economic and Financial Outlook 2025	OJK Institute	20 February 2025 February 20, 2025
		Pemeliharaan Sertifikasi Management Risiko Jenjang 7 Refreshment of Risk Management Level 7 Certification	Arfaidhams Secret	30 April 2025 April 30, 2025
		Training PSAK 109	Ernts & Young	30 October 2025 October 30, 2025
Hermawan	Finance Director	Refreshment Sertifikasi Treasury Jenjang 7 (Level Advance) Refreshment of Treasury Level 7 Certification (Advance Level)	ACI FMA	17 January 2025 January 17, 2025
		Outlook Ekonomi dan Keuangan di Tahun 2025 Economic and Financial Outlook 2025	OJK Institute	20 February 2025 February 20, 2025
		Pemeliharaan Sertifikasi Management Risiko Jenjang 7 Refreshment of Risk Management Level 7 Certification	Arfaidhams Secret	30 April 2025 April 30, 2025
		Training PSAK 109	Ernts & Young	30 October 2025 October 30, 2025
Tiolina Indira Aryani Tumanggor	Compliance Director	Outlook Ekonomi dan Keuangan di Tahun 2025 Economic and Financial Outlook 2025	OJK Institute	20 February 2025 February 20, 2025
		Pemeliharaan Sertifikasi Management Risiko Jenjang 7 Refreshment of Risk Management Level 7 Certification	Arfaidhams Secret	30 April 2025 April 30, 2025
		Webinar OJK Institute : "The Future of Cybersecurity: Threats, Challenges, and Innovations"	OJK Institute	05 June 2025 June 05, 2025
		Forum FKDKP : "Bersama Memberantas Praktik Judi Online Demi Terwujudnya Indonesia yang Lebih Baik" FKDKP Forum : "Together in Eradicating Online Gambing for Better Indonesia"	Forum Komunikasi Direktus Kepatuhan Perbankan (FKDKP)	29 August 2025 August 29, 2025
		Training PSAK 109	Ernts & Young	30 October 2025 October 30, 2025

Nama Name	Posisi Position	Training Type	Institusi Penyelenggara Issuer	Start Date
Aris Palembangan	Director *)	Outlook Ekonomi dan Keuangan di Tahun 2025 Economic and Financial Outlook 2025	OJK Institute	20 February 2025 February 20, 2025
		Banking Talent Future Readiness	FHCPI	26 February 2025 February 26, 2025
		Pemeliharaan Sertifikasi Management Risiko Jenjang 7 Refreshment of Risk Management Level 7 Certification	Arfaidhams Secret	30 April 2025 April 30, 2025
		Training PSAK 109	Ernts & Young	30 October 2025 October 30, 2025

* Efektif setelah lulus penilaian kemampuan dan kepatutan Otoritas Jasa Keuangan (OJK).
Effective upon passing the Fit and Proper Test conducted by the Financial Services Authority (OJK).

KEBIJAKAN KEBERAGAMAN DEWAN KOMISARIS DAN DIREKSI

Mengacu pada rekomendasi Otoritas Jasa Keuangan sebagaimana tertuang dalam Lampiran SEOJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, komposisi Dewan Komisaris dan Direksi harus memperhatikan prinsip keberagaman.

Keberagaman dimaknai sebagai kombinasi karakteristik yang seimbang, baik dari sisi struktur organ maupun profil individu anggota, yang disesuaikan dengan kebutuhan dan kompleksitas usaha perusahaan. Pertimbangan ini mencakup keahlian, pengetahuan, serta pengalaman yang relevan dengan pembagian tugas dan fungsi masing-masing organ untuk mendukung pencapaian tujuan perusahaan.

Sepanjang tahun 2025, komposisi Dewan Komisaris dan Direksi MNC Bank telah mencerminkan prinsip keberagaman tersebut, sebagaimana tercantum dalam profil masing-masing anggota.

KEBIJAKAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Remunerasi Dewan Komisaris dan Direksi Perseroan ditetapkan berdasar Keputusan RUPS setiap tahunnya. Pengkajian system remunerasi dan kesejahteraan pekerja dilakukan secara berkala dan berkesinambungan, dengan memperhatikan hal-hal antara lain sebagai berikut:

1. Kinerja Keuangan Bank
2. Kompetensi dan kinerja pekerja
3. Praktik remunerasi yang berlaku di pasar.

DIVERSITY POLICY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

In accordance with the recommendations of the Financial Services Authority (OJK) as set forth in OJK Circular Letter No. 32/SEOJK.04/2015 regarding Guidelines on Corporate Governance for Public Companies, the composition of the Board of Commissioners and Board of Directors must adhere to the principle of diversity.

Diversity is defined as a balanced combination of characteristics, both in terms of organizational structure and the individual profiles of members, which are tailored to the needs and complexity of the Company's business. These considerations include expertise, knowledge, and experience relevant to the division of duties and functions of each body to support the achievement of the Company's objectives.

Throughout 2025, the composition of MNC Bank's Board of Commissioners and Board of Directors has reflected these diversity principles, as outlined in the profiles of each member.

REMUNERATION POLICY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The remuneration of the Company's Board of Commissioners and Board of Directors is determined based on the Annual General Meeting of Shareholders resolution each year. Reviews of the remuneration system and employee welfare are conducted periodically and continuously, taking into account the following factors, including:

1. The Bank's Financial Performance
2. Employee Competence and Performance
3. Prevailing remuneration practices in the market.

MNC Bank berkomitmen untuk menerapkan sistem remunerasi yang kompetitif, adil dan seimbang, serta selalu memastikan bahwa tidak ada pekerja yang menerima imbalan di bawah ketentuan yang telah ditetapkan Pemerintah. Pengkajian ulang dan pengkinian atas kebijakan remunerasi senantiasa dilakukan agar relevan dengan perkembangan industri dan strategi bisnis, serta secara bertahap mengadopsi aspek-aspek kepatuhan pada ketentuan perbankan yang berlaku terkait remunerasi.

MNC Bank is committed to implementing a competitive, fair, and balanced remuneration system, and always ensures that no employee receives compensation below the standards set by the Government. Reviews and updates to the remuneration policy are consistently conducted to remain relevant to industry developments and business strategies, as well as to gradually adopt compliance aspects with applicable banking regulations regarding remuneration.

KEBIJAKAN DAN PROSEDUR REMUNERASI DEWAN KOMISARIS

MNC Bank memiliki Kebijakan Remunerasi bagi Dewan Komisaris. Dalam hal ini, Komite Nominasi dan Remunerasi memiliki peran untuk menilai dan mengevaluasi kebijakan remunerasi yang didasarkan atas kinerja, kewajaran dengan peer group, sasaran dan strategi jangka panjang Bank serta pemenuhan cadangan dan potensi pendapatan Bank pada masa yang akan datang.

Dewan Komisaris menerima hasil evaluasi dan rekomendasi dari Komite Nominasi dan Remunerasi mengenai kebijakan remunerasi Direksi dan Dewan Komisaris untuk disampaikan kepada RUPS.

REMUNERATION POLICY AND PROCEDURES FOR THE BOARD OF COMMISSIONERS

MNC Bank has a Remuneration Policy for the Board of Commissioners. In this regard, the Nomination and Remuneration Committee is responsible for assessing and evaluating the remuneration policy based on performance, comparability with peer groups, the Bank's long-term objectives and strategies, as well as the fulfillment of the Bank's reserves and potential future earnings.

The Board of Commissioners receives the evaluation results and recommendations from the Nomination and Remuneration Committee regarding the remuneration policies for the Board of Directors and the Board of Commissioners to be presented to the GMS.

STRUKTUR REMUNERASI

Berdasarkan Anggaran Dasar MNC Bank dan Piagam Komite Nominasi dan Remunerasi, komponen remunerasi anggota Dewan Komisaris dan Direksi terdiri dari gaji, honorarium, insentif dan/ atau tunjangan yang bersifat tetap dan/atau variable.

REMUNERATION STRUCTURE

Pursuant to MNC Bank's Articles of Association and the Charter of the Nomination and Remuneration Committee, the remuneration components for members of the Board of Commissioners and the Board of Directors consist of salary, honorarium, incentives and/or allowances that are fixed and/or variable.

No	Komponen Component	Rincian Description
1	Remunerasi yang bersifat tetap Fixed Remuneration	Diberikan dalam bentuk tunai yang dapat juga disertai dengan pemberian dalam bentuk tidak tunai. Provided in cash, which may also be accompanied by non-cash benefits.
2	Remunerasi yang bersifat variabel Variable Remuneration	Diberikan dalam bentuk tunai dan/atau saham atau instrument yang berbasis saham yang diterbitkan Bank. Provided in cash, which may also be accompanied by non-cash benefits.

INDIKATOR PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Indikator yang digunakan dalam menentukan Remunerasi anggota Dewan Komisaris adalah sebagai berikut:

1. *Key Performance Indicator* (KPI) atau hasil penilaian kinerja dan prestasi Dewan Komisaris.
2. Kinerja Perseroan.
3. Perkembangan bisnis bank.
4. Hasil perbandingan remunerasi industri Perbankan.
5. Pertimbangan sasaran dan strategi jangka panjang Perseroan.

INDICATORS USED TO DETERMINE REMUNERATION FOR THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The indicators used to determine the remuneration of members of the Board of Commissioners are as follows:

1. Key Performance Indicators (KPI) or the results of performance evaluations of the Board of Commissioners.
2. The Company's performance.
3. The Bank's business development.
4. Comparison of remuneration within the banking industry.
5. Consideration of the Company's long-term goals and strategies.

JUMLAH NOMINAL/KOMPONEN REMUNERASI UNTUK DEWAN KOMISARIS DAN DIREKSI

Pada tahun 2025, jumlah remunerasi bagi anggota Dewan Komisaris dan anggota Direksi yang telah terealisasi, adalah:

NOMINAL/COMPONENT OF REMUNERATION FOR THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

In 2025, the amount of realized remuneration for members of the Board of Commissioners and members of the Board of Directors was as follows:

Jenis Remunerasi dan Fasilitas Lain Total Remuneration and Other Facilities	Jumlah Komisaris Total Number of Commissioners		(Dalam Jutaan Rp) (in million Rp)	
	2024	2025	2024	2025
Remunerasi dalam bentuk non natura Remuneration in non natura	3	3	3.619	3.505
Fasilitas lain dalam bentuk natura yang: Other facilities in natura:				
Dapat dimiliki Can be owned	-	-	-	-
Tidak dapat dimiliki Cannot be owned	-	-	-	-
Total	3	3	3.619	3.505

Keterangan | Notes:
*) Jumlah Remunerasi termasuk kepada anggota Dewan Komisaris yang telah mengundurkan diri.(Penurunan karena Sdr. Mahdan mengundurkan diri)
*) The total remuneration includes former members of the Board of Commissioners. (The decrease is due to Mr. Mahdan's resignation)

Jumlah Remunerasi Per Orang Dalam 1 Tahun Total Remuneration for Each Person within 1 Year	Jumlah Komisaris Total Number of Commissioners	
	2024	2025
Di atas Rp2 miliar Above Rp2 billion	-	-
Di atas Rp1 miliar s/d Rp2 miliar Above Rp1 billion up to Rp2 billion	-	-
Di atas Rp500 juta s/d Rp1 miliar Above Rp500 million up to Rp1 billion	3	3
Rp500 juta ke bawah Below Rp500 million	-	-
Total	3	3

Jenis Remunerasi dan Fasilitas Lain Total Remuneration and Other Facilities	Jumlah Direksi Total Number of Directors		(Dalam Jutaan Rp) (in million Rp)	
	2024	2025	2024	2025
Remunerasi dalam bentuk non natura Remuneration in non natura	3	3	7.583	6.883
Fasilitas lain dalam bentuk natura yang: Other facilities in natura:				
Dapat dimiliki Can be owned	-	-	-	-
Tidak dapat dimiliki Cannot be owned	-	-	-	-
Total	3	3	7.583	6.883

Jumlah Remunerasi Per Orang Dalam 1 Tahun Total Remuneration for Each Person within 1 Year	Jumlah Komisaris Total Number of Commissioners	
	2024	2025
Di atas Rp2 miliar Above Rp2 billion	-	-
Di atas Rp1 miliar s/d Rp2 miliar Above Rp1 billion up to Rp2 billion	3	3
Di atas Rp500 juta s/d Rp1 miliar Above Rp500 million up to Rp1 billion	-	-
Rp500 juta ke bawah Below Rp500 million	-	-
Total	3	3

RASIO GAJI TERTINGGI DAN TERENDAH

Rasio Gaji Tertinggi dan Terendah Gaji adalah hak pegawai yang diterima dan dinyatakan dalam bentuk uang sebagai imbalan dari perusahaaan atau pemberi kerja, yang ditetapkan dan dibayarkan menurut suatu perjanjian kerja, kesepakatan, atau peraturan perundang-undangan. Sementara itu, yang dimaksud dengan pegawai adalah pegawai tetap Bank sampai batas pelaksana. Rasio gaji tertinggi dan terendah Dewan Komisaris, Direksi dan pegawai Bank, dalam skala perbandingan adalah sebagai berikut:

RATIO OF HIGHEST AND LOWEST SALARIES

Highest and Lowest Salaries Salary is the remuneration received by an employee and expressed in cash as compensation from a company or employer, which is determined and paid in accordance with an employment contract, agreement, or applicable laws and regulations. Meanwhile, the term "employee" refers to permanent employees of the Bank up to the executive level. The highest and lowest salary ratios for the Board of Commissioners, the Board of Directors, and Bank employees, on a comparative scale, are as follows:

Rasio Ratio	Skala Perbandingan Comparation Scale
Gaji pegawai yang tertinggi dan terendah The highest and the lowest salaries of the employees	39,7:1
Gaji Direksi yang tertinggi dan terendah The highest and the lowest salaries of the Board of Directors	1,24:1
Gaji Komisaris yang tertinggi dan terendah The highest and the lowest salaries of the Board of Commissioners	2,7:1
Gaji Direksi tertinggi dan pegawai tertinggi The highest salaries of Board of Directors and highest salaries of employees	1,8:1

RAPAT DIREKSI

Rapat Direksi merupakan forum pengambilan keputusan strategis yang digunakan untuk mengevaluasi kinerja perusahaan serta menetapkan kebijakan pengelolaan Bank. Pelaksanaan Rapat Direksi mengacu pada ketentuan berikut:

1. Direksi wajib menyelenggarakan rapat secara rutin sekurang-kurangnya satu kali dalam satu bulan.
2. Rapat Direksi bersama Dewan Komisaris (Rapat Direksi–Komisaris) dilaksanakan secara berkala, paling sedikit satu kali dalam empat bulan.

BOARD OF DIRECTORS MEETING

The Board of Directors Meeting is a forum where strategic decisions are made in order to evaluate the Company's performance and establish the Bank's management policies. The conduct of Board of Directors Meetings is governed by the following provisions:

1. The Board of Directors must hold regular meetings at least once a month.
2. Joint Meetings of the Board of Directors and the Board of Commissioners (Board of Directors–Commissioners Meeting) shall be held periodically, at least once every four months.

3. Rapat Direksi dapat diselenggarakan sewaktu-waktu apabila:
   a. Dipandang perlu oleh satu atau lebih anggota Direksi;
   b. Diminta secara tertulis oleh satu atau lebih anggota Dewan Komisaris dengan mencantumkan agenda rapat; atau
   c. Diminta secara tertulis oleh satu atau lebih Pemegang Saham yang mewakili sekurang-kurangnya 1/10 dari jumlah saham dengan hak suara yang sah.
4. Jadwal rapat untuk tahun berikutnya ditetapkan sebelum tahun buku berakhir.
5. Materi rapat wajib disampaikan kepada seluruh anggota Direksi paling lambat satu hari sebelum rapat dilaksanakan.
6. Dalam hal rapat diselenggarakan di luar jadwal, materi rapat harus disampaikan sebelum rapat dimulai.
7. Pelaksanaan rapat serta tingkat kehadiran anggota Direksi dalam rapat Direksi dan rapat Direksi dan Dewan Komisaris diungkapkan dalam laporan tahunan Bank.

3. Board of Directors meetings may be convened at any time if:
   a. Deemed necessary by one or more members of the Board of Directors;
   b. Requested in writing by one or more members of the Board of Commissioners, including the meeting agenda; or
   c. Requested in writing by one or more Shareholders representing at least 1/10 of the total shares with valid voting rights.
4. The meeting schedule for the following year shall be determined before the fiscal year ends.
5. Meeting materials must be distributed to all members of the Board of Directors no later than one day before the meeting is held.
6. In the event a meeting is held outside the scheduled time, meeting materials must be distributed before the meeting begins.
7. The conduct of meetings and the attendance rate of Board members at Board of Directors meetings and joint Board of Directors and Board of Commissioners meetings are disclosed in the Bank's annual report.

FREKUENSI RAPAT DAN TINGKAT KEHADIRAN DIREKSI

Sepanjang tahun 2025, Direksi MNC Bank telah menyelenggarakan sebanyak 10 (sepuluh) kali rapat Direksi. Agenda rapat serta tingkat kehadiran masing-masing anggota Direksi disajikan sebagai berikut:

FREQUENCY OF MEETINGS AND BOARD OF DIRECTORS' ATTENDANCE RATE

Throughout 2025, the Board of Directors of MNC Bank held a total of 10 (ten) Board of Directors meetings. The meeting agendas and attendance rates of each Board member are presented bellow:

Nama Name	Jumlah Rapat Number of Meetings	Kehadiran Rapat Meeting Attendance	Persentase Kehadiran Percentage of Attendance %
Rita Montagna Siahaan	10	10	100%
Denny Setiawan Hanubrata*)	10	0	-
Hermawan	10	10	100%
Tiolina Tumanggor **)	10	10	100%

*) Sdr.Denny Setiawan Hanubrata mengundurkan diri efektif per tanggal 25 Juni 2025
*) Mr. Denny Setiawan Hanubrata resigned effectively as of June 25, 2025
**) Sdri. Tiolina Tumanggor efektif menjadi Direktur Kepatuhan per tanggal 25 Juni 2025
**) Mrs. Tiolina Tumanggor effectively served as Director of Compliance as of June 25, 2025

MATA ACARA RAPAT DIREKSI 2025
BOARD OF DIRECTORS MEETING AGENDA IN 2025

Tanggal Date	Mata Acara Rapat Meeting Agenda
15 Januari | January 15	Financial Update (Performance Desember 2024), HR Update
5 Maret | wMarch 5	HR & GS Update, IT Update, Compliance Update
21 April | April 21	Financial Update, HR & GS Update
19 Mei | May 19	Financial Update, Compliance Update
4 Juni | June 4	RBB Update
14 Juli | July 14	Compliance Update, Digital & IT Update, HR Update
11 Agustus | August 11	Hasil Audit BI Update | Results of BI Update
29 September | September 29	Digital Bisnis Update | Digita Business Update
13 Oktober | October 13	Financial Update, Consumer Bisnis Update, SAM Update, Digital Bisnis Update, Corsec Update
17 November | November 17	Credit Card Update

Seluruh hasil rapat Direksi dituangkan dalam notulen rapat dan didokumentasikan secara tertib. Setiap keputusan diambil berdasarkan prinsip musyawarah untuk mufakat, guna memastikan pengambilan keputusan yang objektif dan bertanggung jawab.

All results of the Board of Directors' meetings are recorded in the meeting minutes and properly documented. Every decision is made based on the principle of deliberation to reach consensus, ensuring objective and responsible decision-making.

Peristiwa Penting Setelah Tanggal Laporan Keuangan

Significant Events After the Financial Reporting Date (Subsequent Events)

Setelah tanggal pelaporan, Perseroan mencatat perubahan susunan Dewan Komisaris dan Direksi sebagaimana diputuskan dalam RUPSLB pada tanggal 15 Januari 2026 yang dituangkan dalam Akta Notaris No. 15/II/I/2026 oleh Aulia Taufani, S.H. Berdasarkan keputusan tersebut, susunan Dewan Komisaris terdiri dari Presiden Komisaris (Independen) Ponky N. Pudjianto, Komisaris Peter Fajar, serta Komisaris Independen Frederikus P. Woeseke. Sementara itu, susunan Direksi terdiri dari Presiden Direktur Rita Montagna Siahaan, Direktur Hermawan, Direktur Kepatuhan Tiolina Tumanggor, serta Direktur Aris Palembang, Lukito Adisubrata Suwardi, dan Donny Kushendranto.

Subsequent to the reporting date, the Company recorded changes in the composition of the Board of Commissioners and the Board of Directors as resolved at the Extraordinary General Meeting of Shareholders (EGMS) held on January 15, 2026, as stated in Notarial Deed No. 15/II/I/2026 by Aulia Taufani, S.H. Based on this resolution, the Board of Commissioners comprises President Commissioner (Independent) Ponky N. Pudjianto, Commissioner Peter Fajar, and Independent Commissioner Frederikus P. Woeseke. Meanwhile, the Board of Directors comprises President Director Rita Montagna Siahaan, Director Hermawan, Compliance Director Tiolina Tumanggor, as well as Directors Aris Palembang, Lukito Adisubrata Suwardi, and Donny Kushendranto.

Pengangkatan Aris Palembang sebagai Direktur efektif setelah lulus uji kemampuan dan kepatutan dari Otoritas Jasa Keuangan (OJK). Lukito Adisubrata Suwardi telah diangkat sebagai Direktur dan dinyatakan lulus uji kemampuan dan kepatutan OJK pada tanggal 23 Oktober 2025, sedangkan Donny Kushendranto diangkat sebagai Direktur dan akan efektif setelah memperoleh persetujuan serta lulus uji kemampuan dan kepatutan dari OJK.

The appointment of Aris Palembang as Director will be effective upon passing the fit and proper test conducted by the Financial Services Authority (OJK). Lukito Adisubrata Suwardi has been appointed as Director and has passed the OJK fit and proper test on October 23, 2025, while Donny Kushendranto has been appointed as Director and will be effective upon obtaining approval and passing the fit and proper test from OJK.

Perubahan ini merupakan bagian dari upaya Perseroan dalam memperkuat struktur organisasi dan tata kelola guna mendukung kesinambungan strategi dan peningkatan kinerja ke depan, serta tidak memberikan dampak material terhadap kondisi keuangan Perseroan untuk tahun buku yang berakhir pada 31 Desember 2025.

These changes are part of the Company's efforts to strengthen its organizational structure and governance in order to support strategic continuity and improve future performance, and do not have a material impact on the Company's financial condition for the financial year ended December 31, 2025.

Komite Audit
Audit Committee

Komite Audit dibentuk oleh Dewan Komisaris dengan tujuan membantu dan memfasilitasi Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan kualitas informasi keuangan, sistem pengendalian internal, efektivitas pemeriksaan auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Terbentuknya Komite Audit dilandasi oleh Peraturan Perundang-undangan yang berlaku di Indonesia antara lain:

1. POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
2. POJK No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan
3. POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bank Umum

PEDOMAN KERJA/PIAGAM KOMITE AUDIT

Komite Audit memiliki Piagam Komite Audit yang merupakan acuan dalam pelaksanaan tugas dan tanggung jawab anggota Komite yang telah disahkan Dewan Komisaris dalam Piagam Komite Audit Ver 3.0 Tanggal 9 Januari 2024. Piagam Komite Audit mengatur mengenai dasar hukum, wewenang, tugas, tanggung jawab, struktur organisasi komite hingga tata cara pelaksanaan rapat.

KRITERIA ANGGOTA KOMITE AUDIT

Di dalam Piagam Komite Audit, disebutkan persyaratan keanggotaan Komite Audit Perusahaan, sebagai berikut:

1. Anggota Komite Audit wajib memiliki integritas yang tinggi, kemampuan, dan pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Anggota Komite Audit harus independen, objektif, dan profesional;
3. Anggota Komite Audit harus memahami organisasi Bank MNC Internasional dan lingkungan bisnisnya termasuk risiko dan kontrol;
4. Anggota Komite Audit wajib memahami laporan keuangan, bisnis perbankan, proses audit, manajemen risiko, dan Peraturan Perundang-undangan di bidang pasar modal dan perbankan serta Peraturan Perundang-undangan lainnya;
5. Paling sedikit 1 (satu) anggota Komite Audit berlatar belakang pendidikan dan keahlian di bidang akuntansi dan/atau keuangan;
6. Keahlian Anggota Komite Audit dibuktikan paling sedikit dengan kepemilikan sertifikat kompetensi yang mendukung fungsi dan tanggung jawab komite;

The Audit Committee is established by the Board of Commissioners to assist and facilitate the Board of Commissioners in performing its supervisory duties and functions regarding the quality of financial information, internal control systems, the effectiveness of external and internal audits, the effectiveness of risk management implementation, and compliance with applicable laws and regulations. The establishment of the Audit Committee is based on applicable laws and regulations in Indonesia, including:

1. POJK No. 55/POJK.04/2015 regarding the Establishment and Operational Guidelines of the Audit Committee.
2. POJK No. 9 of 2023 on the Use of Public Accountants and Public Accounting Firms in Financial Services Activities
3. POJK No. 17 of 2023 on the Implementation of Corporate Governance in Commercial Banks

AUDIT COMMITTEE WORK GUIDELINES/CHARTER

The Audit Committee has an Audit Committee Charter, which serves as a guideline for the implementation of the duties and responsibilities of Committee members and was approved by the Board of Commissioners under Audit Committee Charter Ver 3.0 dated January 9, 2024. The Audit Committee Charter governs the legal basis, authority, duties, responsibilities, organizational structure of the committee, and procedures for conducting meetings.

AUDIT COMMITTEE MEMBERSHIP CRITERIA

The Audit Committee Charter specifies the membership requirements for the Company's Audit Committee as follows:

1. Audit Committee members must possess high integrity, competence, and knowledge, as well as experience relevant to their field of work, and be capable of effective communication;
2. Audit Committee members must be independent, objective, and professional;
3. Audit Committee members must understand the organization of Bank MNC Internasional and its business environment, including risks and controls;
4. Audit Committee members must understand financial statements, the banking business, audit processes, risk management, and laws and regulations in the capital markets and banking sectors, as well as other applicable laws and regulations;
5. At least 1 (one) Audit Committee member must have an educational background and expertise in accounting and/or finance;
6. The expertise of Audit Committee members must be demonstrated by holding at least one competency certificate supporting the committee's functions and responsibilities;

7. Anggota Komite Audit bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan;
8. Anggota Komite Audit harus mempunyai kemampuan untuk memimpin;
9. Anggota Komite Audit bukan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa *assurance*, jasa *non-assurance*, jasa penilai dan/atau jasa konsultasi lain kepada Bank dalam waktu 6 (enam) bulan terakhir sebelum diangkat oleh Dewan Komisaris.
10. Anggota Komite Audit kecuali Komisaris Independen, bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir sebelum diangkat oleh Dewan Komisaris;
11. Komite Audit tidak mempunyai saham Bank MNC Internasional baik langsung maupun tidak langsung. Dalam hal anggota Komite Audit memperoleh saham Bank baik langsung maupun tidak langsung akibat suatu peristiwa hukum, maka saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut;
12. Anggota Komite Audit tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Bank MNC Internasional;
13. Anggota Komite Audit tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang memberikan jasanya kepada Bank MNC Internasional, antara lain akuntan publik, penilai, konsultan hukum dan konsultan lainnya, dan/atau transaksi keuangan dengan Bank yang dapat mempengaruhi kelangsungan usaha Bank dan/atau pihak yang melakukan transaksi keuangan, antara lain debitur inti, deposan inti, atau perusahaan yang sebagian besar sumber pendanaannya diperoleh dari Bank. Yang dimaksud dengan debitur dan deposan inti sebagaimana dimaksud dalam ketentuan Bank Indonesia mengenai Laporan Berkala Bank Umum;
14. Anggota Komite Audit tidak menerima penghasilan lain dari bank, kecuali Pihak Independen karena jabatan rangkapnya sebagai anggota Komite lainnya pada bank yang sama.
15. Masa tugas Anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.

7. Audit Committee members must be willing to continuously enhance their competencies through education and training;
8. Audit Committee members must possess leadership capabilities;
9. Audit Committee members shall not be insiders of a Public Accounting Firm, a Law Firm, a Public Appraisal Firm, or any other party providing assurance services, non-assurance services, appraisal services, and/or other consulting services to the Bank within the 6 (six) months prior to their appointment by the Board of Commissioners.
10. Audit Committee members, except for Independent Commissioners, must not be individuals who have worked for or held authority and responsibility to plan, lead, control, or supervise the Bank's activities within the 6 (six) months prior to their appointment by the Board of Commissioners;
11. Audit Committee members must not hold shares in Bank MNC Internasional, either directly or indirectly. In the event that a member of the Audit Committee acquires shares of the Bank, either directly or indirectly, as a result of a legal event, such shares must be transferred to another party within a maximum period of 6 (six) months after the acquisition of such shares;
12. Audit Committee Members shall have no affiliate relationship with members of the Board of Commissioners, members of the Board of Directors, or shareholders of MNC International Bank;
13. Audit Committee Members shall have no business relationships, either directly or indirectly, in which they provide services to Bank MNC Internasional, including public accountants, appraisers, legal consultants, and other consultants, and/or engage in financial transactions with the Bank that could affect the Bank's business continuity and/or the parties involved in such financial transactions, including core debtors, core depositors, or companies that derive the majority of their funding from the Bank. The terms "core debtors" and "core depositors" are as defined in Bank Indonesia's regulations regarding Periodic Reports of Commercial Banks;
14. Audit Committee Members shall not receive any other income from the bank, except as an Independent Party due to their concurrent position as a member of another committee at the same bank.
15. The term of office of Audit Committee members shall not exceed the term of the Board of Commissioners as stipulated in the Articles of Association and may be re-elected for only one subsequent term.

KETENTUAN MASA JABATAN

Dalam POJK No. 55/POJK.04/2015 Tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit dijelaskan mengenai masa tugas anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan hanya dapat dipilih kembali untuk 1 (satu) periode berikutnya.

TERM OF OFFICE

In POJK No. 55/POJK.04/2015 Regarding the Formation and Guidelines for the Operation of the Audit Committee, it is stipulated that the term of office for Audit Committee members shall not exceed the term of the Board of Commissioners and they may only be re-elected for one (1) subsequent term.

SUSUNAN, JUMLAH, KOMPOSISI DAN DASAR PENGANGKATAN KOMITE AUDIT

Susunan dan jumlah keanggotaan Komite Audit yang telah disahkan dalam Surat Keputusan Direksi No. SKEP-004/MNCB/DIR/07-22 tanggal 22 Juli 2022, sebagai berikut:

STRUCTURE, NUMBER, COMPOSITION, AND BASIS FOR APPOINTMENT OF THE AUDIT COMMITTEE

The structure and number of members of the Audit Committee, as approved in Board of Directors Decree No. SKEP-004/MNCB/DIR/07-22 dated July 22, 2022, are as follows:

NAMA Name	Jabatan Position
Ponky Nayarana Pudijanto	Ketua (merangkap Anggota) Chairman (concurrently as Member)
Eddy Yantho Sofwan	Sekretaris merangkap Anggota Secretary concurrently as Member
Frederikus P Weoseke	Anggota Member
Mohammad Sumarsono	Anggota Member

Profil Anggota Komite Audit
Profile of Audit Committee Members

Ponky Nayarana Pudijanto
Presiden Komisaris
President Commissioner

Tersedia pada Bab Profil Perusahaan, Sub Bab Profil Dewan Komisaris dalam Laporan Tahunan ini.	Available in the Company Profile Chapter, Board of Commissioners Profile Sub-Chapter in this Annual Report.

Frederikus P. Weoseke
Komisaris Independen
Independent Commissioner

Tersedia pada Bab Profil Perusahaan, Sub Bab Profil Dewan Komisaris dalam Laporan Tahunan ini.	Available in the Company Profile Chapter, Board of Commissioners Profile Sub-Chapter in this Annual Report.

Eddy Yantho Sofwan
Pihak Independen
Independent Party

Latar Belakang Karier: » Inspektur (Eselon I) PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru (1 Februari 2015-31 Mei 2016) » Wakil Inspektur (Eselon II) BRI Manado (1 April 2007- 31 Mei 2009) » Wakil Inspektur (Eselon II) BRI Banjarmasin (1 Juni 2009-31 Maret 2011) » Wakil Inspektur (Eselon II) BRI Yogyakarta (1 April-31 Desember 2011) » Wakil Inspektur (Eselon II) BRI Jakarta 3 (1 Januari 2012-31 Januari 2015)	Career Background: » Inspector (Echelon I) PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru (February 1, 2015-May 31, 2016) » Vice-Inspector (Echelon II) BRI Manado (April 1, 2007- Mei 31, 2009) » Vice-Inspector (Echelon II) BRI Banjarmasin(June 12009-March 312011) » Vice-Inspector (Echelon II) BRI Yogyakarta (April 1-December 31, 2011) » Vice-Inspector (Echelon II) BRI Jakarta 3 (January 1, 2012-January 31, 2015)
Pendidikan: Memperoleh gelar Sarjana Ekonomi dari Universitas Trisakti Jakarta pada tahun 1985 serta mendapatkan sertifikasi profesi Qualified Internal Auditor (QIA) dari Yayasan Pendidikan Internal Audit (YPIA) Tingkat Dasar hingga Manajerial, Sertifikasi Manajemen Risiko perbankan Level III dari Badan Sertifikasi Profesi perbankan.	Education: Earned a Bachelor degree in Economics from Trisakti University in Jakarta in 1985 as well as a Qualified Internal Auditor (QIA) certification from Yayasan Pendidikan Internal Audit (YPIA), Level III of banking Risk Management Certification from Banking Profession Certification Agency.

Mohammad Sumarsono
Pihak Independen
Independent Party

Latar Belakang Karier:
- Anggota Komite Pemantau RIsiko, PT Bank MNC Internasional, Tbk (2013 – sd saat ini)
- Trainer bidang perbankan (2005 – sd saat ini)
- Kepala Biro Keuangan dan Akuntansi, Perbanas Institute/ABFII Perbanas (2014 – 2017)
- Kepala Biro Internal Audit, Perbanas Institute/ABFII Perbanas (2012 -2014)
- Manajer Keuangan, PT Roda Nusantara/PT Roda Tehnik (2010)
- Kepala Bagian Internal Audit, Yayasan Kesehatan Bank Mandiri (2007 – 2010)
- Senior Konsultan, Kantor Akuntan Publik HLB Hadori & Rekan (2003 – 2017)
- Dosen Akuntansi dan Perbankan di beberapa perguruan tinggi (2000 – 2013)
- Tim Merger Bank Mandiri Bidang Akuntansi, 1999
- Beberapa posisi di Bank Bumi Daya (Persero) (1985 – 1999)

Career Background:
- Member of Risk Monitoring Committee, PT Bank MNC Internasional, Tbk (2013 - present)
- Banking Trainer (2005 - present)
- Head of Finance and Accounting Bureau, Perbanas Institute/ ABFII Perbanas (2014 - 2017)
- Head of Internal Audit Bureau, Perbanas Institute/ABFII Perbanas (2012 -2014)
- Finance Manager, PT Roda Nusantara/PT Roda Tehnik (2010)
- Head of Internal Audit Division, Yayasan Kesehatan Bank Mandiri (2007 - 2010)
- Senior Consultant, Public Accounting Firm HLB Hadori & Rekan (2003 - 2017)
- Lecturer of Accounting and Banking in a number of universities (2000 - 2013)
- Bank Mandiri Merger Team, Accounting Division, 1999
- Several positions in Bank Bumi Daya (Persero) (1985 - 1999)

Pendidikan:
- Pasca Sarjana, Magister Manajemen Lulus & Berijazah tahun 1998, STIE IPWI, Jakarta
- Sajarna, Ekonomi, Jurusan Akuntansi, Lulus & Berijazah tahun 1990, STIE "YAI" Jakarta
- Sarjana Muda, Ekonomi, Jurusan Akuntansi, Lulus & berijazah tahun 1984, Sekolah Tinggi Keuangan Surabaya

Education:
- Master's Degree in Management, Graduated & Certified in 1998, STIE IPWI, Jakarta
- Bachelor's Degree in Economics, Accounting Department, Graduated & Certified in 1990, STIE "YAI" Jakarta
- Associate's Degree in Economics, Accounting Department, Graduated & Certified in 1984, Surabaya School of Finance

Memiliki sertifikasi:
- Komite Audit / Certification on Audit Committee Practices (CACP), IKAI
- Training on Trainers (ToT), Kualifikasi 4 Bidang Manajemen Risiko Perbankan, IRPA
- Kualifikasi/Kompetensi Instruktur, Jenjang 4, BNSP
- Kualifikasi 5 Bidang Manajemen Risiko Perbankan, BNSP
- Profesional Utama GRC, GRC Profesional Advanced-Level Executive (GRCE), BNSP
- Audit, Level 1, LSPP

Certifications:
- Audit Committee / Certification on Audit Committee Practices (CACP), IKAI
- Training of Trainers (ToT), Qualification in 4 Areas of Banking Risk Management, IRPA
- Infrastructure Qualification/Competency, Level 4, BNSP
- Qualification in 5 Areas of Banking Risk Management, BNSP
- GRC Key Professional, GRC Professional Advanced-Level Executive (GRCE), BNSP
- Audit, Level 1, LSPP

Keanggotaan:
- Ikatan Komite Audit Indonesia
- Ikatan Bankir Indonesia
- Anggota Aktif IRPA (Indonesian Risk Professional Association)
- Anggota Aktif IPA-GRC (Indonesian Professional Association for Governance, Risk, and Compliance)

Memberships:
- Indonesian Audit Committee Association
- Indonesian Bankers Association
- Active Member of IRPA (Indonesian Risk Professional Association)
- Active Member of IPA-GRC (Indonesian Professional Association for Governance, Risk, and Compliance

INDEPENDENSI ANGGOTA KOMITE AUDIT

Seluruh anggota Komite Audit merupakan pihak independen yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/ atau hubungan dengan Perseroan, Dewan Komisaris, Direksi atau Pemegang Saham. Tidak ada anggota komite yang merangkap menjadi anggota komite lainnya. Independensi diwajibkan dan telah diatur dalam peraturan OJK No. 55/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit dengan tujuan agar anggota Komite Audit tidak terpengaruh oleh kepentingan pribadi atau pihak lain dalam menyampaikan pendapat dan melaksanakan tugasnya.

INDEPENDENCY OF AUDIT COMMITTEE MEMBERS

All members of the Audit Committee are independent parties who have no financial, managerial, share ownership, and/or other relationships with the Company, the Board of Commissioners, the Board of Directors, or the Shareholders. No committee member concurrently serves as a member of another committee. Independency is mandatory and is regulated under OJK Regulation No. 55/ POJK.04/2015 dated December 23, 2015, regarding the Establishment and Operational Guidelines of the Audit Committee, with the aim of ensuring that Audit Committee members are not influenced by their personal interests or the interests of other parties when expressing opinions and performing their duties.

Aspek Independensi Independency Aspect	Ponky N Pudijanto	Frederikus P. Weoseke	Eddy Yantho	Mohammad Sumarsono
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Board of Directors	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan anak perusahaan, maupun perusahaan afiliasi Has no management relationship with subsidiaries or affiliated companies	✓	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Has no family relationship with the Board of Commissioners, the Board of Directors, and/or fellow members of the Risk Monitoring Committee	✓	✓	✓	✓
Tidak menjabat sebagai pengurus politik, pejabat dan pemerintah Does not serve as a political administrator, civil servant, or government official	✓	✓	✓	✓

TUGAS DAN TANGGUNG JAWAB

Komite Audit bertindak secara independen dalam menjalankan tugas dan tanggung jawabnya, yang meliputi kegiatan-kegiatan sebagai berikut:

1. Komite Audit wajib melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan.
2. Dalam rangka melaksanakan tugas sebagaimana dimaksud pada ayat (1), Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit terhadap:
   a. Pelaksanaan tugas satuan kerja audit intern;
   b. Kesesuaian pelaksanaan audit oleh kantor akuntan publik dengan standar audit;
   c. Kesesuaian laporan keuangan dengan standar akuntansi keuangan;
   d. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern, akuntan publik, dan hasil pengawasan Otoritas Jasa Keuangan, guna memberikan rekomendasi kepada Dewan Komisaris.
3. Komite Audit berperan melaksanakan tugas serta tanggung jawab sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan.

RAPAT KOMITE AUDIT

Tata cara rapat Komite Audit telah diatur di dalam Pedoman Kerja Komite Audit, yaitu dipimpin oleh Ketua Komite Audit dan dihadiri oleh minimal 51% keanggotaan. Rapat diselenggarakan setiap bulan dengan pengambilan keputusan secara musyawarah untuk mufakat atau berdasarkan pemungutan suara terbanyak.

DUTIES AND RESPONSIBILITIES

The Audit Committee acts independently in carrying out its duties and responsibilities, which include the following activities:

1. The Audit Committee is required to monitor and evaluate the planning and implementation of audits, as well as monitor the follow-up on audit findings in order to assess the adequacy of internal controls, including the adequacy of the financial reporting process.
2. In order to carry out the duties referred to in paragraph (1), the Audit Committee must monitor and evaluate at least the following:
   a. The performance of the internal audit unit;
   b. The compliance of audits conducted by the public accounting firm with auditing standards;
   c. The compliance of financial statements with financial accounting standards;
   d. The implementation of follow-up actions by the Board of Directors regarding the findings of the internal audit unit, public accountants, and the results of supervision by the Financial Services Authority, in order to provide recommendations to the Board of Commissioners.
3. The Audit Committee is responsible for carrying out its duties and responsibilities in accordance with the Financial Services Authority's regulations regarding the use of public accountants and public accounting firms in financial services activities.

AUDIT COMMITTEE MEETINGS

The procedures for Audit Committee meetings are set forth in the Audit Committee Charter, which stipulates that meetings are chaired by the Chairman of the Audit Committee and attended by at least 51% of the members. Meetings are held monthly, with decisions made by consensus or by a majority vote.

Sepanjang tahun 2025 Komite Audit telah melaksanakan rapat sebanyak 12 (dua belas) kali dengan tingkat kehadiran anggota sebagai berikut:

Throughout 2025, the Audit Committee held 12 (twelve) meetings with the following attendance rates:

Anggota Member	**Agenda**	**Bulan** Month											
		1	2	3	4	5	6	7	8	9	10	11	12
Ponky N Pudijanto	1. Hal-hal yang perlu ditindaklanjuti sesuai hasil rapat Komite Audit sebelumnya 2. Progres Penugasan Audit 3. Progres Monitor Status Temuan Audit (per triwulan) 4. Perkembangan Penyelesaian Fraud (per triwulan) 5. Audit Yang Telah Diselesaikan 6. Aktivitas Audit dan Lainnya 7. Tindak Lanjut Temuan OJK (per triwulan) 8. Catatan tambahan (jika ada) 1. Matters requiring follow-up based on the results of the previous Audit Committee meeting 2. Progress on Audit Assignments 3. Progress on Monitoring the Status of Audit Findings (quarterly) 4. Progress on Resolving Fraud (quarterly) 5. Completed Audits 6. Audit Activities and Others 7. Follow-up on OJK Findings (quarterly) 8. Additional notes (if any)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Frederikus P. Weoseke		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Eddy Yantho Sofwan		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mohammad Sumarsono		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

LAPORAN KEGIATAN KOMITE AUDIT DI TAHUN 2025

Sepanjang tahun 2025, Komite Audit telah melakukan kegiatan sebagai berikut:

1. Melaksanakan *review* rencana kerja tahunan Audit Intern dan melakukan evaluasi terhadap kecukupan dan efektivitas pengendalian Internal Bank dengan memberikan input dan rekomendasi atas semua laporan hasil audit intern.
2. Melakukan pembinaan dan diskusi secara berkala dengan jajaran Audit Intern.
3. Setiap bulan melaksanakan rapat Komite Audit dengan Internal Audit beserta Direksi dan semua quorum dan sesuai rencana.
4. Melaksanakan pemantauan terhadap pelaksanaan fungsi audit eksternal termasuk juga pemantauan atas tindak lanjut temuan OJK.
5. Memberikan rekomendasi penunjukan KAP yang akan mengaudit Laporan Keungan Bank.
6. Memberikan evaluasi kinerja KAP yang telah melaksanakan Audit.
7. Memberikan evaluasi dan rekomendasi Group Head Audit yang baru.
8. Melaksanakan evaluasi kinerja keuangan Bank setiap triwulan.
9. Melaksanakan evaluasi dan pemantauan terhadap kebijakan dan Rencana Usaha Bank.
10. Setiap 3 (tiga) bulan menyampaikan laporan kegiatan sesuai dengan cakupan tugas dan tanggung jawab Komite Audit kepada Dewan Komisaris.

AUDIT COMMITTEE ACTIVITY REPORT IN 2025

Throughout 2025, the Audit Committee has carried out the following activities:

1. Reviewed the internal audit's annual work plan and evaluated the adequacy and effectiveness of the Bank's internal controls, providing input and recommendations for all internal audit reports.
2. Held periodic discussions with the Internal Audit team.
3. Held monthly Audit Committee meetings with Internal Audit, the Board of Directors, and all quorum members, in accordance with the plan.
4. Monitored the implementation of external audit functions, including following up on OJK findings.
5. Provided recommendations on the appointment of the Public Accounting Firm (KAP) to audit the Bank's Financial Statements.
6. Evaluated the performance of the KAP that conducted the audit.
7. Evaluated and provided recommendations on the new Group Head of Audit.
8. Conducted quarterly evaluations of the Bank's financial performance.
9. Monitored the implementation of policies and the Bank's Business Plan.
10. Submitted activity reports every 3 (three) months to the Board of Commissioners based on the Audit Committee's duties and responsibilities.

Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee

Komite Nominasi dan Remunerasi dibentuk dan bertanggung jawab kepada Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan Nominasi dan Remunerasi terhadap anggota Direksi dan Dewan Komisaris.

Kewajiban Bank untuk membentuk Komite Nominasi dan Remunerasi didasari beberapa peraturan antara lain:

1. POJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
2. POJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
3. POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

PEDOMAN KERJA/PIAGAM KOMITE NOMINASI DAN REMUNERASI

Menaati aturan dari regulator di negara Indonesia, Perusahaan telah menyusun pedoman kerja Komite Nominasi dan Remunerasi sebagai acuan pelaksanaan tugas dalam bentuk Pedoman Komite Nominasi dan Remunerasi yang telah disahkan Dewan Komisaris pada tahun 2015. Pedoman berisikan mengenai fungsi, tugas, kewajiban, wewenang dan tanggungjawab komite serta beberapa aturan lainnya sehingga Komite dapat melaksanakan tugas secara leluasa dan bertanggung jawab.

KRITERIA ANGGOTA KOMITE NOMINASI DAN REMUNERASI

Anggota Komite dinilai memenuhi persyaratan apabila telah memenuhi kriteria:

A. Persyaratan Integritas

1. Memiliki moral yang baik, termasuk tidak pernah dihukum karena melakukan Tindak Pidana dalam 10 (sepuluh) tahun terakhir.
2. Komitmen untuk mematuhi peraturan perundang-undangan yang berlaku.
3. Komitmen terhadap penerapan kebijakan nominasi dan remunerasi yang mengacu pada Tata Kelola Perusahaan yang baik.
4. Tidak termasuk dalam Daftar Tidak Lulus yang ditatausahakan oleh Otoritas Jasa Keuangan yang memuat pihak-pihak yang mendapat predikat Tidak Lulus dalam uji kemampuan dan kepatutan terhadap pemegang saham, pemegang saham pengendali, anggota Dewan Komisaris, anggota Direksi, dan pejabat eksekutif.

The Nomination and Remuneration Committee is established and reports to the Board of Commissioners in carrying out its functions and duties related to the nomination and remuneration of members of the Board of Directors and the Board of Commissioners.

The Bank's obligation to establish a Nomination and Remuneration Committee is based on several regulations, including:

1. POJK No. 34/POJK.04/2014 regarding the Nomination and Remuneration Committee of Issuers or Public Companies.
2. POJK No. 45/POJK.03/2015 regarding the Implementation of Corporate Governance in the Provision of Remuneration by Commercial Banks.
3. POJK No. 17 of 2023 regarding the Implementation of Corporate Governance for Commercial Banks.

NOMINATION AND REMUNERATION COMMITTEE GUIDELINES/CHARTER

In compliance with regulations from Indonesian regulators, the Company has formulated Nomination and Remuneration Committee work guidelines as a reference for the performance of duties in the form of the Nomination and Remuneration Committee Charter, which was approved by the Board of Commissioners in 2015. The charter outlines the committee's functions, duties, obligations, authority, and responsibilities, as well as other relevant rules, enabling the Committee to carry out its duties freely and responsibly.

NOMINATION AND REMUNERATION COMMITTEE MEMBERSHIP CRITERIA

Committee members are required to meet the following criteria:

A. Integrity Requirements

1. Possess good moral character, including never having been convicted of a criminal offense in the past 10 (ten) years.
2. Possess commitment to complying with applicable laws and regulations.
3. Possess commitment to implementing nomination and remuneration policies in accordance with good corporate governance.
4. Not listed in the Financial Services Authority's "Failed" List, which contains parties who have been deemed "Failed" in the fit and proper test for shareholders, controlling shareholders, members of the Board of Commissioners, members of the Board of Directors, and executive officers.

B. Persyaratan Kompetensi

Bagi Komisaris:

1. Pengetahuan tentang strategi remunerasi dan kebijakannya di bidang perbankan yang memadai dan relevan dan/atau;
2. Pengalaman yang memadai dalam mengelola Sumber Daya Manusia (SDM) di bidang tugasnya.

Bagi Pejabat Eksekutif:

1. Pengetahuan strategi Nominasi dan remunerasi, kebijakan serta penerapannya di bidang perbankan yang selama minimal 10 (sepuluh) tahun dan/atau;
2. Mengelola dan mengembangkan unit Sumber Daya Manusia (SDM) di bidang perbankan selama minimal 10 (sepuluh) tahun terakhir.

B. Competency Requirements

For Commissioners:

1. Possess adequate and relevant knowledge of remuneration strategies and policies in the banking sector and/or;
2. Possess adequate experience in managing Human Resources (HR) within their area of responsibility.

For Executive Officers:

1. Possess knowledge of nomination and remuneration strategies, policies, and their implementation in the banking sector for a minimum of 10 (ten) years and/or;
2. Have managed and developed a Human Resources (HR) unit in the banking sector for a minimum of the last 10 (ten) years.

KETENTUAN MASA JABATAN

Masa jabatan anggota Komite Nominasi dan Remunerasi ditetapkan didalam Surat Keterangan pengangkatan. Sesuai dengan POJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik Pasal 4 juga telah dijelaskan bahwa masa jabatan anggota komite tidak lebih lama dari masa jabatan Dewan Komisaris.

TERM OF OFFICE

The term of office for members of the Nomination and Remuneration Committee is specified in the Letter of Appointment. In accordance with POJK No. 34/POJK.04/2014 regarding the Nomination and Remuneration Committee of Issuers or Public Companies, Article 4 also stipulates that the term of office for committee members shall not exceed the term of office of the Board of Commissioners.

SUSUNAN DAN KOMPOSISI KOMITE NOMINASI DAN REMUNERASI

Anggota Komite Nominasi dan Remunerasi diangkat dan diberhentikan berdasarkan keputusan rapat Dewan Komisaris untuk masa jabatan tertentu sebagaimana diatur dalam Anggaran Dasar. Susunan anggota Komite NRC berdasar pada SKEP-005/MNCB/DIR/12-18 tentang Perubahan Sususan Anggota Komite Remunerasi & Nominasi PT Bank MNC Internasional Tbk tanggal 21 Desember 2018 adalah sebagai berikut:

STRUCTURE AND COMPOSITION OF THE NOMINATION AND REMUNERATION COMMITTEE

Members of the Nomination and Remuneration Committee are appointed and dismissed based on a resolution of the Board of Commissioners meeting for a specific term as stipulated in the Articles of Association. The composition of the NRC Committee members, based on SKEP-005/MNCB/DIR/12-18 regarding Changes to the Composition of the Remuneration & Nomination Committee of PT Bank MNC Internasional Tbk dated December 21, 2018, is as follows:

Nama Name	Jabatan Position
Ponky Nayarana Pudijanto	Ketua/Anggota Chairman/Member
Peter Fajar Handana	Anggota Member
Aris Palembangan	Sekretaris/Anggota Secretary/Member

PROFIL KOMITE NOMINASI DAN REMUNERASI

Profil terdapat pada bab Profil Perusahaan.

PROFILE OF THE NOMINATION AND REMUNERATION COMMITTEE

Detailed profile information can be found in the Company Profile section.

INDEPENDENSI ANGGOTA KOMITE NOMINASI DAN REMUNERASI

Seluruh anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuannya bertindak independen.

INDEPENDENCY OF NOMINATION AND REMUNERATION COMMITTEE MEMBERS

All members of the Nomination and Remuneration Committee who are independent parties have no financial, management, share ownership, and/or family relationships with the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders, nor any relationships with banks, that could affect their ability to act independently.

Aspek Independensi Independency Aspect	Ponky N Pudijanto	Aris Palembangan	Peter Fajar Handana
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Board of Directors	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan anak perusahaan, maupun perusahaan afiliasi Has no management relationship with subsidiaries or affiliated companies	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan komisaris, Direksi, dan/atau sesama anggota Komite Tata Kelola Terintegrasi Has no family relationship with the Board of Commissioners, the Board of Directors, and/or fellow members of the Risk Monitoring Committee	✓	✓	✓
Tidak menjabat sebagai pengurus politik, pejabat dan pemerintah Does not serve as a political administrator, civil servant, or government official	✓	✓	✓

TUGAS DAN TANGGUNG JAWAB TERKAIT DENGAN FUNGSI REMUNERASI

1. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Struktur Remunerasi;
   b. Kebijakan atas Remunerasi; dan
   c. Besaran atas Remunerasi.
2. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian Remunerasi yang diterima masing masing anggota Direksi dan/atau anggota Dewan Komisaris.
3. Dalam memberikan rekomendasi terkait dengan kebijakan remunerasi Komite wajib memperhatikan:
   a. Kinerja keuangan dan pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
   b. Prestasi kerja individual;
   c. Kewajaran dengan *peer group*; dan
   d. Pertimbangan sasaran dan strategi jangka panjang Bank.

TERKAIT DENGAN FUNGSI NOMINASI

1. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris;
   b. Kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi; dan
   c. Kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
2. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi.
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.
4. Memberikan usulan yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.

DUTIES AND RESPONSIBILITIES RELATED TO THE REMUNERATION FUNCTION

1. Provide recommendations to the Board of Commissioners regarding:
   a. Remuneration Structure;
   b. Remuneration Policy; and
   c. Remuneration Amounts.
2. Assist the Board of Commissioners in evaluating performance in relation to the adequacy of the remuneration received by each member of the Board of Directors and/or the Board of Commissioners.
3. In providing recommendations regarding remuneration policy, the Committee must consider:
   a. Financial performance and compliance with reserve requirements as stipulated in applicable laws and regulations;
   b. Individual work performance;
   c. Fairness relative to the peer group; and
   d. Consideration of the Bank's long-term objectives and strategies.

REGARDING THE NOMINATION FUNCTION

1. Provide recommendations to the Board of Commissioners regarding:
   a. The composition of the Board of Directors and/or the Board of Commissioners;
   b. Policies and criteria required in the nomination process; and
   c. Performance evaluation policies for members of the Board of Directors and/or members of the Board of Commissioners.
2. Assist the Board of Commissioners in assessing the performance of members of the Board of Directors and/or members of the Board of Commissioners based on the evaluation indicators that have been prepared.
3. Provide recommendations to the Board of Commissioners regarding capacity development programs for members of the Board of Directors and/or members of the Board of Commissioners.
4. Propose qualified candidates for members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to the General Meeting of Shareholders.

5. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite yang ada dibawah koordinasi Dewan Komisaris.

RAPAT KOMITE NOMINASI DAN REMUNERASI

Rapat Komite diselenggarakan secara berkala minimal 1 (satu) kali dalam 3 (bulan) dengan dihadiri oleh ketua dan mayoritas dari jumlah anggota. Keputusan yang diambil secara musyawarah untuk mufakat atau berdasarkan suara terbanyak sesuai mekanisme yang sudah ditentukan. Hasil rapat wajib dituangkan dalam risalah untuk disimpan dan dilaporkan kepada Dewan Komisaris.

Sepanjang tahun 2025, Komite Nominasi dan Remunerasi telah menyelenggarakan rapat sebanyak 3 (tiga) kali dengan tingkat kehadiran sebagai berikut:

5. Provide recommendations regarding Independent Parties who will serve as members of the Committees under the coordination of the Board of Commissioners.

NOMINATION AND REMUNERATION COMMITTEE MEETING

Committee meetings are held periodically at least once every 3 (three) months, attended by the chairman and the majority of the members. Decisions are made by consensus or by majority vote in accordance with established procedures. Meeting results must be recorded in minutes to be kept on file and reported to the Board of Commissioners.

Throughout 2025, the Nomination and Remuneration Committee held 3 (three) meetings with the following attendance rates:

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance
Ponky Nayarana Pudijanto	Ketua/Anggota Chairman/member	3	3
Peter Fajar Handana	Anggota Member	3	3
Aris Palembangan	Sekretaris/Anggota Secretary/member	3	3

Komite Remunerasi dan Nominasi telah melaksanakan tugas dan tanggung jawab selama tahun 2025 dengan baik dan efektif, sebagai berikut :

1. Menelaah konsistensi penerapan kebijakan remunerasi terkait sistem grading dan skala gaji untuk jabatan tertentu guna memastikan kesetaraan, transparansi, dan kepatuhan terhadap ketentuan yang berlaku.
2. Membahas usulan pengangkatan dan/atau penunjukan Direksi dengan mempertimbangkan persyaratan kompetensi, integritas, rekam jejak, serta kesesuaian calon dengan kebutuhan dan strategi Bank, untuk selanjutnya memberikan rekomendasi kepada Dewan Komisaris sesuai dengan ketentuan peraturan perundangundangan yang berlaku.

The Remuneration and Nomination Committee has carried out its duties and responsibilities throughout 2025 effectively and efficiently, as follows:

1. Reviewing the consistency of the implementation of remuneration policies regarding the grading system and salary scales for specific positions to ensure equity, transparency, and compliance with applicable regulations.
2. Discussing proposals for the appointment and/or nomination of the Board of Directors by considering the requirements of competency, integrity, track record, and the suitability of candidates to the Bank's needs and strategies, and subsequently providing recommendations to the Board of Commissioners in accordance with applicable laws and regulations.

KEBIJAKAN SUKSESI DIREKSI

Prosedur kebijakan suksesi Direksi MNC Bank dalam merekomendasikan calon anggota Direksi ataupun Dewan Komisaris kepada RUPS adalah sebagai berikut:

1. Komite Nominasi dan Remunerasi meng-identifikasi calon yang memenuhi kriteria;
2. Memberikan rekomendasi kepada Dewan Komisaris;
3. Dewan Komisaris atas dasar saran dari Komite Nominasi dan Remunerasi menyampaikan usulan calon kepada Pemegang Saham;
4. Dalam RUPS dilakukan Pengangkatan dan penetapan suksesi Direksi;
5. Calon yang telah disetujui diajukan ke OJK untuk *fit and proper test* dan memberikan persetujuan calon pengurus Bank.

BOARD OF DIRECTORS SUCCESSION POLICY

MNC Bank's Board of Directors succession policy procedures regarding the recommendation of candidates for the Board of Directors or the Board of Commissioners to the GMS are as follows:

1. The Nomination and Remuneration Committee identifies candidates who fulfill the criteria;
2. Provides recommendations to the Board of Commissioners;
3. Based on the advice of the Nomination and Remuneration Committee, the Board of Commissioners submits the proposed candidates to the Shareholders;
4. The appointment and succession of the Board of Directors are conducted at the GMS;
5. Approved candidates are submitted to the OJK for a fit and proper test and to obtain approval for the Bank's management candidates.

Komite Pemantau Risiko

Risk Oversight Committee

Komite Pemantau Risiko adalah Komite yang dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris dalam rangka membantu pelaksanaan tugas dan tanggung jawab sehubungan dengan pelaksanaan fungsi pengawasan aktif terhadap penerapan manajemen risiko di PT Bank MNC Internasional Tbk.

Pembentukan Komite didasari atas beberapa peraturan yang terkait antara lain:

- Peraturan Otoritas Jasa Keuangan ("POJK") POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
- POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- POJK No. 46 /POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
- POJK No. 12 /POJK.03/2021 tentang Bank Umum.
- POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum tanggal 14 september 2023.
- Surat Edaran Otoritas Jasa Keuangan ("SEOJK") No.34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- SEOJK No.13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
- SEOJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

PEDOMAN KERJA/PIAGAM KOMITE PEMANTAU RISIKO

MNC Bank memiliki Pedoman Kerja Komite Pemantau Risiko yang secara terus menerus disempurnakan dan diperbaharui sesuai dengan perkembangan/ perubahan peraturan hukum yang berlaku serta kondisi terkini. Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko Perusahaan disahkan Dewan Komisaris dan mulai diberlakukan pada tanggal 1 Desember 2023. Dalam ketentuan tersebut diatur mengenai:

1. Dasar Hukum;
2. Tugas, Tanggungjawab, dan Kewenangan;
3. Organisasi;
4. Etika Kerja;
5. Persyaratan Keanggotaan;
6. Rapat;
7. Honorarium; dan
8. Penilaian Kinerja Komite.

The Risk Oversight Committee is a committee established by and accountable to the Board of Commissioners to assist in the performance of duties and responsibilities related to the active oversight of risk management implementation at PT Bank MNC Internasional Tbk.

The establishment of the Committee is based on several relevant regulations, including:

- Financial Services Authority Regulation ("POJK") POJK No. 4/POJK.03/2016 on the Assessment of the Health Rating of Commercial Banks.
- POJK No. 18/POJK.03/2016 on the Implementation of Risk Management in Commercial Banks.
- POJK No. 46/POJK.03/2017 regarding the Implementation of Compliance Functions in Commercial Banks.
- POJK No. 12/POJK.03/2021 regarding Commercial Banks.
- POJK No. 17 of 2023 regarding the Implementation of Corporate Governance for Commercial Banks dated September 14, 2023.
- Financial Services Authority Circular Letter ("SEOJK") No. 34/SEOJK.03/2016 on the Implementation of Risk Management in Commercial Banks.
- SEOJK No.13/SEOJK.03/2017 on the Implementation of Corporate Governance in Commercial Banks.
- SEOJK No. 14/SEOJK.03/2017 on the Assessment of the Health Rating of Commercial Banks.

RISK OVERSIGHT COMMITTEE GUIDELINES/CHARTER

MNC Bank has a Risk Oversight Committee Charter that is continuously refined and updated in accordance with developments/changes in applicable laws and regulations as well as current conditions. The Company's Risk Oversight Committee Charter was approved by the Board of Commissioners and took effect on December 1, 2023. These provisions cover:

1. Legal Basis;
2. Duties, Responsibilities, and Authorities;
3. Organization;
4. Work Ethics;
5. Membership Requirements;
6. Meetings;
7. Honoraria; and
8. Committee Performance Evaluation.

KRITERIA ANGGOTA KOMITE PEMANTAU RISIKO

Para anggota Komite harus memenuhi syarat-syarat berikut ini:

a. Mempunyai integritas yang tinggi, kemampuan, pengetahuan dan pengalaman yang baik dengan latar belakang pendidikan yang memadai, juga kemampuan berkomunikasi secara efektif.
b. Anggota Komite yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang keuangan apabila memenuhi kriteria.
   1. Memiliki pengetahuan di bidang ekonomi, keuangan dan/atau perbankan; dan
   2. Memiliki pengalaman kerja di bidang ekonomi, keuangan dan/atau perbankan paling kurang 5 (lima) tahun.
c. Anggota Komite yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang menajemen risiko apabila memenuhi kriteria:
   1. Memiliki pengetahuan di bidang manajemen risiko; dan/atau
   2. Memiliki pengalaman kerja di bidang manajemen risiko paling kurang 2 (dua) tahun.
   3. Memiliki Sertifikat Manajemen Risiko jenjang 7 dan sertifikat kompetensi.
d. Mempunyai pengetahuan yang baik untuk menganalisa dan menafsirkan laporan keuangan.
e. Mempunyai pengetahuan yang memadai tentang peraturan perundang-undangan, termasuk peraturan Otoritas Jasa Keuangan dan Bank Indonesia serta peraturan perundang-undangan terkait lainnya.
f. Mantan Anggota Direksi atau Pejabat Eksekutif Bank atau pihak-pihak lain yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen, wajib menjalani masa tunggu *(cooling-off)* selama 1 (satu) tahun. Sedangkan untuk mantan Direktur Utama, mantan anggota direksi yang membawahi fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan paling singkat 6 (enam) bulan sebelum menjadi Komisaris Independen.
g. Anggota Komite yang berasal dari Pihak Independen tidak mempunyai hubungan afiliasi dengan Bank, Dewan Komisaris, Direksi atau para Pemegang Saham Pengendali.
h. Tidak mempunyai hubungan bisnis secara langsung atau tidak langsung yang terkait dengan kegiatan bisnis Bank.
i. Komite Pemantau Risiko tidak mempunyai saham Bank baik langsung maupun tidak langsung. Dalam hal anggota Komite Pemantau Risiko memperoleh saham Bank baik langsung maupun tidak langsung akibat suatu peristiwa hukum, maka saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut.

RISK OVERSIGHT COMMITTEE MEMBERSHIP CRITERIA

Committee members must meet the following requirements:

a. Possess high integrity, competence, knowledge, and experience with an adequate educational background, as well as the ability to communicate effectively.
b. Committee members from Independent Parties are deemed to possess expertise in finance if they meet the following criteria:
   1. Possess knowledge in economics, finance, and/or banking; and
   2. Have at least 5 (five) years of work experience in economics, finance, and/or banking.
c. Committee members from Independent Parties are deemed to possess expertise in risk management if they meet the following criteria:
   1. Possess knowledge in the field of risk management; and/or
   2. Have at least 2 (two) years of work experience in the field of risk management.
   3. Possess a Level 7 Risk Management Certificate and a competency certificate.
d. Possess sufficient knowledge to analyze and interpret financial statements.
e. Possess adequate knowledge of laws and regulations, including regulations of the Financial Services Authority (OJK) and Bank Indonesia, as well as other relevant laws and regulations.
f. Former members of the Board of Directors or Executive Officers of the Bank, or other parties with ties to the Bank that could impair their ability to act independently, must undergo a (cooling-off) period of 1 (one) year. Meanwhile, former Chief Executive Officers, former members of the Board of Directors in charge of supervisory functions, or Executive Officers who performed supervisory functions must observe a cooling-off period of at least 6 (six) months before becoming Independent Commissioners.
g. Committee members from Independent Parties must have no affiliation with the Bank, the Board of Commissioners, the Board of Directors, or the Controlling Shareholders.
h. Have no direct or indirect business relationships related to the Bank's business activities.
i. Members of the Risk Monitoring Committee shall not hold any shares in the Bank, either directly or indirectly. In the event a member of the Risk Monitoring Committee acquires shares in the Bank, either directly or indirectly, as a result of a legal event, such shares must be transferred to another party within a maximum period of 6 (six) months following their acquisition.

KETENTUAN MASA JABATAN

Pihak Independen memiliki masa tugas sesuai dengan masa jabatan sebagaimana Komisaris Independen dalam hal ini paling lama 5 (lima) tahun untuk 1 (satu) periode jabatan dan dapat diangkat kembali paling banyak 2 (dua) periode masa jabatan secara berturut-turut dengan beberapa pertimbangan.

TERM OF OFFICE

The term of office for Independent Members shall correspond to that of Independent Commissioners, which in this case is a maximum of 5 (five) years for a 1 (one) term of office, and they may be reappointed for a maximum of 2 (two) consecutive terms subject to certain considerations.

SUSUNAN DAN KOMPOSISI KOMITE PEMANTAU RISIKO

Susunan anggota Komite Pemantau Risiko MNC Bank per 31 Desember 2025 adalah sebagai berikut:

STRUCTURE AND COMPOSITION OF THE RISK MONITORING COMMITTEE

The composition of the MNC Bank Risk Monitoring Committee as of December 31, 2025, is as follows:

No	Jabatan Position	Nama Name	Keterangan Description
1.	Ketua merangkap Anggota Chairman & Member	Frederikus P.Weoseke	Komisaris Independen Independent Commissioner
2.	Anggota Member	Ponky Nayarana Pudijanto	Presiden Komisaris President Commissioner
3.	Anggota Member	Peter Fajar	Komisaris Commissioner
4.	Sekretaris merangkap anggota Secretary & Member	Moh. Sumarsono	Pihak Independen Independent Party
5.	Anggota Member	H. Eddy Yantho Sofwan	Pihak Independen Independent Party

PROFIL KOMITE PEMANTAU RISIKO

Profil Frederikus P. Weoseke, Ponky Nayarana Pudijanto,dan Peter Fajar dapat dilihat pada bab Profil Perusahaan (bagian Dewan Komisaris), sementara profil Mohammad Sumarsono dan H Eddy Yantho Sofwan dapat dilihat pada bagian Komite Audit buku Laporan Tahunan ini.

RISK OVERSIGHT COMMITTEE PROFILE

The profiles of Frederikus P. Weoseke, Ponky Nayarana Pudijanto, and Peter Fajar can be found in the Company Profile Chapter (Board of Commissioners section), while the profiles of Mohammad Sumarsono and H Eddy Yantho Sofwan can be found in the Audit Committee section of this Annual Report.

INDEPENDENSI ANGGOTA KOMITE PEMANTAU RISIKO

Seluruh anggota Komite Pemantau Risiko yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuannya bertindak independen.

INDEPENDENCY OF RISK OVERSIGHT COMMITTEE MEMBERS

All members of the Risk Oversight Committee who are independent parties have no financial, managerial, shareholding, and/or family relationships with the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders, nor do they have any relationships with banks that could affect their ability to act independently.

Aspek Independensi Independency Aspect	Frederikus P. Weoseke	Mohammad Sumarsono	Ponky N. Pudijanto	Peter Fajar	H. Eddy Yantho
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Board of Directors	✓	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan anak perusahaan, maupun perusahaan afiliasi Has no management relationship with subsidiaries or affiliated companies	✓	✓	✓	✓	✓

Aspek Independensi Independency Aspect	Frederikus P. Weoseke	Mohammad Sumarsono	Ponky N. Pudijanto	Peter Fajar	H. Eddy Yantho
Tidak memiliki hubungan keluarga dengan Dewan komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Has no family relationship with the Board of Commissioners, the Board of Directors, and/or fellow members of the Risk Monitoring Committee	✓	✓	✓	✓	✓
Tidak menjabat sebagai pengurus politik, pejabat dan pemerintah Does not serve as a political administrator, civil servant, or government official	✓	✓	✓	✓	✓

TUGAS DAN TANGGUNG JAWAB

Komite dalam melaksanakan tugasnya bekerjasama dengan RMG selaku Satuan Kerja Manajemen Risiko.

1. Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan manajemen risiko untuk memastikan bahwa Bank telah mengelola risiko-risiko secara memadai;
2. Melakukan evaluasi dan pemantauan pelaksanaan tugas Komite Manajemen Risiko (KMR) dan Risk Management Group Satuan Kerja Manajemen Risiko (SKMR), dan memberikan rekomendasi kepada Dewan Komisaris guna meningkatkan efektivitas pelaksanaan manajemen risiko Bank;
3. Menyampaikan rekomendasi kepada Dewan Komisaris atas kebijakan yang telah diambil oleh Direksi berkaitan dengan manajemen risiko, antara lain kebijakan-kebijakan yang terkait dengan Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Stratejik, Risiko Kepatuhan dan Risiko Reputasi;
4. Melakukan penilaian atas situasi yang diperkirakan dapat membahayakan kelangsungan usaha Bank, agar Dewan Komisaris dapat melaporkan kepada Otoritas Pengawas Bank dan Pasar Modal dalam kurun waktu yang ditetapkan;
5. Melakukan evaluasi dan pemantauan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan
6. Melaksanakan tugas dan tanggung jawab lain yang diberikan oleh Dewan Komisaris dari waktu ke waktu.

WEWENANG KOMITE PEMANTAU RISIKO

Komite memiliki kewenangan sebagai berikut:

1. Akses data dan informasi baik internal maupun eksternal;
2. Mengundang pejabat-pejabat pada seluruh aktivitas fungsional yang dianggap perlu dan pihak eksternal bank untuk membahas dan memberikan informasi hal-hal yang signifikan yang berhubungan dengan penerapan manajemen risiko.

DUTIES AND RESPONSIBILITIES

In carrying out its duties, the Committee collaborates with RMG as a Risk Management Work Unit.

1. Evaluating the alignment of risk management policies with their implementation and providing recommendations to the Board of Commissioners to ensure the Bank effectively manages its risks.
2. Evaluating and monitoring the performance of the Risk Management Committee (KMR) and Risk Management Group (SKMR), and providing recommendations to the Board of Commissioners to improve the effectiveness of the Bank's risk management.
3. Providing recommendations to the Board of Commissioners on the policies taken by the Board of Directors concerning risk management, including policies on credit risk, operational risk, liquidity risk, market risk, strategic risk, compliance risk, reputational risk, and legal risk.
4. Assessing situations that could jeopardize the Bank's business continuity, ensuring the Board of Commissioners reports such risks to the Financial Services Authority (OJK) within the prescribed time frame.
5. Monitoring the evaluation and monitoring to ensure that the Bank's policies, regulations, systems, and procedures are in compliance with OJK regulations and other applicable laws.
6. Carrying out other tasks and responsibilities delegated by the Board of Commissioners from time to time.

AUTHORITIES OF THE RISK OVERSIGHT COMMITTEE

The Committee has the following authorities:

1. Access to both internal or external data and information;
2. Inviting officials in all relevant functional activities and external parties to discuss and provide significant information related to the implementation of risk management.

RAPAT KOMITE PEMANTAU RISIKO

Sepanjang tahun 2025 Komite Pemantau Risiko telah melaksanakan rapat sebanyak 12 (dua belas) kali.

RISK OVERSIGHT COMMITTEE MEETING

Throughout 2025, the Risk Oversight Committee has held 12 (twelve) meetings.

Periode Period	Agenda	Kehadiran | Attendance				
		FPW	PNP	PF	MS	HEYS
Januari January	» Hasil Self Assessment Penilaian Tingkat Kesahatan Bank (TKB) Semester II Tahun 2024 Results of the Self-Assessment of Bank Soundness Level (TKB) - Semester II 2024 » Pemohonan Persetujuan Penilaian TKB Semester II Tahun 2024 Request for Approval of Bank Soundness Level (TKB) Assessment - Semester II 2024	✓	-	✓	✓	✓
Februari February	» Tindak Lanjut ROC *Meeting* Sebelumnya Follow-up on Previous ROC Meeting » *Risk HighLight* Periode Januari 2025 Risk Highlight for January 2025 Period	✓	✓	-	✓	✓
Maret March	» *Risk HighLight* Periode Februari 2025 Risk Highlight for February 2025 Period	✓	✓	✓	✓	✓
April April	» Tindak Lanjut ROC *Meeting* Sebelumnya Follow-up on Previous ROC Meeting » Proposal Penilaian Tingkat Profil Risiko Bank periode Triwulan I Th 2025 Proposal for Bank Risk Profile Assessment - Q1 2025 » Pemohonan Persetujuan Tingkat Profil Risiko Bank periode Triwulan I Th 2025 Request for Approval of Bank Risk Profile Level - Q1 2025	✓	✓	-	✓	✓
Mei May	» *Risk HighLight* Periode April 2025 Risk Highlight for April 2025 Period	✓	✓	✓	✓	✓
Juni June	» Tindak Lanjut ROC *Meeting* Sebelumnya Follow-up on Previous ROC Meeting » *Risk HighLight* Periode Mei 2025 Risk Highlight for May 2025 Period	✓	✓	-	✓	✓
Juli July	» Tindak Lanjut ROC *Meeting* Sebelumnya Follow-up on Previous ROC Meeting » Hasil *Self Assessment* Penilaian Tingkat Kesehatan Bank Semester I - 2025 Results of the Self-Assessment of Bank Soundness Level - Semester I 2025 » Pemohonan Persetujuan Tingkat Kesehatan Bank Semester I - 2025 Request for Approval of Bank Soundness Level - Semester I 2025	✓	✓	-	✓	✓
Agustus August	» Tindak Lanjut ROC *Meeting* Sebelumnya Follow-up on Previous ROC Meeting » *Climate Risk Management and Scenario* (CRMS) » Hasil Pengkinian Limit RA - RT Penyaluran Kredit Results of Update on Risk Appetite - Risk Tolerance (RA-RT) Limits for Credit Distribution » *Risk HighLight* Periode Data Juli 2025 Risk Highlight for July 2025 Data Period	✓	✓	-	✓	✓
September September	» *Risk HighLight* Periode Agustus 2025 Risk Highlight for August 2025 Period	✓	✓	✓	✓	✓
Oktober October	» Tindak Lanjut ROC *Meeting* Sebelumnya Follow-up on Previous ROC Meeting » Hasil *Self Assessment Risk Profile* Periode Triwulan III 2025 Results of the Self-Assessment of Risk Profile - Q3 2025 » Permohonan Persetujuan Tingkat Profil Risiko Bank Periode Triwulan III 2025 Request for Approval of Bank Risk Profile Level - Q3 2025	✓	✓	✓	✓	✓
November November	» Tindak Lanjut ROC *Meeting* Sebelumnya Follow-up on Previous ROC Meeting » Persetujan Pengkinian *Recovery Plan* dan *Resolution Plan* Approval of Updates to the Recovery Plan and Resolution Plan » Pelaksanaan Simulasi *Liquidity Contigency Plan* Implementation of Liquidity Contingency Plan Simulation » *Risk HighLight* Periode Data Oktober 2025 Risk Highlight for October 2025 Data Period	✓	✓	✓	✓	✓
Desember December	» Tindak Lanjut ROC *Meeting* Sebelumnya Follow-up on Previous ROC Meeting » *Risk HighLight* Periode Data November 2025 Risk Highlight for November 2025 Data Period	✓	✓	✓	✓	✓

FPW : Frederikus P.Weoseke
PF : Peter Fajar
HEYS : H. Eddy Yantho Sofwan
PNP : Ponky N. Pudijanto
MS : Mohammad Sumarsono

PENGUATAN PENGAWASAN RISIKO

Komite Pemantau Risiko (Risk Oversight Committee/ ROC) menjalankan peran strategis dalam mendukung Dewan Komisaris untuk memastikan efektivitas penerapan manajemen risiko, kepatuhan, serta tata kelola perusahaan yang baik di seluruh lini operasional Bank. Melalui fungsi pengawasan yang independen dan terstruktur, Komite secara konsisten memantau keselarasan antara profil risiko Bank dengan risk appetite yang telah ditetapkan, sekaligus memastikan bahwa praktik pengelolaan risiko berkembang secara adaptif terhadap dinamika industri dan regulasi.

Sepanjang tahun 2025, Komite melaksanakan pengawasan secara aktif melalui forum rapat berkala dan evaluasi atas berbagai laporan manajemen, termasuk profil risiko, tingkat kesehatan Bank, implementasi tata kelola, serta fungsi kepatuhan. Pendekatan ini memungkinkan Komite memperoleh pandangan yang komprehensif dalam menilai kualitas penerapan manajemen risiko serta efektivitas pengendalian internal secara menyeluruh.

Secara umum, profil risiko Bank berada dalam tingkat yang terkendali, dengan peringkat risiko agregat *Low to Moderate* dan kualitas penerapan manajemen risiko yang dinilai memadai untuk seluruh jenis risiko utama. Penilaian ini sejalan dengan hasil profil risiko triwulanan yang menunjukkan risiko kredit dan likuiditas pada level *Moderate*, sementara risiko pasar, operasional, hukum, reputasi, strategik, dan kepatuhan berada pada kisaran *Low to Moderate*. Kondisi ini mencerminkan fondasi manajemen risiko yang telah berjalan secara disiplin dan terintegrasi.

Hal tersebut didukung oleh berbagai inisiatif penguatan yang telah diimplementasikan secara konsisten, antara lain penerapan kerangka *three lines model*, penetapan *risk appetite* dan *risk tolerance*, serta pelaksanaan *stress testing* dan pemantauan limit secara berkala. Di sisi lain, Komite juga mencermati pentingnya penguatan berkelanjutan pada area-area prioritas guna menjaga stabilitas serta meningkatkan resiliensi operasional Bank dalam jangka panjang.

Dalam aspek tata kelola dan kepatuhan, Komite menilai bahwa struktur dan proses tata kelola telah berjalan sesuai dengan ketentuan yang berlaku serta didukung oleh kebijakan dan prosedur yang memadai. Fungsi kepatuhan juga menunjukkan peran yang aktif dalam memastikan pemenuhan kewajiban regulasi, termasuk pemantauan rasio prudensial, penerapan program APU-PPT, serta tindak lanjut atas hasil audit internal maupun eksternal.

STRENGTHENING RISK OVERSIGHT

The Risk Oversight Committee (ROC) plays a strategic role in supporting the Board of Commissioners in ensuring the effective implementation of risk management, compliance, and good corporate governance across all of the Bank's operational lines. Through its independent and structured oversight function, the Committee consistently monitors the alignment between the Bank's risk profile and its established risk appetite, while ensuring that risk management practices evolve adaptively in response to industry dynamics and regulatory changes.

Throughout 2025, the Committee actively conducted oversight through regular meetings and evaluations of various management reports, including the risk profile, the Bank's health rating, governance implementation, and compliance functions. This approach enables the Committee to gain a comprehensive perspective in assessing the quality of risk management implementation and the overall effectiveness of internal controls.

Overall, the Bank's risk profile remains at a controlled level, with an aggregate risk rating of Low to Moderate and an adequate risk management implementation quality across all major risk categories. This assessment aligns with the results of the quarterly risk profile, which indicates credit and liquidity risks at the Moderate level, while market, operational, legal, reputational, strategic, and compliance risks are in the Low to Moderate range. These conditions reflect a risk management foundation that has been implemented in a disciplined and integrated manner.

This condition is supported by various strengthening initiatives that have been consistently implemented, including the adoption of the three lines model framework, the establishment of risk appetite and risk tolerance, as well as the conduct of stress testing and regular limit monitoring. On the other hand, the Committee also noted the importance of continuous strengthening in priority areas to maintain stability and enhance the Bank's operational resilience in the long term.

In terms of governance and compliance, the Committee assessed that the governance structure and processes have been operating in accordance with applicable regulations and are supported by adequate policies and procedures. The compliance function has also played an active role in ensuring compliance with regulatory obligations, including the monitoring of prudential ratios, the implementation of the Anti-Money Laundering and Counter-Terrorist Financing (AML-CTF) program, and follow-up on the results of internal and external audits.

Sejalan dengan dinamika industri perbankan yang semakin kompleks, Komite secara berkelanjutan memberikan perhatian pada sejumlah area risiko yang memerlukan penguatan, khususnya terkait kualitas portofolio kredit, pengelolaan likuiditas, peningkatan kompetensi sumber daya manusia, serta penguatan pengendalian internal dan manajemen risiko operasional, termasuk aspek fraud. Fokus ini merupakan bagian dari upaya menjaga keseimbangan antara pertumbuhan bisnis dan prinsip kehati-hatian.

Sebagai bagian dari fungsi *advisory*, Komite secara proaktif memberikan rekomendasi strategis kepada Direksi, yang mencakup penguatan monitoring risiko kredit dan likuiditas, peningkatan kualitas proses analisis dan pengambilan keputusan, penguatan budaya kepatuhan, serta integrasi pendekatan *Governance, Risk, and Compliance* (GRC) di seluruh aktivitas operasional. Selain itu, Komite juga mendorong peningkatan kesiapan infrastruktur teknologi dan keamanan siber sebagai bagian dari upaya menjaga keberlangsungan operasional di tengah risiko digital yang terus berkembang.

Ke depan, Komite Pemantau Risiko akan terus memperkuat peran pengawasannya secara adaptif dan *forward-looking*, guna memastikan bahwa Bank senantiasa memiliki ketahanan yang memadai dalam menghadapi berbagai tantangan, sekaligus mampu memanfaatkan peluang pertumbuhan secara berkelanjutan.

ASPEK PEMANTAUAN KOMITE PEMANTAU RISIKO

a. Pemantauan Penilaian Profil Risiko
   Komite Pemantau Risiko memantau dan mengevaluasi konsistensi antara kebijakan manajemen risiko dengan penerapannya sesuai SEOJK No.34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan SEOJK No.14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum. Penilaian faktor profil risiko merupakan penilaian terhadap risiko inheren yang berpotensi mempengaruhi posisi keuangan Bank, serta penilaian kualitas penerapan Manajemen Risiko. Risiko inheren dinilai dengan menggunakan parameter/indikator internal sesuai dengan karakteristik dan kompleksitas usaha Bank. Penilaian kualitas penerapan manajemen risiko mencerminkan kecukupan sistem pengendalian risiko.

   Risiko inheren yang cukup tinggi dapat diturunkan dengan memperbaiki kelemahan dalam kualitas penerapan manajemen risiko dan atau menurunkan eksposur risikonya. Penilaian kualitas penerapan manajemen risiko mencakup empat aspek yakni:
   » Tata Kelola Risiko;
   » Kerangka Manajemen Risiko;
   » Proses Manajemen Risiko; dan Kecukupan Sistem Pengendalian Risiko.

In line with the increasingly complex dynamics of the banking industry, the Committee continuously focuses on several risk areas that require reinforcement, particularly regarding credit portfolio quality, liquidity management, enhancing human resource competencies, and strengthening internal controls and operational risk management, including fraud prevention. This focus is part of the effort to maintain a balance between business growth and the principle of prudence.

As part of its advisory function, the Committee proactively provides strategic recommendations to the Board of Directors, covering the strengthening of credit and liquidity risk monitoring, improving the quality of analysis and decision-making processes, reinforcing a culture of compliance, and integrating the Governance, Risk, and Compliance (GRC) approach across all operational activities. Additionally, the Committee promotes the enhancement of technology infrastructure and cybersecurity readiness as part of efforts to ensure operational continuity amid evolving digital risks.

Moving forward, the Risk Monitoring Committee will continue to strengthen its supervisory role in an adaptive and forward-looking manner, thereby ensuring that the Bank maintains adequate resilience in facing various challenges while being able to capitalize on sustainable growth opportunities.

MONITORING ASPECT OF THE RISK OVERSIGHT COMMITTEE

a. Monitoring of Risk Profile Assessment
   The Risk Monitoring Committee oversees and evaluates the consistency between the Bank's risk management policies and their implementation, in accordance with SEOJK No.34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and SEOJK No.14/SEOJK.03/2017 concerning the Bank Soundness Rating for Commercial Banks. The assessment of the risk profile factor includes an evaluation of inherent risks that may affect the Bank's financial position, as well as the quality of risk management implementation. Inherent risks are assessed using internal parameters and indicators aligned with the Bank's business characteristics and complexity. Meanwhile, the assessment of the quality of risk management implementation reflects the adequacy of the Bank's risk control system.

   Inherent risks that are relatively high can be minimized by improving weaknesses in the quality of risk management implementation and/or reducing its risk exposure. The assessment of the quality of risk management implementation covers four aspects, including:
   » Risk Governance;
   » Risk Management Framework;
   » Risk Management Process; and
   » Adequacy of the Risk Control System.

b. Pemantauan Penilaian Tata Kelola
Penilaian faktor tata kelola merupakan penilaian terhadap kualitas manajemen atas pelaksanaan prinsip-prinsip tata kelola yang berpedoman pada ketentuan (BI/OJK). Penilaian dilaksanakan berdasarkan analisis terhadap:
» Pelaksanaan prinsip tata kelola;
» Kecukupan tata kelola atas struktur, proses dan outcome;
» Informasi lain terkait dengan tata kelola.

c. Pemantauan Penilaian Rentabilitas
Parameter/indikator yang digunakan untuk melakukan penilaian rentabilitas, yakni:
» Kinerja Bank dalam menghasilkan laba dengan melihat tingkat ROE, ROA, NIM, BOPO dan komponen laba dalam meningkatkan permodalan serta Pencapaian Rencana Bisnis Bank (RBB).
» Sumber-sumber yang mendukung rentabilitas.
» Sustainability komponen-komponen yang mendukung rentabilitas dan Manajemen rentabilitas.
» Penilaian dilakukan dengan mempertimbangkan tingkat, trend, struktur dan stabilitas rentabilitas.

d. Pemantauan Penilaian Permodalan
Penilaian atas faktor permodalan meliputi evaluasi terhadap kecukupan permodalan (KPMM) dan kecukupan pengelolaan permodalan yang mengacu pada ketentuan tentang KPMM yang dikaitkan dengan profil risiko. Semakin tinggi profil risiko semakin besar modal yang harus disediakan oleh Bank.

PROGRAM KERJA KOMITE PEMANTAU RISIKO DAN REALISASINYA TAHUN 2025

1. Berkala : Bulanan
Status: *Done*
1. *Capital Adequacy Ratio* (KPMM)
   Manajemen Permodalan dan Kemampuan Akses Permodalan.
2. *Loan Performance*
   a. *NPL and Write Off bankwide:*
      » *Wholesale*
      » *SME*
      » *Consumer Lending*
      » *Multi Finance*
      » *Mortgage*
   b. *Monitoring Top 25 Borrowers.*
   c. *Monitoring Limit Risk Appetite* dan *Risk Tolerance* berdasarkan Sektor Ekonomi.
3. *Market & Liquidity Risk*
   a. *Loan to Funding Ratio* (LFR).
   b. Alat Likuid / Dana Pihak Ketiga.
   c. Alat Likuid / *Non-Core Deposit*.
   d. 50 Depositor Terbesar.
   e. *Liquidity Stress Test.*
   f. PDN (*Net Open Position* / NOP).

b. Monitoring of Governance Assessment
The assessment of governance factors involve evaluating the management's implementation of governance principles as per Bank Indonesia/ OJK regulations. The assessment is carried out based on an analysis of:
» The implementation of governance principles;
» The adequacy of governance over structure, processes, and outcomes;
» Other information related to governance.

c. Monitoring of Profitability Assessment
The parameters/indicators used to assess profitability are:
» The Bank's performance in generating profit by looking at the levels of ROE, ROA, NIM, BOPO, and profit components in increasing capital, as well as the achievement of the Bank's Business Plan (RBB).
» Sources that support profitability.
» Sustainability of components supporting profitability and profitability management.
» The assessment is carried out by considering the level, trend, structure, and stability of profitability.

d. Monitoring of Capital Adequacy
The assessment of capital adequacy factors covers evaluation of capital adequacy ratio (CAR) and the management of capital based on risk profiles. The higher the risk profile, the more capital the Bank must provide.

RISK OVERSIGHT COMMITTEE WORK PROGRAMS AND THEIR REALIZATION IN 2025

1. Frequency: Monthly
Status: Done
1. Capital Adequacy Ratio (CAR)
   Capital Management and Access to Capital.
2. Loan Performance
   a. Bank-wide NPL and Write-offs:
      » Wholesale
      » SME
      » Consumer Lending
      » Multi-Finance
      » Mortgage
   b. Monitoring of the Top 25 Borrowers.
   c. Monitoring of Risk Appetite and Risk Tolerance Limits by Economic Sector.
3. Market & Liquidity Risk
   a. Loan to Funding Ratio (LFR).
   b. Liquid Assets / Third-Party Funds.
   c. Liquid Assets / Non-Core Deposits.
   d. Top 50 Depositors.
   e. Liquidity Stress Test.
   f. PDN (Net Open Position / NOP).

4. *Operational Risk*
   a. *Loss Event Database.*
   b. *Fraud.*
   c. Denda dari regulator (BI & OJK) (*Penalty charges).*
   d. *Availability* sistem pembayaran dan ATM.
   e. Jumlah keluhan nasabah.
   f. Ketahanan & keamanan siber.
   g. *Monitoring* kaji ulang ketentuan internal.
5. *Risk Highlight* Bulanan

2. Berkala: Triwulan
Status: *Done*
1. Hasil penilaian *self assessment* Profil Risiko Bank (triwulanan).
2. Efektivitas SKMR dan KMR dalam melaksanakan fungsi dan tugasnya, serta kecukupan dan kualitas infrastruktur manajemen risiko, mencakup:

   a. Tata kelola risiko.
   b. Kerangka manajemen risiko.
   c. Proses manajemen risiko.
   d. Sistem informasi dan SDM.

3. Berkala: Semester
Status: Done
1. Tingkat Kesehatan Bank (RBBR)
   a. Profil risiko.
   b. Peringkat penerapan tata kelola.
   c. Tingkat rentabilitas.
   d. Kecukupan modal.
2. Efektivitas Satuan Kerja Kepatuhan (SKK)
   a. Pelaksanaan tugas SKK:
      » Aktivitas APU PPT
      » Compliance
      » Sosialisasi ketentuan BI/OJK
      » Review rancangan kebijakan
   b. Kecukupan kebijakan dan prosedur yang dimiliki Bank serta pelaksanaan kebijakan, termasuk kaji ulang dan pengkinian.

BENTURAN KEPENTINGAN

Tidak terdapat transaksi yang mengandung benturan kepentingan yang mencakup nama dan jabatan pihak yang memiliki benturan kepentingan serta nama dan jabatan pengambil keputusan transaksi yang mengandung benturan kepentingan.

Setiap karyawan Bank diharuskan menandatangani dokumen "Pernyataan Kepatuhan Karyawan terhadap Standar Etika, Kebijakan Pertentangan Kepentingan dan Perjanjian Kerja Bersama" yang mencakup hubungan antara karyawan, nasabah, relasi dan atau rekanan, pemberian dan penerimaan bingkisan dari nasabah, relasi dan atau rekanan, penggunaan fasilitas nasabah, relasi dan atau bank, hubungan keluarga, perjamuan, biaya perjalanan, menjaga rahasia jabatan, suap dan lainnya.

4. Operational Risk
   a. Loss Event Database.
   b. Fraud.
   c. Penalties from regulators (BI & OJK) (Penalty charges).
   d. Availability of payment systems and ATMs.
   e. Number of customer complaints.
   f. Cybersecurity and resilience.
   g. Monitoring of internal policy reviews.
5. Monthly Risk Highlights

2. Frequency: Quarterly
Status: Done
1. Results of the self-assessment of the Bank's Risk Profile (quarterly).
2. Effectiveness of the Risk Management Committee (RMC) and Risk Management Unit (RMU) in performing their functions and duties, as well as the adequacy and quality of risk management infrastructure, including:
   a. Risk governance.
   b. Risk management framework.
   c. Risk management processes.
   d. Information systems and human resources.

3. Frequency: Every Semester
Status: Done
1. Bank Health Rating (RBBR)
   a. Risk profile.
   b. Governance implementation rating.
   c. Profitability level.
   d. Capital adequacy.
2. Effectiveness of the Compliance Unit (SKK)
   a. Performance of SKK duties:
      » APU PPT activities
      » Compliance
      » Dissemination of BI/OJK regulations
      » Policy draft review
   b. Adequacy of the Bank's policies and procedures as well as policy implementation, including review and updating.

CONFLICT OF INTEREST

There are no transactions involving a conflict of interest, including the names and positions of the parties with a conflict of interest, as well as the names and positions of decision-makers involved in transactions that contain such conflicts.

Every employee of the bank is required to sign a document titled "Employee Compliance Statement on Ethical Standards, Conflict of Interest Policies, and the Collective Labor Agreement." This statement includes details about relationships between employees, customers, affiliates, and partners, the giving and receiving of gifts from customers, affiliates, and partners, the use of customer, affiliate, and bank facilities, family relationships, entertainment, travel expenses, maintaining confidentiality, bribery, and others.

Komite Di Bawah Direksi
Committees Under the Board of Directors

Dalam mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi, MNC Bank membentuk sejumlah komite yang berada langsung di bawah Direksi sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan. Hingga tahun pelaporan, terdapat 6 (enam) komite yang berfungsi sebagai perangkat pendukung pengambilan keputusan dan pengawasan operasional, yaitu:

» Komite Kredit;
» Komite *Special Asset Management* (Komite SAM);

» Komite Pemantau Fraud;
» Komite *Asset and Liabilities Management* (ALCO);

» Komite Manajemen Risiko; dan
» Komite Pengarah Teknologi Informasi.

Sementara itu, Komite Manajemen Risiko Terintegrasi tidak lagi dibentuk seiring dengan diterbitkannya surat Otoritas Jasa Keuangan No. SR-60/PB.33/2021 tanggal 7 Juni 2021 yang menetapkan perubahan status Konglomerasi Keuangan. Berdasarkan surat tersebut, Group MNC tidak lagi memenuhi kriteria sebagai Konglomerasi Keuangan, sehingga pembentukan komite terintegrasi tidak lagi dipersyaratkan.

KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko dibentuk oleh Direksi melalui Keputusan SKEP No. 16/BABP/DIR/11-14 pada tanggal 30 April 2014 yang kemudian diperbaharui dengan dikeluarkan SKEP No. 011/MNCB/DIR/12/2023 tanggal 01 Desember 2023. Dalam rangka pelaksanaan tata kelola perusahaan dan aktivitas fungsional Bank dibutuhkan sebuah sistem dan proses pengelolaan risiko yang akurat, terintegrasi, dan komprehensif. Bank juga dituntut untuk menerapkan manajemen risiko sejalan dengan prinsip *Good Corporate Governance* dan regulasi perbankan yang berlaku.

To support the effectiveness of the Board of Directors in carrying out its duties and responsibilities, MNC Bank has established a number of committees that report directly to the Board of Directors in accordance with the provisions of the Financial Services Authority (OJK) regulations. As of the reporting year, there were 6 (six) committees serving as support mechanisms for decision-making and operational oversight, as follows:

» Credit Committee;
» Special Asset Management Committee (SAM Committee);
» Fraud Monitoring Committee;
» Asset and Liabilities Management Committee (ALCO);
» Risk Management Committee; and
» Information Technology Steering Committee.

Meanwhile, the Integrated Risk Management Committee was dissolved following the issuance of Financial Services Authority Letter No. SR-60/PB.33/2021 dated June 7, 2021, which stipulates changes to the status of Financial Conglomerates. Based on this letter, the MNC Group no longer meets the criteria for a Financial Conglomerate, rendering the establishment of an integrated committee no longer required.

RISK MANAGEMENT COMMITTEE

The Risk Management Committee was established by the Board of Directors through SKEP No. 16/BABP/DIR/11-14 dated April 30, 2014, which was subsequently updated with the issuance of SKEP No. 011/MNCB/DIR/12/2023 dated December 1, 2023. In order to ensure effective corporate governance and support the Bank's operational activities, an accurate, integrated, and comprehensive risk management system and process is required. The Bank is also required to implement risk management in accordance with the principles of Good Corporate Governance and applicable banking regulations.

Struktur Keanggotaan
Membership Structure

Susunan Komite Manajemen Risiko Risk Management Committee Composition	
Ketua Chairman	Presiden Direktur President Director
Sekretaris Secretary	Risk Management Group (RMG) Head Head of Risk Management Group (RMG)
Anggota Member	Direksi dan Pejabat Eksekutif yang ditetapkan berdasarkan SKEP No. 011/MNCB/DIR/12/2023, tanggal 01 Desember 2023. Directors and Executive Officers appointed based on SKEP No. 011/MNCB/DIR/12/2023, dated December 01, 2023.

TUGAS DAN TANGGUNG JAWAB

Wewenang dan tanggung jawab Komite Manajemen Risiko adalah melakukan evaluasi dan memberikan rekomendasi kepada Presiden Direktur terkait Manajemen Risiko yang paling kurang meliputi:

1. Meyakinkan terlaksananya penyusunan Kebijakan dan Prosedur Manajemen Risiko, termasuk pelaksanaan kaji ulang secara berkala beserta pengkiniannya, termasuk dalam hal pengelolaan strategi Manajemen Risiko, serta penetapan limit risiko, baik *risk appetite* maupun *risk tolerance*, evaluasi terhadap pelaksanaan kerangka Manajemen Risiko, serta rencana *contingency* untuk mengantisipasi setiap perubahan sebagai akibat dari perkembangan usaha maupun adanya perubahan kondisi eksternal sehingga pengelolaan *business continuity* dan kesiapan operasional Bank dapat terselenggara secara memadai.
2. Menyempurnakan proses Manajemen Risiko secara berkala maupun bersifat insidentil sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang mempengaruhi kecukupan permodalan, profil risiko, dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi yang dilakukan.
3. Menetapkan kebijakan dan/atau keputusan bisnis yang menyimpang dari prosedur normal, serta pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank yang telah ditetapkan sebelumnya atau pengambilan posisi atau eksposur risiko yang melampaui limit yang telah ditetapkan.
4. Mengembangkan budaya Manajemen Risiko termasuk kesadaran risiko pada seluruh jenjang organisasi.

DUTIES AND RESPONSIBILITIES

The Risk Management Committee has the authority and responsibility to evaluate and provide recommendations to the President Director regarding Risk Management, which shall at least include:

1. Ensuring the implementation of Risk Management Policies and Procedures, including periodic reviews and updates, including in terms of Risk Management strategy management, as well as setting risk limits, both risk appetite and risk tolerance, evaluating the implementation of the Risk Management framework, as well as contingency plans to anticipate any changes as a result of business developments or changes in external conditions so that the Bank's business continuity management and operational readiness can be adequately implemented.
2. Improving the Risk Management process periodically or incidentally as a result of a change in the Bank's external and internal conditions that affect the capital adequacy, risk profile, and the ineffectiveness of Risk Management implementation based on the evaluation results.
3. Establishing policies and/or business decisions that deviate from normal procedures, as well as exceeding significant business expansion compared to the Bank's previously determined business plan or taking positions or risk exposures that exceed the predetermined limits.
4. Developing a Risk Management culture, including risk awareness at all levels of the organization.

RAPAT KOMITE MANAJEMEN RISIKO

Penyelenggaraan Komite Manajemen Risiko dilakukan secara berkala:

RISK MANAGEMENT COMMITTEE MEETING

The Risk Management Committee holds meetings regularly:

Periode Period	Agenda Agenda		Peserta Participants
Januari January	Dasar Penetapan Tingkat Kesehatan Bank Hasil *Self Assessment* Penilaian Tingkat Kesehatan Bank (TKB) Semester II Th 2024: a. Profil Risiko b. Tata Kelola c. Rentabilitas d. Permodalan Permohonan Persetujuan Penilaian TKB Semester II Th 2024	Basis for Determining Bank Health Ratings Results of the Self-Assessment of Bank Health Ratings (TKB) for the Semester II of 2024: a. Risk Profile b. Governance c. Profitability d. Capital Adequacy Request for Approval of the TKB Assessment for the Semester II of 2024	Seluruh Anggota Komite All Committee Members
Februari February	*Risk Highlight* Periode januari 2025, yaitu: *1. Operational Risk Highlight* *2. Credit Risk Highlight* *3. Market & Liquidity Risk Highlight*	Risk Highlight as of January 2025, covering: 1. Operational Risk Highlight 2. Credit Risk Highlight 3. Market & Liquidity Risk Highlight	Seluruh Anggota Komite All Committee Members
Maret March	*Risk Highlight* Periode februari 2025, yaitu: *1. Operational Risk Highlight* *2. Credit Risk Highlight* *3. Market & Liquidity Risk Highlight*	Risk Highlight as of February 2025, covering: 1. Operational Risk Highlight 2. Credit Risk Highlight 3. Market & Liquidity Risk Highlight	Seluruh Anggota Komite All Committee Members
April April	1. Proposal Penilaian Tingkat Profil Risiko Bank periode Triwulan I Th 2025 2. Permohonan Persetujuan Tingkat Profil Risiko Bank periode Triwulan I Th 2025	1. Proposal for the Assessment of the Bank's Risk Profile for the Quarter I of 2025 2. Request for Approval of the Bank's Risk Profile for the Quarter I of 2025	Seluruh Anggota Komite All Committee Members

Periode Period	**Agenda** Agenda		**Peserta** Participants
Mei May	1. Tindak Lanjut RMC Meeting Sebelumnya (28 April 2025) 2. *Risk Highlight* Periode April 2025: a. *Operational Risk* b. *Credit Risk* c. *Market & Liquidity Risk* d. *Others*	1. Follow up on the Previous RMC Meeting (April 28, 2025) 2. Risk Highlight as of April 2025, covering: a. Operational Risk b. Credit Risk c. Market & Liquidity Risk d. Others	Seluruh Anggota Komite All Committee Members
Juni June	1. Tindak Lanjut RMC Meeting Sebelumnya (28 Mei 2025) 2. *Risk Highlight* Periode Mei 2025: a. *Operational Risk* b. *Credit Risk* c. *Market & Liquidity Risk* d. *Others*	1. Follow up on the Previous RMC Meeting (May 28, 2025) 2. Risk Highlight as of May 2025, covering: a. Operational Risk b. Credit Risk c. Market & Liquidity Risk d. Others	Seluruh Anggota Komite All Committee Members
Juli July	1. Tindak Lanjut Meeting Sebelumnya (24 Juni 2025). 2. Hasil Self Assessment Penilaian Tingkat Kesehatan Bank Periode Semester I – 2025. a. Profil Risiko b. Tata Kelola c. Rentabilitas d. Permodalan 3. Permohonan Persetujuan Penilaian Tingkat Kesehatan Bank Periode Semester I – 2025	1. Follow up on the Previous RMC Meeting (June 24, 2025) 2. Results of Self-Assessment of the Bank Health Rating as of Semester I - 2025 a. Risk Profile b. Governance c. Rentability d. Capital 3. Request for Approval on the Assessment of Bank Health Rating as of Semester I - 2025	Seluruh Anggota Komite All Committee Members
Agustus August	1. Tindak Lanjut Meeting Sebelumnya. 2. *Climate Risk Management & Scenario (CMRS)* 3. Pengkinian Limit RA – RT Penyaluran Kredit 4. Risk Highlight *Periode Juli 2025.* *a. Operational Risk Highlight* *b. Credit Risk Highlight* *c. Market and Liquidity Risk Highlight*	1. Follow up on the Previous Meeting. 2. Climate Risk Management & Scenario (CMRS) 3. Updating the RA - RT Limit of Credit Disbursement 4. Risk Highlight of July 2025. a. Operational Risk Highlight b. Credit Risk Highlight c. Market and Liquidity Risk Highlight	Seluruh Anggota Komite All Committee Members
September September	1. Tindak Lanjut Meeting Sebelumnya. 2. Risk Highlight *Periode* Agustus *2025.* *a. Operational Risk Highlight* *b. Credit Risk Highlight* *c. Market and Liquidity Risk Highlight*	1. Follow up on the Previous Meeting 2. Risk Highlight as of August 2025. a. Operational Risk Highlight b. Credit Risk Highlight c. Market & Liquidity Risk Highlight	Seluruh Anggota Komite All Committee Members
Oktober October	1. Tindak Lanjut Meeting September 2025 2. Hasil *Self Assessment* Profil Risiko Periode Triwulan III – 2025. 3. Permohonan Persetujuan Tingkat Profil Risiko Bank Periode Triwulan III – 2025.	1. Follow up on September 2025 Meeting 2. Results of Risk Profile Self-Assessment of Quarter III – 2025. 3. Request of Approval of the Bank's Risk Profile Level of Quarter III - 2025.	Seluruh Anggota Komite All Committee Members
November November	1. Tindak Lanjut *Meeting* RMC Periode Oktober 2025 2. Persetujuan Pengkinian *Recovery Plan* dan *Resolution Plan* 3. Pelaksanaan Simulasi *Liquidity Contigency Plan* 4. *Risk Highlight* Periode data Oktober 2025 *a. Operational Risk Highlight* *b. Credit Risk Highlight* *c. Market and Liquidity Risk Highlight*	1. Follow up on the Previous RMC Meeting on October 2025 2. Approval on the Update of Recovery Plan and Resolution Plan 3. Implementation of Liquidity Contingency Plan Simulation 4. Risk Highlight as of October 2025 a. Operational Risk Highlight b. Credit Risk Highlight c. Market & Liquidity Risk Highlight	Seluruh Anggota Komite All Committee Members
Desember December	1. Tindak Lanjut *Meeting* RMC November 2025 2. *Risk Highlight* Periode data November 2025 *a. Operational Risk Highlight* *b. Credit Risk Highlight* *c. Market and Liquidity Risk Highlight*	1. Follow up on the Previous RMC Meeting on November 2025 2. Risk Highlight as of November 2025 a. Operational Risk Highlight b. Credit Risk Highlight c. Market & Liquidity Risk Highlight	Seluruh Anggota Komite All Committee Members

KOMITE KREDIT

Komite Kredit dibentuk oleh Direksi melalui Keputusan No. SKEP-009/MNCB/DIR/11-2020 tanggal 9 November 2020, diperbaharui melalui Keputusan Direksi No.SKEP-005/MNCB/DIR/05-23 tanggal 4 Mei 2023, diperbaharui melalui Keputusan Direksi No. SKEP-008/MNCB/DIR/07-2024 tanggal 1 Juli 2024, diperbaharui melalui Keputusan Direksi No. SKEP-011/MNCB/DIR/11-2024 tanggal 25 November 2024, diperbaharui melalui Keputusan Direksi No. SKEP-008/MNCB/DIR/09-2025 tanggal 16 September 2025 yang bertugas untuk memberikan keputusan kredit dalam batas Wewenang Persetujuan Kredit yang dimilikinya berdasarkan Kebijakan Kredit dan Pendelegasian Wewenang Limit Kredit yang berlaku dengan memperhatikan prinsip tata kelola perusahaan yang baik dan prinsip kehati-hatian.

CREDIT COMMITTEE

The Credit Committee was established by the Board of Directors through Decree No. SKEP-009/MNCB/DIR/11-2020 dated November 9, 2020, amended by Board of Directors Decree No. SKEP-005/MNCB/DIR/05-23 dated May 4, 2023, Board of Directors Decree No. SKEP-008/MNCB/DIR/07-2024 dated July 1, 2024, Board of Directors Decree No. SKEP-011/MNCB/DIR/11-2024 dated November 25, 2024, and lastly Board of Directors Decree No. SKEP-008/MNCB/DIR/09-2025 dated September 16, 2025, which is responsible for making credit decisions within the limits of their Credit Approval Authority based on the applicable Credit Policy and Delegation of Credit Limit Authority, while adhering to the principles of good corporate governance and prudence.

Struktur Keanggotaan
Membership Structure

Susunan Komite Kredit Credit Committee Composition	
Ketua Komite Committee Chairman	Presiden Direktur President Director
Anggota Komite Committee Members	Presiden Direktur (merangkap sebagai Ketua Komite) Direktur / Chief yang membawahkan Lending Direktur / Chief yang membawahkan Credit Review Wholesale Business Group Head President Director (concurrently serves as Committe Chariman) Director / Chief in charge of Lending Director / Chief in charge of Credit Review Wholesale Business Group Head
Sekretaris Secretary	Credit Review Group

WEWENANG & TANGGUNG JAWAB KOMITE KREDIT

1. Melaksanakan tugas terutama dalam pemberian dan/atau penolakan persetujuan permohonan kredit berdasarkan kompetensinya secara professional, jujur, objektif, cermat, serta seksama, dan
2. Menolak permintaan dan/atau pengaruh pihak yang berkepentingan dan/atau pihak yang tidak berkepentingan baik secara langsung maupun tidak langsung dengan pemohon kredit untuk memberikan persetujuan kredit atau pembiayaan yang hanya bersifat formalitas.

AUTHORITY & RESPONSIBILITIES OF THE CREDIT COMMITTEE

1. Perform duties, particularly in granting and/or rejecting credit applications, based on professional competence with honesty, objectivity, diligence, as well as caution, and

2. Reject requests and/or influence from interested parties and/or non-interested parties, whether directly or indirectly related to the credit applicant, to grant credit or financing that is merely a formality.

Rapat Komite Kredit Tahun 2025
Credit Committee Meeting in 2025

No	Tanggal Date	Kehadiran Attendant
1	12 Februari 2025 12 February2025 Pada periode tahun 2025 sebagian besar keputusan Komite Kredit dilakukan melalui Sirkulasi *(Circulate)* oleh Unit Bisnis (WB Group). During 2025, the majority of Credit Committee decisions were made through circulation (circulate) by the Business Unit (WB Group).	Kehadiran 12 Februari 2025: Attendance on February 12, 2025: 1. Rita Montagna (Presiden Direktur, Ketua Komite) Rita Montagna (President Director, Committee Chairman) 2. Julius Lontoh Pranata (Chief Lending Business Officer, Anggota Komite) Julius Lontoh Pranata (Chief Lending Business Officer, Committee Member) 3. Aryanto (Wholesale Business Group Head, Anggota Komite) Aryanto (Wholesale Business Group Head, Committee Member) 4. Hartono (Credit Review Group Head, Anggota Komite) Hartono (Credit Review Group Head, Committee Member)

Komite Asset & Liability (ALCO)

Asset & Liability Committee (ALCO)

Komite Asset & Liability dibentuk berdasarkan Keputusan Direksi No. SKEP-010A/MNCB/DIR/11-23 tanggal 25 November 2023 guna mendukung efektifitas pelaksanaan *Asset & Liabilities Management* (ALM) dalam melaksanakan fungsi pengendalian khususnya risiko likuiditas, risiko pasar dan permodalan agar sejalan dengan strategi usaha Bank.

The Asset & Liability Committee was established pursuant to Board of Directors Decree No. SKEP-010A/MNCB/DIR/11-23 dated November 25, 2023, to support the effective implementation of Asset & Liability Management (ALM) in carrying out control functions, particularly regarding liquidity risk, market risk, and capital risk, with the aim of ensuring alignment with the Bank's business strategy.

PIAGAM ALCO

Aktivitas ALCO termasuk di dalamnya organisasi komite, tugas dan tanggung jawab, kewenangan serta pengadaan Rapat berpedoman kepada Kebijakan dan ALCO Chartered yang dikeluarkan pada November 2023

ALCO CHARTER

ALCO activities, including the committee's organization, duties and responsibilities, authority, and the conduct of meetings, are guided by the Policy and ALCO Charter issued in November 2023

Struktur Keanggotaan
Membership Structure

Susunan Komite ALCO ALCO Committee Composition	
Ketua Chairman	Presiden Direktur President Director
Anggota (tanpa hak suara) Member (without voting rights)	Direktur Kepatuhan Director of Compliance
Anggota Member	» Presiden Direktur (merangkap sebagai Ketua) President Director (concurrently serves as Chairman) » Direktur Keuangan atau Chief Financial Officer Director of Finance or Chief Financial Officer » Direktur Bisnis Director of Business » Direktur Kepatuhan (tanpa hak suara) Director of Compliance (without voting rights) » Kepala Satuan Kerja bidang Treasury dan FI Head of Treasury and FI Work Unit » Kepala Satuan Kerja bidang Manajemen Risiko Head of Risk Management Work Unit » Kepala Satuan Kerja bidang Financial Control Head of Financial Control Work Unit » Kepala Satuan Kerja Liabilities Product Development Head of Liabilities Product Development Work Unit » Kepala Satuan Kerja Sales & Distribution Head of Sales & Distribution Work Unit

TUGAS DAN TANGGUNG JAWAB

1. Mengawasi dan mencermati kondisi ekonomi dan pasar keuangan, valuta asing, suku bunga serta pasar modal yang dapat mempengaruhi jalannya perencanaan dan skenario bisnis Bank.
2. Pengembangan, kaji ulang dan modifikasi strategi ALM, rencana permodalan dan dividen, termasuk dampak kondisi pasar terhadap Bank.
3. Mengevaluasi posisi risiko pasar dan strategi ALM guna memastikan bahwa hasil *risk taking position* Bank telah konsisten dengan tujuan pengelolaan risiko pasar (risiko suku bunga dan nilai tukar).
4. Mengkaji ulang penetapan harga (*pricing*) aktiva dan pasiva untuk memastikan bahwa harga tersebut dapat mengoptimalkan hasil penanaman dana, meminimumkan biaya dana dan memelihara struktur neraca Bank, sesuai dengan strategi ALM Bank.

DUTIES AND RESPONSIBILITIES

1. Supervise and observe economic and financial market conditions, foreign exchange, interest rates and the capital market which may affect the Bank's planning and business scenarios.
2. Develop, review and modify ALM strategies, capital plans and dividends, including the impact of market conditions on the Bank.
3. Evaluating the market risk position and ALM strategy to ensure that the results of the Bank's risk taking position are consistent with the objective of managing market risk (interest rate and exchange rate risk).
4. Reviewing the pricing of assets and liabilities to ensure that these prices can optimize the results of investing funds, minimize the cost of funds and maintain the structure of the Bank's balance sheet, in accordance with the Bank's ALM strategy.

5. Mengkaji ulang deviasi antara hasil aktual dengan proyeksi anggaran dan rencana bisnis Bank.
6. Menetapkan batas minimum arus kas yang harus dijaga dalam rangka pengelolaan risiko likuiditas.
7. Memberikan arahan, rekomendasi dan monitoring terhadap posisi *assets* dan *liabilities* dalam neraca Bank, termasuk target pencapaian dan perkembangan neraca, struktur penggunaan likuiditas, hutang dari pasar modal, tingkat pengembalian dari seluruh aset bisnis dan analisa kompetitif DPK pada seluruh segmen bisnis.
8. Menentukan dan menyetujui perencanaan likuiditas dan pendanaan Bank serta penggunaannya termasuk menetapkan limit kewenangan dan limit risiko serta target rasio likuiditas dan *market triggers*. ALCO melakukan *review* terhadap adanya proposal dan rencana perubahan terhadap parameter-parameter ini dan memutuskan langkah-langkah yang akan diambil terhadap adanya pelampauan *limit*.
9. Menetapkan pelaksanaan serta mengkaji hasil *stress test* yang dilakukan terhadap kondisi likuiditas Bank dan memasukkan hasilnya ke dalam perencanaan likuiditas dan pendanaan Bank.
10. Menetapkan *business transfer pricing* melalui penetapan tingkat *pool rate* atau *funds transfer pricing*.
11. Menetapkan dan mengkaji ulang kebijakan terkait ALM, termasuk kewenangan memutus, pengecualian atas kebijakan dan rencana *contingency*.

5. Review the deviation between actual results and the Bank's budget projections and business plans.
6. Establish a minimum cash flow limit that must be maintained for liquidity risk management.
7. Provide direction, recommendations and monitoring of the position of assets and liabilities on the Bank's balance sheet, including targets for achieving and developing balance sheets, the structure of using liquidity, debt from the capital market, the rate of return on all business assets and competitive analysis of DPK in all business segments.
8. Determine and approve the Bank's liquidity and funding plans and their use, including setting limits on authority and risk limits as well as target liquidity ratios and market triggers. ALCO reviews the existence of proposals and plans for changes to these parameters and decides on steps to be taken against any exceedances.
9. Determine the implementation and review the results of stress tests conducted on the Bank's liquidity conditions and incorporate the results into the Bank's liquidity and funding planning.
10. Setting business transfer pricing by setting the pool rate or funds transfer pricing.
11. Establish and review policies related to ALM, including the authority to decide, exceptions to policies and contingency plans.

RAPAT KOMITE ALCO

Sepanjang tahun 2025 telah dilakukan Rapat Komite ALCO sebanyak 12 (dua belas) kali yaitu:

ALCO COMMITTEE MEETING

Throughout 2025, the ALCO Committee has held 12 (twelve) meetings:

Anggota Member	Agenda	Kehadiran Attendance											
		21 Jan 2025	25 Feb 2025	25 Mar 2025	29 April 2025	27 Mei 2025	24 Juni 2025	22 Juli 2025	28 Ags 2025	24 Sept 2025	28 Okt 2025	25 Nov 2025	23 Des 2025
Rita Montagna	» Market Update & Market Liquidity » Market and liquidity risk update » Pricing Management and Pooling Fund » Performance, Matters Arising & Proposals	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Hermawan		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Tiolina Tumanggor		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lukito Adisubrata*		-	-	-	-	-	-	✓	✓	✓	✓	✓	✓
Julius Lontoh**		✓	✓	✓	✓	✓	✓	-	-	-	-	-	-
Eko Teguh Priyanto		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Didi Suatmadijaya		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Iwan Suhendar		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Imelda Karisman		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Tekun Halim		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

* Baru bergabung pada Juli 2025, sebagai Chief Consumer Business Officer.
Joined in July 2025 as Chief Consumer Business Officer.
** Beliau mengundurkan diri pada Juli 2025.
He officially resigned from his position in July 2025.

Komite Pengarah Teknologi Informasi

Information Technology Steering Committee

Komite Pengarah Teknologi Informasi di bentuk oleh Direksi melalui Keputusan No. SKEP- 009A/MNCB/DIR/12-25 tanggal 22 Desember 2025 dengan tujuan untuk merumuskan rencana strategis teknologi informasi yang sesuai dengan Rencana Bisnis MNC Bank dan juga mengawasi implementasinya melalui proyek-proyek teknologi informasi agar sesuai dengan rumusan kebijakan, standar, prosedur dan sumberdaya yang dialokasikan

The Information Technology Steering Committee was established by the Board of Directors through Decree No. SKEP-009A/MNCB/DIR/12-25 dated December 22, 2025, with the objective of formulating an information technology strategic plan that is in line with MNC Bank's Business Plan and overseeing its implementation through information technology projects to ensure compliance with established policies, standards, procedures, and allocated resources

Susunan Keanggotaan
Membership Structure

Susunan Komite Pengarah Teknologi Informasi
Information Technology Steering Committee Composition

Nama Name	**Jabatan** Position
Ketua Chairman	Presiden Direktur President Director
Anggota Member	» Presiden Direktur | President Director » Direktur Keuangan | Director of Finance » Direktur Kepatuhan | Director of Compliance » *Chief Operation & Human Capital Officer* » *Chief Technology Officer* » *Chief Digital Business Officer (Digital Business)* » *Chief Consumer Business Officer* » *Chief SAM & Credit Officer* » *Information Technology Group Head* » *Digital Development & Scrum Group Head* » *Digital Technology Group Head* » *Operation Group Head* » *Digital Business Group Head* » *Risk Management Group Head* » *Internal Audit Group Head* » *Group Head Legal, Compliance dan Corporate Secretary*

TUGAS DAN TANGGUNG JAWAB

1. Menyiapkan dan merekomendasikan kepada Direksi proposal tentang *IT Strategic Plan* minimal untuk 5 (tahun) kedepan.
2. Mengusulkan dan merekomendasikan kepada Direksi atas usulan suatu *project* atau kegiatan atau inisiatif *Information Technology* baru (baik perangkat keras, perangkat lunak dan pendukung *Information Technology* yang tepat guna bagi Bank) baik yang sudah dianggarkan maupun yang belum dianggarkan, untuk dilaksanakan dengan ketentuan batasan limit biaya yang berlaku.
3. Merumuskan kebijakan, standar dan prosedur IT.
4. Mengusulkan dan merekomendasikan kecukupan dan alokasi sumber daya yang dimiliki oleh Bank.
5. Mengevaluasi secara berkala seluruh pelaksanaan rencana IT yang sudah ditetapkan dan biaya-biaya yang terealisasi berkenaan dengan IT serta memutuskan tindakan-tindakan yang diperlukan untuk pelaksanaan berikutnya.
6. Membahas *current issue* seputar IT terkini sehingga dapat dilakuan perubahan dimana perlu yang akan meningkatkan pertumbuhan bisnis.
7. Secara aktif dalam proses penyusunan arsitektur TI termasuk perubahannya.

DUTIES AND RESPONSIBILITIES

1. Prepare and submit to the Board of Directors proposals regarding the IT Business Plan for each fiscal year and the IT Blueprint for at least the next 5 years.
2. Propose and recommend to the Board of Directors new Information Technology projects, activities, or initiatives (including hardware, software, and supporting Information Technology resources appropriate for the Bank) that have been budgeted or are not yet budgeted, to be implemented within the applicable cost limits.
3. Formulate IT policies, standards, and procedures.
4. Propose and recommend the adequacy and allocation of the Bank's available resources.
5. Periodically evaluate the implementation of established IT plans and the realized costs related to IT, and decide on necessary actions for future implementation.
6. Discuss current issues regarding the latest IT developments in order to make necessary changes that will enhance business growth.
7. Actively involved in the preparation of IT architectures, including its amendments.

Rapat Komite Pengarah Teknologi Informasi
Information Technology Steering Committee Meeting

Dari Januari 2025 sampai Desember 2025, Komite Pengarah Teknologi Informasi melaksanakan rapat sebanyak 4 (empat) kali dengan agenda rapat dan kehadiran anggota sebagai berikut:

From January 2025 to December 2025, the Information Technology Steering Committee held 4 (four) meetings with the following agendas and member attendance:

Tanggal Date	Agenda	
18 Maret 2025 March 18, 2025	» Status Tindak Lanjut Risalah Rapat ITSC Sebelumnya » *Review* Rencana Strategis TI (RSTI), Rencana dan Pelaksanaan Pengembangan TI, serta Efektivitas Biaya TI » *Review* Kinerja TI dan Issue TI » *Review* Kecukupan dan Alokasi Sumber Daya TI » *Review* Kebijakan, standar, dan prosedur TI » Audit & Reporting » DRC Drill Status » *Security Issue* » *Others*	» Follow up Status of the Previous ITSC Minutes » Review on the Strategic IT Plan (RSTI), IT Development Plan & Implementation, as well as the Effectiveness of IT Expenses » Review on IT Performance and IT Issue » Review on the Adequacy and Allocation of IT Resources » Review on IT Policies, standards, and procedures » Audit & Reporting » DRC Drill Status » Security Issue. » Others.
23 Juni 2025 June 23, 2025	» Status Tindak Lanjut Risalah Rapat ITSC Sebelumnya » *Review* Kinerja TI dan Issue TI » *Review* Kebijakan, standar, dan prosedur TI » Audit & Reporting » *Security Issue* » *Others*	» Follow up Status of the Previous ITSC Minutes » Review on IT Performance and IT Issue » Review on IT Policies, standards, and procedures » Audit & Reporting » Security Issue. » Others.
22 September 2025 September 22, 2025	» Status Tindak Lanjut Risalah Rapat ITSC Sebelumnya » *Review* Kinerja TI dan Issue TI » *Review* Kebijakan, standar, dan prosedur TI » Audit & Reporting » *Security Issue* » *Others*	» Follow up Status of the Previous ITSC Minutes » Review on IT Performance and IT Issue » Review on IT Policies, standards, and procedures » Audit & Reporting » Security Issue. » Others.
17 Desember 2025 December 17, 2025	» Status Tindak Lanjut Risalah Rapat ITSC Sebelumnya » *Review* Kinerja TI dan Issue TI » *Review* Kebijakan, standar, dan prosedur TI » Audit & Reporting » *Others*	» Follow up Status of the Previous ITSC Minutes » Review on IT Performance and IT Issue » Review on IT Policies, standards, and procedures » Audit & Reporting » Others

Komite Special Asset Management
Special Asset Management Committee

Komite *Special Asset Management* dibentuk berdasarkan Keputusan Direksi No. SKEP-006/MNCB/DIR/06-2023 tanggal 6 Juni 2023. Komite ini berfungsi sebagai forum pengambilan keputusan strategis dalam penanganan dan pemulihan kredit bermasalah guna menjaga kualitas aset dan kesehatan keuangan Bank.

The Special Asset Management Committee was established pursuant to Board of Directors Decree No. SKEP-006/MNCB/DIR/06-2023 dated June 6, 2023. This Committee serves as a forum for strategic decision-making regarding the management and recovery of non-performing loans to maintain the Bank's asset quality and financial health.

Susunan Keanggotaan
Membership Structure

Nama Name	Jabatan Position
Ketua Chairman	Presiden Direktur President Director
Anggota Member	» Presiden Direktur (merangkap sebagai Ketua Komite) President Director (Concurrently as Committee Chairman) » Wakil Presiden Direktur / Direktur yang membawahi SAM Vice-President Director / Director in charge of SAM » Spesial Aset Management Group Head (merangkap Sekretaris / Sesuai Segmentasi) Spesial Aset Management Group Head (Concurrently as Secretary / Based on Segmentation)

TUGAS DAN TANGGUNG JAWAB

Tugas dan tanggung jawab Komite *Special Asset Management* meliputi antara lain:

1. Melakukan evaluasi atas debitur yang masuk dalam *watch list* atau *early alert* sebagaimana ditetapkan oleh Komite Kredit, khususnya terkait tindak lanjut penanganan kredit bermasalah.
2. Menetapkan dan menyetujui strategi pemulihan kualitas kredit melalui tindakan penyelamatan dan/atau penyelesaian kredit bermasalah, termasuk penghapusan buku dan penghapusan tagihan, serta memastikan efektivitas penerapannya.
3. Menetapkan dan memutuskan usulan penanganan kredit bermasalah, termasuk namun tidak terbatas pada:
   a. Percepatan penurunan tingkat kualitas (kolektibilitas) kredit bermasalah
   b. Penetapan dan perbaikan tingkat kolektibilitas kredit bermasalah;
   c. Pengelolaan dan penanganan agunan yang diambil alih (AYDA); dan
   d. Kebijakan pengelolaan AYDA secara menyeluruh.
4. Menyusun dan menetapkan kebijakan serta prosedur penanganan kredit bermasalah, termasuk pengelolaan AYDA, serta memastikan implementasinya sesuai ketentuan yang berlaku.
5. Memantau proses litigasi yang sedang berjalan dan menetapkan langkah tindak lanjut yang diperlukan.
6. Melakukan pemantauan dan penetapan atas pelaksanaan lelang agunan debitur.
7. Mengevaluasi hasil pemulihan (*recovery*) dari penanganan kredit bermasalah secara berkala.

RAPAT KOMITE *SPECIAL ASSET MANAGEMENT*

Sepanjang tahun 2025, Komite Spesial Asset Manajemen melaksanakan rapat setiap hari Selasa Setiap minggunya dengan agenda rapat membahas persetujuan baik restrukturisasi, penyelesaian kewajiban, pelunasan, pengajuan lelang dan lainnya dengan persetujuan seluruh Komite Spesial Asset Manajemen. Keputusan Rapat dilakukan secara Sirkular kepada setiap Anggota yang hadir.

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Special Asset Management Committee are:

1. Conducting evaluations of debtors included on the watch list or early alert as specified by the Credit Committee, particularly regarding follow-up actions for non-performing loans.
2. Establishing and approving strategies for credit quality recovery through rescue measures and/or the resolution of non-performing loans, including debt write-offs and write-downs, as well as ensuring the effectiveness of their implementation.
3. Establishing and approving proposals for the management of non-performing loans, including but not limited to:
   a. accelerating the downgrade of the credit quality (collectibility) of non-performing loans;
   b. determining and improving the collectibility of non-performing loans;
   c. managing and handling foreclosed collateral (AYDA); and
   d. comprehensive AYDA management policies.
4. Developing and establishing policies and procedures for the handling of non-performing loans, including the management of AYDA, and ensuring their implementation in accordance with applicable regulations.
5. Monitoring ongoing litigation processes and determining necessary follow-up actions.
6. Monitoring and approving the conduct of auctions of debtor collateral.
7. Periodically evaluating the recovery results from the handling of non-performing loans.

SPECIAL ASSET MANAGEMENT COMMITTEE MEETINGS

Throughout 2025, the Special Asset Management Committee held weekly meetings every Tuesday, with meeting agendas focusing on approvals related to restructuring, settlement of obligations, repayments, auction proposals, and other matters, subject to the approval of all members of the Special Asset Management Committee. Meeting resolutions were adopted through circular decisions among the attending members.

Komite Pemantau Fraud

Fraud Monitoring Committee

Komite Pemantau *Fraud* dibentuk oleh Direksi dengan tujuan membantu pengawasan aktif Direksi terhadap hal berikut:

1. Proses pelaporan dan eskalasinya, pelanggaran tata tertib, kode etik, benturan kepentingan (*Conflict of interest*), kebijakan dan/atau prosedur kerja, dan pengertian adanya *Fraud*, baik yang menimbulkan kerugian finansial ataupun tidak, yang masuk jalur pelaporan atau jalur komunikasi lain yang ditetapkan Bank
2. Hal-hal yang berpotensi menjadi *Fraud* (eksternal dan internal)
3. Penetapan sanksi dan/atau tindak lanjut yang harus dilakukan dalam hal terjadi *Fraud*
4. Penerapan Strategi Anti *Fraud* terkait kebijakan, prosedur, dan pelaksanaannya.

The Fraud Monitoring Committee was established by the Board of Directors to assist the Board in actively overseeing the following:

1. Reporting processes and their escalation, violations of regulations, code of conduct, conflicts of interest, policies, and/or work procedures, and the identification of fraud, whether causing financial losses or not, that is submitted through the Bank's designated reporting channels or other communication channels
2. Matters that have the potential to constitute Fraud (external and internal)
3. The imposition of sanctions and/or follow-up actions to be taken in the event of Fraud
4. The implementation of Anti-Fraud Strategies regarding policies, procedures, and their execution.

SUSUNAN ANGGOTA KOMITE PEMANTAU FRAUD

Susunan keanggotaan Komite Pemantau *Fraud* yang telah disahkan dalam Surat Keputusan Direksi No. SKEP-003/MNCB/DIR/02-25 tanggal 13 Februari 2025, sebagai berikut:

FRAUD MONITORING COMMITTEE MEMBERSHIP COMPOSITION

The composition of the Fraud Monitoring Committee, as approved in Board of Directors Decision No. SKEP-003/MNCB/DIR/02-25 dated February 13, 2025, is as follows:

NAMA Name	JABATAN Position
Presiden Direktur Apabila berhalangan hadir, Presiden Direktur dapat menunjuk Direksi atau Pimpinan Tertinggi yang membawahkan Direktorat Kepatuhan President Director If unable to attend, the President Director may appoint other Directors or the Highest Leader in charge of Compliance Directorate	Ketua Chairman
Direktur atau Chief Officer yang membawahkan HR & GS Direktur atau Chief Officer yang membawahkan Kepatuhan Direktur atau Chief Officer yang membawahkan unit kerja terkait Risk Management Group Head (merangkap sebagai Sekretaris Komite) Director or Chief Officer in charge of HR & GS Director or Chief Officer in charge of Compliance Director or Chief Officer in charge of related work units Risk Management Group Head (concurrently serves as Committee Secretary)	Anggota Member

TANGGUNG JAWAB DAN KEWENANGAN

Komite Pemantau *Fraud* menjalankan tugas dan tanggung jawabnya, yang meliputi kegiatan-kegiatan sebagai berikut:

1. Tanggung Jawab Komite
   a. memastikan penanganan pelanggaran tata tertib, kode etik, pertentangan kepentingan, prosedur kerja, dan kecurangan (*Fraud*) baik yang menimbulkan kerugian finansial ataupun tidak, sudah sesuai dengan kebijakan Internal Bank yang berlaku
   b. memantau penerapan Stategi Anti *Fraud* dan insiden atau kejadian *Fraud* signifikan yang dilaporkan
   c. memastikan bahwa akar penyebab terjadinya *Fraud* sudah teridentifikasi, para pelaku dikenakan sanksi sesuai perbuatannya, dan langkah perbaikan untuk mencegah terulangnya kejadian.
   d. Mengawasi kegiatan investigasi yang dilakukan oleh pihak-pihak internal dan /atau eksternal (jika diperlukan) melalui laporan yang diberikan dan/atau dipresentasikan oleh pihak-pihak internal dan/atau eksternal (jika diperlukan) pada saat Rapat Komite
   e. Memastikan Direksi dan Dewan Komisaris mengetahui dan mendapatkan informasi terkini mengenai permasalahan atau insiden *Fraud* yang memiliki dampak negatif yang signifikan dari sisi finansial, reputasi, ataupun lainnya.

2. Kewenangan Komite
   a. Menerima, menanggapi dan memberikan rekomendasi langkah yang diambil untuk setiap penyampaian indikasi *Fraud* oleh tim Anti *Fraud Specialist* dan atau *Whistle Blower Administration*
   b. Menyetujui dan/atau merekomendasikan hasil investigasi dan/atau audit khusus yang dilakukan oleh tim Internal Audit Group dan atau unit kerja yang ditunjuk serta menetapkan langkah yang harus diambil dalam menindaklanjuti laporan tersebut dan/atau laporan lain terkait penerapan Strategi Anti *Fraud*
   c. Menetapkan sanksi yang dikenakan kepada karyawan berdasarkan hasil investigasi dan/atau audit khusus di atas, jika terbukti melakukan pelanggaran dan/atau *Fraud* dengan tetap memperhatikan peraturan perundangan yang berlaku
   d. Menetapkan perlu tidaknya suatu *Fraud* (yang terbukti berdasarkan hasil investigasi) dan patut diduga memenuhi unsur pidana, melaporkan kepada pihak yang berwajib melalui Legal Group.

RESPONSIBILITIES AND AUTHORITIES

In performing its duties and responsibilities, the Fraud Monitoring Committee carries out the following activities:

1. Responsibilities of the Committee
   a. Ensuring that the handling of violations of regulations, code of ethics, conflicts of interest, work procedures, and fraud, both those that cause financial losses and those that do not, is in accordance with the applicable Internal Bank policies.
   b. Monitoring the implementation of the antifraud strategy and reported significant fraud incidents or events.
   c. Ensuring that the root causes of fraud have been identified, that the perpetrators are punished according to their actions, and that corrective measures are taken to prevent the recurrence of the incident.
   d. Supervising the investigation activities carried out by internal and/or external parties (if necessary) through reports submitted and/or presented by internal and/or external parties (if necessary) at the Committee Meeting
   e. Ensuring that the Board of Directors and the Board of Commissioners are aware of and receive the latest information on fraud cases or incidents that have a significant negative impact in terms of financial, reputation, or others.

2. Authorities of the Committee
   a. To receive, respond to, and provide recommendations for action to be taken on any report of fraud by the Anti-Fraud Specialist team and/or the Whistleblower Administration.
   b. To approve and/or recommend the results of investigations and/or special audits conducted by the Internal Audit Group and/or the designated work unit, and to determine the steps to be taken to follow up on such reports and/or other reports related to the implementation of the antifraud strategy.
   c. To impose sanctions on employees based on the results of the above investigations and/or special audits, if they are found to have committed a violation and/or fraud, while still taking into account the applicable laws and regulations.
   d. To determine whether or not a fraud (which has been proven based on the investigation) and is suspected of meeting the elements of a criminal offense, to report to the authorities through the Legal Group.

RAPAT KOMITE PEMANTAU FRAUD

Tata cara rapat Komite Pemantau *Fraud* telah diatur di Surat Keputusan Direksi No. SKEP-003/MNCB/DIR/02-25 tanggal 13 Februari 2025, yaitu dipimpin oleh Ketua dan dihadiri oleh minimal 51% keanggotaan. Rapat diselenggarakan sekurang-kurangnya sekali dalam 1 (satu) kali dalam periode 3 (tiga) bulan atau pada waktu lainnya apabila diperlukan, dengan pengambilan keputusan secara musyawarah untuk mufakat atau berdasarkan pemungutan suara terbanyak.

Sepanjang tahun 2025 Komite Pemantau *Fraud* telah melaksanakan rapat sebanyak 5 (lima) kali dengan tingkat kehadiran anggota sebagai berikut:

FRAUD MONITORING COMMITTEE MEETINGS

The procedures for the meeting of the Fraud Monitoring Committee are set out in the Board of Directors Decree No. SKEP-003/MNCB/DIR/02-25 dated February 13, 2025, which states that the meeting is chaired by the Chairman and attended by at least 51% of the members. The meeting is held at least once every 3 (three) months or at any times when deemed cecessary, with decisions taken by consensus or by majority vote.

Throughout 2025, the Fraud Monitoring Committee has held 5 (five) meetings with the following attendance rates:

Anggota Member	Agenda	Kehadiran Attendance				
		26/03	06/05	08/07	23/09	02/12
Rita Montagna	» Penyampaian hasil audit investigasi. » Penyampaian tindak lanjut investigasi yang sudah dilakukan Unit Kerja terkait. » Pengambilan keputusan dan masukan dari Komite Pemantau Fraud	✓	✓	✓	✓	✓
Tiolina Tumanggor		✓	✓	✓	✓	✓
Aris Palembangan	» Presentation of investigative audit results » Presentation of follow up on the investigative audit conducted by the relevant Work Units. » Decision-making and input from the Fraud Monitoring Committee	✓	✓	✓	✓	✓
Moh. Didi Suatmadijaya		✓	✓	✓	✓	✓



Komite Tata Kelola Produk

Product Governance Committee

Komite Tata Kelola Produk merupakan komite di bawah Direksi yang dibentuk berdasarkan Surat Keputusan Direksi SKEP-006/MNCB/DIR/08-25 tentang Komite Tata Kelola Produk. Komite ini dibentuk untuk memastikan pengelolaan produk dan aktivitas baru Bank dilaksanakan secara terstruktur, prudent, serta sejalan dengan prinsip manajemen risiko dan tata kelola yang baik. Komite ini berperan sebagai forum strategis dalam mengevaluasi, menyetujui, serta mengawasi pengembangan produk, program produk, dan aktivitas baru, termasuk perubahan atas produk dan layanan yang telah berjalan.

Seiring dengan dinamika bisnis dan kebutuhan penguatan tata kelola, Komite Tata Kelola Produk diaktifkan kembali pada Desember 2025 sebagai bagian dari upaya Perseroan dalam memperkuat kontrol atas siklus hidup produk secara *end-to-end*, mulai dari inisiasi, pengembangan, persetujuan, hingga implementasi dan evaluasi kinerja produk.

The Product Governance Committee is a committee under the Board of Directors established based on the Board of Directors Decree No. SKEP-006/MNCB/DIR/08-25 concerning the Product Governance Committee. The Committee was formed to ensure that the management of the Bank's products and new activities is carried out in a structured and prudent manner, in line with risk management principles and good governance practices. It serves as a strategic forum for evaluating, approving, and overseeing the development of products, product programs, and new activities, including any changes to existing products and services.

In line with evolving business dynamics and the need to strengthen governance, the Product Governance Committee was reactivated in December 2025 as part of the Company's efforts to enhance control over the product lifecycle on an end-to-end basis, from initiation and development to approval, implementation, and performance evaluation.

Susunan Keanggotaan
Membership Structure

Nama Name	**Jabatan** Position
Ketua Chairman	Presiden Direktur President Director
Anggota Tetap Permanent Members	» Presiden Direktur (merangkap sebagai "Ketua") President Director (also serving as "Chair") » Chief/Direktur terkait Agenda Produk yang akan dibawakan Relevant Chief/Director responsible for the Product Agenda to be presented » Chief/Direktur yang membawahi fungsi Kepatuhan Chief/Director overseeing the Compliance function » Chief/Direktur yang membawahi fungsi *Project Management Office* (PMO) Chief/Director overseeing the Project Management Office (PMO) function » Pejabat (Eksekutif) Pengusul Proposing Officer (Executive) » Pejabat (Eksekutif) yang membawahi fungsi *Project Management Office* (PMO) Officer (Executive) overseeing the Project Management Office (PMO) function
Anggota Tidak Tetap Non-Permanent Members	» Direktur yang membawahi fungsi *Financial Controller* Director overseeing the Financial Controller function » Chief/Direktur yang membawahi fungsi Teknologi Chief/Director overseeing the Technology function » Pejabat (Eksekutif) yang membawahi fungsi *Risk Management* Officer (Executive) overseeing the Risk Management function » Pejabat (Eksekutif) yang membawahi fungsi *Compliance* Officer (Executive) overseeing the Compliance function » Pejabat (Eksekutif) yang membawahi fungsi *Operational* Officer (Executive) overseeing the Operations function » Pejabat (Eksekutif) yang membawahi fungsi jaringan kantor Bank Officer (Executive) overseeing the Bank's branch network function » Pejabat (Eksekutif) yang membawahi fungsi Teknologi Officer (Executive) overseeing the Technology function » Pejabat (Eksekutif) yang membawahi fungsi *Credit Review* (khusus untuk produk yang berkaitan dengan kredit). Officer (Executive) overseeing the Credit Review function (specifically for credit-related products) » Pejabat (Eksekutif) yang membawahi fungsi *Financial Controller* Officer (Executive) overseeing the Financial Controller function
Sekretaris Secretary	» Pejabat (Eksekutif) yang membawahi fungsi *Project Management Office* (PMO) Officer (Executive) overseeing the Project Management Office (PMO) function

TUGAS DAN TANGGUNG JAWAB

Komite Tata Kelola Produk memiliki peran strategis dalam memastikan setiap produk dan aktivitas baru yang diluncurkan telah melalui proses evaluasi yang komprehensif. Tugas dan tanggung jawab utama Komite antara lain meliputi:

1. Memberikan persetujuan atas Produk dan Aktivitas Baru, Program Produk (PPD), kebijakan dan prosedur terkait Produk dan Aktivitas Baru, termasuk perubahannya, kecuali kebijakan dan prosedur perkreditan.
2. Menetapkan kecukupan PPD, kebijakan dan prosedur Produk dan Aktivitas Baru, collaterals, material pemasaran, serta persetujuan internal dan eksternal yang diperlukan sebelum Produk dan Aktivitas Baru diluncurkan atau dipasarkan.
3. Menetapkan kewenangan dan proses terkait Produk dan Aktivitas Baru, termasuk infrastruktur yang diperlukan.
4. Memberikan persetujuan atas budget dan seluruh biaya yang dibutuhkan.
5. Menetapkan kesesuaian strategi bisnis dan strategi Bank secara keseluruhan.
6. Memantau pelaksanaan penyusunan Produk dan Aktivitas Baru dan pelaksanaannya.
7. Memberikan persetujuan atas pengembangan terhadap produk dan layanan yang sudah ada, termasuk menetapkan kewenangan dan proses terkait.

Dengan mandat tersebut, Komite berperan penting dalam menjaga keseimbangan antara inovasi produk dan penerapan prinsip kehati-hatian.

RAPAT KOMITE TATA KELOLA PRODUK

Sebagai bagian dari penguatan tata kelola yang berkelanjutan, Komite Tata Kelola Produk mulai kembali aktif sejak Desember 2025. Ke depan, Komite akan menyelenggarakan rapat secara berkala setiap hari Selasa pada minggu pertama setiap bulan, atau sewaktu-waktu apabila terdapat pengajuan produk dan aktivitas baru yang memerlukan persetujuan. Mekanisme rapat dilaksanakan dengan prinsip kuorum dan pengambilan keputusan kolektif, serta dapat dilakukan melalui rapat formal maupun secara sirkuler sesuai kebutuhan.

DUTIES AND RESPONSIBILITIES

The Product Governance Committee plays a strategic role in ensuring that every new product and activity introduced has undergone a comprehensive evaluation process. The main duties and responsibilities of the Committee include::

1. Approving New Products and Activities, Product Programs (PPD), as well as policies and procedures related to New Products and Activities, including any amendments thereto, except for credit policies and procedures.
2. Determining the adequacy of PPD, policies and procedures for New Products and Activities, collaterals, marketing materials, as well as required internal and external approvals prior to the launch or commercialization of New Products and Activities.
3. Establishing the authority and processes related to New Products and Activities, including the required infrastructure:
4. Approving the budget and all required costs.
5. Ensuring alignment with the Bank's overall business and strategic direction.
6. Monitoring the preparation and implementation of New Products and Activities.
7. Approving the development of existing products and services, including determining the related authority and processes.

With this mandate, the Committee plays an important role in maintaining a balance between product innovation and the application of prudent principles.

PRODUCT GOVERNANCE COMMITTEE MEETINGS

Throughout 2025, the Special Asset Management Committee held weekly meetings every Tuesday, with meeting agendas focusing on approvals related to restructuring, settlement of obligations, repayments, auction proposals, and other matters, subject to the approval of all members of the Special Asset Management Committee. Meeting resolutions were adopted through circular decisions among the attending members.

Sekretaris Perusahaan
Corporate Secretary

Pembentukan, pengangkatan, serta pelaksanaan fungsi dan tugas Sekretaris Perusahaan MNC Bank berlandaskan pada POJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik. Selain itu, ketentuan ini juga mengacu pada Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00101/BEI/12-2021 mengenai Perubahan Peraturan Nomor I-A tentang Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat.

Sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, Sekretaris Perusahaan adalah orang perseorangan atau penanggung jawab dari unit kerja yang menjalankan fungsi sekretaris Perusahaan. Sekretaris Perusahaan merupakan organ pendukung Perusahaan yang bertindak sebagai penghubung antara MNC Bank dengan pemegang saham serta pemangku kepentingan lainya seperti regulator, investor dan masyarakat luas khususnya hal yang terkait dengan pasar modal di mana Sekretaris Perusahaan bertanggung jawab untuk memastikan kepatuhan Perusahaan terhadap undang-undang yang berlaku sebagai bagian dari implementasi Tata Kelola Perusahaan yang Baik (GCG). Selain itu Sekretaris Perusahaan bertanggung jawab menjaga Citra baik MNC Bank di mata pemangku kepentingan secara luas.

DASAR HUKUM PEMBENTUKAN DAN PENGANGKATAN SEKRETARIS PERUSAHAAN

Pembentukan, pengangkatan, dan pelaksanaan fungsi serta tugas Sekretaris Perusahaan mengacu kepada POJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik serta Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00101/BEI/12-2021 perihal Perubahan Peraturan Nomor I-A Tentang Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat.

The establishment, appointment, and execution of the functions and duties of the Corporate Secretary refer to the Financial Services Authority Regulation (POJK) Number 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies, as well as the Board of Directors Decree of PT Bursa Efek Indonesia No. Kep-00101/BEI/12-2021 regarding Amendments to Regulation Number I-A concerning the Listing of Shares and Equity Securities Other than Shares Issued by Listed Companies.

Pursuant to the Financial Services Authority Regulation (POJK) Number 35/POJK.04/2014 regarding the Corporate Secretary of Issuers or Public Companies, the Corporate Secretary is an individual or the person in charge of the organizational unit that carries out the functions of the corporate secretary. The Corporate Secretary is a supporting organ of Company that acts as a liaison between MNC Bank and Shareholders, as well as other Stakeholders such as regulators, investors, and the wider community, especially in matters related to the capital market, where the Corporate Secretary is responsible for ensuring the Company's compliance with applicable laws as part of the implementation of Good Corporate Governance (GCG). Additionally, the Corporate Secretary is responsible for maintaining the positive image of MNC Bank in the eyes of Stakeholders at large.

LEGAL BASIS OF THE ESTABLISHMENT AND APPOINTMENT OF CORPORATE SECRETARY

The establishment, appointment, and execution of the functions and duties of the Corporate Secretary refer to the Financial Services Authority Regulation (POJK) Number 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies, as well as the Board of Directors Decree of PT Bursa Efek Indonesia No. Kep-00101/BEI/12-2021 regarding Amendments to Regulation Number I-A concerning the Listing of Shares and Equity Securities Other than Shares Issued by Listed Companies.

Profil Sekretaris Perusahaan
Corporate Secretary Profile

EDWARD KENNETZE, 40 TAHUN, WARGA NEGARA INDONESIA

Sebelumnya sekretaris perusahaan dijabat oleh Heru Sulistiadhi sejak 9 September 2019, dan mengundurkan diri pada akhir November 2025, dan digantikan oleh Edward Kennetze berdasarkan SK Direksi No.158/SK-HRG/XI/2025, penunjukan Sekretaris Perseroan juga telah dilaporkan kepada OJK dan Bursa Efek Indonesia melalui Sistem Pelaporan Elektronik (SPE) No. 048/MNCB/CS/XI/2025 tanggal 19 November 2025. Beliau memperoleh gelar Sarjana Hukum dari Universitas Indonesia tahun 2009.

EDWARD KENNETZE, 40 YEARS OLD, INDONESIAN CITIZEN

Previously, Heru Sulistiadhi held the position of corporate secretary since September 9, 2019, and resigned at the end of November 2025, and was replaced by Edward Kennetze pursuant to Board of Directors Decree No. 158/SK-HRG/XI/2025; the appointment of the Corporate Secretary has also been reported to the OJK and the Indonesia Stock Exchange via the Electronic Reporting System (SPE) No. 048/MNCB/CS/XI/2025 dated November 19, 2025. He earned a Bachelor of Laws from the University of Indonesia in 2009.



Edward Kennetze

Sekretaris Perusahaan
Corporate Secretary

Usia Age **40 tahun** 40 years old	**Kewarganegaraan** Nationality **Warga Negara Indonesia** Indonesian	**Domisili** Domicile **Jakarta**

Riwayat Pendidikan Educational Background	Memperoleh gelar Sarjana Hukum dari Universitas Indonesia tahun 2009. Obtained Bachelor of Laws from the University of Indonesia in 2009.
Riwayat Pekerjaan Work Experience	» Memulai karir pada tahun 2009 sebagai Junior Associate Angeline Suparto Konsultan Indonesia (Law Firm). » Bergabung dengan PT FIRST Media Tbksejak 2009 hingga 2015, dengan posisi terakhir sebagai Legal Department Head. » Tahun 2015 - 2019, sebagai Legal Manager PT MNC Investama Tbk, sejak tahun 2019 hingga 2023 bergabung dengan PT MNC Kapital Indonesia Tbk dengan berbagai posisi seperti; Senior Legal Manager, Corporate Secretary, dan GM Legal. » Tahun 2023 hingga saat ini bergabung dengan PT Bank MNC Internasional Tbk » He began his career in 2009 as a Junior Associate at Angeline Suparto Konsultan Indonesia (Law Firm). » He joined the PT FIRST Media Tbk from 2009 to 2015, with his last position as Legal Department Head. » From 2015 to 2019, he served as Legal Manager at PT MNC Investama Tbk. From 2019 to 2023, he joined PT MNC Kapital Indonesia Tbk, holding various positions including Senior Legal Manager, Corporate Secretary, and General Manager of Legal. » Since 2023, he has been with PT Bank MNC Internasional Tbk
Dasar Hukum Pengangkatan Legal Basis of Appointment	SK Direksi No.158/SK-HRG/XI/2025 Board of Directors Decree No.158/SK-HRG/XI/2025
Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan Afiliasi dengan anggota Direksi dan/atau anggota Dewan Komisaris, serta pemegang saham. Has no Affiliated relationship with members of the Board of Directors and/or members of the Board of Commissioners, and shareholders.

STRUKTUR SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan bertanggung jawab langsung kepada Direktur Kepatuhan. Dalam pelaksanaan fungsi dan tugasnya, aktivitas Sekretaris Perusahaan terbagi dalam 3 (tiga) bidang yaitu:

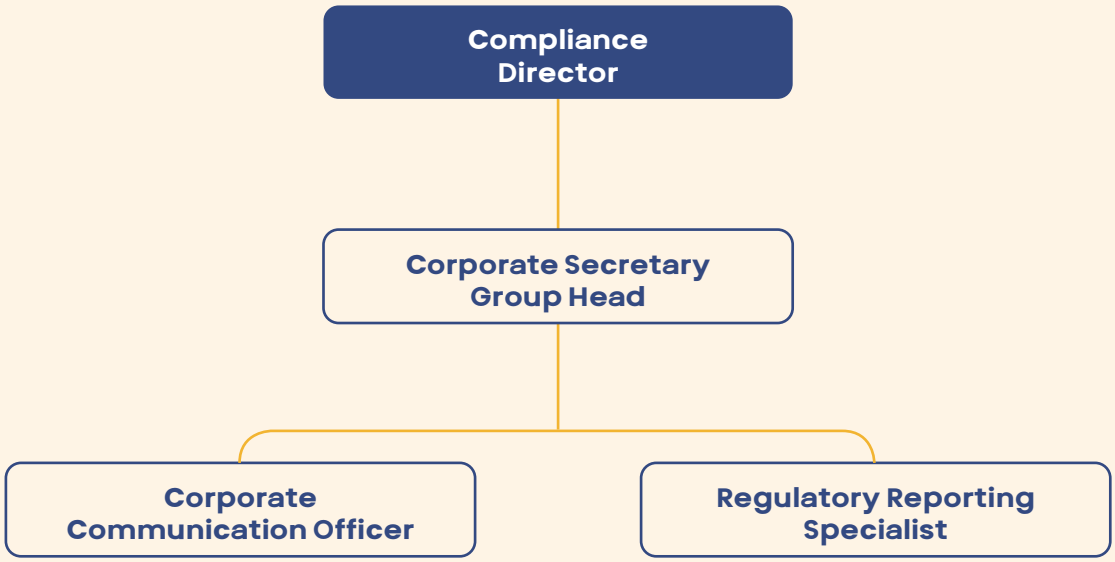
1. Aktivitas MNC Bank sebagai Perusahaan Terbuka yang dilakukan oleh unit kerja Regulatory Reporting Specialist Corporate Communication Division.
2. Aktivitas Komunikasi Korporasi yang dilakukan oleh unit kerja Corporate Communication *Division*.
3. Aktivitas *Corporate Social Responsibility* yang dilakukan oleh unit kerja Corporate Communication Division.

CORPORATE SECRETARY STRUCTURE

The Corporate Secretary is responsible directly to the Director of Compliance. In carrying out its functions and duties, the activities of Corporate Secretary are divided into 3 (three) sectors, including:

1. MNC Bank's activities as a Public Company carried out by the Corporate Communication Division.
2. Corporate Communication activities carried out by the Corporate Communication Division.
3. Corporate Social Responsibility activities carried out by the Corporate Communication Division.

Struktur Sekretaris Perusahaan
Corporate Secretary Structure



FUNGSI DAN TUGAS SEKRETARIS PERUSAHAAN

Fungsi dan tugas Sekretaris Perusahaan MNC Bank mengacu pada Pasal 5 POJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik. Fungsi Sekretaris Perusahaan paling kurang meliputi hal-hal sebagai berikut:

1. Mengikuti perkembangan pasar modal khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal.
2. Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundangan di bidang pasar modal.
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
   a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Emiten;
   b. Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu;
   c. penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham; dan
   d. penyelenggaraan dan dokumentasi Rapat Direksi dan/ atau Dewan Komisaris
4. Sebagai penghubung antara Emiten dengan pemegang saham, OJK dan pemangku kepentingan lainnya.

Tugas dan tanggung jawab dalam organisasi yang terkait dengan pelaksanaan aktivitas *Corporate Secretary* Bank MNC adalah sebagai berikut:

1. Aktivitas Bank Sebagai Perusahaan Terbuka:
   a. Melaksanakan Keterbukaan Informasi termasuk pelaporan-pelaporan kepada Regulator sehubungan status Bank sebagai perusahan terbuka.
   b. Menyelenggarakan dan mendokumentasikan Rapat Umum Pemegang Saham.
   c. Melaksanakan pelaporan-pelaporan sesuai ketentuan perundangan yang menjadi kewenangan unit kerja *Corporate Secretary*.
   d. Mengelola administrasi pemegang saham Bank.
   e. Menyelenggarakan kegiatan lainnya yang berkaitan dengan Aksi Korporasi dan/atau keterbukaan informasi lainnya.
   f. Penghubung antara Bank dengan pemegang saham, OJK dan regulator lain, publik dan pemangku kepentingan lainnya.
2. Aktivitas Komunikasi Korporasi
   a. Menetapkan strategi penyelenggaraan komunikasi termasuk menetapkan peraturan tentang penyelenggaraan komunikasi yang bersifat korporasi.
   b. Melakukan aktivitas komunikasi yang bersifat korporasi kepada pemangku kepentingan internal maupun eksternal Bank.
   c. Mengadakan dan melaksanakan kegiatan tertentu (e.g. *event*/acara/*sponsorship*) sebagai pelaksanaan strategi komunikasi yang bersifat korporasi serta pengelolaan reputasi/ risiko reputasi.

FUNCTIONS AND DUTIES OF THE CORPORATE SECRETARY

The functions and duties of the Corporate Secretary of MNC Bank refer to Article 5 of POJK Number 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies. The functions of the Corporate Secretary at least include the following:

1. Keeping abreast of capital market developments, especially the prevailing laws and regulations in the capital market sector.
2. Provide input to the Board of Directors and the Board of Commissioners to comply with the provisions of the laws and regulations in the capital market sector.
3. Assist the Board of Directors and the Board of Commissioners in the implementation of corporate governance which includes:
   a. Information disclosure to the public, including the availability of information on the Issuer's Website;
   b. Timely submission of reports to the Financial Services Authority;
   c. Holding and documentation of the General Meeting of Shareholders; and
   d. Organize and document the Board of Directors and/or Board of Commissioners Meetings
4. Act as a liaison between Issuers and shareholders, OJK and other stakeholders.

The duties and responsibilities in the organization related to the implementation of MNC Bank's Corporate Secretary activities are as follows:

1. Activities of the Bank as a Public Company:
   a. Implement Information Disclosure, including reports to Regulators regarding the Bank's status as a public company.
   b. Organize and document the General Meeting of Shareholders.
   c. Carry out reports in accordance with the provisions of the Corporate Secretary work unit.
   d. Manage the administration of the Bank's shareholders.
   e. e. Organize other activities related to Corporate Actions and/or other information disclosure.
   f. Act as a liaison between the Bank and shareholders, OJK and other regulators, the public and other stakeholders.
2. Corporate Communication Activities
   a. Determine the strategy for implementing communications, including establishing regulations regarding the implementation of communications of a corporate nature.
   b. Carry out corporate communication activities to internal and external stakeholders of the Bank.
   c. Organize and carry out certain activities (e.g. events/events/sponsorship) as the implementation of corporate communication strategies as well as reputation risk management.

d. Melaksanakan kegiatan pemantauan atas media terkait dengan berita, artikel, naskah berita atau iklan media massa. Pemantauan dilakukan terhadap pemberitaan tentang Bank, dengan tujuan untuk mendeteksi dan mengantisipasi secara dini isi dari sebuah berita.
e. Melaksanakan update informasi korporasi melalui situs web Bank dank kanal-kanal sosial media Bank.
f. Melakukan penanganan pengaduan nasabah yang disampaikan melalui media sosial.
g. Bersama-sama dengan Unit Kerja *Marketing & Communication* dalam menetapkan *brand image* dan menentukan *brand positioning*.

3. Aktivitas Kesekretariatan
   a. Menyelenggarakan dan mendokumentasikan Rapat Direksi dan Rapat Dewan Komisaris.
   b. Mengadministrasikan dokumen perusahaan termasuk mengatur atau menetapkan peraturan tentang persuratan dan pengelolaan dokumen perusahaan.
   c. Mendokumentasikan dan mengupdate dokumen legal Perusahaan.
   d. Melaksanakan kegiatan-kegiatan untuk mendukung fungsi dan kegiatan kerja Dewan Komisaris dan Direksi.
   e. Memastikan pengkinian penerapan regulasi dalam tata kelola perusahaan baik regulasi pasar modal maupun Perbankan.

4. Aktivitas Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*)
   a. Menetapkan strategi dan melaksanakan kegiatankegiatan Aktivitas *Corporate Social Responsiblity* (CSR).
   b. Melaksanakan kegiatan lainnya yang sejenis baik merupakan pelaksanaan program OJK berupa Edukasi dan Literasi maupun kegiatan lain yang dilaksanakan melalui kerjasama dengan pihak ketiga.

PELAKSANAAN TUGAS SEKRETARIS PERUSAHAAN TAHUN 2025

Selama tahun 2025, Sekretaris Perusahaan MNC Bank telah melaksanakan fungsi dan tugas yang berkaitan dengan pemangku kepentingan, antara lain:

1. Mengikuti perkembangan peraturan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di Pasar Modal, antara lain dengan memastikan kepatuhan atas peraturan baru yang dikeluarkan OJK, Bursa Efek Indonesia dan Regulator lain yang terkait dengan pasar modal.
2. Menyelenggarakan dan mendokumentasikan Rapat Umum Pemegang Saham Tahunan (RUPST).
3. Menyelenggarakan dan menghadiri Rapat Direksi dan Rapat Dewan Komisaris serta membuat risalah rapatnya.

d. Carry out monitoring activities on media related to news, articles, news scripts or mass media advertisements. Monitoring is carried out on news about the Bank, with the aim of detecting and anticipating the content of the news early.
e. Carry out corporate information updates through the Bank's website and the Bank's social media channels.
f. Handle customer complaints submitted through social media.
g. Together with the Marketing & Communication Unit, determine the brand image and determine brand positioning.

3. Secretariate Activities
   a. Organize and document Board of Directors Meetings and Board of Commissioners Meetings.
   b. Administer company documents including regulating or establishing regulations regarding correspondence and management of company documents.
   c. Document and update the Company's legal documents.
   d. Carry out activities to support the functions and work activities of the Board of Commissioners and the Board of Directors.
   e. Ensure the updating of the implementation of regulations in corporate governance, both capital market and banking regulations.

4. Corporate Social Responsibility Activities
   a. Establish strategies and carry out Corporate Social Responsibility (CSR) activities.
   b. Carry out other similar activities, including the implementation of the OJK program in the form of Education and Literacy as well as other activities carried out in collaboration with third parties.

IMPLEMENTATION OF CORPORATE SECRETARY DUTIES IN 2025

Throughout 2025, MNC Bank's Corporate Secretary has carried out functions and tasks related to stakeholders, including:

1. Follow the development of Capital Market regulations, especially the laws and regulations that apply to the Capital Market, among others by ensuring compliance with new regulations issued by the OJK, the Indonesia Stock Exchange and other Regulators related to the capital market.
2. Organizing and documenting Annual General Meeting of Shareholders (AGMS).
3. Organize and attend Board of Directors and Board of Commissioners meetings and prepare the minutes of meetings.

4. Melakukan perubahan/penyesuaian atas Anggaran Dasar Perusahaan, Pedoman dan Tata Tertib Kerja Direksi dan Komisaris, Kebijakan Pelaporan Kepemilikan Saham Direksi dan Komisaris Perusahaan Terbuka, Kebijakan Transparansi Informasi Pengurus dan Pejabat Eksekutif, Kebijakan Klasifikasi dan Pengamanan Informasi Bank dan kebijakan lainnya sesuai dengan peraturan perundangan yang berlaku dan pelaksanaan tata kelola MNC Bank.
5. Melakukan keterbukaan informasi kepada masyarakat sesuai dengan peraturan perundangan yang belaku.
6. Melakukan keterbukaan informasi kepada pegawai internal MNC Bank melalui Portal dan email blast.
7. Menyediakan informasi yang *up to date* dan akurat pada website MNC Bank serta Pengelolaan sosial media MNC Bank.
8. Menyusun Laporan Tahunan dan Laporan Keuangan Berkelanjutan 2024 MNC Bank serta menyampaikan kepada Regulator sesuai dengan ketentuan perundangan yang berlaku dan menyampaikan Laporan Tahunan 2024 perusahaan induk kepada regulator.
9. Dokumentasi data legalitas Perusahaan, antara lain Akta RUPS, Akta Perubahan Anggaran Dasar, Akta Perubahan Susunan Pengurus dan lainnya.
10. Menjalin komunikasi dengan Otoritas Jasa Keuangan, Bursa Efek Indonesia, KSEI, BAE dan lembaga terkait lainnya.
11. Pelaporan hasil media monitoring kepada Direksi setiap terdapat pemberitaan terkait MNC Bank.
12. Melakukan liputan kegiatan internal maupun liputan media kegiatan korporasi.
13. Mengeluarkan informasi kepada media melalui penerbitan press release sebanyak 25 release.
14. Berpartisipasi aktif dalam kegiatan Corporate Secretary yang diselenggarakan oleh Regulator dan Asosiasi Corporate Secretary (ICSA).
15. Menyelenggarakan kegiatan CSR sebanyak 10 kali, baik yang dilaksanakan sendiri maupun bekerja sama dengan MNC Peduli dan pihak ketiga.
16. Menyelenggaraan kegiatan edukasi literasi sebanyak 5 kali, yang dilaksanakan oleh Corporate Communication bersama unit kerja terkait.
17. Menyelenggarakan dan mengkoordinir kegiatan internal MNC Bank antara lain,HUT MNC Bank dan Rapat Kerja Tahunan.
18. Mengadministrasikan dan mendistribusikan seluruh surat masuk yang ditujukan kepada MNC Bank atau kepada unit kerja terkait untuk ditindak lanjuti.
19. Sebagai penghubung antara MNC Bank dengan para pemegang saham, investor, regulator maupun pemangku kepentingan lainnya.

4. Make changes/adjustments to the Company's Articles of Association, Guidelines and Charters of the Board of Directors and Board of Commissioners, Policy on Reporting of Share Ownership of the Board of Directors and Board of Commissioners of Public Companies, Information Transparency Policy for Management and Executive Officers, Policy on Classification and Security of Bank Information and other policies in accordance with applicable laws and regulations applicable and implementation of MNC Bank governance.
5. Organize information disclosure to the public in accordance with applicable laws and regulations.
6. Organize information disclosure to MNC Bank internal employees through Portals and email blasts.
7. Provide up to date and accurate information on the MNC Bank website and managing MNC Bank's social media.
8. Prepare MNC Bank's 2024 Annual Report and Sustainable Financial Report and submit it to Regulators in accordance with applicable laws and regulations and submit the parent Company's 2024 Annual Report to regulators.
9. Documentation of company legality data, including Deed of GMS, Deed of Amendment to the Articles of Association, Deed of Change of Management Composition and others.
10. Establish communication with the Financial Services Authority, Indonesia Stock Exchange, KSEI, BAE and other related institutions.
11. Report on the results of media monitoring to the Board of Directors whenever there is news related to MNC Bank.
12. Coverage of internal activities and media coverage of corporate activities.
13. Issued information to the media through the issuance of 25 press releases.
14. Actively participate in Corporate Secretary activities organized by Regulators and the Association of Corporate Secretary (ICSA).
15. Organized CSR activities 10 times, either carried out alone or in collaboration with MNC Peduli and third parties.
16. Organized literacy education activities 5 times, which were carried out by Corporate Communication together with relevant work units.
17. Organize and coordinate MNC Bank internal activities, including, MNC Bank Anniversary
18. Administer and distribute all incoming letters addressed to MNC Bank or to related work units for follow-up.
19. Act as a liaison between MNC Bank and shareholders, investors, regulators and other stakeholders.

DAFTAR PELAPORAN DAN/ATAU KETERBUKAAN INFORMASI KEPADA REGULATOR

Sepanjang tahun 2025, Sekretaris Perusahaan telah menyampaikan informasi kepada masyarakat melalui media massa, situs WEB MNC Bank, OJK dan BEI serta menyampaikan laporan secara berkala ataupun insidentil kepada OJK dan BEI sebagai berikut;

LIST OF REPORTING AND/OR INFORMATION DISCLOSURE TO REGULATORS

Throughout 2025, the Corporate Secretary disclosed information to the public through the mass media, official website of MNC Bank, as well as to OJK and IDX. In addition, regular or incidental reports have also been submitted to OJK and IDX, with the following details:

Laporan Berkala
Regular Report

Jenis Laporan Type of Report	Tujuan Purpose	Periode Period	Jumlah Total
Laporan Bulanan Registrasi Pemegang Saham Shareholder Registration Monthly Report	OJK & BEI	Bulanan Monthly	12
Laporan Perubahan Data Jaringan Kantor ice Network Data Change Report	OJK & BEI	Bulanan Monthly	12
Laporan Keuangan Bulanan Monthly Financial Report	BI	Bulanan Monthly	12
Laporan SBDK SBDK Report	OJK & BEI	Bulanan & Triwulan Monthly & Quarterly	12
Laporan Keuangan Perseroan Company Financial Statements	OJK & BEI	Triwulan Quarterly	4
Laporan Pihak Terkait Related Party Report	OJK	Semester	2
Laporan Keuangan Konsolidasian Pemegang Saham Utama Major Shareholders Consolidated Financial Statements	OJK & BEI	Semester	2
Laporan Rencana & Pelaksanaan Kegiatan Edukasi & Literasi Report on Planning & Implementation of Education & Literacy Activity	OJK	Tahunan Annual	1
Laporan Tahunan Annual Report	OJK & BEI	Tahunan Annual	1

Laporan Insidentil Tahun 2025
Incidental Report in 2025

Tanggal Date	Perihal Subject
5 Januari January 5	Laporan Jaringan Knator Bank Umum per Desember 2024 Commercial Bank Office Network Report as of December 2024
9 Januari January 9	Laporan Bulanan Registrasi Pemegang Efek per Desember 2024 Monthly Securities Holder Registration Report as of December 2024
25 Januari January 25	Konfirmasi Emiten Group Confirmation of Issuer Group
4 Februari February 4	Laporan Jaringan Kantor Bank Umum per Januari 2025 Commercial Bank Office Network Report as of January 2025
10 Februari February 10	Laporan Bulanan Registrasi Pemegang Efek per Januari 2025 Monthly Securities Holder Registration Report as of January 2025
18 Februari February 18	Laporan Penunjukan KAP KAP Appointment Report
7 Maret March 7	Laporan Jaringan Kantor Bank Umum per Februari 2025 Commercial Bank Office Network Report as of February 2025
10 Maret March 10	Laporan Bulanan Registrasi Pemegang Efek per Februari 2025 Monthly Securities Holder Registration Report as of February 2025
27 Maret March 27	Penyampaian Materi Pubex 2025 Presentation of Pubex 2025 Materials
27 Maret March 27	Laporan Keuangan Audited MNC Bank Tahun buku yang berakhir 31 Desember 2024. MNC Bank Audited Financial Statements for the year ended on December 31, 2024
8 April April 8	Laporan Jaringan Kantor Bank Umum per Maret 2025 Commercial Bank Office Network Report as of March 2025

Tanggal Date	Perihal Subject
8 April April 8	Penyampaian Bukti Publikasi Laporan Keuangan Tahunan Submission of Proof of Annual Financial Statements Publication
8 April April 8	Laporan Bulanan Registrasi Pemegang Efek per Maret 2025 Monthly Securities Holder Registration Report as of March 2025
8 April April 8	Laporan Keuangan Perusahaan Induk 31 Des 2024 Parent Company Fincncial Statements as of Dec 31, 2024
11 April April 11	Kinerja BABP Q1 2025 Performance BABP Q1 2025
24 April April 24	Permintaan Penjelasan Atas Volatilitas Transaksi Efek Request for Explanation on the Volatility of Securities Transaction
30 April April 30	Laporan Tahunan dan Laporan Keberlanjutan 2024 Annual Report and Sustainability Report 2024
30 April April 30	Laporan Keuangan Triwulan I 2025 Quarter I 2025 Financial Statements
2 Mei May 2	Laporan Jaringan Kantor Bank Umum per April 2025 Commercial Bank Office Network Report as of April 2025
2 Mei May 2	Penyampaian Rencana RUPST 2025 Presentation of AGMS 2025 Plan
2 Mei May 2	Tanggapan atas permintaan penjelasan Response on request of explanation
8 Mei May 8	Penyampaian Rencana RUPST 2025 Presentation of AGMS 2025 Plan
8 Mei May 8	Pelaporan Perubahan dan/atau Pengkinian Informasi Pemilik Manfaat Report on Changes and/or Update on Beneficiaries Information
14 Mei May 14	Laporan Bulanan Registrasi Pemegang Efek per April 2025 Monthly Securities Holder Registration Report as of April 2025
19 Mei May 19	Pengumuman RUPST AGMS Announcement
20 Mei May 20	Penyampaian Bukti Publikasi Pengumuman RUPST 2025 Presentation of Proof of AGMS 2025 Announcement
23 Mei May 2	KI Signing dengan BPR Kota Bogor KI Signing with BPR Bogor
3 Juni June 3	Pemanggilan RUPST 2025 Invitation to AGMS 2025
4 Juni June 4	Penyampaian Bukti Pemanggilan RUPST 2025 Presentation of Proof of AGMS 2025 Invitation
5 Juni June 5	Laporan Jaringan Kantor Bank Umum per Mei 2025 Commercial Bank Office Network Report as of May 2025
10 Juni June 10	Laporan Bulanan Registrasi Pemegang Efek per Mei 2025 Monthly Securities Holder Registration Report as of May 2025
30 Juni June 30	Ringkasan Risalah Rapat Umum Para Pemegang Saham Tahunan Summary of the Minutes of Annual General Meeting of Shareholders
30 Juni June 30	Perubahan Pengurus Changes to the Management
1 Juli July 1	Penyampaian Bukti Pengumuman Rapat Umum Pemegang Saham Tahunan ("RUPST") PT Bank MNC Internasional Tbk ("Perseroan") Presentation of the Proof of Announcement of the Annual General Meeting of Shareholders ("AGMS") of PT Bank MNC Internasional Tbk ("the Company")
3 Juli July 3	Laporan Jaringan Kantor Bank Umum per Juni 2025 Commercial Bank Office Network Report as of June 2025
10 Juli July 10	Laporan Bulanan Registrasi Pemegang Efek per Juni 2025 Monthly Securities Holder Registration Report as of June 2025
16 Juli July 16	Penyampaian Laporan Tahunan (Annual Report) Perusahaan Induk PT MNC Kapital Indonesia Tbk Tahun 2025 Presentation of the Annual Report 2025 of the Parent Company, PT MNC Kapital Indonesia Tbk
23 Juli July 23	Risalah RUPST Juni 2025 (SC BAR MBNCI / NOTARIS) Minutes of the AGMS on June 2025 (SC BAR MBNCI / NOTARY)

Tanggal Date	Perihal Subject
31 Juli July 31	Penyampaian Laporan Keuangan Tengah Tahunan PT Bank MNC Internasional Tbk per 30 Juni 2025 (Unaudited) Presentation of the Mid-Year Financial Statements of PT Bank MNC Internasional Tbk as of June 30, 2025 (Unaudited)
1 Agustus August 1	Laporan Jaringan Kantor Bank Umum per Juli 2025 Commercial Bank Office Network Report as of July 2025
11 Agustus August 11	Laporan Bulanan Registrasi Pemegang Efek per Juli 2025 Monthly Securities Holder Registration Report as of July 2025
4 September September 4	Laporan Jaringan Kantor Bank Umum per Agustus 2025 Commercial Bank Office Network Report as of August 2025
8 September September 8	Laporan Perubahan Komposisi Kepemilikan Saham PT Bank MNC Internasional Tbk Report on Changes to the Composition of Shareholders of PT Bank MNC Internasional Tbk
10 September September 10	Laporan Bulanan Registrasi Pemegang Efek per Agustus 2025 Monthly Securities Holder Registration Report as of August 2025
16 September September 16	Laporan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik terdaftar dalam rangka audit atas Informasi Keuangan Historis Tahunan untuk Tahun Buku 2025 Report on the Appointment of registered Public Accountant and/or Public Accounting Firm for the audit of Annual Historical Financial Statements of 2025 Fiscal Year
7 Oktober October 7	Laporan Jaringan Kantor Bank Umum per September 2025 Commercial bank Office Network Report as of September 2025
10 Oktober October 10	Laporan Bulanan Registrasi Pemegang Efek per September 2025 Commercial Bank Office Network Report as of September 2025
30 Oktober October 30	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit (September 2025) Presentation of Unaudited Internal Financial Statements (September 2025)
5 November November 5	Laporan Jaringan Kantor Bank Umum per Oktober 2025 Commercial Bank Office Network Report as of October 2025
10 November November 10	Laporan Bulanan Registrasi Pemegang Efek per Oktober 2025 Monthly Securities Holder Registration Report as of October 2025
2 Desember December 2	Laporan Jaringan Kantor Bank Umum per November 2025 Commercial Bank Office Network Report as of November 2025
10 Desember December 10	Laporan Bulanan Registrasi Pemegang Efek per November 2025 Monthly Securities Holder Registration Report as of November 2025

PENGEMBANGAN PROFESI

Sebagai pihak yang mewakili MNC Bank dengan pihak-pihak ekternal, Sekretaris Perusahaan harus selalu memperkaya kompetensi dan mengikuti perkembangan dunia pasar modal baik di bidang hukum, keuangan, komunikasi serta tata kelola Perusahaan. Untuk itu, Sekretaris Perusahaan MNC Bank secara rutin mengikuti berbagai pelatihan/ workshop/seminar yang bermanfaat guna memaksimalkan perannya sebagai pihak yang memagng peran penting di Perusahaan. Sepanjang tahun 2025, Sekretaris Perusahaan MNC Bank telah mengikuti berbagai pelatihan/workshop/ seminar antara lain:

PROFESSIONAL DEVELOPMENT

As the representative of MNC Bank in dealings with external parties, the Corporate Secretary must continuously enhance their competencies and keep abreast of developments in the capital markets, particularly regarding legal, financial, and corporate governance matters. Therefore, the Corporate Secretary of MNC Bank regularly participates in various training sessions, workshops, and seminars to maximize their role as a key figure within the Company. Throughout 2025, the Corporate Secretary of MNC Bank has participated in various training sessions, workshops, and seminars, including:

Pengembangan Profesi Sekretaris Perusahaan
Corporate Secretary Professional Development

Tanggal Date	Tema Theme	Pelaksana Organizer
23 Januari January 23	Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan Confirmation Digital Transformation: Trends in Technological Innovation in the Confirmation Finance Sector	OJK
20 Februari February 20	Outlook Ekonomi dan Keuangan di Tahun 2025 Economic and Financial Outlook in 2025	OJK
24 Februari February 24	Sosialisasi POJK dan Mekanisme Penggunaan SIPELAKU Socialization of POJK and Mechanism of SIPELAKU Usage	OJK
25 Februari February 25	Webinar OJK Institute dengan topik "Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan" Webinar OJK Institute with the topic "The role of GRC Enancing Investors' Trusts and the Statbility of Financial Sector"	OJK
26 Februari February 26	Pertemuan Kordinasi PPATK Tahun 2025 PPATK Coordination Meeting 2025	PPATK
6 Maret March 6	Peningkatan Awarenes Tindak Pidana Invesment Fraud & Green Financial Crime Raising Awareness on Investment Fraud & Green Financial Crima	OJK
24 Maret March 24	Sosialisasi Ketentuan mengenai Kebijakan Insentif Likuidita Makroprudensial dan Ketentuan mengenai Giro Wajib Minimum Socialization of Provisions Regarding the Macroprudential Liquidity Incentive Policy and Provisions Regarding the Minimum Reserve Requirement	BI
24 April April 24	Sosialisasi Webinar Insurance Revolution: How AI is Transforming the Underwriting Process and Optimizing Business Processes Sosialization Webinar of Insurance Revolution: How AI is Transforming the Underwriting Process and Optimizing Business Processes	OJK
7-8 Mei May 7-8	Identifikasi Keuangan Mencurigakan (ITKM) dan Penentuan Indikasi Tindak Pidana Asal dengan pembicara dari Forum Komunikasi Direktur Kepatuhan Perbankan Identification of Suspicious Financial Transactions (ITKM) and Determination of Indications of Predicate Crimes, featuring speakers from the Communication Forum of Banking Compliance Directors	FKDKP
8 Mei May 8	Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: Strategic Roles of Financial Services Industry in Driving Local Economic Development	OJK
22 Mei May 22	Rapat Dengar Pendapat Rancangan SEOJK Perintah Tertulis untuk Penanganan Permasalahan Bank Public Hearing on the SEOJK Draft, Written Instructions for Handling Bank Issues	OJK
5 Juni June 5	Webinar The Future of Cybersecurity: Threats, Challenges, and Innovations	OJK
19 Juni June 19	Webinar OJK Institute "Strategi Aman Transaksi Aset Kripto dan Keuangan Digital: Perlindungan Data Pribadi dan Dampak Teknologi Biometrik di Indonesia" Webinar OJK Institute "Strategies for Secure Cryptocurrency and Digital Finance Transactions: Personal Data Protection and the Impact of Biometric Technology in Indonesia"	OJK
15 Juli July 15	Webinar OJK "Implementasi dan Peran Industri Keuangan dalam Bisnis dan HAM" Webinar OJK "Implementation and the Role of the Financial Industry in Business and Human Rights"	OJK
22 Juli July 22	Webinar OJK "Building the Global Sustainable Islamic Finance Ecosystem"	OJK
5 Agustus August 5	Webinar OJK "Mid-year Market Capital Review 2025: Evaluasi Kinerja Pasar dan Strategi Investasi ke Depan" Webinar OJK "Mid-year Market Capital Review 2025: Evaluation of Market Performance and Future Investment Strategies"	OJK
11 Agustus August 11	Webinar OJK Dinamika Geopolitik dan Ketahanan Nasional: Strategi Memperkuat Perekonomian IndonesiaWebinar OJK "Implementasi dan Peran Industri Keuangan dalam Bisnis dan HAM" Webinar OJK: Geopolitical Dynamics and National Resilience: Strategies for Strengthening Indonesia's Economy	OJK

Tanggal Date	Tema Theme	Pelaksana Organizer
15 Agustus August 15	Sosialisasi Integrasi Portal e-Laporan SCV Socialization on the Integration of SCV e-Reporting Portal	LPS
20 Agustus August 20	Sosialisasi Rancangan SEOJK tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional (RSEOJK Transparansi BUK) Socialization of the SEOJK Draft on Transparency and Publication of Reports by Conventional Commercial Banks (RSEOJK Transparency BUK)	OJK
20 Agustus August 20	Peluncuran FIR on ML/TF Tahun 2025 kepada Bank Umum Launcching of FIR on ML/TF 2025 to Commercial Banks	PPATK
29 Agustus August 29	Seminar FKDKP "Bersama Memberantas Praktik Judi Online Demi Terwujudnya Indonesia Lebih Baik" FKDKP Seminar "Together Eradicating Online Gambling for Better Indonesia"	FKDKP
15 September September 15	RDP Rancangan SEOJK tentang Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan OJK Public Hearing on SEOJK Draft regarding Conventional Commerical Banks Reporting through OJK Reporting System	OJK
15 September September 15	Rapat Dengar RPOJK APOLO Public Hearing on RPOJK APOLO	OJK
18 September September 18	Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum Latest Trends in Money Laundering Methods and Schemes: Strategies for Identification, Mitigation, and Law Enforcement	OJK Institute
2 Oktober October 2	The Sustainable Financing Opportunities in the Indonesian Insurance Industry	OJK Institute
7 Oktober October 7	Webinar "Risk Appetite and Risk Culture: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan" Webinar "Risk Appetite and Risk Culture: Main Pillar in the Strengthening of Risk Management in Financial Sector"	OJK
13 Oktober October 13	Webinar "Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan" Webinar "The Roles of Digital Forensics in the Handling and Investigation of Financial Crimes"	OJK
15 Oktober October 15	Webinar, Workshop dan Riset Bagi Pengembangan Kompetensi Sumber Daya Manusia (SDM) SJK Tahun 2026 Webinar, Workshop and Research for Human Resources (HR) Competency Development, SJK 2026	OJK
16 Oktober October 16	Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan The Roles of Digital Forensics in the Handling and Mitigation of Financial Crimes	OJK Institute
5 November November 5	Kegiatan Diseminasi "Penguatan Komite TPPU dalam Mencegah dan Memberantas Tindak Pidana Pencucian Uang terkait Perjudian Online" Dissemination: "Strengthening the Anti-Money Laundering Committee in Preventing and Combating Money Laundering Crimes Related to Online Gambling"	PPATK
6 November November 6	Webinar OJK Mengajar Wakil Ketua Dewan Komisioner dengan tema "Menumbuhkan Generasi Melek Finansial: Memahami Dinamika Ekonomi dan Stabilitas Keuangan sebagai Pilar Perekonomian Nasional" OJK Webinar Featuring the Vice President Commissioner on the topic "Fostering a Financially Literate Generation: Understanding Economic Dynamics and Financial Stability as Pillars of the National Economy"	OJK
24 November November 24	Sosialisasi APOLO Modul Laporan Berkala Bank Umum Konvensional (BUK) serta Laporan Berkala Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) Socialization of APOLO Modules for Periodic Reports of Conventional Commercial Banks (BUK) and Periodic Reports of Sharia Commercial Banks (BUS) and Sharia Business Units (UUS)	OJK
27 November November 27	Diseminasi Hasil Penilaian Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) Tahun 2025 Dissemination of the Results of the Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) 2025	PPATK
28 November November 28	Webinar The 2025 ASEAN-KOREA Financial Cooperation Forum dengan tema "The Future of Digital Innovation in Finance" Webinar The 2025 ASEAN-Korea Financial Cooperation Forum with the theme "The Future of Digital Innovation in Finance"	OJK

Tanggal Date	Tema Theme	Pelaksana Organizer
28 November November 28	Sosialisasi POJK 24-2025 Pengelolaan Rekening pada Bank Umum Socialization of POJK 24-2025 on the Management of Accounts in Commercial Banks	OJK
5 Desember December 5	Undangan Sosialisasi Ketentuan Perbankan Invitation to Socialization of Banking Provisions	OJK
17 Desember December 17	Sosialisasi APOLO Modul TPPU, TPPT dan/atau Socialization of APOLO Modulue on TPPU, TPPT and/or	OJK
17 Desember December 17	One on One Meeting PJP Penyedia Layanan SNAP One on One Meeting with the PJP of SNAP Service Provider	BI
23 Desember December 23	Sosialisasi Pengembangan SIGAP Tahun 2025 Socialization on the Development of SIGAP in 2025	OJK

Internal Audit Group

Internal Audit Group

Audit Intern merupakan komponen penting dalam sistem pengendalian internal Bank, dengan ruang lingkup kerja yang mencakup kegiatan pemeriksaan dan penilaian atas kecukupan serta efektivitas pengendalian internal. Selain itu, Audit Intern juga melakukan evaluasi kinerja untuk memastikan bahwa seluruh mekanisme pengendalian telah diterapkan secara konsisten dan berjalan sesuai dengan perencanaan.

Sebagai *third line of defense*, Satuan Kerja Audit Internal (SKAI) memiliki peran strategis dalam memastikan penguatan serta tingkat kematangan pengendalian internal di seluruh lini pertahanan Bank, sejalan dengan ketentuan peraturan perundang-undangan yang berlaku. Untuk mendukung peran tersebut, SKAI secara berkelanjutan mengembangkan metodologi serta memanfaatkan berbagai *tools* audit guna meningkatkan kualitas, efektivitas, dan efisiensi pelaksanaan audit.

DASAR HUKUM

Pembentukan dan pelaksanaan fungsi Satuan Kerja Audit Internal di MNC Bank berlandaskan pada ketentuan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
2. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tanggal 23 Desember 2015 yang mewajibkan bank untuk membentuk SKAI, menyusun Piagam Audit Intern, serta menyediakan pedoman pelaksanaan audit intern.

Internal Audit is a critical component of the Bank's internal control system, which scope of work includes examining and assessing the adequacy and effectiveness of internal controls. In addition, Internal Audit conducts performance evaluations to ensure that all control mechanisms are consistently implemented and functioning as planned.

As the third line of defense, the Internal Audit Unit (SKAI) plays a strategic role in ensuring the strengthening and maturity of internal controls across all lines of defense within the Bank, in accordance with applicable laws and regulations. To support this role, SKAI continuously develops methodologies and utilizes various audit tools to enhance the quality, effectiveness, and efficiency of audit activities.

LEGAL BASIS

The establishment and performance of the Internal Audit Unit's functions at MNC Bank are based on the following provisions:

1. Republic of Indonesia Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019, regarding the Implementation of Internal Audit Functions at Commercial Banks.
2. Financial Services Authority Regulation No. 56/POJK.04/2015 dated December 23, 2015, which requires banks to establish an Internal Audit Unit (SKAI), draft an Internal Audit Charter, and provide guidelines for the conduct of internal audits.

PIAGAM AUDIT INTERNAL

MNC Bank telah memiliki Piagam Audit Internal yang disahkan oleh Presiden Direktur, Dewan Komisaris, dan Komite Audit. Piagam ini menjadi acuan utama bagi SKAI dalam menjalankan tugasnya dan memuat ketentuan mengenai tujuan, ruang lingkup, visi, misi, kedudukan, kewenangan, serta tanggung jawab SKAI.

Evaluasi terhadap Piagam Audit Internal dilakukan secara berkala guna memastikan kesesuaiannya dengan ketentuan berikut:

1. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
2. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Audit Internal.

INTERNAL AUDIT CHARTER

MNC Bank has an Internal Audit Charter approved by the President Director, the Board of Commissioners, and the Audit Committee. This Charter serves as the primary reference for the SKAI in carrying out its duties and contains provisions regarding the objectives, scope, vision, mission, position, authority, and responsibilities of the SKAI.

The Internal Audit Charter is evaluated periodically to ensure its compliance with the following provisions:

1. Financial Services Authority Regulation No. 1/POJK.03/2019 on the Implementation of the Internal Audit Function at Commercial Banks.
2. Financial Services Authority Regulation No. 56/POJK.04/2015 on the Establishment and Guidelines for the Preparation of the Internal Audit Charter.

Profil Head of Internal Audit Group

Head of Internal Audit Unit Profile



Ayu Wulandari

Head of Internal Audit Group
Head of Internal Audit Group

Usia Age **46 tahun** 46 years old	**Kewarganegaraan** Nationality **Warga Negara Indonesia** Indonesian	**Domisili** Domicile **Jakarta Utara** North Jakarta

Riwayat Pendidikan Educational Background	Menyandang gelar Sarjana Ekonomi, Universitas Indonesia, Tahun 2002 Bachelor of Economics, University of Indonesia, 2002
Riwayat Pekerjaan Work Experience	Pengalaman kerja selama 23 tahun di bidang credit, risk management, dan Special Asset Management dan Internal Audit di industri perbankan 23 years of experience in the fields of credit, risk management and Special Asset Management and Internal Audit in the banking industry
Dasar Hukum Pengangkatan Legal Basis of Appointment	No. SK-040/MNCB/CS/IV-24 Periode Jabatan: 1 April 2024- saat ini Term of Office: April 1, 2024- present
Sertifikasi Certification	» Sertifikasi Manajemen Risiko level 5 Risk Management Level 5 Certification » Qualified Internal Auditor (QIA) Qualified Internal Auditor (QIA)

PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN KEPALA AUDIT INTERNAL

Merujuk kepada Peraturan Bank Indonesia No. 1/6/PBI/1999 tanggal 20 September 1999 tentang Penugasan Direktur Kepatuhan (*Compliance Director*) dan Penerapan Standar Pelaksanaan Fungsi Audit Intern Bank Umum sebagaimana telah dirubah dengan Peraturan Otoritas Jasa Keuangan No. 01/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, Kepala SKAI diangkat dan diberhentikan oleh Presiden Direktur dengan persetujuan Dewan Komisaris dan dilaporkan kepada Otoritas Jasa Keuangan (OJK). Pengangkatan Kepala SKAI telah dilaporkan kepada OJK Pengawasan Bank melalui surat No. 151/MNCB/DIR/IV/2024 tanggal 16 April 2024 perihal Pelaporan Pengangkatan Kepala Satuan Kerja Audit Intern.

TUGAS DAN TANGGUNG JAWAB

Sesuai dengan Piagam Audit Internal, tugas dan tanggung jawab utama SKAI adalah sebagai berikut:

a. Menyusun dan melaksanakan Rencana Kerja Audit Tahunan yang disusun berdasarkan penilaian risiko secara komprehensif (*robust risk assessment*), mencakup paling sedikit:
   - Kebijakan, proses, dan langkah-langkah penerapan tata kelola sesuai dengan ketentuan peraturan perundang-undangan terkait;
   - Manajemen risiko;
   - Kecukupan permodalan;
   - Kecukupan likuiditas;
   - Pelaporan intern;
   - Kepatuhan terhadap peraturan perundang-undangan; dan
   - Keuangan.

b. Membantu tugas Presiden Direktur dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan maupun pemantauan hasil audit.
c. Mengevaluasi dan menguji kecukupan dan efektivitas pelaksanaan tata kelola, manajemen risiko dan pengendalian intern.
d. Menilai dan mengevaluasi efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan aktifitas lainnya.
e. Memberikan saran dan rekomendasi serta informasi yang obyektif tentang aktivitas yang diperiksa pada semua tingkatan manajemen.
f. Menyampaikan laporan hasil audit kepada Presiden Direktur dan Dewan Komisaris melalui Komite Audit dengan tembusan kepada Direktur Kepatuhan.

PARTY RESPONSIBLE FOR APPOINTING AND DISMISSING THE HEAD OF INTERNAL AUDIT

Pursuant to Bank Indonesia Regulation No. 1/6/PBI/1999 dated September 20, 1999, regarding the Appointment of the Compliance Director and the Implementation of Internal Audit Function Standards in Commercial Banks, as amended by Financial Services Authority Regulation No. 01/POJK.03/2019 dated January 28, 2019, regarding the Implementation of the Internal Audit Function at Commercial Banks, the Head of the Internal Audit Unit (SKAI) is appointed and dismissed by the President Director with the approval of the Board of Commissioners and reported to the Financial Services Authority (OJK). The appointment of the Head of the Internal Audit Unit has been reported to the OJK Banking Supervision Division via letter No. 151/MNCB/DIR/IV/2024 dated April 16, 2024, regarding the Reporting of the Appointment of the Head of the Internal Audit Unit.

DUTIES AND RESPONSIBILITIES

In accordance with the Internal Audit Charter, the primary duties and responsibilities of the Internal Audit Unit are as follows:

a. Developing and implementing the Annual Audit Work Plan based on a comprehensive risk assessment (robust risk assessment), covering at least:
   - Policies, processes, and measures for implementing corporate governance in accordance with relevant laws and regulations;
   - Risk management;
   - Capital adequacy;
   - Liquidity adequacy;
   - Internal reporting;
   - Compliance with laws and regulations; and
   - Finance.

b. Assisting the President Director and the Board of Commissioners in performing their supervisory duties by operationalizing the planning, implementation, and monitoring of audit results.
c. Evaluating and testing the adequacy and effectiveness of the implementation of corporate governance, risk management, and internal controls.
d. Assessing and evaluating efficiency and effectiveness in the areas of finance, accounting, operations, human resources, marketing, information technology, and other activities.
e. Providing objective advice, recommendations, and information regarding the activities under review at all management levels.
f. Submitting audit reports to the President Director and the Board of Commissioners through the Audit Committee, with a copy to the Compliance Director.

g. Memantau dan melaporkan hasil pemantauan tindak lanjut perbaikan atas temuan yang signifikan kepada Direksi dan Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahkan fungsi kepatuhan.

h. Bekerja sama dengan Komite Audit.
i. Melakukan pemeriksaan khusus apabila diperlukan atau investigasi mengenai dugaan pelanggaran atau *intern fraud* dan menyampaikan hasilnya kepada Presiden Direktur dan Dewan Komisaris melalui Komite Audit.
j. Membuat Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern (LPHAI) semesteran dan menyampaikan kepada OJK setelah ditandatangani oleh Presiden Direktur dan Dewan Komisaris.
k. Menyampaikan kepada Otoritas Jasa Keuangan Laporan Khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Bank, setelah ditandatangani oleh Presiden Direktur dan Komisaris Independen yang menjadi ketua Komite Audit, paling lambat 3 (tiga) hari kerja setelah ditemukan dan dilaporkan secara luring *(offline)* kepada Otoritas Jasa Keuangan.

g. Monitoring and reporting the results of follow-up on corrective actions regarding significant findings to the Board of Directors and the Board of Commissioners, with copies to the Audit Committee and the Director overseeing compliance functions.
h. Collaborating with the Audit Committee.
i. Conducting special examinations when necessary or investigations into alleged violations or internal fraud and submitting the results to the President Director and the Board of Commissioners through the Audit Committee.
j. Preparing the Report on the Implementation and Key Findings of the Internal Audit (LPHAI) on a semi-annual basis and submitting it to the OJK after it has been signed by the President Director and the Board of Commissioners.
k. Submitting Special Reports to the Financial Services Authority regarding any internal audit findings that are expected to jeopardize the Bank's business continuity, after being signed by the President Director and the Independent Commissioner who chairs the Audit Committee, no later than 3 (three) business days after the findings are identified and reported offline to the Financial Services Authority.

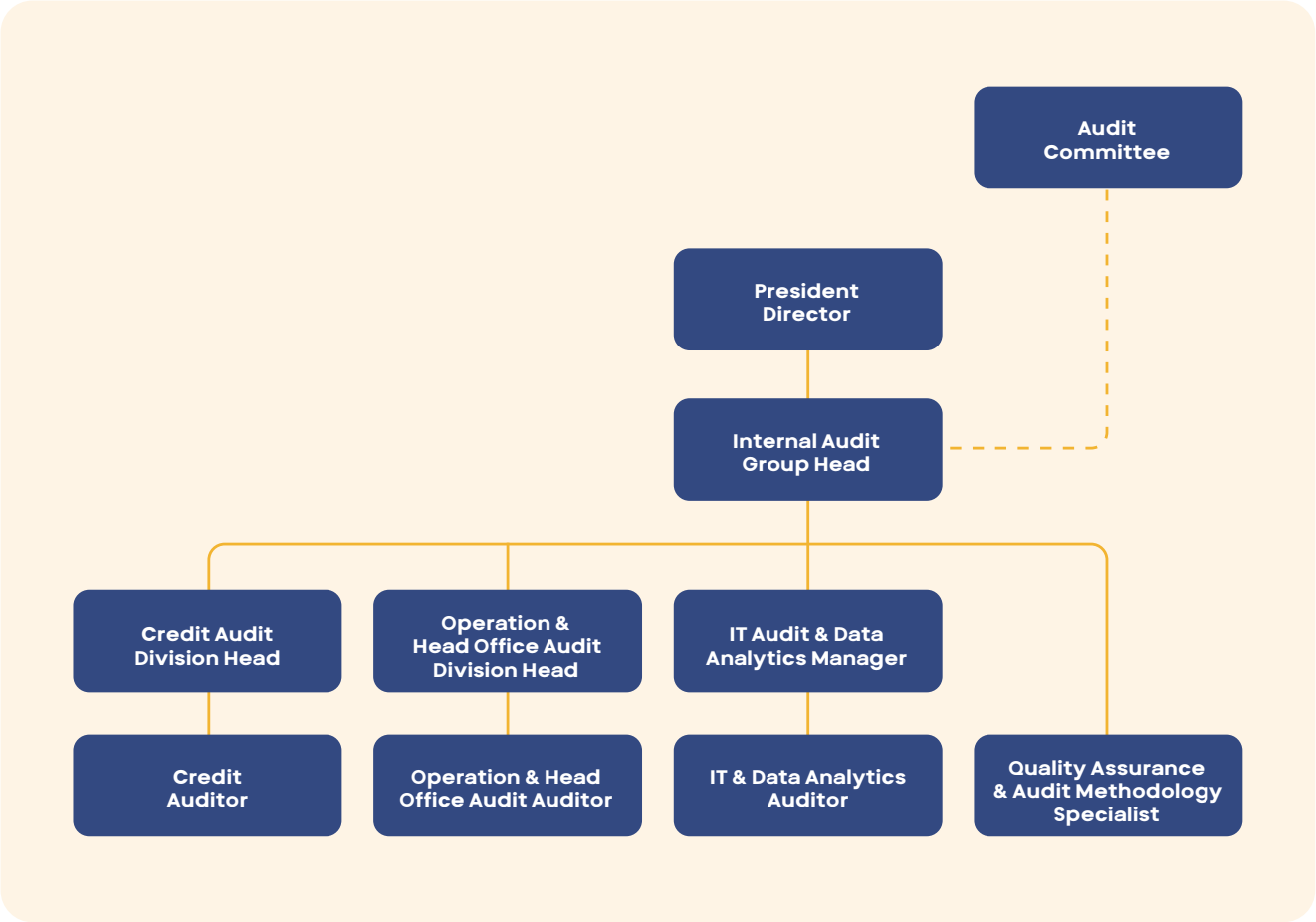


STRUKTUR ORGANISASI AUDIT INTERNAL DAN JUMLAH PEGAWAI

Dalam susunan struktur organisasi Bank, SKAI bertanggung jawab langsung kepada Presiden Direktur serta dapat berkomunikasi langsung dengan Komite Audit dan Dewan Komisaris, dalam berkoordinasi akan hal-hal yang terkait dengan pelaksanaan dan hasil audit. Sebagaimana digambarkan dalam bagan berikut:

INTERNAL AUDIT ORGANIZATIONAL STRUCTURE AND NUMBER OF STAFF

Within the Bank's organizational structure, the Internal Audit Department reports directly to the President Director and may communicate directly with the Audit Committee and the Board of Commissioners regarding matters related to the conduct and results of audits. As illustrated in the following diagram:



Per tanggal 31 Desember 2025, SKAI memiliki pegawai sebanyak 19 (sembilan belas) orang termasuk Kepala SKAI yang disesuaikan dengan struktur organisasi, dan kebutuhan kerja fungsi audit internal.

As of December 31, 2025, SKAI has 19 (nineteen) employees, including the Head of SKAI, which is in line with the organizational structure and the operational needs of the internal audit function.

SERTIFIKASI DAN PENGEMBANGAN KOMPETENSI AUDITOR

Seiring dengan perkembangan bisnis MNC Bank yang pesat, menuntut tersedianya Sumber Daya Manusia/ Auditor yang handal yang memiliki pengetahuan, keterampilan, dan kompetensi yang dibutuhkan dalam melaksanakan tanggung jawabnya. Dalam upaya untuk meningkatkan kompetensi auditor secara berkesinambungan, setiap auditor SKAI diwajibkan untuk mengikuti pelatihan internal maupun eksternal yang relevan dengan peran dan tanggung jawabnya. Untuk menunjang pelaksanaan audit, auditor SKAI juga direkomendasikan untuk mempunyai minimal 1 jenis baik lokal maupun internasional. Berikut adalah jenis sertifikasi yang dimiliki anggota SKAI per 31 Desember 2025:

AUDITOR CERTIFICATION AND COMPETENCY DEVELOPMENT

In line with MNC Bank's rapid business growth, there is a need for reliable human resources/auditors who possess the knowledge, skills, and competencies required to carry out their responsibilities. In an effort to continuously improve auditor competencies, every SKAI auditor is required to participate in internal and external training relevant to their roles and responsibilities. To support their audit work, SKAI auditors are also recommended to hold at least one type of certification, whether local or international. The following are the types of certifications held by SKAI members as of December 31, 2025:

Jenis Sertifikasi Type of Certification	**Jumlah** Total
Qualified Internal Auditor	2
Risk Management Jenjang 5 Risk Management Level 5	3
Risk Management Jenjang 4 Risk Management Level 4	1
ISO 27001:2022 Lead Auditor	1
Audit Intern Bank Level Auditor Bank Internal Audit, Auditor Level	3
Auditor Kualifikasi IV KKNI Auditor Qualification IV KKNI	1
Internal Audit Practitioner (IIA)	1
Certified Ethical Hacker (CEH)	1

Berikut adalah daftar pendidikan/pelatihan yang diikuti sepanjang tahun 2025:

The following are the lists of education/training programs attended throughout 2025:

No	**Jenis Training** Type of Training
1.	*Mastering Cyber Security: Risk and Control*
2.	Sosialisasi Aplikasi Pelaporan Online (APOLO) OJK Modul Laporan Insidental Perbankan (BUK, BUS, UUS) Socialization of the OJK Online Reporting Application (APOLO): Banking Incidental Report Module (BUK, BUS, UUS)
3.	Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan Digital Transformation: Technological Innovation Trends in the Financial Sector
4.	*Townhall Meeting "Risk in Focus* 2025: Indonesia"
5.	Diskusi Penyempurnaan Mekanisme Kerja IASC dan Sosialisasi Ketentuan Asosiasi Sistem Pembayaran Indonesia (KASPI) Discussion on Improving the IASC Operational Mechanism and Socialization of the Indonesian Payment Systems Association (KASPI) Regulations
6.	Pelatihan Sertifikasi Pertanahan Elektronik Bagi Personil Fungsi Perkreditan Training on Electronic Land Certification for Credit Department Staff
7.	Webinar OJK *Imboost Your Spirit: Cultivating Positivity for a Balanced and Fulfilling Life*
8.	Webinar IAIB *Strengthening Third-Party Oversight: Internal Audit's Roles and Fraud Prevention Strategy*
9.	Webinar OJK: *Outlook* Ekonomi dan Keuangan di Tahun 2025 Webinar OJK: Economic and Financial Outlook in 2025
10.	Forum MNC Next-Gen Leaders #2 *"Mindful Productivity: Balancing Mental Wellbeing and High Perfomance"*
11.	Webinar OJK: Peran GRC dalam Meningkatkan Kepercayaannya Investor dan Stabilitas Sektor Keuangan OJK Webinar: The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability
12.	MNC Forum 78th: Partisipasi UMKM Dalam Membangun Ekonomi Indonesia MNC Forum 78th: The Role of MSMEs in Building Indonesia's Economy

No	Jenis Training Type of Training
13	LPPI Virtual Seminar – Bullion Bank: Bank atau Lembaga Gadai Emas LPPI Virtual Seminar – Bullion Bank: Bank or Gold Pawnshop
14.	*Training Audit Treasury Management for Banking*
15.	Tholabul 'ilmi Ramadan 1446 Hijriah – "Memaknai Berkah Bekerja dalam wujud Syukur" Tholabul 'ilmi Ramadan 1446 Hijri – "Understanding the Blessings of Work as an Expression of Gratitude"
16.	Webinar "Inovasi Produk Keuangan Islam: Peran Etika Halal dalam Memperluas Penetrasi Pasar" Webinar: "Innovations in Islamic Financial Products: The Role of Halal Ethics in Expanding Market Penetration"
17.	Kajian Sesi 2 : Tholabul 'ilmi Ramadan 1446 Hijriah – "Membangun *Mental Health* (Kesehatan Mental dan Kesejahteraan Jiwa) melalui rasa Syukur" Session 2: Tholabul 'ilmi Ramadan 1446 Hijri – "Building Mental Health (Mental Well-being) through Gratitude"
18.	Kajian Sesi 3 : Tholabul 'ilmi Ramadan 1446 Hijriah – "Bentuk Syukur terhadap Anugerah Pekerjaan melalui Peningkatan Produktivitas" Session 3: Tholabul 'ilmi Ramadan 1446 Hijri – "Expressing Gratitude for the Blessing of Employment through Increased Productivity"
19.	Kajian Sesi 4 : Tholabul 'ilmi Ramadan 1446 Hijriah – "Menyambut Hari Kemenangan Dengan Membentuk Etos Kerja Baru" Session 4: Tholabul 'ilmi Ramadan 1446 Hijri – "Welcoming Victory Day by Fostering a New Work Ethic"
20.	*Talkshow* Inspirasi Kartini "Perempuan Cerdas, Berdaya, dan Berintegritas Menuju Indonesia Emas" Talk Show Inspired by Kartini: "Smart, Empowered, and Principled Women: Toward a Golden Indonesia"
21.	*New Employee Orientation Program (NEOP)*
22.	*Insurance Revolution: How AI is Transforming the Underwriting and Optimizing Business Process*
23.	*Women Forum* MNC Group 2025
24.	Webinar OJK: Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah OJK Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development
25.	Webinar OJK: *Idea Talk*s Riset OJK *Institute* Volume 7 Tahun 2025 OJK Webinar: OJK Institute Idea Talks Research Volume 7, 2025
26.	MNC Forum 79th: Peran Pemerintah dalam Pengembangan Infrastruktur dan Kewilayahan Menuju Indonesia Emas MNC Forum 79th: The Government's Role in Infrastructure and Regional Development Toward a Golden Indonesia
27.	Webinar OJK *Institute* : "*Idea Talks OJK Institute* Volume 8 Urgensi Transparansi Keuangan Hijau pada Lembaga Jasa Keuangan" OJK Institute Webinar: "OJK Institute Idea Talks Volume 8: The Urgency of Green Financial Transparency in Financial Services Institutions"
28.	*Workshop "Treasury Audit"*
29.	Webinar OJK *Institute* : "Kegiatan Bedah Buku "Diorama Keuangan Berkelanjutan Indonesia" OJK Institute Webinar: "Book Discussion on 'Indonesia's Sustainable Finance Landscape"
30.	Webinar OJK *Institute* : *"The Future of Cybersecurity: Threats, Challenges, and Innovations"* OJK Institute Webinar : "The Future of Cybersecurity: Threats, Challenges, and Innovations"
31.	LPPI Virtual Seminar #104: "Penerapan ICoFR Untuk Meningkatkan Integritas Laporan Keuangan dan Kepercayaan Publik" LPPI Virtual Seminar #104: "Application of ICoFR to Enhance Financial Statement Integrity and Public Trust"
32.	Webinar OJK *Institute* "Strategi Aman Transaksi Aset Kripto dan Keuangan Digital: Perlindungan Data Pribadi dan Dampak Teknologi Biometrik di Indonesia" OJK Institute Webinar: "Strategies for Secure Cryptocurrency and Digital Finance Transactions: Personal Data Protection and the Impact of Biometric Technology in Indonesia"
33.	Idea Talks OJK *Institute* Volume 9 "Digitalisasi Perbankan dari Dua Sudut Pandang" OJK Institute Idea Talks Volume 9 "Banking Digitalization from Two Perspectives"
34.	Webinar Memutus Mata Rantai Scam : Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan Webinar, Breaking the Chain of Scams: Consumer Protection Synergy and Strategies in the Financial Sector
35.	Implementasi dan Peran Industri Keuangan dalam Bisnis dan HAM The Implementation and Role of the Financial Industry in Business and Human Rights
36.	*Building the Global Sustainable Islamic Finance Ecosystem*
37.	Peran Industri Jasa Keuangan dalam Mendukung Proyek Strategis Nasional : Pembangunan 3 Juta Rumah The Role of the Financial Services Industry in Supporting National Strategic Projects: The Construction of 3 Million Homes
38.	*Digital Fraud is Here: Strengthening Bank Defenses Through Integrated Governance and Technology*
39.	*Mid-Year Market Capital Review* 2025: Evaluasi Kinerja Pasar dan Strategi Investasi ke Depan Mid-Year Market Capitalization Review 2025: Market Performance Evaluation and Future Investment Strategies
40.	Dinamika Geopolitik dan Ketahanan Nasional: Strategi Memperkuat Perekonomian Indonesia Geopolitical Dynamics and National Resilience: Strategies to Strengthen Indonesia's Economy

No	Jenis Training Type of Training
41.	*Training Problem Loan Solving*
42.	*Achieve Business Agility with Tableau Cloud &AI-Driven Insights*
43.	Mewujudkan Hari Tua yang Sejahtera: Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal Realizing a Prosperous Retirement: Strategies to Increase Pension Fund Enrollment in the Informal Sector
44.	Pembekalan Sertifikasi Manajemen Resiko J5 Risk Management L5 Certification Training
45.	Sosialiasi Vision+ Socialization of Vision+
46.	Strategi Peningkatan Daya Saing serta Pendalaman Perbankan dan Pasar Modal Syariah Strategies to Improve Competitiveness and Expand Islamic Banking and Capital Markets
47.	Sosialisasi Asuransi Kesehatan MNC Life 2025-2026 Socialization of MNC Life Health Insurance 2025–2026
48.	MNC Forum 80th
49.	UMKM Mendunia: Strategi Peningkatan Skala Bisnis Menembus Pasar Nasional dan Internasional MSME Go Global: Strategies to Scale Up Businesses and Break into National and International Markets
50.	*Training Refreshment* Internal Audit 2025
51.	Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum Latest Trends in Money Laundering Methods and Schemes: Strategies to Identify, Mitigate, and Enforce the Law
52.	*Transformasi Generative* AI: Peluang Generative Engine Optimization (GEO) dalam Menggeser Dominasi Search Engine Optimization (SEO) Generative AI Transformation: The Potential of Generative Engine Optimization (GEO) to Displace the Dominance of Search Engine Optimization (SEO)
53.	The 3rd OJK International Research Forum 2025
54.	*Risk Appetite and Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan Risk Appetite and Risk Culture: Key Pillars in Strengthening Risk Management in the Financial Sector
55.	Training PSAK 109
56.	Webinar Menumbuhkan Generasi Melek Finansial Webinar: Raising a Financially Literate Generation
57.	Sosialisasi Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan OJK Socialization of Conventional Commercial Bank Reporting Through the OJK Reporting System

PELAKSANAAN TUGAS TAHUN 2025

Di tahun 2025, SKAI telah melakukan 47 penugasan audit baik reguler maupun adhoc, dengan fokus penilaian pada kecukupan dan efektifitas sistem pengendalian internal, manajemen risiko, dan tata kelola, serta kepatuhan terhadap peraturan yang ada. Penugasan tersebut meliputi audit pada Kantor Cabang, Unit Kerja Kantor Pusat, Teknologi Sistem Informasi, Aktivitas Perkreditan, serta beberapa penugasan khusus.

FOKUS DAN RENCANA AUDIT TAHUN 2026

Pada tahun 2026, SKAI akan tetap memprioritaskan penilaian atas kecukupan dan efektivitas pengendalian internal, manajemen risiko, tata kelola, serta kepatuhan terhadap ketentuan peraturan perundang-undangan. Fokus audit diarahkan pada aktivitas dengan tingkat risiko tinggi berdasarkan hasil penilaian risiko, yang mencakup Kantor Cabang, unit kerja Kantor Pusat (baik fungsi bisnis maupun pendukung), aktivitas perkreditan, serta Teknologi Sistem Informasi.

IMPLEMENTATION OF DUTIES IN 2025

In 2025, the SKAI conducted 47 audit assignments, both regular and ad hoc, with a focus on assessing the adequacy and effectiveness of internal control systems, risk management, and governance, as well as compliance with existing regulations. These assignments included audits of Branch Offices, Head Office Work Units, Information Systems Technology, Credit Activities, as well as several special assignments.

AUDIT FOCUS AND PLAN FOR 2026

In 2026, the SKAI will continue to prioritize the assessment of the adequacy and effectiveness of internal controls, risk management, governance, and compliance with legal regulations. The audit focus is directed at high-risk activities based on risk assessment results, which include Branch Offices, Head Office work units (both business and support functions), credit activities, and Information Systems Technology.

Akuntan Publik

Public Accountant

Penunjukan Kantor Akuntan Publik (KAP) dilakukan melalui proses seleksi yang transparan dan objektif. Proses ini mencakup penilaian atas independensi dan integritas, kualitas layanan audit, serta kewajaran imbalan jasa yang diajukan. Salah satu persyaratan utama bagi KAP yang diundang untuk mengikuti proses seleksi adalah telah terdaftar secara resmi di Bank Indonesia, Otoritas Jasa Keuangan (OJK), dan Kementerian Keuangan.

Seluruh kandidat KAP dievaluasi oleh Komite Audit, selanjutnya diusulkan oleh Dewan Komisaris untuk memperoleh persetujuan akhir melalui Rapat Umum Pemegang Saham (RUPS).

Dalam melaksanakan evaluasi, Komite Audit mempertimbangkan berbagai aspek, antara lain:
1. Kapasitas dan kapabilitas KAP;
2. Legalitas perjanjian kerja sama;
3. Ruang lingkup audit yang diusulkan;
4. Program kerja audit;
5. Kesesuaian dengan Surat Penugasan Akuntan Publik;
6. Pola komunikasi KAP dengan BI dan/atau OJK;
7. Independensi Akuntan Publik (AP), KAP, serta pihak internal KAP;
8. Besaran imbalan jasa audit;
9. Kompetensi dan pengalaman AP, KAP, serta tim audit;
10. Metodologi, teknik, dan sarana audit yang digunakan;
11. Nilai tambah dari perspektif *fresh eye* melalui rotasi AP, KAP, atau tim audit;
12. Potensi risiko atas penggunaan KAP yang sama dalam jangka waktu panjang;
13. Hasil evaluasi atas kualitas pelaksanaan audit laporan keuangan historis tahunan.

Untuk audit Laporan Keuangan tahun buku 2025, Bank menunjuk Kantor Akuntan Publik Kanaka Puradiredja, Suhartono (anggota Nexia International) yang telah terdaftar di BI dan OJK. Penunjukan ini telah memenuhi ketentuan Surat Edaran Otoritas Jasa Keuangan Nomor 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, termasuk ketentuan pembatasan penggunaan jasa audit oleh AP yang sama selama maksimal 7 (tujuh) tahun kumulatif.

The appointment of a Public Accounting Firm (KAP) is conducted through a transparent and objective selection process. This process includes an assessment of independence and integrity, the quality of audit services, and the fairness of the proposed fees. One of the main requirements for KAPs to be invited to participate in the selection process is that they must be officially registered with Bank Indonesia, the Financial Services Authority (OJK), and the Ministry of Finance.

All KAP candidates are evaluated by the Audit Committee and subsequently proposed by the Board of Commissioners for final approval at the General Meeting of Shareholders (GMS).

In conducting the evaluation, the Audit Committee considers various aspects, including:
1. The KAP's capacity and capabilities;
2. The legality of the cooperation agreement;
3. The proposed scope of the audit;
4. The audit work program;
5. Compliance with the Public Accountant's Engagement Letter;
6. The KAP's communication patterns with BI and/or OJK;
7. The independence of the Public Accountant (PA), the KAP, and the KAP's internal parties;
8. The amount of audit fees;
9. Competence and experience of the AP, KAP, and the audit team;
10. Audit methodologies, techniques, and resources used;
11. Added value from a fresh eye perspective through rotation of the AP, KAP, or audit team;
12. Potential risks associated with using the same KAP over the long term;
13. Results of the evaluation of the quality of the annual historical financial statement audit.

For the audit of the Financial Statements of the fiscal year 2025, the Bank has appointed the Public Accounting Firm Kanaka Puradiredja, Suhartono (a member of Nexia International), which is registered with the Bank of Indonesia (BI) and the Financial Services Authority (OJK). This appointment complies with the provisions of Financial Services Authority Circular Letter No. 18/SEOJK.03/2023 regarding Procedures for the Use of Public Accountants and Public Accounting Firms in Financial Services Activities, including the provision limiting the use of audit services by the same Public Accounting Firm for a maximum of 7 (seven) cumulative years.

Hasil audit disampaikan dalam bentuk Laporan Auditor Independen serta *Management Letter*. Temuan dan rekomendasi yang disampaikan oleh KAP atas Laporan Keuangan Bank per 31 Desember 2025 dipresentasikan kepada Komite Audit, untuk selanjutnya ditindaklanjuti oleh Direksi sesuai dengan *management letter* yang diterbitkan.

The audit results are presented in the form of an Independent Auditor's Report and a Management Letter. The findings and recommendations provided by the KAP regarding the Bank's Financial Statements as of December 31, 2025, are presented to the Audit Committee, to be subsequently addressed by the Board of Directors in accordance with the issued management letter.

Tahun Date	**Kantor Akuntan Publik** Public Accounting Firm	**Nama Akuntan Publik / Partner Penanggung Jawab** Name of Public Accountant/Partner in Charge
2025	Kanaka Puradiredja, Suhartono	Florus Daeli., SE., AK., MM., CA., CPA
2024	Kanaka Puradiredja, Suhartono	Florus Daeli, MM, CPA
2023	Kanaka Puradiredja, Suhartono	Harris Siregar SE, Ak., CA., CPA
2022	Kanaka Puradiredja, Suhartono	Harris Siregar SE, Ak., CA., CPA
2021	Kanaka Puradiredja, Suhartono	Harris Siregar SE, Ak., CA., CPA

Sistem Pengendalian Intern
Internal Control System

MNC Bank menetapkan Sistem Pengendalian Intern sebagai komponen pengawasan yang penting dalam pengelolaan Bank dan menjadi acuan kegiatan operasional Bank yang sehat dan terkendali.

Sistem Pengendalian Intern mendukung pencapaian tujuan kinerja Bank, untuk meningkatkan nilai bagi *stakeholder*, meminimalisir risiko kerugian dan menjaga kepatuhan pada ketentuan dan peraturan perundang-undangan yang berlaku.

Perusahaan menerapkan Sistem Pengendalian Intern yang mengacu pada COSO (*Committee of the Sponsoring Organizations of the Treadway Commission*) - *Internal Control Integrated Framework* dalam menyusun kerangka kerja pengendalian intern yang memastikan kecukupan pengendalian operasional maupun finansial, pelaporan keuangan, efektivitas dan efisiensi operasional, serta kepatuhan terhadap hukum dan peraturan yang berlaku.

PENERAPAN SISTEM PENGENDALIAN INTERN DAN KESESUAIANNYA DENGAN COSO

Pengendalian intern MNC Bank diterapkan atas dua aspek yaitu pengendalian operasional dan pengendalian keuangan. Pengendalian intern atas operasional dan Pelaporan Keuangan Bank dijalankan dengan mengacu pada acuan internasional COSO - *Internal Control Integrated Framework*.

MNC Bank has established an Internal Control System as a critical oversight component in the Bank's management and as a benchmark for sound and controlled operational activities.

The Internal Control System supports the achievement of the Bank's performance objectives, enhances value for stakeholders, minimizes the risk of loss, and ensures compliance with applicable laws and regulations.

The Company implements an Internal Control System based on COSO (Committee of Sponsoring Organizations of the Treadway Commission) - Internal Control Integrated Framework to establish an internal control framework that ensures the adequacy of operational and financial controls, financial reporting, operational effectiveness and efficiency, as well as compliance with applicable laws and regulations.

IMPLEMENTATION OF THE INTERNAL CONTROL SYSTEM AND ITS ALIGNMENT WITH COSO

MNC Bank's internal controls are implemented across two aspects: operational control and financial control. Internal controls over the Bank's operations and financial reporting are conducted in accordance with the international COSO standard-Internal Control Integrated Framework.

Dalam COSO disebutkan bahwa pengendalian internal merupakan sistem atau proses yang dijalankan oleh Dewan Komisaris, Direksi, Manajemen serta pekerja dalam sebuah perusahaan, untuk menyediakan jaminan yang memadai demi tercapainya tujuan pengendalian. Menurut COSO, unsur-unsur pengendalian intern meliputi komponen-komponen sebagai berikut:

1. Lingkungan pengendalian;
2. Penilaian risiko;
3. Aktivitas pengendalian;
4. Informasi dan Komunikasi;
5. Kegiatan pemonitoran.

EVALUASI PELAKSANAAN SISTEM PENGENDALIAN INTERNAL

Direksi dan Dewan Komisaris berkomitmen untuk memastikan bahwa Tata Kelola Perusahaan dijalankan dengan baik sebagai dasar pencapaian tujuan untuk menjaga dan meningkatkan nilai Bank. Salah satu implementasi Tata Kelola Perusahaan yang baik adalah memastikan bahwa sistem pengendalian internal telah dilaksanakan secara memadai.

PENERAPAN MANAJEMEN RISIKO TERMASUK SISTEM PENGENDALIAN INTERN

Manajemen risiko yang komprehensif merupakan aspek krusial dalam pengelolaan kegiatan usaha Bank. Oleh karena itu, MNC Bank secara konsisten menerapkan manajemen risiko yang efektif dan terintegrasi dalam seluruh aktivitas operasional perbankan.

Penilaian profil risiko Bank mengacu pada POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Dalam memitigasi 8 (delapan) jenis risiko, Bank telah memiliki *Risk Management Framework* yang komprehensif dan diterapkan secara menyeluruh. Berdasarkan hasil *self-assessment* yang dilakukan, profil risiko Bank per 31 Desember 2025 secara komposit berada pada peringkat "2 / *Low to Moderate*".

COSO states that internal control is a system or process carried out by the Board of Commissioners, the Board of Directors, management, and employees within a company to provide reasonable assurance regarding the achievement of control objectives. According to COSO, the elements of internal control include the following components:

1. Control environment;
2. Risk assessment;
3. Control activities;
4. Information and communication;
5. Monitoring activities.

EVALUATION OF THE IMPLEMENTATION OF THE INTERNAL CONTROL SYSTEM

The Board of Directors and the Board of Commissioners are committed to ensuring that Corporate Governance is properly implemented as the foundation for achieving the objectives of maintaining and enhancing the Bank's value. One of the implementations of Good Corporate Governance is ensuring that the internal control system has been adequately implemented.

IMPLEMENTATION OF RISK MANAGEMENT, INCLUDING THE INTERNAL CONTROL SYSTEM

Comprehensive risk management is a crucial aspect in managing the Bank's business activities. Therefore, MNC Bank consistently implements effective and integrated risk management across all banking operational activities.

The Bank's risk profile assessment is based on POJK No. 18/POJK.03/2016 dated March 16, 2016, regarding the Implementation of Risk Management for Commercial Banks. In mitigating the 8 (eight) types of risk, the Bank has a comprehensive Risk Management Framework that is fully implemented. Based on the results of the self-assessment conducted, the Bank's composite risk profile as of December 31, 2025, is rated "2 / Low to Moderate".

No.	**Jenis Risiko** Risk Type	**Penilaian Posisi** Position Assessment **31 Desember** December 2024	**Penilaian Posisi** Position Assessment **31 Desember** December 2025	**Trend**
		Peringkat Tingkat Risiko Risk Rating **31 Desember** December 2024	**Peringkat Tingkat Risiko** Risk Rating **31 Desember** December 2025	
1	Kredit Credit	*Moderate*	*Moderate*	Stabil Stable
2	Pasar Market	*Low to Moderate*	*Low to Moderate*	Stabil Stable
3	Likuiditas Liquidity	*Low to Moderate*	*Low to Moderate*	Stabil Stable
4	Operasional Operational	*Low to Moderate*	*Low to Moderate*	Stabil Stable
5	Hukum Legal	*Low to Moderate*	*Low to Moderate*	Stabil Stable

No.	Jenis Risiko Risk Type	Penilaian Posisi Position Assessment 31 Desember December 2024	Penilaian Posisi Position Assessment 31 Desember December 2025	Trend
		Peringkat Tingkat Risiko Risk Rating 31 Desember December 2024	Peringkat Tingkat Risiko Risk Rating 31 Desember December 2025	
6	Stratejik Strategic	*Low to Moderate*	*Low to Moderate*	Stabil Stable
7	Kepatuhan Compliance	*Moderate*	*Low to Moderate*	Menurun Decreased
8	Reputasi Reputation	*Low to Moderate*	*Low to Moderate*	Stabil Stable
Peringkat Penilaian Profil Risiko Bank Secara Keseluruhan Overall Risk Profile Rating		*2/Low To Moderate*	*2/Low To Moderate*	Stabil Stable

Penilaian *self-assessment* dilakukan terhadap 8 (delapan) faktor Risiko Inheren beserta Kualitas Penerapan Manajemen Risiko. Proses ini dilaksanakan bersama unit kerja terkait, kemudian diverifikasi dan divalidasi oleh Satuan Kerja Manajemen Risiko (SKMR) berdasarkan data pendukung yang disampaikan.

Hasil evaluasi profil risiko yang dilakukan secara berkala oleh SKMR dilaporkan kepada manajemen melalui forum Komite Manajemen Risiko (*Risk Management Committee/RMC*) di tingkat Direksi dan Komite Pemantau Risiko (*Risk Oversight Committee/ROC*) di tingkat Dewan Komisaris. Forum tersebut menjadi sarana pembahasan risiko yang dihadapi Bank beserta langkah mitigasi yang direncanakan dan dipantau secara berkelanjutan.

Melalui pemantauan risiko yang dilakukan secara reguler dan penerapan prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*), Bank terus berupaya memastikan bahwa seluruh proses manajemen risiko berjalan secara efektif, adaptif, dan berkelanjutan.

Self-assessment is conducted on 8 (eight) inherent risk factors and the quality of risk management implementation. This process is carried out in collaboration with relevant work units, then verified and validated by the Risk Management Unit (SKMR) based on the supporting data submitted.

The risk profile evaluation results conducted periodically by the SKMR are reported to management through the Risk Management Committee (RMC) at the Board of Directors level and the Risk Oversight Committee (ROC) at the Board of Commissioners level. These forums serve as platforms for discussing the risks faced by the Bank, along with planned mitigation measures that are continuously monitored.

Through regular risk monitoring and the implementation of the principles of Good Corporate Governance, the Bank strives to ensure that all risk management processes operate effectively, adaptively, and sustainably.



Fungsi Kepatuhan
Compliance Function

Penerapan Fungsi Kepatuhan
Implementation of the Compliance Function

Sejalan dengan diterbitkannya POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Satuan Kerja Kepatuhan (SKK) terus berupaya melakukan langkah-langkah untuk memastikan agar Bank memenuhi ketentuan regulator dan peraturan perundang-undangan lain yang berlaku.

Upaya yang dilakukan SKK dalam mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank antara lain sebagai berikut:

a. Melakukan sosialisasi peraturan regulator dan peraturan perundang-undangan lainnya yang baru diterbitkan kepada seluruh satuan kerja dan kantor cabang melalui *email blast* (*Compliance News*).
b. Melakukan sosialisasi peraturan regulator yang berdampak signifikan kepada unit kerja terkait dan/atau kantor cabang.
c. Melakukan pemantauan terhadap rasio-rasio keuangan utama, antara lain:
    1. Batas Maksimum Pemberian Kredit (BMPK);
    2. Capital Adequacy Ratio (CAR);
    3. Non Performing Loan (NPL);
    4. Giro Wajib Minimum (GWM) Rupiah dan Valas;
    5. Posisi Devisa Neto (PDN); dan
    6. Loan to Funding Ratio (LFR).
d. Melakukan pemantauan kepatuhan terhadap rancangan kebijakan, sistem dan prosedur, produk dan/atau aktivitas Bank untuk memastikan bahwa setiap kebijakan internal dan kegiatan usaha Bank telah sesuai dengan ketentuan regulator dan peraturan perundang-undangan yang berlaku.
e. Melakukan pemantauan kepatuhan terhadap proses penyediaan dana untuk memastikan bahwa pemberian kredit telah dilakukan sesuai ketentuan eksternal yang berlaku, serta memberikan masukan kepada unit bisnis agar senantiasa menerapkan prinsip kehati-hatian, khususnya dalam pemberian kredit kepada debitur besar, guna mencegah pelanggaran atau pelampauan BMPK serta menghindari pemberian kredit kepada sektor usaha yang dilarang.
f. Melakukan monitoring dan memastikan surat-surat pembinaan dari OJK telah ditindaklanjuti oleh unit kerja terkait dengan benar dan tepat waktu.
g. Melakukan langkah-langkah mitigasi atas potensi keterlambatan penyampaian laporan kepada regulator melalui pengingat kepada setiap *person in charge* (PIC) agar laporan disampaikan tepat waktu.

In line with the issuance of POJK No. 17 of 2023 dated September 14, 2023, regarding the Implementation of Corporate Governance for Commercial Banks, the Compliance Unit (SKK) continues to implement measures to ensure the Bank's compliance with regulatory requirements and other applicable laws and regulations.

The efforts made by the SKK in supporting the creation of a compliance culture across all the Bank's business activities are as follows:

a. Socializing newly issued regulations from regulators and other laws and regulations to all work units and branch offices via email blast (Compliance News).
b. Socializing regulations from regulators that are significant to the relevant work units and/or branch offices.
c. Monitoring key financial ratios, including:
    1. Maximum Credit Limit (BMPK)
    2. Capital Adequacy Ratio (CAR)
    3. Non-Performing Loans (NPL)
    4. Minimum Reserve Requirement (GWM) in Rupiah and Foreign Currency
    5. Net Foreign Exchange Position (PDN)
    6. Loan-to-Funding Ratio (LFR)
d. Monitoring compliance with draft policies, systems and procedures, products, and/or the Bank's activities to ensure that all internal policies and business operations of the Bank are in accordance with applicable regulatory requirements and laws and regulations.
e. Monitoring compliance with the funding provision process to ensure that credit facilities are granted in accordance with applicable external regulations, and provide input to business units to consistently apply the principle of prudence, particularly in extending credit to large borrowers, to prevent violations or exceeding the BMPK and avoid granting credit to prohibited business sectors.
f. Monitoring and ensuring that the guidance letters from the OJK have been properly and timely followed up by the relevant work units.
g. Implementing mitigation measures for potential delays in submitting reports to the regulator by reminding each person in charge (PIC) to ensure reports are submitted on time.

h. Melakukan monitoring terhadap pemenuhan temuan audit OJK dan memastikan tindak lanjut hasil temuan telah dipenuhi sesuai dengan komitmen Bank kepada OJK.

Selain melaksanakan fungsi kepatuhan, SKK juga melaksanakan program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU PPT dan PPPSPM), antara lain sebagai berikut:

a. Melakukan pengkinian kebijakan dan prosedur Program APU, PPT, dan PPPSPM sesuai dengan POJK No. 8 Tahun 2023 tentang Penerapan Program APU, PPT, dan PPPSPM di Sektor Jasa Keuangan.
b. Melakukan investigasi dan analisis terhadap transaksi keuangan nasabah yang terindikasi sebagai transaksi di luar profil atau transaksi keuangan mencurigakan, berdasarkan hasil sistem pemantauan transaksi (AML Solution) serta informasi dari regulator.
c. Melakukan pengembangan sistem AML Solution, khususnya dalam perhitungan profil risiko nasabah untuk nasabah pinjaman (*Joint Finance*).
d. Memberikan opini/advis dari perspektif APU, PPT, dan PPPSPM terhadap produk atau aktivitas baru, kebijakan dan prosedur, serta pelaksanaan kegiatan usaha Bank agar sesuai dengan prinsip tata kelola yang berlaku.
e. Menindaklanjuti permintaan data dan/atau informasi nasabah dari PPATK, termasuk permintaan Laporan Transaksi Keuangan Mencurigakan (LTKM) serta permintaan penghentian sementara transaksi.
f. Menyampaikan seluruh laporan terkait APU PPT sesuai dengan batas waktu pelaporan (*service level agreement/SLA*) yang telah ditetapkan, yang meliputi:
    1. Laporan Transaksi Keuangan Tunai (LTKT);
    2. Laporan Transaksi Keuangan Mencurigakan (LTKM);
    3. Laporan Transaksi Keuangan Dari dan Keluar Negeri (LTKL);
    4. Laporan Sistem Informasi Jasa Terpadu (SIPESAT);
    5. Laporan Sistem Informasi Terduga Pendanaan Terorisme (SIPENDAR);
    6. Laporan DTTOT dan DPPSPM melalui Sistem Informasi Program APU PPT (SIGAP);
    7. Laporan APOLO modul APU PPT;
    8. Laporan realisasi pengkinian data tahun 2025;
    9. Laporan rencana pengkinian data tahun 2026.

h. Monitoring the fulfillment of OJK audit findings and ensuring that follow-up actions on the findings have been completed in accordance with the Bank's commitments to the OJK.

In addition to performing compliance functions, the SKK also implements the Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Financing the Proliferation of Weapons of Mass Destruction (AML, CTF, and PPPSPM) programs, including the following:

a. Updating the policies and procedures of the APU, PPT, and PPPSPM Programs in accordance with POJK No. 8 of 2023 concerning the Implementation of APU, PPT, and PPPSPM Programs in the Financial Services Sector.
b. Conducting investigation and analysis of customer financial transactions indicated as out-of-profile or suspicious financial transactions, based on the results of the transaction monitoring system (AML Solution) as well as information from regulators.
c. Developing the AML Solution system, particularly regarding the calculation of customer risk profiles for loan customers (Joint Finance).
d. Providing opinions/advice from the AML, CFT, and PPPSPM perspective regarding new products or activities, policies and procedures, as well as the Bank's business operations to ensure compliance with applicable governance principles.
e. Following up on requests for customer data and/or information from the PPATK, including requests for Suspicious Transaction Reports (LTKM) and requests for the temporary suspension of transactions.
f. Submitting all reports related to APU PPT in accordance with the established reporting deadlines (service level agreement/SLA), which include:
    1. Cash Transaction Report (LTKT);
    2. Suspicious Financial Transaction Report (LTKM);
    3. Inbound and Outbound Financial Transaction Report (LTKL);
    4. Integrated Services Information System Report (SIPESAT);
    5. Suspected Terrorism Financing Information System Report (SIPENDAR);
    6. DTTOT and DPPSPM reports via the APU PPT Program Information System (SIGAP);
    7. APOLO report on the APU PPT module;
    8. Report on the implementation of data updates for 2025;
    9. Report on the plan for data updates for 2026.

g. Menyelesaikan pengisian survei tahun 2025 yang diselenggarakan oleh PPATK, antara lain:
   1. Survei Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) sebagai instrumen penilaian mikro terhadap efektivitas Program APU PPT, dengan hasil tahun 2024 sebesar 8,17 (kategori "Sangat Baik");
   2. Penilaian Risiko Tindak Pidana Pencucian Uang, Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal (Individual Risk Assessment TPPU, TPPT, dan TPPPSPM) Tahun 2025.
h. Melakukan pengelolaan database *watched list* dan *negative list* untuk keperluan screening terhadap *negative/adverse news*, DTTOT, DPPSPM, dan *Politically Exposed Person*.
i. Melakukan pengecekan atas permintaan informasi keuangan dari KPK melalui aplikasi Pertukaran Data Elektronik (PEDAL) KPK.
j. Melakukan *email blast* sebagai *refreshment* penerapan Program APU PPT.
k. Menyampaikan kuesioner APU PPT kepada bank koresponden, antara lain Bank Jawa Barat, Bank of China, Standard Chartered Bank Indonesia, dan Bank Sumsel.
l. Bekerja sama dengan Unit Kerja Operation Monitoring - CBECO Group dalam pemantauan data nasabah pembukaan CIF baru, termasuk penyampaian data CIF yang tidak lengkap untuk ditindaklanjuti oleh cabang.
m. Menindaklanjuti hasil temuan audit OJK dan audit internal sesuai dengan komitmen yang telah disepakati.
n. Memberikan sosialisasi dan pelatihan terkait Program APU, PPT, dan PPPSPM kepada karyawan sesuai dengan target dan kurikulum pelatihan yang telah ditetapkan, baik melalui *classroom training* maupun *online/virtual training*. Materi juga disampaikan dalam program Sertifikasi Frontliner Level Basic dan Retail Funding Officer Program.
o. Secara berkesinambungan melakukan pengembangan SDM pada Divisi AML (APU PPT) melalui partisipasi dalam seminar, webinar, dan program pelatihan yang diselenggarakan oleh regulator maupun lembaga pelatihan.
p. Menindaklanjuti permintaan data terkait nasabah terduga pelaku judi online dari OJK melalui aplikasi SIGAP.
q. Melakukan screening terhadap Fasilitas Layanan Sistem Pembayaran (SP) oleh Penyedia Jasa Pembayaran (PJP), serta menyampaikan hasil *Cyber Patrol* Bank sebagai bagian dari tindak lanjut pemberantasan perjudian online secara berkala setiap hari Kamis kepada Bank Indonesia.

g. Completing the 2025 survey conducted by the PPATK, including:
   1. Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) survey as a micro-assessment tool for the effectiveness of the APU PPT Program, with a 2024 result of 8.17 (category "Very Good");
   2. 2025 Risk Assessment for Money Laundering, Terrorist Financing, and Financing of the Proliferation of Weapons of Mass Destruction (Individual Risk Assessment for ML, TF, and FPMWMD).
h. Managing the watched list and negative list databases for screening against negative/adverse news, DTTOT, DPPSPM, and Politically Exposed Persons.
i. Verifying requests for financial information from the KPK via the KPK's Electronic Data Exchange (PEDAL) application.
j. Conducting an email blast as a refresher on the implementation of the APU PPT Program
k. Distributing the APU PPT questionnaire to correspondent banks, including Bank Jawa Barat, Bank of China, Standard Chartered Bank Indonesia, and Bank Sumsel.
l. Collaborating with the Operation Monitoring Unit - CBECO Group in monitoring customer data for new CIF openings, including flagging incomplete CIF data for follow-up by branches.
m. Following up on the findings of OJK audits and internal audits in accordance with the agreed commitments.
n. n. Providing socialization and training related to the APU, PPT, and PPPSPM Programs to employees in accordance with established targets and training curricula, through both classroom training and online/virtual training. Materials are also delivered in the Basic Level Frontliner Certification Program and the Retail Funding Officer Program.
o. Continuously developing human resources within the AML Division (APU, PPT) through participation in seminars, webinars, and training programs organized by regulators or training institutions.
p. Following up on requests for data regarding customers suspected of online gambling from the OJK via the SIGAP application.
q. Conducting screening of Payment System (SP) Service Facilities by Payment Service Providers (PJP), and submitting the results of the Bank's Cyber Patrol as part of the follow-up to the eradication of online gambling on a regular basis every Thursday to Bank Indonesia.

Manajemen Risiko
Risk Management

Dalam menjaga stabilitas dan momentum pemulihan ekonomi nasional, MNC Bank mengedepankan strategi pengelolaan risiko yang terus disesuaikan dengan perkembangan dari Kebijakan Moneter, Relaksasi Kebijakan Makro Prudensial dan Digitalisasi Sistem Pembayaran. Bank terus berupaya meningkatkan pemantauan terhadap berbagai tingkat risiko yang dihadapi termasuk keseluruhan proses manajemen risiko berdasarkan pada prinsip Tata Kelola Perusahaan yang baik (*Good Corporate Governance*).

To maintain the stability and momentum of the national economic recovery, MNC Bank prioritizes a risk management strategy that is continuously adapted to developments in Monetary Policy, the Relaxation of Macroprudential Policies, and the Digitalization of Payment Systems. The Bank continues to strive to enhance monitoring of the various levels of risk it faces, including the overall risk management process based on the principles of Good Corporate Governance.

MNC Bank memandang perlu dilakukannya pengelolaan manajemen risiko berdasarkan fungsi *four eyes principle* dan transparansi dalam proses manajemen risiko. Sistem pengelolaan risiko dan permodalan yang efektif dan terintegrasi dibutuhkan dalam rangka mengantisipasi tantangan ekonomi domestik maupun global serta peningkatan eksposur risiko yang dihadapi Perseroan.

MNC Bank considers that risk management must be conducted based on the four-eyes principle and transparency in the risk management process. An effective and integrated risk management and capital system is required to anticipate domestic and global economic challenges as well as the increasing risk exposure faced by the Company.

Sesuai perkembangan usaha dalam korelasinya dengan adanya perubahan parameter risiko, MNC Bank secara terus menerus melakukan evaluasi secara berkala dan mengembangkan serta meningkatkan kerangka sistem-sistem pengelolaan risiko perusahaan secara terpadu dan terstruktur disertai pengendalian internal yang komprehensif. Hal itu dilakukan agar dapat memberikan informasi secara dini kepada manajeman mengenai terdapatnya potensi risiko yang dapat terjadi, sehingga manajemen dapat mengambil langkah-langkah yang memadai untuk meminimalisasi dampak risiko tersebut.

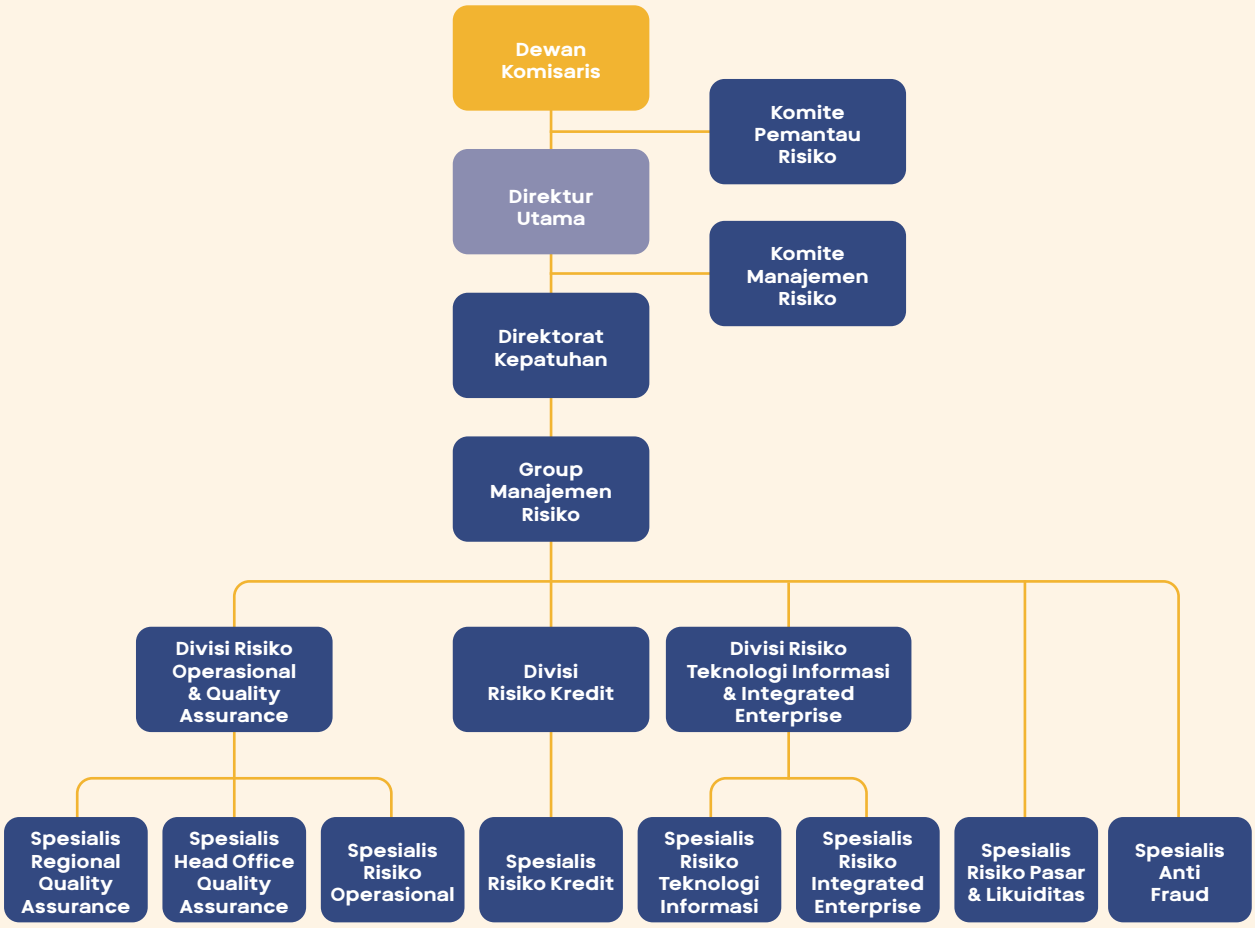
In line with business developments and changes in risk parameters, MNC Bank continuously conducts periodic evaluations and develops and improves the framework of the Company's integrated and structured risk management systems, with the support of comprehensive internal controls. This measure aims to provide early information to management regarding potential risks that may arise, so that management can take appropriate steps to minimize the impact of such risks.

Kerangka manajemen risiko MNC Bank terpadu tersebut dituangkan dalam kebijakan, prosedur, penetapan limit dan batas-batas transaksi, kewenangan dan ketentuan lain serta berbagai perangkat manajemen risiko, yang berlaku di seluruh lingkup aktifitas fungsional. Selain itu, MNC Bank juga menerapkan kerangka manajemen risiko terpadu yang merupakan sarana untuk menentukan strategi, organisasi, kebijakan dan pedoman untuk memastikan bahwa semua risiko yang dihadapi Bank dapat diidentifikasi, dipantau, diukur dan dikendalikan serta dilaporkan dengan baik dan memadai sebagai bagian dari pelaksanaan pengawasan aktif Dewan Direksi dan Dewan Komisaris disertai pelaksanaan sistem pengendalian intern yang menyeluruh.

MNC Bank's integrated risk management framework is incorporated into policies, procedures, transaction limits and thresholds, authorities, and other regulations, as well as various risk management tools, which apply across all functional activities. Furthermore, MNC Bank implements an integrated risk management framework that serves as a tool for defining strategies, organizational structures, policies, and guidelines to ensure that all risks faced by the Bank are identified, monitored, measured, and controlled, and reported effectively and adequately as part of the active oversight by the Board of Directors and the Board of Commissioners, alongside the implementation of a comprehensive internal control system.

Dalam mengimplementasikan manajemen risiko, MNC Bank didukung oleh Komite Manajemen Risiko untuk menentukan kebijakan dan membahas permasalahan risiko yang dihadapi MNC Bank secara keseluruhan. Selain komite tersebut, terdapat Komite Pemantau Risiko dan beberapa komite lain yang bertugas untuk mengelola risiko-risiko secara lebih spesifik, yaitu antara lain Komite Asset & Liability, Komite Kredit, Komite Audit, Komite Special Asset Management, Komite Pengarah Teknologi Informasi dan Komite Pemantau Fraud.

In implementing risk management, MNC Bank is supported by the Risk Management Committee to establish policies and address risk issues faced by MNC Bank as a whole. In addition to this committee, there is a Risk Monitoring Committee and several other committees tasked with managing risks more specifically, including the Asset & Liability Committee, the Credit Committee, the Audit Committee, the Special Asset Management Committee, the Information Technology Steering Committee, and the Fraud Monitoring Committee.



Berdasarkan struktur organisasi tersebut, maka dalam pengelolaan manajemen risiko dilaksanakan oleh Satuan Kerja Manajemen Risiko melalui tata cara pengelolaan yang sistematis, terintegrasi, optimal dan berkesinambungan. Dalam pelaksanaan tugasnya, satuan kerja ini bertanggung jawab untuk pengembangan dan pengawasan serta pengelolaan risiko sesuai kebijakan manajemen risiko MNC Bank dan bertugas melaporkan kegiatan yang telah dilaksanakan kepada Direksi dan komisaris secara berkala.

Based on this organizational structure, risk management is carried out by the Risk Management Unit through systematic, integrated, optimal, and continuous management procedures. In performing its duties, this unit is responsible for the development, oversight, and management of risks in accordance with MNC Bank's risk management policies and is tasked with reporting on activities carried out to the Board of Directors and the Board of Commissioners on a regular basis.

TUGAS DAN TANGGUNG JAWAB

Sejalan dengan kerangka penerapan manajemen risiko / *Risk Management Framework* dan tata kelola yang efektif/ *Good Corporate Governance*, Bank telah membentuk grup manajemen risiko dengan tugas dan tanggung jawab pada seluruh satuan kerja yang disesuaikan dengan tujuan dan kebijakan usaha dengan rincian, sebagai berikut:

1. Memberikan masukan kepada Direksi dalam penyusunan kebijakan, strategi, dan kerangka penerapan manajemen risiko / *Risk Management Framework*.
2. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan dengan kebutuhan MNC Bank, untuk memastikan kecukupan kerangka Manajemen Risiko, keakuratan metodologi penilaian Risiko, dan kecukupan sistem informasi Manajemen Risiko.
3. Memantau implementasi kebijakan, strategi, dan kerangka manajemen risiko / *Risk Management Framework* yang direkomendasikan oleh Komite Manajemen Risiko dan yang telah disetujui oleh Direksi.
4. Memberikan rekomendasi kepada satuan kerja bisnis dan/ atau kepada Komite Manajemen Risiko antara lain mengenai besaran atau maksimum eksposur risiko yang dapat dipelihara MNC Bank.
5. Menyusun dan menyampaikan laporan profil risiko kepada Presiden Direktur, Direktur Kepatuhan dan Komite Manajemen Risiko serta Komite Pemantau Risiko secara berkala.
6. Mendesain, mengembangkan dan menerapkan perangkat metodologi dan alat untuk identifikasi, pengukuran, pemantauan serta pengendalian risiko.
7. Memantau eksposur risiko secara keseluruhan, maupun per-risiko termasuk pemantauan kepatuhan terhadap toleransi risiko dan limit yang ditetapkan.
8. Melakukan *stress test* serta *back test* guna mengetahui dampak dari implementasi kebijakan dan strategi Manajemen Risiko terhadap portofolio atau kinerja MNC Bank secara keseluruhan.
9. Memberikan opini dan kajian berupa analisa mitigasi & risiko atas usulan pengembangan dan produk Bank Umum baru yang dikembangkan oleh unit bisnis.

PROSES MANAJEMEN RISIKO

Proses Manajemen Risiko terdiri dari aktivitas identifikasi, pemantauan, pengukuran dan pengendalian.

1. Identifikasi risiko dilakukan dengan menganalisis seluruh jenis risiko yang mungkin timbul pada seluruh aktifitas fungsional MNC Bank, baik pada transaksi, portofolio, bisnis proses dan infrastruktur. Untuk itu, setiap risiko yang teridentifikasi dimonitor sesuai besaran eksposur, toleransi, kepatuhan terhadap kebijakan dan prosedur yang telah ditetapkan, termasuk dalam hal pengelolaan dan penetapan limit dan kritikalitas proses serta sistem yang dimiliki MNC Bank.

DUTIES AND RESPONSIBILITIES

In line with the Risk Management Framework and Good Corporate Governance, the Bank has established a risk management group with duties and responsibilities across all work units tailored to the Bank's business objectives and policies, as detailed below:

1. Provide input to the Board of Directors in the formulation of policies, strategies, and the Risk Management Framework.
2. Conduct periodic reviews with a frequency tailored to MNC Bank's needs to ensure the adequacy of the Risk Management Framework, the accuracy of risk assessment methodologies, and the adequacy of the Risk Management information system.
3. Monitor the implementation of the risk management policies, strategies, and framework / Risk Management Framework recommended by the Risk Management Committee and approved by the Board of Directors.
4. Provide recommendations to business units and/ or the Risk Management Committee regarding the level or maximum risk exposure that can be maintained by MNC Bank.
5. Prepare and submit risk profile reports to the President Director, the Compliance Director, the Risk Management Committee, and the Risk Monitoring Committee on a regular basis.
6. Design, develop, and implement methodologies and tools for the identification, measurement, monitoring, and control of risks.
7. Monitor overall and individual risk exposures, including compliance with established risk tolerances and limits.
8. Conduct stress tests and back tests to assess the impact of implementing risk management policies and strategies on the portfolio or overall performance of MNC Bank.
9. Provide opinions and reviews in the form of risk and mitigation analyses regarding proposals for the development of new commercial bank products developed by business units.

RISK MANAGEMENT PROCESS

The Risk Management Process consists of identification, monitoring, measurement, and control activities.

1. Risk identification is conducted by analyzing all types of risks that may arise across all functional activities of MNC Bank, including transactions, portfolios, business processes, and infrastructure. Therefore, each identified risk is monitored based on exposure levels, tolerance, compliance with established policies and procedures, including risk management, limit setting, and the criticality of MNC Bank's processes and systems.

2. Pengukuran risiko secara berkala guna memastikan besaran risiko masih berada dalam batasan-batasan toleransi yang dapat diterima sesuai *risk grading matrix* yang telah ditetapkan berdasarkan kompleksitas Bank. Adapun metode pengukuran risiko mengikuti metode pengukuran yang ditetapkan oleh Regulator (OJK dan BI) ataupun berdasarkan kebijakan dan prosedur internal MNC Bank.

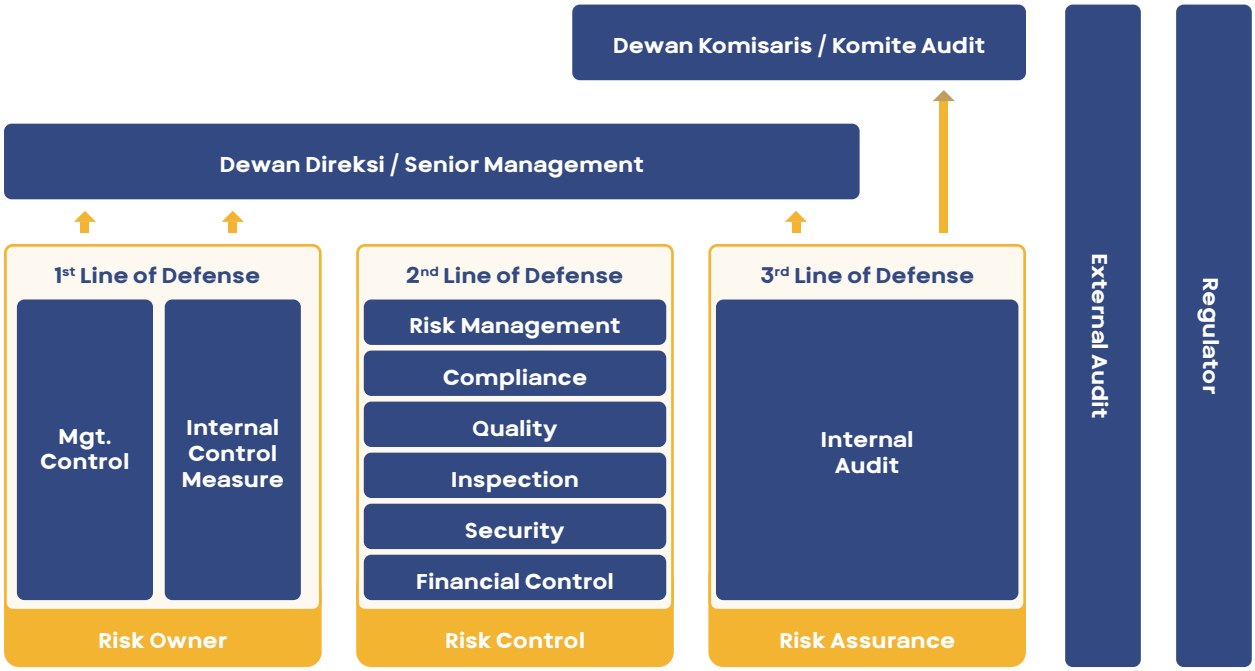
3. Pemantauan dilakukan oleh unit pelaksana maupun oleh Satuan Kerja Manajemen Risiko yang hasilnya akan disajikan dalam laporan berkala kepada Manajemen, sehingga Manajemen memahami risiko yang dihadapi disertai pelaksanaan mitigasi risiko yang memadai sebagai upaya Bank dalam melaksanakan tata kelola manajemen risiko sesuai ketentuan yang berlaku.

4. Pengendalian risiko yang dilakukan dapat berupa mitigasi risiko berbentuk penetapan kebijakan dan prosedur, pengaturan limit, agunan kredit, penggunaan asuransi, pelatihan bagi karyawan MNC Bank agar memahami tugas dan kewajibannya serta implementasi budaya sadar risiko bagi seluruh *stakeholder*. Hal ini dilakukan sesuai hasil pemantauan yang dilakukan berdasarkan penerapan konsep *three lines model of defense*, sebagai mitigasi risiko operasional yang dilakukan oleh Pemilik Risiko sebagai lini pertama dan dipantau oleh Lini Kedua dan Ketiga. Hasil pemantauan risiko operasional oleh RMG disampaikan kepada komisaris dan Direksi secara berkala sebagai bentuk implementasi tata kelola yang memadai.

2. Risk is measured periodically to ensure that risk levels remain within acceptable tolerance limits in accordance with the established risk grading matrix based on the Bank's complexity. The risk measurement methods follow those established by the Regulators (OJK and BI) or are based on MNC Bank's internal policies and procedures.

3. Monitoring is conducted by operational units as well as by the Risk Management Unit, with the results presented in periodic reports to Management, enabling Management to understand the risks faced and the implementation of adequate risk mitigation measures as part of the Bank's efforts to conduct risk management governance in accordance with applicable regulations.

4. The implemented risk control consists of risk mitigation measures such as establishing policies and procedures, setting limits, credit collateral, utilizing insurance, training MNC Bank employees to understand their duties and responsibilities, and fostering a risk-aware culture among all stakeholders. This is carried out in accordance with the results of monitoring conducted based on the application of the three lines of defense concept, as operational risk mitigation performed by the Risk Owner as the first line and monitored by the Second and Third Lines. The results of operational risk monitoring by the RMG are reported to the Board of Commissioners and the Board of Directors on a regular basis as a form of adequate governance implementation.



KEBIJAKAN, PROSEDUR DAN PENETAPAN LIMIT

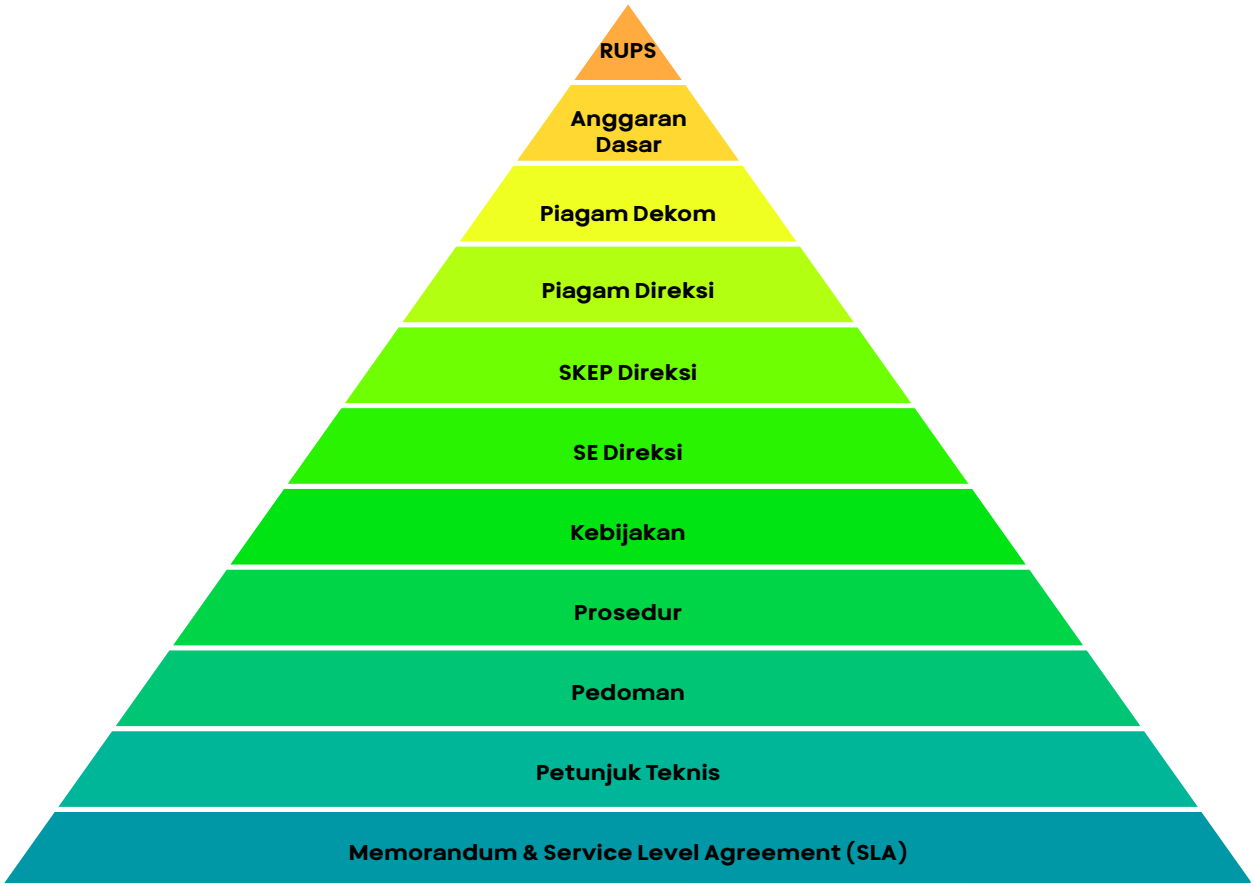
Peningkatan pelaksanaan pengelolaan risiko sesuai dengan Kebijakan Manajemen Risiko MNC Bank. Untuk pengelolaan yang lebih spesifik MNC Bank telah memiliki kebijakan dan prosedur dari masing masing bidang, misalnya di bidang perkreditan, operasional, tresuri, teknologi informasi, dan lain-lain. Seluruh kebijakan dan prosedur yang ada, merupakan bentuk pengelolaan risiko yang melekat pada setiap aktivitas MNC Bank dan dikaji secara berkala.

Pada pengelolaan risiko terkait ketersediaan ketentuan internal yang ada di MNC Bank, Risk Management Group memastikan *Risk Taking Unit*/ RTU telah menerapkan Hierarki Ketentuan Internal sebagai acuan utama dalam penyusunan kebijakan dan prosedur pada unit kerjanya adapun Hierarki Ketentuan Internal tersebut seperti gambar di bawah ini:

POLICIES, PROCEDURES, AND LIMIT SETTING

Improvements in risk management practices in accordance with MNC Bank's Risk Management Policy. For more specific management, MNC Bank has established policies and procedures for each division, such as credit, operations, treasury, information technology, and others. All existing policies and procedures constitute a form of risk management inherent in every activity of MNC Bank and are reviewed periodically.

Regarding risk management related to the availability of internal regulations at MNC Bank, the Risk Management Group ensures that the Risk Taking Unit (RTU) has implemented the Internal Regulation Hierarchy as the primary reference in formulating policies and procedures within its operational unit. The Internal Regulation Hierarchy is illustrated in the following graphic:



Selain dari pengelolaan risiko terkait ketentuan internal, MNC Bank memberikan batasan-batasan terhadap setiap transaksi perbankan melalui pengaturan batasan Limit risiko yang ditetapkan untuk berbagai macam jenis risiko dan disesuaikan dengan tingkat toleransi risiko yang akan diambil.

Other than managing risks related to internal regulations, MNC Bank sets limits on every banking transaction by establishing risk limits for various types of risks, adjusted to the level of risk tolerance.

PENGAWASAN AKTIF DEWAN KOMISARIS DAN DIREKSI

Pengawasan aktif dari Dewan Komisaris dan Direksi dilakukan secara berkala. Dalam peningkatan kualitas terhadap pemantauan Risiko, maka dilakukan pembahasan laporan profil risiko yang disajikan oleh Satuan Kerja Manajemen Risiko, yang terbagi menjadi:

1. Pada tingkat Dewan Komisaris melalui Komite Pemantau Risiko (Risk Oversight Committee) ,pada komite tersebut dilaksanakan secara berkala sesuai ketentuan, yang dihadiri oleh para anggotanya.
2. Pada tingkat Direksi melalui Komite Manajemen Risiko (Risk Management Committee), Komite Asset & Liability (ALCO), Komite Kredit, Komite Audit, Komite Special Asset Management, Komite Pengarah Teknologi Informasi dan Komite Pemantau Fraud.

ACTIVE OVERSIGHT BY THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Active oversight by the Board of Commissioners and the Board of Directors is conducted regularly. To enhance the quality of risk monitoring, discussions are held regarding the risk profile reports presented by the Risk Management Unit, which are categorized as follows:

1. At the Board of Commissioners level through the Risk Oversight Committee, meetings are held periodically in accordance with regulations and attended by its members.

2. At the Board of Directors level through the Risk Management Committee, the Asset & Liability Committee (ALCO), the Credit Committee, the Audit Committee, the Special Asset Management Committee, the Information Technology Steering Committee, and the Fraud Monitoring Committee.

Jenis-Jenis Risiko
Types of Risks

RISIKO KREDIT

Risiko Kredit adalah risiko kerugian akibat kegagalan pihak lain dalam memenuhi kewajibannya. Termasuk dalam Risiko Kredit yaitu Risiko Kredit akibat kegagalan debitur, Risiko Kredit akibat terkonsentrasinya penyediaan dana (Risiko Konsentrasi Kredit), Risiko Kredit akibat kegagalan pihak lawan (*counterparty credit risk*), Risiko Kredit akibat kegagalan *settlement* (*settlement risk*), dan Risiko Kredit akibat *country risk*. Risiko kredit berasal dari berbagai kegiatan usaha MNC Bank, termasuk pemberian kredit, penempatan pada bank lain, pembelian efek, dan aktivitas *trading* lainnya. Risiko kredit juga berasal dari kegiatan *settlement* dan kliring, serta dari komitmen dan kontinjensi dari pihak lain.

Pengawasan risiko kredit ditangani oleh divisi khusus di bawah Satuan Kerja Manajemen Risiko, dan dikerjakan bersama-sama dengan unit bisnis pemberi kredit, unit evaluasi kredit yang mengevaluasi kelayakan pemberian kredit, unit pemulihan kredit yang menangani kredit bermasalah, dan Satuan Kerja Audit Internal.

Risiko kredit dikelola melalui pembuatan kebijakan kredit yang mengatur seluruh aktivitas kredit, antara lain pengaturan berdasarkan sasaran pasar, jenis kredit, lapangan usaha dan jangka waktu. Pengelolaan risiko kredit secara portofolio diatur dalam kebijakan *Risk Appetite & Risk Tolerance* yang menetapkan alokasi kredit maksimum pada tiap sektor ekonomi. Adapun untuk konsentrasi kredit pada pihak terkait maupun per kelompok / grup debitur, MNC Bank telah menetapkan dan melakukan monitoring batasan internal untuk penyediaan dana dengan berpedoman kepada ketentuan Batas Maksimum Pemberian Kredit (BMPK) yang berlaku.

CREDIT RISK

Credit risk is the risk of loss due to the failure of another party to meet its obligations. Included in Credit Risk are Debtor Credit Default Risk, Credit Concentration Risk, Counterparty Credit Risk, Settlement Risk, and Country Risk. Credit risk arises from various business activities of MNC Bank, including lending, placements with other banks, securities purchases, and other trading activities. Credit risk also arises from settlement and clearing activities, as well as from commitments and contingencies of third parties.

Credit risk oversight is handled by a dedicated division under the Risk Management Unit, and is carried out in collaboration with the lending business units, the credit evaluation unit that assesses creditworthiness, the credit recovery unit that handles non-performing loans, and the Internal Audit Unit.

Credit risk is managed through the establishment of credit policies that regulate all credit activities, including regulations based on market targets, credit types, business sectors, and tenors. Portfolio-level credit risk management is governed by the Risk Appetite & Risk Tolerance policy, which sets maximum credit allocations for each economic sector. As for credit concentration on related parties or per debtor group, MNC Bank has established and monitors internal limits for the provision of funds in accordance with the applicable Maximum Credit Limit (BMPK) regulations.

Pengungkapan Kuantitatif Risiko Kredit
Pengungkapan Risiko Kredit dengan Pendekatan Standar Ketentuan perihal penggunaan peringkat dalam perhitungan ATMR untuk risiko kredit mengacu kepada SEOJK No. 24/SEOJK.03/2021 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar Bagi Bank Umum. Peringkat yang digunakan adalah peringkat terkini yang dikeluarkan oleh lembaga pemeringkat yang diakui oleh Otoritas Jasa Keuangan sesuai surat edaran Otoritas Jasa Keuangan yang mengatur mengenai lembaga pemeringkat dan peringkat yang diakui Otoritas Jasa Keuangan yaitu SEOJK No.37/SEOJK.03/2016. Kategori portofolio yang menggunakan peringkat adalah eksposur aset pada laporan posisi keuangan (neraca) MNC Bank, antara lain tagihan kepada pemerintah Negara lain, tagihan kepada entitas sektor publik, tagihan kepada bank pembangunan multilateral, dan lembaga internasional, tagihan kepada bank jangka pendek, tagihan kepada bank jangka panjang dan tagihan kepada korporasi. Risiko kredit *counterparty* MNC Bank bersifat bersih tanpa jaminan untuk *counterparty* yang merupakan pemerintah. Untuk *counterparty* lainnya, mitigasi risiko kredit dikonsolidasikan sesuai fasilitas kreditnya masing-masing.

Quantitative Disclosure of Credit Risk
Disclosure of Credit Risk Using the Standardized Approach regarding the use of ratings in RWA calculations for credit risk refer to SEOJK No. 24/SEOJK.03/2021 on the Calculation of Risk-Weighted Assets for Credit Risk Using the Standardized Approach for Commercial Banks. The ratings used are the most recent ratings issued by rating agencies recognized by the Financial Services Authority (OJK) in accordance with the OJK circular letter that regulates rating agencies and ratings recognized by the OJK, specifically SEOJK No. 37/SEOJK.03/2016. The portfolio categories that utilize ratings are asset exposures on MNC Bank's statement of financial position (balance sheet), including receivables from foreign governments, receivables from public sector entities, receivables from multilateral development banks and international institutions, short-term bank receivables, long-term bank receivables, and corporate receivables. MNC Bank's counterparty credit risk is unsecured for counterparties that are governments. For other counterparties, credit risk mitigation is consolidated according to their respective credit facilities.

Pengungkapan Mitigasi Risiko Kredit dengan Menggunakan Pendekatan Standar
Teknik mitigasi risiko kredit yang diterapkan oleh MNC Bank adalah teknik mitigasi risiko berupa kecukupan agunan. Agunan yang diterima oleh MNC Bank berupa uang tunai atau yang dapat dipersamakan dengan uang tunai dan memenuhi persyaratan sebagai agunan uang tunai sesuai ketentuan yang berlaku, serta tanah dan bangunan, kendaraan bermotor, mesin serta agunan lainnya. MNC Bank telah memiliki kebijakan dan prosedur terkait penerimaan dan pengelolaan agunan tersebut.

Disclosure of Credit Risk Mitigation Using the Standardized Approach
The credit risk mitigation technique applied by MNC Bank is collateral adequacy. Collateral accepted by MNC Bank consists of cash or cash equivalents that meet the requirements for cash collateral under applicable regulations, as well as land and buildings, motor vehicles, machinery, and other forms of collateral. MNC Bank has established policies and procedures regarding the acceptance and management of such collateral.

RISIKO PASAR

Risiko Pasar adalah risiko pada posisi neraca dan rekening administratif termasuk transaksi *derivatif,* akibat perubahan dan fluktuasi secara keseluruhan dari kondisi pasar. Risiko pasar dapat berasal dari posisi *trading book* maupun *banking book*. Portofolio dari trading book terdiri dari semua instrument keuangan yang dimiliki bank untuk periode jangka pendek dalam rangka memfasilitasi kegiatan perdagangan untuk mendapatkan keuntungan, atau untuk lindung nilai terhadap berbagai jenis risiko. Sedangkan *banking book* terdiri dari semua portofolio yang bukan bagian dari *trading book*.

MARKET RISK

Market Risk is the risk associated with balance sheet positions and administrative accounts, including derivative transactions, resulting from overall changes and fluctuations in market conditions. Market risk may originate from positions in the trading book or the banking book. The trading book portfolio consists of all financial instruments held by the bank for the short term to facilitate trading activities for profit, or to hedge against various types of risk. Meanwhile, the banking book consists of all portfolios that are not part of the trading book.

Organisasi Manajemen Risiko Pasar
Dalam pelaksanaan pengelolaan risiko pasar, MNC Bank menerapkan prinsip *Segregation of Duties front office* (*Treasury*, melaksanakan transaksi *trading*), *middle office* (*Risk Management*, melaksanakan proses manajemen risiko), dan *back office* (*Treasury* Operation, melaksanakan proses *settlement* transaksi).

Organization of Market Risk Management
In implementing market risk management, MNC Bank applies the principle of Segregation of Duties: the front office (Treasury, executing trading transactions), the middle office (Risk Management, conducting risk management processes), and the back office (Treasury Operations, handling transaction settlement processes).

Mekanisme Pemantauan dan Pengukuran Risiko Pasar

Pengelolaan risiko pasar MNC Bank dilakukan melalui penetapan *limit-limit*, seperti *limit counterparty*, *limit treasury group*, *limit* dealer, *limit off-market* dan *limit* kerugian. Untuk mempermudah proses pemantauan tersebut MNC Bank menggunakan OPICS *Treasury System*, yang mengintegrasikan *front office* (*Treasury*), *middle office* (Satuan Kerja Manajemen Risiko), dan *back office* (*Treasury Operation*).

MNC Bank menggunakan standar model untuk menghitung dan memantau risiko pasar yang meliputi risiko suku bunga dan risiko valuta asing sesuai POJK No. 11/POJK.03/2016 tanggal 2 Februari 2016. Bank melakukan permodelan atau estimasi risiko dengan DV01 (*dollar value of an one basis point*) untuk mengukur perubahan dalam nilai obligasi saat suku bunga naik 1 (satu) *basis point* dan VAR (*value at risk*) untuk mengukur perkiraan maksimum kerugian yang terjadi pada *Net Open position* Bank pada jangka waktu tertentu dengan tingkat keyakinan statistik tertentu. Hasil perhitungan risiko pasar yang berdampak terhadap rasio permodalan, dilaporkan kepada Dewan Komisaris, Direksi dan manajemen senior secara berkala dalam rapat Komite Asset & Liability.

Secara periodik RMG mengkaji ulang kebijakan risiko pasar agar sesuai dengan ketentuan perundangan yang berlaku, ketentuan internal, dan strategi bisnis MNC Bank, termasuk peninjauan kembali limit-limit yang diusulkan oleh *Treasury Group* dan dibahas dalam rapat Komite *Asset & Liability*, Komite Manajemen Risiko dan Komite Pemantau Risiko. Untuk mengantisipasi bergejolaknya kondisi pasar yang dapat berdampak pada kecukupan modal Bank, MNC Bank secara rutin maupun *ad-hoc* melakukan *stress test* terhadap posisi terbuka sehingga dapat melakukan antisipasi lebih awal.

RISIKO OPERASIONAL

Risiko Operasional adalah akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional MNC Bank. Risiko ini melekat dalam semua proses bisnis, kegiatan operasional, sistem dan produk Bank, dari mulai Kantor Pusat sampai Kantor Cabang. Kegagalan mengelola risiko operasional dapat menyebabkan kerugian keuangan, keselamatan karyawan dan reputasi MNC Bank. Tujuan MNC Bank dalam mengelola risiko operasional adalah meminimalisasi dampak kegagalan/ketidakcukupan proses internal, faktor manusia, sistem atau kejadian kejadian eksternal yang berdampak terhadap kerugian keuangan dan merusak reputasi MNC Bank.

Market Risk Monitoring and Measurement Mechanisms

MNC Bank's market risk management is conducted by setting limits, such as counterparty limits, treasury group limits, dealer limits, off-market limits, and loss limits. To facilitate this monitoring process, MNC Bank uses the OPICS Treasury System, which integrates the front office (Treasury), middle office (Risk Management Unit), and back office (Treasury Operations).

MNC Bank uses standard models to calculate and monitor market risks, including interest rate risk and foreign exchange risk, in accordance with POJK No. 11/POJK.03/2016 dated February 2, 2016. The Bank performs risk modeling or estimation using DV01 (dollar value of one basis point) to measure changes in bond value when interest rates rise by 1 (one) basis point, and VAR (value at risk) to measure the estimated maximum loss on the Bank's Net Open Position over a specific time horizon with a certain level of statistical confidence. The results of market risk calculations that impact capital adequacy ratios are reported to the Board of Commissioners, the Board of Directors, and senior management on a regular basis during Asset & Liability Committee meetings.

Periodically, the RMG reviews market risk policies to ensure compliance with applicable laws and regulations, internal policies, and MNC Bank's business strategy, including a review of limits proposed by the Treasury Group and discussed in meetings of the Asset & Liability Committee, the Risk Management Committee, and the Risk Monitoring Committee. To anticipate volatile market conditions that could impact the Bank's capital adequacy, MNC Bank routinely and on an ad-hoc basis conducts stress tests on open positions to enable early anticipation.

OPERATIONAL RISK

Operational Risk arises from the inadequacy and/or failure of internal processes, human error, system failures, and/or external events affecting MNC Bank's operations. This risk is inherent in all business processes, operational activities, systems, and products of the Bank, from the Head Office to Branch Offices. Failure to manage operational risk can result in financial losses, endanger employee safety, and damage MNC Bank's reputation. MNC Bank's objective in managing operational risk is to minimize the impact of failures or inadequacies in internal processes, human factors, systems, or external events that lead to financial losses and damage MNC Bank's reputation.

Organisasi Manajemen Risiko Operasional
Dalam rangka penerapan manajemen risiko operasional, Satuan Kerja Manajemen Risiko memiliki divisi khusus yang mengelola risiko operasional. Bank juga telah memisahkan unit kerja khusus terkait pengelolaan risiko pada teknologi informasi (*IT Risk*) sejalan dengan pengembangan ke arah digital serta terkait ketahanan dan kemanan siber. Guna memperkuat pelaksanaan pengawasan operasional dan mitigasi risiko yang memadai, Divisi Risiko Operasional didukung unit kerja *Regional Quality Assurance* (RQA) yang bertugas melakukan pengawasan terhadap *Risk Taking Unit*.

Mekanisme Identifikasi dan Pengukuran Risiko Operasional
Mekanisme identifikasi risiko operasional yang dilakukan oleh MNC Bank antara lain dilakukan melalui perangkat risiko operasional di antaranya melalui *Regulatory Risk Self Assesment* (RRSA), *Loss Event Data Base* (LED), dan *Key Risk Indicator* (KRI). Sebagai upaya peningkatan kualitas dalam hal pelaksanaan identifikasi dan pengukuran risiko operasional, MNC Bank melalui *Regional Quality Assurance* (RQA) melakukan pengawasan langsung terhadap operasional harian pada Kantor Cabang dan unit kerja di Kantor Pusat.

Dalam memastikan pemenuhan kecukupan modal sebagai mitigasi terhadap adanya risiko operasional, MNC Bank melakukan perhitungan menggunakan metode perhitungan pendekatan *Basic Indicator Approach* (BIA) untuk menghitung Aset Tertimbang Menurut Risiko (ATMR) Risiko Operasional yang kemudian digunakan dalam pengukuran Kecukupan Pemenuhan Modal Minimum (KPMM).

Mekanisme untuk Memitigasi Risiko Operasional
Hasil pemantauan risiko operasional oleh RMG disampaikan kepada komisaris dan Direksi sebagai bentuk implementasi tata kelola yang memadai. Hal ini juga disampaikan kepada *Risk Taking Unit* untuk meyakinkan pelaksanaan proses mitigasi bagi pengendalian risiko operasional MNC Bank telah dilaksanakan dengan memadai. Menyadari SDM adalah aset yang berharga dan merupakan unsur kunci di dalam pengelolaan risiko operasional, MNC Bank telah melakukan rekrutmen tenaga kerja profesional dari industri perbankan untuk membawa kontribusi di dalam penyempurnaan proses. Dalam meningkatkan kualitas dari Sumber Daya Manusia (SDM) MNC Bank juga melakukan *Awareness* mengenai Ketentuan Internal, Risiko Operasional serta meningkatkan jumlah sertifikasi karyawan, pelatihan terhadap operasional Bank sebagai peningkatan kualitas SDM MNC Bank.

Organization of Operational Risk Management
In implementing operational risk management, the Risk Management Unit has a dedicated division responsible for managing operational risks. The Bank has also established a specialized unit focused on information technology risk management (IT Risk) in line with its digital transformation efforts, as well as on cybersecurity resilience and security. To strengthen the implementation of operational oversight and adequate risk mitigation, the Operational Risk Division is supported by the Regional Quality Assurance (RQA) unit, which is tasked with overseeing the Risk Taking Units.

Mechanisms to Identify and Measure Operational Risk
The operational risk identification mechanisms implemented by MNC Bank include operational risk tools such as the Regulatory Risk Self-Assessment (RRSA), Loss Event Database (LED), and Key Risk Indicator (KRI). To enhance the quality of operational risk identification and measurement, MNC Bank, through the Regional Quality Assurance (RQA), conducts direct oversight of daily operations at Branch Offices and units at the Head Office.

To ensure compliance with capital adequacy requirements as a mitigation against operational risks, MNC Bank calculates Risk-Weighted Assets (RWA) for operational risk using the Basic Indicator Approach (BIA), which is then utilized in measuring the Minimum Capital Adequacy Ratio (MCAR).

Mechanisms to Mitigate Operational Risk
The results of operational risk monitoring by the RMG are reported to the Board of Commissioners and the Board of Directors as part of the implementation of adequate corporate governance. This is also communicated to the Risk Taking Unit to ensure that the implementation of mitigation processes for managing MNC Bank's operational risk has been carried out adequately. Recognizing that human resources are a valuable asset and a key element in operational risk management, MNC Bank has recruited professional staff from the banking industry to contribute to process improvement. To enhance the quality of its human resources (HR), MNC Bank also raises awareness regarding internal regulations and operational risks, while increasing the number of employee certifications and providing training on bank operations to improve the quality of MNC Bank's HR.

Mekanisme untuk Memitigasi Risiko Operasional khususnya Risiko Siber

Bank telah menyadari perlunya peningkatan kualitas di bidang layanan Digital, sehingga *Risk Management Group* telah meningkatkan peranannya dalam membentuk unit yang menaungi bidang Risiko Teknologi Informasi (TI) sebagai unit kerja yang memastikan dan memonitoring implementasi TI pada MNC Bank. Untuk itu, unit kerja Risiko TI berperan dalam memastikan pelaksanaan yang mitigasi telah dilakukan yaitu:

1. Sesuai dengan SEOJK No. 29/SEOJK.03/2022 Ketahanan dan Keamanan Siber Bagi Bank Umum Bank terkait dengan hasil *self assessment* terhadap manajemen risiko terhadap keamanan siber yang mencakup penilaian terhadap 3 (tiga) faktor, yaitu penilaian risiko inheren terkait keamanan siber, kualitas penerapan manajemen risiko terkait kemanan siber dan kualitas penerapan proses ketahanan siber, maka tingkat risiko terkait keamanan siber Bank untuk posisi tahun 2023 dengan komposit *rating* yaitu 2 (dua) *Low to Moderate.*
2. Memastikan telah memiliki ketahanan perangkat TI (*Hardware, Software* dan Jaringan) yang memadai terhadap serangan siber dalam rangka memastikan operasional harian Bank dapat berjalan secara memadai.
3. Memastikan ketersediaan layanan *Core Banking System* telah dilengkapi *Disaster Recovery Center* (DRC) site sebagai *backup Data Center Core Banking System*.
4. Memastikan Bank telah melakukan Penyusunan BIA (*Business Impact Analysis*) dan BCP (*Business Contingency Plan*) sebagai Implementasi Kebijakan BCM (*Business Continuity Management*) untuk mendukung kesiapan operasional Bank jika terjadi bencana.
5. Memastikan monitoring dan Implementasi sertifikasi ISO:27001 tentang Sistem Manajemen Pengamanan Informasi khusus untuk MotionBank dan e-Biz.
6. Melakukan *penetration test* terkait keamanan terhadap serangan siber yang dilaporkan kepada Regulator secara berkala.
7. Peningkatan monitoring *Security Operation Center* (SOC) 24 Jam yang menggunakan SIEM (*System Information and Event Management*).

RISIKO LIKUIDITAS

Risiko Likuiditas adalah akibat ketidakmampuan 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. Tujuan utama Manajemen Risiko untuk Risiko Likuiditas adalah untuk meminimalkan kemungkinan ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas.

Mechanisms to Mitigate Operational Risks, Specifically Cyber Risks

The Bank has recognized the need to improve the quality of digital services; consequently, the Risk Management Group has expanded its role by establishing a unit dedicated to Information Technology (IT) Risk, which ensures and monitors the implementation of IT systems at MNC Bank. Therefore, the IT Risk unit plays a role in ensuring that mitigation measures have been implemented, namely:

1. In accordance with SEOJK No. 29/SEOJK.03/2022 on Cyber Resilience and Security for Commercial Banks, the Bank is required to conduct a self-assessment of its cyber security risk management, which includes an evaluation of three factors: an assessment of inherent cyber security risks, the quality of the implementation of risk management related to cybersecurity, and the quality of the implementation of cybersecurity resilience processes. Consequently, the Bank's cybersecurity risk level for the 2023 period is rated as Low to Moderate.
2. Ensuring that the Bank possesses adequate IT infrastructure resilience (Hardware, Software, and Network) against cyberattacks to ensure the Bank's daily operations can proceed smoothly.
3. Ensuring the availability of the Core Banking System, which is supported by a Disaster Recovery Center (DRC) site serving as a backup Data Center for the Core Banking System.
4. Ensuring the Bank has developed a Business Impact Analysis (BIA) and a Business Contingency Plan (BCP) as part of the implementation of Business Continuity Management (BCM) policies to support the Bank's operational readiness in the event of a disaster.
5. Ensuring the monitoring and implementation of ISO 27001 certification regarding the Information Security Management System specifically for MotionBank and e-Biz.
6. Conducting penetration tests related to cybersecurity against cyberattacks, with results reported to the regulator on a regular basis.
7. Enhancing 24-hour monitoring of the Security Operations Center (SOC) using SIEM (Security Information and Event Management).

LIQUIDITY RISK

Liquidity risk arises from the inability to meet maturing obligations using cash flow funding sources and/or high-quality liquid assets that can be pledged as collateral, without disrupting the Bank's operations and financial condition. The primary objective of risk management for liquidity risk is to minimize the likelihood of the Bank's inability to secure cash flow funding sources.

Organisasi Manajemen Risiko Likuiditas
Manajemen risiko likuiditas merupakan hal yang kritikal karena berdampak langsung terhadap keberlangsungan perusahaan, terutama apabila terjadi suatu krisis keuangan atau ekonomi. Untuk itu, MNC Bank berupaya memastikan bahwa kebutuhan pendanaan saat ini maupun masa depan dapat dipenuhi baik pada kondisi normal maupun dalam kondisi stres. Pemantauan dan perhitungan risiko likuiditas yang dapat berdampak langsung terhadap keberlangsungan usaha MNC Bank dilakukan secara harian, mingguan dan bulanan serta dilaporkan kepada Dewan Komisaris, Direksi dan manajemen senior secara berkala maupun dalam rapat Komite Aset dan Liabilitas.

Indikator Peringatan Dini Permasalahan Likuiditas
Pemantauan dan perhitungan risiko likuiditas dilakukan dengan menggunakan indikator risiko likuiditas seperti Giro Wajib Minimum Primer dan Penyangga Likuiditas Makroprudensial (PLM), *Loan to Funding Ratio* (LFR), Rasio *Intermediasi Makroprudensial* (RIM), rasio aset lancar terhadap dana pihak ketiga, konsentrasi 50 deposan terbesar serta *maturity mismatch* (gap likuiditas), dilaporkan kepada Dewan Komisaris, Direksi dan manajemen senior secara harian, mingguan dan bulanan maupun dalam rapat bulanan ALCO, RMC dan ROC.

Secara berkala MNC Bank melakukan kaji ulang terhadap kebijakan dan limit risiko likuiditas. Untuk mengetahui dampak perubahan pasar maupun faktor internal pada keadaan ekstrim (krisis) terhadap kondisi likuiditas yang dapat berdampak pada kecukupan modal Bank. MNC Bank melakukan *stress test* terhadap posisi likuiditas Perseroan secara regular. Melalui *stress test*, MNC Bank dapat mengantisipasi lebih awal dan mengambil langkah-langkah pengendalian dan solusi yang paling optimal sebagai strategi jangka pendek maupun jangka panjang terhadap pemulihan likuiditas.

Mekanisme Pengukuran dan Pengendalian Risiko Likuiditas
Untuk memproyeksikan kondisi likuiditas di masa mendatang, Bank menggunakan alat ukur profil maturitas, yaitu pemetaan posisi aset, kewajiban, dan rekening administratif ke dalam kelompok berdasarkan sisa jangka waktu sampai dengan jatuh tempo, dan/atau berdasarkan asumsi untuk yang tidak memiliki jatuh tempo kontraktual.

Profil maturitas bertujuan untuk memastikan kemampuan Bank dalam memenuhi kebutuhan likuiditas secara segera dan mengidentifikasi terjadinya *maturity mismatch* dalam skala waktu tertentu. Bank *menetapkan limit maturity mismatch* yang disesuaikan dengan *risk appetite* dan *risk tolerance stakeholder* utama.

Organization of Liquidity Risk Management
Liquidity risk management is critical as it directly impacts the company's sustainability, particularly during a financial or economic crisis. Therefore, MNC Bank strives to ensure that both current and future funding needs can be met under normal conditions as well as under stress conditions. Monitoring and calculation of liquidity risks that could directly impact the sustainability of MNC Bank's operations are conducted on a daily, weekly, and monthly basis and reported to the Board of Commissioners, the Board of Directors, and senior management on a regular basis as well as during Asset and Liability Committee meetings.

Early Warning Indicators for Liquidity Issues
Monitoring and calculation of liquidity risk are performed using liquidity risk indicators such as the Primary Minimum Reserve Requirement and the Macroprudential Liquidity Buffer (PLM), Loan to Funding Ratio (LFR), Macroprudential Intermediation Ratio (RIM), current assets to third-party funds ratio, concentration of the 50 largest depositors, and maturity mismatch (liquidity gap), are reported to the Board of Commissioners, the Board of Directors, and senior management on a daily, weekly, and monthly basis, as well as during the monthly ALCO, RMC, and ROC meetings.

MNC Bank periodically reviews its liquidity risk policies and limits. To assess the impact of market changes or internal factors under extreme conditions (crises) on liquidity conditions that could affect the Bank's capital adequacy, MNC Bank conducts regular stress tests on the Company's liquidity position. Through these stress tests, MNC Bank can anticipate issues early and implement the most optimal control measures and solutions as both short-term and long-term strategies for liquidity recovery.

Liquidity Risk Measurement and Control Mechanisms
To project future liquidity conditions, the Bank uses a maturity profile measurement tool, which involves mapping asset, liability, and administrative account positions into groups based on the remaining time to maturity, and/or based on assumptions for those without a contractual maturity date.

The maturity profile aims to ensure the Bank's ability to meet liquidity needs promptly and identify the occurrence of maturity mismatches within a specific timeframe. The Bank sets maturity mismatch limits tailored to its risk appetite and the risk tolerance of key stakeholders.

Dalam melakukan pengendalian terhadap kebutuhan likuiditas pada kondisi krisis, Bank telah melakukan uji coba *Liquidity Contingency Plan* (LCP) yang diadakan secara berkala paling sedikit satu tahun sekali. Pelaksanaan LCP yang telah dilakukan dapat memastikan strategi, arahan, kegiatan bisnis dan operasional yang telah ditetapkan dapat menjadi pedoman bagi Manajemen Bank dalam mengatasi situasi krisis likuiditas yang berpotensi terjadi guna menjaga reputasi Bank secara memadai.

In managing liquidity needs during a crisis, the Bank has conducted periodic testing of the Liquidity Contingency Plan (LCP), held at least once a year. The implementation of the LCP ensures that the established strategies, guidelines, and business and operational activities serve as a framework for Bank Management in addressing potential liquidity crises to adequately safeguard the Bank's reputation.

RISIKO HUKUM

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Risiko Hukum timbul antara lain karena ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak atau pengikatan agunan yang tidak sempurna.

LEGAL RISK

Legal risk is the risk arising from legal claims and/or weaknesses in legal aspects. Legal risk arises due to the absence of supporting laws and regulations or contractual weaknesses, such as the failure to meet the validity requirements of a contract or imperfect collateralization.

Mekanisme Identifikasi dan Pemantauan Risiko Hukum

Proses identifikasi risiko hukum dilakukan dengan menganalisis seluruh sumber risiko hukum yang sekurang kurangnya dilakukan terhadap risiko hukum dari produk dan aktivitas usaha Bank serta risiko hukum dari produk dan aktivitas baru melalui proses pengendalian manajemen risiko hukum yang layak sebelum diperkenalkan atau dijalankan. Proses identifikasi risiko hukum yang melekat pada Bank dilakukan dengan menggunakan indikator/parameter:

1. Faktor Litigasi.
2. Faktor Kelemahan Perikatan.
3. Faktor Ketiadaan/Perubahan Perundang-undangan.

Mechanisms to Identify and Monitor Legal Risk

The legal risk identification process is conducted by analyzing all sources of legal risk, which must at a minimum cover legal risks associated with the Bank's existing products and business activities, as well as legal risks from new products and activities through a proper legal risk management control process prior to their introduction or implementation. The identification of legal risks inherent to the Bank is conducted using the following indicators/parameters:

1. Litigation Factors.
2. Contractual Weakness Factors.
3. Absence/Change in Laws and Regulations.

Hasil pengukuran risiko hukum tercermin dalam Profil Risiko Hukum. Pemantauan risiko hukum dilakukan guna mengevaluasi eksposur risiko hukum yang melekat terutama yang bersifat material atau yang berdampak pada permodalan Bank. Hasil pemantauan yang mencakup evaluasi terhadap eksposur risiko hukum tersebut dilaporkan secara berkala termasuk tindak lanjut yang diperlukan.

The results of legal risk measurement are reflected in the Legal Risk Profile. Legal risk monitoring is conducted to evaluate inherent legal risk exposures, particularly material exposures or those impacting the Bank's capital. Monitoring results, which include an evaluation of these legal risk exposures, are reported periodically, along with any necessary follow-up actions.

RISIKO STRATEGIS

Risiko Strategis adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Ketidakmampuan MNC Bank dalam melakukan penyusunan strategi yang tepat dapat menimbulkan kegagalan bisnis MNC Bank di masa yang akan datang. Risiko ini juga mencakup kemampuan MNC Bank dalam mengembangkan daya saing dan menciptakan keunggulan kompetitif MNC Bank di tengah kompetisi perbankan yang semakin ketat.

STRATEGIC RISK

Strategic Risk is the risk arising from inaccuracies in the formulation and/or implementation of a strategic decision, as well as the failure to anticipate changes in the business environment. MNC Bank's inability to formulate appropriate strategies may lead to the Bank's business failure in the future. This risk also encompasses MNC Bank's capability to develop competitiveness and create a competitive advantage for MNC Bank amidst increasingly intense banking competition.

Organisasi Manajemen Risiko Strategis

Seluruh satuan kerja unit Bisnis dan unit pendukung membantu Direksi dalam penyusunan Rencana Bisnis Bank (RBB) dan mengkomunikasikan kepada karyawan MNC Bank di setiap jenjang organisasi, dan juga memastikan praktek Manajemen Risiko Strategis dan pengendalian di unit bisnis telah konsisten dengan kerangka Manajemen Risiko Strategis secara keseluruhan.

MNC Bank memiliki satuan kerja *Business Strategy and Planning Group* maupun *Sales & Network Distribution* yang bertugas dan bertanggung jawab membantu Direksi memantau implementasi strategi yang ditetapkan termasuk melalui realisasi target-target yang ditetapkan oleh *Senior Management* Bank dalam rangka pengembangan perusahaan secara berkelanjutan. Risiko Strategis juga berhubungan dengan perencanaan strategi yang baik untuk menghindari terjadinya kerugian atau dampak negatif lainnya dari adanya kesalahan dalam pengambilan keputusan yang berdampak luas dan jangka panjang dalam organisasi.

MNC Bank secara berkelanjutan memantau kondisi pasar dan mengumpulkan informasi penting sebagai bahan pertimbangan dalam pengambilan keputusan dan penetapan kebijakan strategi MNC Bank. Seiring dengan pemantauan kondisi pasar tersebut, MNC Bank memiliki beragam portofolio produk yang variatif agar rencana strategis yang ditetapkan dapat tercapai. Di satu sisi, MNC Bank memiliki proses identifikasi agar respon terhadap perubahan lingkungan bisnis eksternal maupun internal dapat dilakukan secara memadai. Untuk itu, berikut adalah beberapa tahapan proses manajemen risiko strategis yaitu:

1. Analisis lingkungan bisnis: Menganalisis faktor internal dan ekternal, menangkap peluang dan tantangan dari perubahan lingkungan bisnis serta menganalisa kelebihan internal dan kekurangannya.
2. Perencanaan: Menyusun sasaran yang ingin dicapai disesuaikan dengan kompleksitas bisnis, profil risiko serta Direksi menetapkan strategi dan kebijakan untuk dijadikan dasar keputusan.
3. Implementasi: Mengalokasikan sumber daya yang dibutuhkan baik yang bersifat finansial maupun sumber daya manusia, menyelesaikan program kerja, dan komitmen Direksi untuk mengalokasikan sumber daya yang dibutuhkan.
4. Evaluasi: Evaluasi terhadap kondisi aktual dengan apa yang telah direncanakan dan melakukan *corrective action* untuk perbaikan.

Mekanisme untuk mengukur kemajuan yang dicapai dari rencana strategis yang ditetapkan dilakukan secara berkala terhadap pencapaian atas target yang ditetapkan yang dipantau dan dilaporkan melalui satuan kerja *Business Strategy and Planning Group* dan *Sales & Network Distribution Group* kepada manajemen MNC Bank.

Organization of Strategic Risk Management

All business units and support units assist the Board of Directors in formulating the Bank's Business Plan (RBB) and communicating it to MNC Bank employees at every organizational level, while also ensuring that Strategic Risk Management practices and controls within business units are consistent with the overall Strategic Risk Management framework.

MNC Bank has the Business Strategy and Planning Group and the Sales & Network Distribution units, which are tasked with and responsible for assisting the Board of Directors in monitoring the implementation of established strategies, including through the achievement of targets set by the Bank's Senior Management for the purpose of sustainable corporate development. Strategic Risk is also related to sound strategic planning to avoid losses or other negative impacts resulting from errors in decision-making that have broad and long-term effects within the organization.

MNC Bank continuously monitors market conditions and gathers critical information as a consideration for decision-making and the formulation of MNC Bank's strategic policies. Alongside this market monitoring, MNC Bank maintains a diverse portfolio of products to ensure that established strategic plans can be achieved. On one hand, MNC Bank has an identification process to ensure adequate responses to changes in both the external and internal business environments. To that end, the following are several stages of the strategic risk management process:

1. Business environment analysis: Analyzing internal and external factors, identifying opportunities and challenges arising from changes in the business environment, and assessing internal strengths and weaknesses.
2. Planning: Setting objectives aligned with business complexity and risk profile, while the Board of Directors establishes strategies and policies to serve as the basis for decision-making.
3. Implementation: Allocating the necessary resources-both financial and human-executing work programs, and securing the Board of Directors' commitment to allocate the required resources.
4. Evaluation: Evaluating actual conditions against what was planned and taking corrective action for improvement.

The mechanism for measuring progress achieved from the established strategic plan is conducted periodically regarding the achievement of set targets, which are monitored and reported through the Business Strategy and Planning Group and Sales & Network Distribution Group to MNC Bank management.

Secara berkala sesuai ketentuan, baik bulanan maupun triwulanan, MNC Bank melakukan analisis risiko strategis dengan menggunakan indikator atau parameter berupa tingkat kompleksitas strategi bisnis Bank, posisi bisnis MNC Bank di industri perbankan, pencapaian rencana bisnis, dan kesesuaian strategi dengan kondisi lingkungan bisnis

RISIKO KEPATUHAN

Risiko Kepatuhan adalah risiko akibat tidak mematuhi dan/ atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Sumber dari Risiko Kepatuhan antara lain timbul karena kurangnya pemahaman atau kesadaran hukum terhadap fungsi kepatuhan yang melekat pada setiap individu.

Kegagalan dalam mengelola Risiko Kepatuhan dapat menyebabkan MNC Bank terkena sanksi andministrasi dan denda dari regulator atau penurunan reputasi.

Organisasi Manajemen Risiko Kepatuhan

Untuk mendukung penerapan manajemen Risiko Kepatuhan, Dewan Komisaris berperan aktif dalam melakukan pengawasan terhadap Fungsi Kepatuhan melalui memastikan penerapan Tatakelola dan memberikan saran-saran terhadap peningkatan kualitas pelaksanaan fungsi kepatuhan. Dalam membantu peran aktif tersebut Direksi juga berupaya untuk menumbuhkan dan mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi serta memastikan efektivitas Fungsi Kepatuhan di MNC Bank. Sebagai penunjang pelaksanaan Fungsi Kepatuhan pada MNC Bank, Direktur Kepatuhan dibantu oleh 2 unit kerja/ Group yaitu: *Compliance Advisory & Advisory, dan Anti Money Laundering.*

Unit *Compliance Monitoring & Advisory*

Upaya yang dilakukan MNC Bank terkait dalam strategi dan efektivitas penerapan risiko kepatuhan agar terciptanya budaya kepatuhan pada seluruh kegiatan usaha MNC Bank antara lain:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha MNC Bank;
2. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada peraturan perundang-undangan yang berlaku;
3. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan yang berlaku, melakukan pemeriksaan atas aktivitas Bank dalam rangka memastikan pemenuhan aspek kepatuhan sesuai dengan kebijakan, prosedur, dan ketentuan yang berlaku;
4. Memastikan kepatuhan MNC Bank terhadap komitmen yang dibuat oleh Bank kepada otoritas pengawas yang berwenang; dan
5. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan, serta berperan sebagai penghubung antara Bank dengan Otoritas Jasa Keuangan dan Bank Indonesia.

Periodically in accordance with regulations, whether monthly or quarterly, MNC Bank conducts strategic risk analysis using indicators or parameters such as the level of complexity of the Bank's business strategy, MNC Bank's business position in the banking industry, achievement of business plans, and alignment of the strategy with business environment conditions

COMPLIANCE RISK

Compliance Risk is the risk arising from failure to comply with and/or implement applicable laws, regulations, and provisions. Sources of Compliance Risk include a lack of legal understanding or awareness regarding the compliance functions inherent in every individual.

Failure to manage Compliance Risk may result in MNC Bank facing administrative sanctions and fines from regulators or a decline in reputation.

Organization of Compliance Risk Management

To support the implementation of Compliance Risk Management, the Board of Commissioners plays an active role in overseeing the Compliance Function by ensuring the implementation of governance and providing recommendations to improve the implementation of the compliance function. In assisting with this active role, the Board of Directors also strives to foster and ensure the implementation of a Compliance Culture at all organizational levels, as well as to ensure the effectiveness of the Compliance Function at MNC Bank. To support the implementation of the Compliance Function at MNC Bank, the Compliance Director is assisted by two units/groups: Compliance Advisory & Advisory, and Anti-Money Laundering.

Compliance Monitoring & Advisory Unit

MNC Bank's efforts related to the strategy and effectiveness of compliance risk management to foster a culture of compliance across all of MNC Bank's business activities include:

1. Fostering a culture of compliance at all organizational levels and across all business activities of MNC Bank;
2. Identifying, measuring, monitoring, and controlling Compliance Risks in accordance with applicable laws and regulations;
3. Assessing and evaluating the effectiveness, adequacy, and compliance of the Bank's policies, regulations, systems, and procedures with applicable laws and regulations; conducting audits of the Bank's activities to ensure compliance with applicable policies, procedures, and regulations;
4. Ensuring MNC Bank's compliance with commitments made by the Bank to the relevant supervisory authorities; and
5. Performing other duties related to the Compliance Function, as well as serving as a liaison between the Bank and the Financial Services Authority (OJK) and Bank Indonesia.

Unit *Anti Money Laundering*

Upaya yang dilakukan MNC Bank terkait dalam strategi dan efektivitas penerapan prinsip Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) antara lain:

1. AML bertanggung jawab untuk melakukan pemantauan transaksi nasabah, memberikan rekomendasi untuk pelaporan transaksi keuangan mencurigakan kepada Direktur Kepatuhan, memelihara daftar *watch list* dan *negative list* MNC Bank untuk keperluan pemeriksaan pembukaan rekening dan pemantauan profil nasabah, memberikan saran kepada unit kerja terkait mengenai proses penilaian tuntas nasabah, menyampaikan pelaporan yang diwajibkan peraturan perundang-undangan dan memberikan tanggapan terkait permintaan data oleh PPATK, KPK, dan atau otoritas lain yang berwenang.
2. AML juga bertanggung jawab untuk mengkoordinasikan dan mengawasi kepatuhan dan pelaksanaan terhadap Kebijakan dan Prosedur Anti Pencucian Uang - Pencegahan Pendanaan Terorisme (APU-PPT) untuk memastikan kepatuhan Bank terhadap Undang-Undang dan Peraturan APU-PPT yang berlaku, membantu Unit Bisnis dalam pengawasan dan pengembangan tindakan korektif untuk masalah APU yang telah diidentifikasi melalui audit internal, program pengendalian, dan pemeriksaan regulator, serta mengembangkan dan menyampaikan Program Pelatihan APU-PPT secara berkala kepada karyawan Bank.

Mekanisme Pemantauan dan Pengendalian Risiko Kepatuhan

Mekanisme pemantauan dan pengendalian risiko kepatuhan yang dilakukan oleh satuan kerja Kepatuhan adalah dengan:

1. Melakukan pemantauan terhadap peraturan baru yang diterbitkan serta melakukan sosialisasi melalui media sosialisasi *e-mail blast* atau *compliance news*.
2. Meninjau dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem yang dimiliki MNC Bank agar sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku.
3. Membuat *Checklist* Pemenuhan Ketentuan yang berisi daftar ketentuan yang berlaku untuk digunakan sebagai media kontrol risiko kepatuhan oleh *Risk Taking Unit*.
4. Membuat *Gap* analisis terhadap ketentuan Regulator yang berlaku, hal ini guna penyesuaikan dengan acuan ketentuan internal yang diterapkan Bank.
5. Berperan aktif dalam forum rapat Komite Manajemen Risiko dan Komite Pemantau Risiko bersama sama dengan satuan kerja Manajemen Risiko, satuan kerja operasional dan satuan kerja Audit Internal sebagai upaya mitigasi risiko, termasuk risiko kepatuhan MNC Bank.

Anti-Money Laundering Unit

MNC Bank's efforts regarding the strategy and effectiveness of implementing Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) principles include:

1. AML is responsible for monitoring customer transactions, providing recommendations for reporting suspicious financial transactions to the Compliance Director, maintaining the watch list and MNC Bank's negative list for account opening verification and customer profile monitoring, providing advice to relevant units regarding the customer due diligence process, submitting reports required by law, and responding to data requests from the Financial Transaction Reports and Analysis Center (PPATK), the Corruption Eradication Commission (KPK), and/or other authorized authorities.
2. AML is also responsible for coordinating and overseeing compliance with and the implementation of the Anti-Money Laundering - and the Prevention of Terrorism Financing (APU-PPT) to ensure the Bank's compliance with applicable APU-PPT Laws and Regulations, assisting Business Units in monitoring and developing corrective actions for APU issues identified through internal audits, control programs, and regulatory inspections, as well as developing and delivering APU-PPT Training Programs periodically to Bank employees.

Compliance Risk Monitoring and Control Mechanisms

The compliance risk monitoring and control mechanisms carried out by the Compliance unit are as follows:

1. Monitoring newly issued regulations and disseminating information through communication channels such as email blasts or compliance news.
2. Reviewing and/or recommending updates and improvements to MNC Bank's policies, regulations, and systems to ensure compliance with applicable laws and regulations.
3. Creating a Compliance Checklist containing a list of applicable regulations to serve as a compliance risk control tool for the Risk-Taking Unit.
4. Conducting a gap analysis against applicable regulatory requirements to ensure alignment with the Bank's internal policies.
5. Actively participating in meetings of the Risk Management Committee and the Risk Monitoring Committee alongside the Risk Management unit, operational units, and the Internal Audit unit as part of risk mitigation efforts, including MNC Bank's compliance risks.

6. Melakukan fungsi kontroling dan monitoring terhadap komitmen Bank ke Regulator.
7. Memberikan pelatihan pelaksanaan fungsi kepatuhan MNC Bank dan ketentuan Bank Indonesia dan/atau OJK kepada para karyawan untuk meningkatkan *compliance awareness* dan budaya kepatuhan di lingkungan kerja.

Dalam hal pengelolaan risiko kepatuhan, satuan kerja Kepatuhan menyampaikan eksposur risiko kepatuhan kepada Direksi. Di dalam penyampaian eksposur risiko kepatuhan, turut melibatkan Lini Kedua sesuai skema Tiga Lini Pertahanan.

RISIKO REPUTASI

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap MNC Bank. Risiko ini melekat dalam setiap kegiatan yang dilakukan oleh MNC Bank. Kegagalan MNC Bank dalam menjaga reputasinya di mata masyarakat dapat menimbulkan pandangan maupun persepsi negatif masyarakat terhadap MNC Bank.

Organisasi Manajemen Risiko Reputasi

Pelaksanaan manajemen risiko reputasi dilakukan oleh unit-unit terkait (Sekretaris Perusahaan, *Customer Experience* dan unit bisnis terkait). Dalam pengelolaan Risko Reputasi dapat dijelaskan sebagai berikut:

1. Secara berkala Sekretaris Perusahaan/ *Corporate Secretary* melaporkan hasil evaluasi manajemen risiko reputasi melalui Laporan Profil Risiko Bank kepada unit Satuan Kerja Manajemen Risiko yang kemudian dilaporkan kepada Komite Manajemen Risiko dan Komite Pemantau Risiko.
2. Secara berkala *Customer Experience* dalam mendukung pengelolaan risiko reputasi MNC Bank melakukan pengelolaan terhadap keluhan nasabah melalui media *Call Center* dan situs web serta saluran keluhan lainnya sebagai media penyampaian informasi dan penanganan keluhan nasabah untuk kemudian ditindaklanjuti oleh unit-unit kerja terkait penyelesaiannya.

Pengelolaan Risiko Reputasi Pada Saat Krisis

Dalam hal pengelolaan risiko reputasi saat krisis, MNC Bank telah memiliki prosedur *Business Continuity Management* (BCM). Dan dalam struktur tata kelola manajemen krisis, *Corporate Secretary* dan Satuan Kerja Kepatuhan memegang peranan sebagai koordinator kehumasan yang memiliki tugas untuk memantau informasi terkait masalah yang timbul, menginformasikan kepada badan regulasi dan melakukan komunikasi dengan media dan masyarakat untuk mengelola risiko reputasi saat krisis.

6. Controlling and monitoring the Bank's commitments to regulators.
7. Providing training on the implementation of MNC Bank's compliance functions and Bank Indonesia and/or OJK regulations to employees to enhance compliance awareness and a culture of compliance within the workplace.

Regarding compliance risk management, the Compliance Unit reports compliance risk exposures to the Board of Directors. In reporting these exposures, the Second Line is involved in accordance with the Three Lines of Defense framework.

REPUTATION RISK

Reputation risk is the risk arising from a decline in stakeholder trust stemming from negative perceptions of MNC Bank. This risk is inherent in every activity conducted by MNC Bank. MNC Bank's failure to maintain its reputation in the eyes of the public may lead to negative views or perceptions of the public toward MNC Bank.

Organization of Reputation Risk Management

The implementation of reputation risk management is carried out by relevant units (Corporate Secretary, Customer Experience, and related business units). Reputation risk management can be described as follows:

1. Periodically, the Corporate Secretary reports the results of reputation risk management evaluations through the Bank's Risk Profile Report to the Risk Management Unit, which is then reported to the Risk Management Committee and the Risk Monitoring Committee.
2. Periodically, the Customer Experience unit, in support of MNC Bank's reputation risk management, manages customer complaints through the Call Center, the website, and other complaint channels as platforms for conveying information and handling customer complaints, which are then followed up by relevant operational units for resolution.

Reputation Risk Management During a Crisis

Regarding reputation risk management during a crisis, MNC Bank has established Business Continuity Management (BCM) procedures. Within the crisis management governance structure, the Corporate Secretary and the Compliance Unit serve as public relations coordinators tasked with monitoring information related to emerging issues, informing regulatory bodies, and communicating with the media and the public to manage reputation risk during a crisis.

Evaluasi Pelaksanaan Sistem Manajemen Risiko

Fungsi pengawasan dan evaluasi manajemen risiko dilaksanakan melalui adanya berbagai komite terkait risiko dan unit kerja Audit Internal. Sebagai pelaksana pengendalian intern dan *risk assurance*, Audit Internal akan secara aktif melakukan evaluasi dan rekomendasi terhadap kualitas dan proses tata kelola risiko pada MNC Bank secara keseluruhan. Di samping evaluasi secara internal, evaluasi manajemen risiko secara independen juga diperoleh dari audit eksternal maupun pihak-pihak eksternal lainnya untuk terus meningkatkan kualitas tata kelola risiko. Output dari penerapan sistem informasi manajemen risiko salah satunya adalah sistem perhitungan ATMR Kredit. Output lainnya adalah laporan profil risiko yang disusun oleh MNC Bank dengan berdasarkan peraturan OJK yang dilaporkan oleh Satuan Kerja Manajemen Risiko secara berkala sesuai ketentuan kepada Komite Manajemen Risiko dan Komite Pemantau Risiko. Laporan ini meliputi laporan pengelolaan risiko antara lain risiko kredit, risiko pasar, risiko operasional, risiko likuiditas, risiko hukum, risiko strategis, risiko kepatuhan, dan risiko reputasi. Laporan profil risiko tersebut mencakup parameter, indikator dan formula yang digunakan dalam menilai tingkat risiko dan sistem pengendalian risiko yang dilakukan oleh MNC Bank sesuai ketentuan regulator (OJK) yang berlaku.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko

Proses identifikasi adalah langkah pertama yang dilakukan Bank guna menganalisa proses dan sistem bisnis yang kritikal, sehingga *stakeholder* dari setiap proses dan sistem yang digunakan oleh Bank dapat benar-benar memahami risiko dan mitigasi pada setiap proses dan sistem yang dijalankan tersebut. Selanjutnya dilakukan pengukuran berdasarkan *risk grading matrix* sesuai ketentuan yang berlaku, sehingga Bank dapat mengetahui *inherent risk rating* dari setiap proses dan sistem yang dijalankan di Bank, guna memahami tingkat risiko yang melekat pada setiap aktivitas pada proses dan sistem yang dijalankan Bank. Kemudian dilakukan pemantauan untuk mendapatkan *control rating* sebagai alat ukur apakah proses dan sistem yang dijalankan Bank telah memiliki tingkat kontrol yang memadai untuk mengindari terjadinya kesalahan dan mencegah potensi risiko yang dapat terjadi. Pengendalian risiko, merupakan langkah ke-4 setelah identifikasi, pengukuran dan pemantauan, sebagai bagian proses *corrective action plan* atas hasil pemantauan yang dilakukan guna meyakinkan bahwa Bank telah melakukan *"Risk Process"* secara memadai sebagai bagian dari penerapan pilar penerapan manajeman risiko pada setiap proses operasional secara memadai sesuai ketentuan yang berlaku.

Evaluation of Risk Management System Implementation

Risk management oversight and evaluation functions are carried out through various risk-related committees and the Internal Audit unit. As the implementer of internal controls and risk assurance, Internal Audit will actively evaluate and provide recommendations regarding the quality and processes of risk governance at MNC Bank as a whole. In addition to internal evaluations, independent risk management assessments are also obtained from external audits and other external parties to continuously improve the quality of risk governance. One of the outputs of implementing the risk management information system is the Credit ATMR calculation system. Another output is the risk profile report prepared by MNC Bank in accordance with OJK regulations, which is periodically reported by the Risk Management Unit to the Risk Management Committee and the Risk Monitoring Committee as required. This report covers risk management, including credit risk, market risk, operational risk, liquidity risk, legal risk, strategic risk, compliance risk, and reputational risk. The risk profile report covers the parameters, indicators, and formulas used to assess risk levels and the risk control systems implemented by MNC Bank in accordance with applicable regulatory requirements (OJK).

Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes

The identification process is the first step taken by the Bank to analyze critical business processes and systems, so that stakeholders of each process and system used by the Bank can fully understand the risks and mitigation measures associated with each process and system being operated. Next, measurement is conducted based on the risk grading matrix in accordance with applicable regulations, so that the Bank can determine the inherent risk rating of each process and system operated within the Bank, to understand the level of risk inherent in every activity within the processes and systems operated by the Bank. Monitoring is then conducted to obtain a control rating as a measure to determine whether the processes and systems operated by the Bank have an adequate level of control to prevent errors and mitigate potential risks that may arise. Risk control is the fourth step after identification, measurement, and monitoring, which is part of the corrective action plan process based on the monitoring results to ensure that the Bank has adequately implemented the "Risk Process" as part of the application of the risk management framework across all operational processes in accordance with applicable regulations.

Efektifitas *"risk process"* di atas, hasilnya akan diwujudkan dalam bentuk sistem informasi manajemen risiko yang dapat memberikan gambaran jelas terhadap perhatian kepada cakupan pada semua proses dan sistem di lini bisnis MNC Bank berdasarkan eksposur risiko, karekteristik dan kompleksitas Bank sesuai dengan tipe bisnis dan kegiatan usaha Bank yang bermuara terhadap penyampaian laporan secara berkala kepada Direksi melalui Komite manajemen Risiko dan kepada Komisaris melalui Komite Pemantau Risiko yang merupakan bagian dari penerapan sistem informasi manajemen risiko yang efektif.

Sanksi Administrasi yang Diterima Perusahaan

Sepanjang tahun 2025, MNC Bank tidak menghadapi perkara hukum yang berujung pada pengenaan sanksi administratif yang berdampak material terhadap operasional maupun kondisi keuangan Bank.

The effectiveness of the aforementioned "risk process" will be manifested in the form of a risk management information system that provides a clear overview of the scope of all processes and systems across MNC Bank's business lines based on risk exposure, the Bank's characteristics and complexity in line with the Bank's business type and operations, culminating in the submission of periodic reports to the Board of Directors through the Risk Management Committee and to the Board of Commissioners through the Risk Monitoring Committee, which are integral components of an effective risk management information system.

Administrative Sanctions Imposed on the Company

Throughout 2025, MNC Bank did not face any legal cases resulting in the imposition of administrative sanctions that had a material impact on the Bank's operations or financial condition.



Permasalahan Hukum/Litigasi Perusahaan
Legal Issues/Litigation

Dalam menghadapi perkara hukum, baik yang terkait dengan bidang perkreditan maupun non perkreditan, Bank terlebih dahulu mengupayakan langkah-langkah penyelesaian dengan cara pendekatan persuasif. Namun apabila dengan pendekatan secara persuasif tidak dicapai penyelesaian atau hasil yang diharapkan, maka ditempuh upaya hukum litigasi. Upaya hukum litigasi merupakan langkah terakhir (*ultimum remedium*) sebagai penegasan Bank dalam upaya mempertahankan hak dan kepentingan sekaligus sebagai bentuk pertanggungjawaban hukum atas pengelolaan dana masyarakat.

In addressing legal matters, whether related to credit or non-credit activities, the Bank first seeks resolution through a persuasive approach. However, if a resolution or the desired outcome is not achieved through a persuasive approach, litigation is pursued. Litigation is the last resort (ultimum remedium) as the Bank's affirmation in its efforts to uphold rights and interests, as well as a form of legal accountability for the management of public funds.

Bank tidak sedang terlibat dalam perkara Pidana, Kepailitan, Perselisihan Hubungan Industrial maupun pemutus hubungan kerja, perkara tata usaha negara, sengketa arbitrase, serta sengketa lainya di luar pengadilan atau klaim yang secara material dapat mempengaruhi kelangsungan usaha Bank.

The Bank is not currently involved in criminal cases, bankruptcy proceedings, industrial relations disputes or termination of employment, administrative proceedings, arbitration disputes, or other out-of-court disputes, nor in claims that could materially affect the Bank's business continuity.

Bank merupakan pihak penggugat, termohon banding, pemohon kasasi, termohon peninjauan kembali, tergugat maupun terlawan dalam beberapa perkara perdata. Perkara-perkara tersebut berhubungan dengan penyelesaian kredit bermasalah, gugatan wanprestasi dan/atau perbuatan melawan hukum. Berikut adalah perincian perkara hukum yang dihadapi dan ditindaklanjuti oleh Bank:

The Bank was the plaintiff, respondent on appeal, petitioner for cassation, respondent in a motion for reconsideration, defendant, or counter-defendant in several civil cases. These cases relate to the resolution of non-performing loans, claims for breach of contract, and/or unlawful acts. The following is a breakdown of the legal cases faced and addressed by the Bank:

PERKARA HUKUM YANG DIHADAPI PERSEROAN
Selama tahun 2025 jumlah permasalahan hukum yang dihadapi Bank dan telah diajukan melalui proses hukum adalah sebagaimana tercantum dalam tabel berikut:

LEGAL CASES FACED BY THE COMPANY
During 2025, the number of legal issues faced by the Bank and brought before the courts is as listed in the following table:

Perkara Hukum
Legal Cases

Perkara Hukum Legal Cases	Jumlah Total	
	Perdata Civil	Pidana Criminal
Sisa Perkara per 31 Desember 2024 Remaining Cases as of December 31, 2024	13	19
Perkara yang masuk tahun 2025 New cases in 2025	11	3
Jumlah Perkara Tahun 2025 Total Cases in 2025	24	22
Perkara yang diselesaikan tahun 2025 Resolved cases in 2025	14	6
Sisa Perkara per 31 Desember 2025 Remaining Cases as of December 31, 2025	10	16

Adapun perkara yang sudah *inkracht* atau tidak dilanjutkan lagi di tahun 2025 adalah sebanyak 14 perkara perdata, sedangkan perkara pidana yang telah selesai/berakhir pada tahun 2025 adalah sebanyak 6 perkara. Permasalahan hukum berkaitan dengan aspek perdata yang dihadapi oleh Bank sebagian besar adalah perkara yang berkaitan dengan kredit macet, baik dari debitur, pemilik jaminan maupun kreditur lain. Sedangkan berkaitan dengan aspek pidana, Bank berada dalam posisi sebagai pelapor, yang mana hal tersebut dilakukan sebagai bagian dari upaya penyelesaian kredit macet. Untuk penyelesaian permasalahan hukum, Bank melakukan penanganan perkara secara maksimal, baik dilakukan secara internal, melalui unit kerja khusus litigasi maupun melalui konsultan hukum. Pada tahun 2025 tidak terdapat perkara yang memiliki sanksi yang berdampak secara material terhadap Bank.

There are 14 civil cases that have become final and binding or were discontinued in 2025, as well as 6 criminal cases that were concluded or terminated in 2025. The legal issues related to civil matters faced by the Bank are primarily cases involving non-performing loans, whether from borrowers, collateral providers, or other creditors. Regarding criminal matters, the Bank is in the position of a complainant, with the aim of resolving non-performing loans. To resolve legal issues, the Bank handles cases to the fullest extent possible, whether internally through a dedicated litigation unit or via legal consultants. In 2025, there were no cases involving sanctions that had a material impact on the Bank.

PERKARA HUKUM YANG MELIBATKAN DEWAN KOMISARIS DAN DIREKSI

Pada tahun 2025, tidak terdapat perkara hukum yang sedang atau pernah dihadapi oleh anggota Dewan Komisaris maupun Direksi MNC Bank yang sedang menjabat.

LEGAL CASES INVOLVING THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

In 2025, there were no legal cases currently being faced or previously faced by members of the Board of Commissioners or the Board of Directors of MNC Bank who are currently in office.



Akses Informasi dan Data Perusahaan

Access to Corporate Information and Data

MNC Bank berkomitmen menerapkan prinsip-prinsip *Good Corporate Governance* (GCG), termasuk dalam aspek keterbukaan informasi kepada pemangku kepentingan, baik secara internal maupun eksternal. Pengelolaan dan penyampaian informasi yang transparan dipandang sebagai elemen penting dalam membangun kepercayaan dan citra positif perusahaan.

MNC Bank is committed to implementing the principles of Good Corporate Governance (GCG), including transparency in information disclosure to stakeholders, both internally and externally. Transparent management and communication of information are viewed as essential elements in building trust and a positive corporate image.

Dalam praktiknya, Bank senantiasa menyajikan informasi yang relevan, akurat, dan mutakhir, dengan tetap memperhatikan ketentuan mengenai kerahasiaan data perusahaan. Informasi bagi pemegang saham dan pemangku kepentingan dapat diakses melalui berbagai saluran yang disajikan dalam tabel berikut:

In practice, the Bank consistently provides relevant, accurate, and up-to-date information, while adhering to regulations regarding the confidentiality of corporate data. Information for shareholders and stakeholders can be accessed through various channels presented in the following table:

Media Elektronik Electronic Media	Situs Web Perusahaan: mncbank.co.id Web Pasar Modal: www.idx.co.id Web OJK: www.ojk.go.id
Media Sosial Social Media	**www.facebook.com/mncbank** **@MNCbank** **officialmncbank** **PT Bank MNC Internasional Tbk** **officialmncbank** **1500188**
Media Cetak Printed Media	Meskipun media elektronik semakin dominan, media cetak harian tetap digunakan sebagai sarana penyampaian informasi perusahaan. Langkah ini dilakukan tidak hanya untuk mematuhi aturan regulator tetapi juga untuk menjangkau masyarakat yang belum dapat memanfaatkan media elektronik secara optimal. MNC Bank juga menyediakan informasi produk dalam bentuk leaflet atau brosur yang tersedia di setiap kantor cabang. Hal ini mempermudah masyarakat dalam memperoleh informasi secara langsung terkait layanan dan keunggulan produk yang ditawarkan. Despite the increasingly dominant electronic media, daily print media is still used as a means of conveying company information. This step is taken not only to comply with the provisions from the regulator, but also to reach people who have not been able to make optimal use of electronic media. MNC Bank also provides product information in the form of leaflets or brochures available at each branch office. This facilitates the public in obtaining direct information regarding the services and advantages of the Bank's products.

SIARAN PERS

Sebagai bagian dari komitmen transparansi, MNC Bank secara konsisten menerbitkan siaran pers sepanjang tahun 2025. Publikasi ini bertujuan untuk menyampaikan perkembangan kinerja perusahaan serta berbagai inisiatif strategis yang dijalankan Bank kepada masyarakat luas. Rincian siaran pers disajikan dalam tabel berikut:

PRESS RELEASE

As part of its commitment to transparency, MNC Bank has consistently issued press releases throughout 2025. These publications aim to inform the general public about the Company's performance and its strategic initiatives. Details of the press releases are presented in the following table:

Tahun Tayang 2025 Air Date 2025	Headline Press Release
17 Maret March 17	Tingkatkan Kualitas Pendidikan, MNC Bank Renovasi dan Literasi Keuangan di Sekolah Improving the Quality of Education, MNC Bank Renovates and Promotes Financial Literacy in Schools
17 April April 17	Rangkaian Program Tabungan Dahsyat Arisan: MNC Bank Serahkan Mobil dan Hadiah Istimewa Lainnya ke Nasabah Cabang Jambi As Part of the Tabungan Dahsyat Arisan Program: MNC Bank Presents a Car and Other Special Prizes to Customers at Its Jambi Branch

Tahun Tayang 2025 Air Date 2025	Headline Press Release
30 April April 30	Naik 34%, MNC Bank Raup Laba Rp19,9 Miliar di Kuartal I-2025 Rising 34%, MNC Bank Posts Rp19.9 Billion Profits in Q1 2025
14 Mei May 14	Terdepan dalam melayani Nasabah, MNC Bank bagikan pengalaman ke LPD Munggu Leading the way in customer service, MNC Bank shares its expertise with LPD Munggu
15 Mei May 15	MNC Bank Raih Penghargaan Mastercard berkat Inovasi Kartu Kredit MNC Bank Wins Mastercard Award for Credit Card Innovation
22 Mei May 22	Perluas akses perbankan digital, MNC Bank Gandeng BPR Bank Kota Bogor Expanding digital banking access, MNC Bank partners with BPR Bank Kota Bogor
23 Mei May 23	Ngobrol bareng CTO MNC Bank: Eksistensi MotionBank di tengah persaingan Bank digital Chatting with the CTO of MNC Bank: MotionBank's Position Amid Competition from Digital Banks
4 Juni June 4	Rajin Nabung, Nasabah MNC Bank dapat Grand Prize Tabungan Dahsyat Saving Regularly, MNC Bank Customer Won the Grand Prize of Tabungan Dahsyat
5 Juni June 5	Siapkan Masa Depan Mahasiswa, MNC Bank bagikan Kiat Inspiratif di Ajang Entrepreneur of Tomorrow Preparing Students for the Future, MNC Bank Shares Inspirational Tips at the Entrepreneur of Tomorrow Event
13 Juni June 13	Optimistis Capai Pertumbuhan Kinerja Berkelanjutan, Kridit Rating Indonesia Sematkan Peringkat (irA) pada MNC Bank. Optimistic about Achieving Sustainable Performance Growth, Credit Rating Indonesia Assigns an (irA) Rating to MNC Bank.
25 Juni June 15	Raup Laba Bersih Rp74,8 Miliar di 2024, MNC Bank Perkuat Modal hingga Kembangkan Bisnis Earning a Net Profit of Rp74.8 Billion in 2024, MNC Bank Strengthens Its Capital and Expands Its Business
9 Juli July 9	Resmikan Kantor Cabang Samarinda, MNC Bank Serahkan Grand Prize kepada Nasabah Launching its Samarinda Branch, MNC Bank Presents Grand Prize to a Customer
16 Juli July 16	MNC Bank Resmikan Kantor Cabang di Semarang, Perluas Layanan Keuangan MNC Bank Launches a Branch Office in Semarang, Expanding Its Financial Services
31 Juli July 31	Laba Bersih MNC Bank Melesat 41,5% di Kuartal II-2025, Kredit dan DPK Tumbuh Berkelanjutan MNC Bank's Net Profit Soars 41.5% in Q2 2025, with Loans and Third-Party Funds Growing Steadily
4 September September 4	Hari Pelanggan Nasional 2025, MNC Bank Gelar Cek Kesehatan Gratis bagi Nasabah National Customer Day 2025: MNC Bank Offers Free Health Checkups for Customers
9 September September 9	MNC Bank Bagi-Bagi Hadiah Miliaran Rupiah Lewat Tabungan Dahsyat Arisan MNC Bank Distributes Billions of Rupiah in Prizes Through the Tabungan Dahsyat Arisan
17 September September 17	MNC Bank dan CAR Life Insurance Hadirkan Asuransi Jiwa Saving Plus Insurance, Ini Keuntungan bagi Nasabah MNC Bank and CAR Life Insurance Launch the Saving Plus Life Insurance Plan: Here Are the Benefits for Customers
14 Oktober October 14	Selebrasi 11 Tahun MNC Bank, Tebar Ragam Promo Istimewa untuk Nasabah Celebrating 11 Years of MNC Bank, Various Special Promotions for Customers
15 Oktober October 15	Gerakan Lingkungan Berseri, MNC Bank Komitmen Dukung Target Net Zero dan SDGs Lingkungan Berseri Movement, MNC Bank Commits to Supporting Net-Zero Targets and the SDGs
16 Oktober October 16	MNC Bank Serahkan Mobil Mercedes Benz C300 AMG Line ke Pemenang Grand Prize Tabungan Dahsyat Arisan MNC Bank Presents Mercedes-Benz C300 AMG Line to the Grand Prize Winner of the Tabungan Dahsyat Arisan
23 Oktober October 23	MNC Bank Serahkan Mobil Cherry Tiggo Cross Premium ke Pemenang Grand Prize Tabungan Dahsyat Arisan MNC Bank Presents Cherry Tiggo Cross Premium Car to the Grand Prize Winner of the Tabungan Dahsyat Arisan
27 Oktober October 27	Bulan Inklusi Keuangan, MNC Bank Ajak Masyarakat Rasakan Keuntungan Menabung Financial Inclusion Month, MNC Bank Invites the Public to Experience the Benefits of Saving
30 Oktober October 30	Naik 22,09%, Laba Bersih MNC Bank Capai Rp60,39 Miliar di Kuartal III-2025 Up 22.09%, MNC Bank's Net Profit Reaches Rp60.39 Billion in Q3 2025
3 November November 3	MNC Bank KC Bandung Hadir dengan Tampilan Baru, Layani Nasabah Lebih Nyaman MNC Bank's Bandung Branch Unveils a New Look, Serving Customers with Added Convenience
24 November November 24	MNC Bank Sajikan Pengalaman Perbankan Serba Praktis di Electricity Connect 2025 MNC Bank Offers a Convenient Banking Experience at Electricity Connect 2025

Kode Etik
Code of Conduct

Setiap insan MNC Bank memiliki tanggung jawab untuk menjunjung tinggi Kode Etik dalam setiap perilaku dan pengambilan keputusan, baik dalam hubungan profesional maupun pribadi. Setiap tindakan individu mencerminkan nilai dan etika bisnis Bank secara keseluruhan.

Pokok-pokok penerapan Kode Etik di MNC Bank meliputi:

1. Kepatuhan terhadap Kode Etik di Seluruh Tingkatan Organisasi
   Kode Etik berlaku bagi seluruh unsur organisasi, termasuk Dewan Komisaris, Direksi, anggota komite, karyawan tetap, karyawan kontrak, serta tenaga alih daya sesuai ketentuan yang berlaku. Seluruhnya diwajibkan untuk mematuhi dan melaksanakan Kode Etik secara konsisten.

2. Sosialisasi dan Penyebarluasan Kode Etik

   Bank secara aktif melakukan sosialisasi Kode Etik melalui portal internal dan platform HR Info yang dapat diakses oleh seluruh karyawan kapan saja. Upaya ini dilakukan untuk memastikan pemahaman dan penerapan standar etika perusahaan secara menyeluruh.

3. Sanksi atas Pelanggaran Kode Etik
   MNC Bank menerapkan pengawasan yang tegas terhadap kepatuhan Kode Etik. Setiap pelanggaran akan dikenakan sanksi disiplin sesuai dengan ketentuan dan peraturan perusahaan yang berlaku sebagai bentuk komitmen terhadap integritas dan etika kerja.

Every personnel of MNC Bank is responsible for upholding the Code of Conduct in their actions and decision-making, whether in professional or personal contexts. Every individual's actions reflect the Bank's overall values and business ethics.

Key aspects of the Code of Conduct at MNC Bank are as follows:

1. Compliance with the Code of Conduct at All Organizational Levels
   The Code of Conduct is applicable to all elements of the organization, including the Board of Commissioners, the Board of Directors, committee members, permanent employees, contract employees, and outsourced personnel under applicable regulations. They are all required to consistently comply with and implement the Code of Conduct.
2. Socialization and Dissemination of the Code of Conduct
   The Bank actively socializes the Code of Conduct through internal portals and the HR Info platform, which are accessible to all employees at any time. These initiatives are carried out to ensure comprehensive understanding and implementation of the Company's ethical standards.
3. Sanctions for Violations of the Code of Conduct
   MNC Bank strictly monitors compliance with the Code of Conduct. Any violation will result in disciplinary action in accordance with applicable company regulations and policies as a demonstration of commitment to integrity and professional ethics.

Kebijakan Anti Korupsi dan Sosialisasinya
Anti-Corruption Policy and Its Socialization

Sebagai bagian dari dukungan terhadap upaya pemerintah dalam pemberantasan tindak pidana korupsi, MNC Bank menerapkan berbagai langkah pencegahan yang terintegrasi dalam sistem tata kelola perusahaan. Kompleksitas produk dan layanan perbankan berpotensi meningkatkan risiko terjadinya praktik korupsi, sehingga diperlukan pengendalian yang kuat dan berkelanjutan.

Salah satu upaya utama yang diterapkan adalah program pelaporan pelanggaran (*whistleblowing*), yang mendorong partisipasi pihak internal maupun eksternal untuk melaporkan dugaan tindakan yang merugikan negara atau perusahaan. Penjelasan lebih lanjut mengenai mekanisme ini disampaikan pada sub-bab Sistem Pelaporan Pelanggaran dalam laporan tahunan.

As part of its support for the government's efforts to eradicate corruption, MNC Bank implements various integrated preventive measures within its corporate governance system. The complexity of banking products and services has the potential to increase the risk of corrupt practices, necessitating strong and sustained controls.

One of the key initiatives implemented is the whistleblowing program, which encourages both internal and external parties to report suspected actions that harm the state or the Company. Further details regarding this mechanism are provided in the "Whistleblowing System" subchapter of the annual report.

Selain itu, Bank menerapkan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) secara optimal dan efektif. Dalam penerapannya, MNC Bank mengacu pada regulasi yang berlaku, antara lain:

1. Undang-Undang Republik Indonesia No. 8 Tahun 2010;
2. Undang-Undang Republik Indonesia No. 9 Tahun 2013;
3. POJK No. 12/POJK.01/2017; dan
4. SEOJK No. 32/SEOJK.03/2017.

Manajemen berperan aktif dalam pencegahan, sementara Direksi dan Dewan Komisaris menjalankan fungsi pengawasan atas implementasi kebijakan tersebut sebagaimana dirinci sebagaimana berikut:

In addition, the Bank implements the Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) Program optimally and effectively. In its implementation, MNC Bank adheres to applicable regulations, including:

1. Republic of Indonesia Law No. 8 of 2010;
2. Republic of Indonesia Law No. 9 of 2013;
3. OJK Regulation No. 12/POJK.01/2017; and
4. OJK Circular Letter No. 32/SEOJK.03/2017.

The management actively participates in the prevention, while the Board of Directors and the Board of Commissioners perform supervisory functions over the implementation of these policies as detailed below:

PENGAWASAN AKTIF DEWAN KOMISARIS | ACTIVE SUPERVISION BY BOARD OF COMMISSIONERS

- Memberikan persetujuan terhadap kebijakan pelaksanaan program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT).
- Mengawasi pelaksanaan tanggung jawab Direksi terkait penerapan program APU dan PPT.
- Memastikan adanya pembahasan terkait isu pencucian uang dan/atau pendanaan terorisme dalam rapat Direksi dan Dewan Komisaris.
- Giving approval to the implementation of AML & CFT;
- Overseeing the fulfillment of responsibility of Board of Directors for the AML & CFT implementation;
- Ensuring the availability of discussion about Money Laundery and/or Terrorism Financing acts during coordination meetings of Board of Directors and Board of Commissioners.

PENGAWASAN AKTIF DIREKSI | ACTIVE SUPERVISION BY BOARD OF DIRECTORS

- Memastikan bahwa MNC Bank memiliki kebijakan dan prosedur terkait Program APU dan PPT.
- Mengusulkan kebijakan tertulis mengenai Program APU dan PPT kepada Dewan Komisaris.
- Memastikan pelaksanaan Program APU dan PPT sesuai dengan kebijakan dan prosedur tertulis yang telah ditetapkan.
- Membentuk Unit Kerja Khusus (UKK) untuk melaksanakan Program APU dan PPT, dan/atau menunjuk pejabat yang bertanggung jawab terhadap penerapan Program APU dan PPT di kantor pusat.
- Mengawasi kepatuhan setiap satuan kerja dalam menerapkan Program APU dan PPT.
- Memastikan bahwa setiap kantor cabang memiliki karyawan atau pejabat yang menjalankan fungsi UKK atau bertugas mengawasi penerapan Program APU dan PPT.
- Memastikan kebijakan dan prosedur Program APU dan PPT sejalan dengan perubahan serta perkembangan produk, aktivitas, teknologi, dan modus pencucian uang atau pendanaan terorisme.
- Memastikan seluruh karyawan, terutama yang berasal dari unit kerja terkait serta pegawai baru, mendapatkan pelatihan secara berkala terkait Program APU dan PPT.
- Ensuring that MNC Bank has AML & CFT policy in place;
- Proposing a written policy on AML & CFT to Board of Commissioners;
- Ensuring AML & CFT implemented in compliance with the applicable written policies and procedures;
- Establishing a Special Working Unit that is responsible for AML & CFT program implementation and/or appointing person in charge for anti-money laundering and anti-terrorist financing program at Head Office;
- Overseeing the compliance of business units in regard to AML & CFT implementation;
- Ensuring that branch offices must assign an employee or an officer who runs Special Working Unit function or supervises the AML & CFT implementation;
- Ensuring that policy and procedures of AML & CFT are relevant to the dynamics in products, activities and technology, as well as responsive to the development of money laundering or terrorist financing modus;
- Ensuring that all employees, particularly employees of related working units and newly recruited employees, have joined AML & CFT training periodically.

PENGAWASAN KHUSUS DIREKTUR KEPATUHAN | SPECIAL SUPERVISION BY COMPLIANCE DIRECTOR

- Menetapkan langkah-langkah yang diperlukan untuk memastikan MNC Bank memenuhi ketentuan Bank Indonesia terkait Program APU dan PPT serta peraturan perundang-undangan lainnya.
- Memantau pelaksanaan tugas UKK dan/atau pejabat yang bertanggung jawab atas penerapan Program APU dan PPT di MNC Bank.
- Memberikan rekomendasi kepada Presiden Direktur terkait pejabat yang akan memimpin UKK atau bertanggung jawab atas penerapan Program APU dan PPT.
- Memberikan persetujuan atas Laporan Transaksi Keuangan Mencurigakan (Suspicious Transaction Report atau STR).
- Menetapkan dan mengevaluasi transaksi yang membutuhkan persetujuan dari pejabat senior.
- Determining necessary steps to ensure that MNC Bank has complied with Bank of Indonesia's AML & CFT program and other related regulations;
- Monitoring duty implementation of Special Working Unit and/or officer responsible for AML & CFT program implementation;
- Giving recommendation to President Director regarding the officer who will lead the Special Working Unit or be responsible for AML & CFT implementation;
- Giving approval to Suspicious Transaction Report (STR);
- Determining and evaluating transactions that require approval from senior officers.

KEBIJAKAN DAN PROSEDUR MNC BANK MELIPUTI | MNC BANK'S POLICIES AND PROCEDURES CONSIST OF:

a. Permintaan informasi dan dokumen nasabah (CDD dan EDD, sebagai penyempurnaan KYC);
b. Identifikasi *Beneficial Owner*;
c. Verifikasi dokumen
d. Pelaksanaan CDD sederhana;
e. CDD oleh pihak ketiga;
f. Risk-Based Approach (RBA);
g. Penentuan area berisiko tinggi dan PEP;
h. Penanganan *walk-in customer*
i. Pengkinian data nasabah dan *monitoring* transaksi;
j. Cross-Border Correspondent Banking (CBCB);
k. Prosedur transfer dana;
l. Sistem informasi manajemen;
m. Pemberian data dan informasi;
n. Pemblokiran dan penyitaan simpanan;
o. Penutupan hubungan atau penolakan transaksi;
p. Pengelolaan SDM dan program pelatihan;
q. Penatausahaan dokumen;
r. Pelaporan kepada regulator;
s. Pengendalian internal.

a. Request for customer information and documents (CDD & EDD);
b. Beneficial Owner;
c. Document verification;
d. Simplified CDD;
e. hird-party CDD;
f. Risk-Based Approach (RBA);
g. High-risk area and PEP determination;
h. Walk-in customer handling;
i. Customer data update and transaction monitoring;
j. Cross Border Correspondent Banking (CBCB);
k. Fund transfer procedures
l. Management information system;
m. Data and information disclosure
n. Blocking and foreclosure of savings;
o. Closure of relationship or transaction rejection;
p. management and training
q. Document administration;
r. Reporting to regulators;
s. Internal control.

RENCANA STRATEGIS PROGRAM APU, PPT, DAN PPPSPM DI BANK MNC
STRATEGIC PLAN FOR AML, CFT, AND PPPSPM AT BANK MNC

MNC Bank berkomitmen untuk terus meningkatkan efektivitas penerapan Program APU, PPT, dan PPPSPM sebagai bagian dari upaya menjaga integritas sistem perbankan dan mematuhi regulasi yang berlaku. Program ini disusun secara berkelanjutan dengan mempertimbangkan dinamika industri jasa keuangan, perkembangan modus kejahatan finansial, serta penyesuaian terhadap standar kepatuhan regulator. Dengan strategi yang komprehensif, MNC Bank memastikan setiap kebijakan dan prosedur mendukung operasional yang aman, transparan, dan berprinsip kehati-hatian (prudential banking). Strategi 2025 meliputi:

1. Peningkatan Kebijakan dan Prosedur
   Evaluasi berkala untuk menyesuaikan dengan ketentuan OJK serta mengacu pada NRA dan SRA.
2. Penguatan Budaya Kepatuhan
   Diseminasi melalui AML News, AML Campaign, dan komunikasi lintas unit kerja.
3. Pengembangan Teknologi dan Sistem Informasi
   Peningkatan AML Solution, parameter risiko nasabah, database DTTOT, SIPENDAR, dan pelaporan LTKM.
4. Penguatan Kapasitas SDM
   Pelatihan in-class, online, hybrid, serta partisipasi seminar dan program regulator.

MNC Bank is committed to continuously improving the effectiveness of its AML, CFT, and PPPSPM programs as part of its efforts to maintain the integrity of the banking system and comply with applicable regulations. These programs are developed continuously, taking into account the dynamics of the financial services industry, evolving financial crime trends, and adjustments to regulatory compliance standards. Through a comprehensive strategy, MNC Bank ensures that every policy and procedure promotes safe, transparent, and prudent operations (prudential banking). The 2025 Strategy includes:

1. Improvement of Policies and Procedures
   Periodic evaluations to comply with OJK regulations and align with the NRA and SRA.
2. Strengthening the Compliance Culture
   Dissemination through AML News, AML Campaigns, and cross-departmental communication.
3. Development of Technology and Information Systems
   Enhancement of AML solutions, customer risk parameters, the DTTOT database, SIPENDAR, and LTKM reporting.
4. Strengthening Human Resource Capacity
   In-class, online, and hybrid training, as well as participation in seminars and regulatory programs.

SOSIALISASI PROGRAM APU & PPT | SOCIALIZATION OF AML & CFT PROGRAM

MNC Bank secara berkelanjutan menyelenggarakan pelatihan dan sosialisasi APU dan PPT bagi karyawan untuk meningkatkan kemampuan dalam mengidentifikasi dan mencegah transaksi mencurigakan.

Materi pelatihan meliputi:
1. Pengertian APU dan PPT;
2. Mekanisme dan siklus pencucian uang;
3. Sanksi pidana;
4. Customer Due Diligence;
5. Identifikasi PEP;
6. Monitoring transaksi nasabah;
7. Pelaporan transaksi kepada regulator.

MNC Bank continuously holds training and socialization sessions on AML and CFT for employees to enhance their ability to identify and prevent suspicious transactions.

The training materials include:
1. Definitions of AML and CFT;
2. Money laundering mechanisms and cycles;
3. Criminal charges;
4. Customer Due Diligence;
5. Identification of PEP;
6. Monitoring of customer transactions;
7. Reporting transactions to regulators.

Pengendalian Gratifikasi
Gratification Control



Dalam aktivitas perbankan, interaksi dengan berbagai pihak sering kali tidak terhindarkan dari potensi pemberian atau penerimaan gratifikasi. Menyadari hal tersebut, MNC Bank menetapkan kebijakan pengendalian gratifikasi yang dirancang untuk dipahami dan diterapkan oleh seluruh karyawan.

Kebijakan ini merupakan bagian dari upaya peningkatan akuntabilitas dan peneguhan nilai perusahaan sebagai institusi perbankan yang menjunjung tinggi integritas serta bebas dari praktik korupsi, kolusi, dan nepotisme. Program whistleblowing juga disediakan sebagai sarana pelaporan atas dugaan praktik gratifikasi, sehingga mendorong peran aktif karyawan, mitra kerja, nasabah, dan pemangku kepentingan lainnya.

PELANGGARAN (FRAUD) INTERNAL

Setiap perubahan atas Kebijakan Strategi Anti-Fraud wajib disampaikan kepada Otoritas Jasa Keuangan (OJK) paling lambat 7 (tujuh) hari kerja sejak diberlakukan, sesuai ketentuan POJK No. 39/POJK.03/2019. Kebijakan ini bertujuan memperkuat sistem pengendalian internal melalui pembentukan budaya kepatuhan dan peningkatan kesadaran risiko fraud di seluruh organisasi.

Strategi anti-fraud mencakup kerangka kerja, tata kelola, serta langkah pengendalian yang disesuaikan dengan karakteristik dan potensi risiko fraud Bank.

In banking activities, interactions with various parties inevitably involve the potential for giving or receiving gratification. Recognizing these circumstances, MNC Bank has established a gratification control policy designed to be understood and implemented by all employees.

This policy is part of the Company's efforts to enhance accountability and reinforce its values as a banking institution that upholds integrity and is free from corruption, collusion, and nepotism. A whistleblowing program is also provided as a means to report suspected gratuity practices, thereby encouraging the active participation of employees, business partners, customers, and other stakeholders.

INTERNAL FRAUD

Any changes to the Anti-Fraud Strategy Policy must be submitted to the Financial Services Authority (OJK) no later than 7 (seven) business days from the effective date, in accordance with the provisions of POJK No. 39/POJK.03/2019. This policy aims to strengthen the internal control system through the establishment of a compliance culture and the enhancement of fraud risk awareness throughout the organization.

The anti-fraud strategy covers the framework, governance, and control measures tailored to the Bank's characteristics and potential fraud risks.

PENERAPAN STRATEGI ANTI-FRAUD

Bank telah menetapkan Pedoman Penerapan Strategi Anti-Fraud sebagai bentuk nyata komitmen manajemen dalam mencegah dan meminimalkan risiko terjadinya tindakan kecurangan. Pedoman ini menjadi landasan bagi Bank dalam membangun dan menjalankan sistem pengendalian fraud yang efektif, terintegrasi, serta berkelanjutan. Melalui sistem tersebut, Bank memiliki acuan yang jelas dalam melakukan upaya pencegahan, pendeteksian, investigasi, hingga pemantauan atas setiap potensi maupun kejadian fraud.

Penerapan kebijakan anti-fraud bertujuan untuk:
- Menanamkan budaya anti-fraud secara konsisten di seluruh lini organisasi Bank.
- Meningkatkan kesadaran serta kepedulian insan Bank terhadap berbagai risiko fraud dalam kegiatan operasional.
- Menjadi pengingat bagi seluruh pelaksana operasional agar senantiasa mematuhi prosedur, kebijakan, dan ketentuan yang berlaku.

Pada tahun 2025, Bank telah menyusun strategi anti fraud yang dalam penerapannya diwujudkan melalui sistem pengendalian fraud yang terdiri dari 4 (empat) pilar. Adapun penerapan yang telah dilaksanakan adalah sebagai berikut:

1. Pencegahan

Guna mengurangi potensi risiko terjadinya fraud, Bank telah melaksanakan berbagai upaya pencegahan, antara lain:

a. *Anti Fraud Awareness*

Bank telah berupaya untuk menerapkan strategi anti fraud dengan terus menjaga dan meningkatkan kesadaran serta kewaspadaan karyawan terhadap tindakan fraud melalui Program Budaya Anti Fraud di seluruh organisasi.

Program ini dilaksanakan melalui berbagai kegiatan, antara lain:
- Sosialisasi mengenai pemahaman terkait kebijakan fraud, jenis fraud, faktor pendorong tindakan fraud, dampak, serta tata cara pelaporan fraud melalui berbagai media dan kanal, antara lain:
  1. Jangan ada fraud di antara kita - poster via email blast (20 Januari 2025)
  2. 3 tips menghadapi kejahatan siber - poster via email blast (28 Februari 2025)
  3. Ucapan terima kasih untuk selalu menjaga integritas - email blast (4 Maret 2025)
  4. Status dan kekuatan hukum Whistleblower -poster via email blast (10 Juni 2025)
  5. Prinsip dual control dan dual custody - poster via email blast (30 Juni 2025)
  6. Tips menghindari fraud - poster via email blast (10 September 2025)
  7. Jangan asal klik, lindungi datamu, lindungi akunmu - poster via email blast (28 November 2025)

IMPLEMENTATION OF THE ANTI-FRAUD STRATEGY

The Bank has established Anti-Fraud Strategy Implementation Guidelines as a concrete manifestation of management's commitment to preventing and minimizing the risk of fraudulent acts. These guidelines serve as a reference for the Bank in building and operating an effective, integrated, and sustainable fraud control system. Through this system, the Bank has clear guidelines for prevention, detection, investigation, and monitoring of potential fraud and actual incidents.

The implementation of anti-fraud policies aims to:
- Consistently instill an anti-fraud culture across all levels of the Bank's organization.
- Enhance the awareness and vigilance of Bank personnel regarding various fraud risks in operational activities.
- Serve as a reminder to all operational staff to always comply with applicable procedures, policies, and regulations.

In 2025, the Bank has formulated an anti-fraud strategy, which is implemented through a fraud control system that consists of 4 (four) pillars. The implementation is as follows:

1. Prevention

To reduce the potential risk of fraud, the Bank has implemented various preventive measures, including:

a. Anti-Fraud Awareness

The Bank strives to implement its anti-fraud strategy by continuously maintaining and enhancing employees' awareness and vigilance regarding fraudulent acts through the Anti-Fraud Culture Program across the entire organization.

This program is carried out through various activities, including:
- Socialization on understanding fraud policies, types of fraud, factors driving fraudulent acts, impacts, and procedures for reporting fraud through various media and channels, including:
  1. No Fraud Among Us - poster via email blast (January 20, 2025)
  2. 3 Tips to Deal with Cybercrime - poster via email blast (February 28, 2025)
  3. Thank you for always upholding integrity - email blast (March 4, 2025)
  4. Status and legal protections of whistleblowers - poster via email blast (June 10, 2025)
  5. Principles of dual control and dual custody -poster via email blast (June 30, 2025)
  6. Tips to avoid fraud - poster via email blast (September 10, 2025)
  7. Don't click indiscriminately, protect your data, protect your account - poster via email blast (November 28, 2025)

» Penyelenggaraan Training NEOP (*New Employee Orientation Program*) yang memuat materi anti fraud awareness bagi karyawan baru. Sepanjang tahun 2025, materi ini telah diikuti oleh 99 (sembilan puluh sembilan) karyawan.
» Penyampaian materi anti fraud awareness dalam Sertifikasi Frontliner. Sepanjang tahun 2025, telah diikuti oleh 25 (dua puluh lima) karyawan.
» Penyampaian materi anti fraud awareness dalam kegiatan Refreshment APU PPT & PPPSPM Kantor Cabang. Sepanjang tahun 2025, telah diikuti oleh 297 (dua ratus sembilan puluh tujuh) karyawan.

b. Know Your Employee (KYE)
Bank telah menerapkan kebijakan Know Your Employee (KYE) sebagai upaya pencegahan fraud, antara lain melalui:
» Sistem dan prosedur rekrutmen yang efektif;
» Analisis rekam jejak calon karyawan, termasuk SLIK checking;
» Penerapan rotasi dan cuti wajib;
» Pemantauan karakter, perilaku, dan gaya hidup karyawan.

Pada tahun 2025, salah satu implementasi KYE adalah pelaksanaan SLIK checking terhadap karyawan pada posisi kritikal. Apabila ditemukan hal yang perlu diklarifikasi, akan ditindaklanjuti oleh Divisi Human Resources dan pimpinan unit kerja terkait.

2. Deteksi
Perangkat yang digunakan untuk mengidentifikasi kejadian fraud antara lain:
a. Whistleblowing Channel
Bank menyediakan jalur pengaduan melalui email dan hotline (WhatsApp). Selama tahun 2025 tidak terdapat laporan yang terkonfirmasi sebagai fraud.
b. Surprise Audit
Dilaksanakan untuk meningkatkan kewaspadaan, khususnya pada unit berisiko tinggi.
c. Surveillance System
Dilakukan melalui continuous auditing dengan indikator *red flag* serta pemantauan berkelanjutan.

3. Investigasi, Pelaporan, dan Sanksi
Selama tahun 2025 tidak terdapat kejadian fraud internal. Namun demikian, terdapat 417 (empat ratus tujuh belas) kejadian fraud eksternal yang berasal dari laporan Customer Experience, Digital Operation, dan IASC (*Indonesia Anti Scam Center*). Setiap kejadian yang terbukti sebagai pelanggaran telah dikenakan sanksi sesuai ketentuan yang berlaku.

4. Pemantauan, Evaluasi, dan Tindak Lanjut
Unit kerja Anti-Fraud secara berkelanjutan melakukan pemantauan, evaluasi, dan tindak lanjut atas kejadian fraud sesuai dengan komitmen perbaikan.

» Conducting the NEOP (New Employee Orientation Program) training, which includes anti-fraud awareness materials for new employees. Throughout 2025, this training was attended by 99 (ninety-nine) employees.
» Presentation of anti-fraud awareness material during Frontliner Certification. Throughout 2025, this training was attended by 25 (twenty-five) employees.
» Presentation of anti-fraud awareness material during Branch Office APU PPT & PPPSPM Refresher Training. Throughout 2025, this training was attended by 297 (two hundred ninety-seven) employees.

2. Know Your Employee (KYE)
The Bank has implemented the Know Your Employee (KYE) policy as a fraud prevention measure through:
» Effective recruitment systems and procedures;
» Analysis of prospective employees' backgrounds, including SLIK checks;
» Implementation of mandatory rotation and leave policies;
» Monitoring of employees' character, behavior, and lifestyle.

In 2025, the implementation of KYE is carried out through SLIK checks on employees in critical positions. If any issues requiring clarification are identified, they will be followed up by the Human Resources Division and the relevant unit heads.

2. Detection
The tools used to identify fraud incidents include:
a. Whistleblowing Channel
The Bank provides a reporting channel via email and hotline (WhatsApp). During 2025, there were no reports of confirmed fraud.
b. Surprise Audit
Conducted to enhance vigilance, particularly in high-risk units.
c. Surveillance System
Conducted through continuous auditing using red flag indicators and ongoing monitoring.

3. Investigation, Reporting, and Sanctions
During 2025, there were no incidents of internal fraud.However, there were 417 (four hundred seventeen) incidents of external fraud based on reports from Customer Experience, Digital Operations, and IASC (Indonesia Anti Scam Center). Every proven violation has been punished in accordance with applicable regulations.

4. Monitoring, Evaluation, and Follow-Up
The Anti-Fraud unit continuously monitors, evaluates, and follows up on fraud incidents in line with our commitment to improve.

Hasil pemantauan dilaporkan dan dibahas secara rutin dalam:
- Rapat Komite Manajemen Risiko (tingkat Direksi); dan
- Komite Pemantau Risiko (tingkat Dewan Komisaris), termasuk Komisaris Independen.

Forum ini juga menjadi sarana pemberian masukan strategis untuk penguatan pengelolaan dan implementasi strategi anti fraud ke depan.

LAPORAN PENERAPAN STRATEGI ANTI-FRAUD

Unit Khusus *Anti Fraud Specialist* memiliki tanggung jawab untuk menyusun dan menyampaikan laporan atas pelaksanaan Strategi Anti-Fraud, termasuk ringkasan kejadian fraud, kepada pihak-pihak berikut:
1. Komite Pemantau Fraud.
2. Otoritas Jasa Keuangan (OJK), melalui aplikasi APOLO OJK secara daring, atau secara luring apabila terjadi kendala teknis pada sistem tersebut.

Pelaporan kepada OJK dilakukan secara berkala setiap semester, dengan posisi laporan per akhir Juni dan akhir Desember. Penyampaian laporan dilakukan paling lambat pada tanggal 15 di bulan berikutnya setelah periode pelaporan berakhir. Format laporan disusun sesuai Lampiran II Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tentang Penerapan Strategi Anti-Fraud bagi Bank Umum.

LAPORAN FRAUD BERDAMPAK SIGNIFIKAN

1. Setiap kejadian fraud yang dikategorikan berdampak signifikan wajib dilaporkan kepada OJK melalui aplikasi APOLO OJK secara daring atau luring apabila diperlukan, paling lambat 3 (tiga) hari sejak kejadian tersebut ditetapkan sebagai fraud. Penyusunan laporan mengacu pada Lampiran III Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tentang Penerapan Strategi Anti-Fraud bagi Bank Umum.
2. Laporan fraud berdampak signifikan mencakup kejadian yang diperkirakan menimbulkan dampak negatif secara material terhadap Bank dan/atau nasabah, termasuk kejadian yang berpotensi menarik perhatian publik. Kategori ini juga mencakup akumulasi dari beberapa kejadian fraud yang memiliki keterkaitan, baik dari sisi modus, pelaku, maupun kesamaan waktu kejadian, meskipun terjadi di lokasi yang berbeda.
3. Penetapan klasifikasi fraud berdampak signifikan dilakukan berdasarkan ketentuan khusus yang diatur secara terpisah.
4. Penyampaian laporan fraud berdampak signifikan wajib memperoleh persetujuan Direktur Utama.

Monitoring results are reported and discussed regularly in:
- Risk Management Committee meetings (Board of Directors level); and
- Risk Oversight Committee meetings (Board of Commissioners level), including Independent Commissioners.

These forums also serve as a platform for providing strategic input to strengthen the management and implementation of future anti-fraud strategies.

ANTI-FRAUD STRATEGY IMPLEMENTATION REPORT

The Anti-Fraud Specialist Unit is responsible for preparing and submitting reports on the implementation of the Anti-Fraud Strategy, including a summary of fraud incidents, to the following parties:
1. Fraud Monitoring Committee.
2. Financial Services Authority (OJK), via the OJK's APOLO online application, or offline if there are technical issues with the system.

Reporting to the OJK is conducted regularly every semester, with the report covering the period ending June and December. Reports must be submitted no later than the 15th of the month following the end of the reporting period. The report format is prepared in accordance with Appendix II of Financial Services Authority Regulation No. 39/POJK.03/2019 on the Implementation of Anti-Fraud Strategies for Commercial Banks.

REPORTS OF SIGNIFICANT FRAUD INCIDENTS

1. Every fraud incident categorized as significant must be reported to the OJK via the OJK's APOLO application online or offline if necessary, no later than 3 (three) days after the incident is classified as fraud. The preparation of the report shall be based on Appendix III of Financial Services Authority Regulation No. 39/POJK.03/2019 on the Implementation of Anti-Fraud Strategies for Commercial Banks.
2. Significant fraud reports cover incidents expected to cause material negative impacts on the Bank and/or customers, including incidents that have the potential to attract public attention. This category also includes the accumulation of several fraud incidents that are interconnected, whether in terms of modus operandi, perpetrators, or the timing of the incidents, even if they occur at different locations.
3. The classification of significant fraud is determined based on specific provisions regulated separately.
4. The submission of significant fraud reports must obtain the approval of the President Director.

Transparansi Kondisi Keuangan dan Non Keuangan Perusahaan

Transparency of the Company's Financial and Non-Financial Conditions

MNC Bank telah memenuhi kewajiban keterbukaan informasi atas kondisi keuangan dan non-keuangan perusahaan sesuai dengan ketentuan yang berlaku. Informasi tersebut disampaikan kepada regulator dan publik melalui media cetak serta situs web resmi Bank dalam bentuk berikut:

1. Laporan keuangan bulanan yang disampaikan kepada regulator serta dipublikasikan melalui situs web OJK dan situs web Bank.
2. Laporan keuangan triwulanan yang disampaikan kepada regulator dan diumumkan melalui media cetak serta situs web Bank.
3. Laporan tahunan yang disusun sesuai ketentuan, disampaikan kepada regulator, *rating agency*, lembaga pengembangan perbankan, institusi riset, serta media keuangan, dan dipublikasikan melalui situs web Bank.
4. Informasi tata kelola perusahaan, meliputi Laporan Tahunan Tata Kelola Perusahaan, visi, misi, nilai perusahaan, komposisi dan profil Dewan Komisaris serta Direksi, hingga ketentuan internal seperti Anggaran Dasar dan Piagam Komite, yang seluruhnya tersedia di situs web Bank.
5. Informasi terkait produk dan layanan Bank, termasuk jaringan kantor, yang disampaikan melalui Laporan Tahunan dan situs web Bank agar mudah diakses oleh nasabah, investor, dan masyarakat.
6. Informasi mengenai prosedur pengaduan, kebijakan keamanan informasi, serta edukasi dan tips penggunaan layanan perbankan bagi nasabah, sebagai bagian dari perlindungan konsumen.
7. Informasi lainnya yang mendukung keterbukaan, literasi keuangan, serta pelayanan kepada masyarakat.

MNC Bank has fulfilled its obligation to disclose information regarding the company's financial and non-financial conditions in accordance with applicable regulations. This information is provided to regulators and the public through print media and the Bank's official website in the following forms:

1. Monthly financial reports submitted to regulators and published on the OJK website and the Bank's website.
2. Quarterly financial reports submitted to regulators and announced through print media and the Bank's website.
3. Annual reports prepared in accordance with regulations, submitted to regulators, rating agencies, banking development institutions, research institutions, and financial media, and published through the Bank's website.
4. Corporate governance information, including the Annual Corporate Governance Report, vision, mission, corporate values, composition and profiles of the Board of Commissioners and the Board of Directors, as well as internal regulations such as the Articles of Association and Committee Charters, all of which are available on the Bank's website.
5. Information regarding the Bank's products and services, including its branch network, which is communicated through the Annual Report and the Bank's website to ensure easy access for customers, investors, and the public.
6. Information regarding complaint procedures, information security policies, as well as education and tips on using banking services for customers, as part of consumer protection.
7. Other information supporting transparency, financial literacy, and service to the public.

Pembelian Kembali Saham dan Obligasi Bank

Share and Bond Buybacks



Hingga saat laporan ini disusun, MNC Bank tidak melakukan pembelian kembali saham (*buyback*) dan tidak memiliki instrumen obligasi yang diterbitkan.

As of the date of this report, MNC Bank has not conducted any share buybacks and has not issued any bonds.

Pemberian Dana untuk Kegiatan Sosial dan Politik

Funding for Social and Political Activities

Bank memiliki kebijakan internal yang secara tegas melarang keterlibatan Bank maupun karyawan dalam kegiatan politik, termasuk pemberian dana untuk kepentingan politik. Kebijakan ini diterapkan untuk menjaga independensi, objektivitas, dan profesionalisme seluruh insan Bank.

Terkait kegiatan sosial, MNC Bank meyakini bahwa pelaksanaan program Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility* atau CSR) mampu memberikan manfaat yang berkelanjutan bagi masyarakat.

The Bank has an internal policy that strictly prohibits the Bank or its employees from engaging in political activities, including the provision of funds for political purposes. This policy is implemented to maintain the independence, objectivity, and professionalism of all Bank personnel.

Regarding social activities, MNC Bank believes that the implementation of Corporate Social Responsibility (CSR) programs can provide sustainable benefits to society.

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar (*Large Exposure*)

Provision of Funds to Related Parties and Large Exposures)

Bank telah memiliki kebijakan, sistem, dan prosedur tertulis untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar, termasuk mekanisme monitoring dan penyelesaiannya.

SKMR senantiasa melakukan evaluasi dan pengkinian terhadap kebijakan, sistem, dan prosedur tersebut agar senantiasa selaras dengan ketentuan dan peraturan perundang-undangan yang berlaku.

Untuk penyediaan dana besar, Bank menerapkan manajemen risiko yang mencakup aspek konsentrasi penyediaan dana, independensi dalam pengambilan keputusan, serta ketentuan penyediaan dana yang dapat diputuskan oleh Direksi di atas Rp10 miliar kepada setiap debitur individu maupun kelompok peminjam.

Penerapan tersebut tetap mengedepankan prinsip kehati-hatian di bidang perkreditan dengan berpedoman pada:

» POJK No. 40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum; dan
» POJK No. 32/POJK.03/2018 sebagaimana diubah dengan POJK No. 38/POJK.03/2019 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum.

Adapun rincian penyediaan dana adalah sebagai berikut:

The Bank has established written policies, systems, and procedures for providing funds to related parties and for large exposures, including monitoring mechanisms and resolution processes.

The SKMR continuously evaluates and updates these policies, systems, and procedures to ensure they remain in compliance with applicable laws and regulations.

For large exposures, the Bank implements risk management that covers aspects of funding concentration, independence in decision-making, as well as funding provisions that may be decided by the Board of Directors for amounts exceeding Rp10 billion for each individual borrower or group of borrowers.

This practice continues to prioritize the principle of prudence in the credit sector, by refering to:

» POJK No. 40/POJK.03/2019 on the Assessment of Asset Quality of Commercial Banks; and
» POJK No. 32/POJK.03/2018 as amended by POJK No. 38/POJK.03/2019 on the Maximum Limits for Credit Granting and Large-Scale Funding for Commercial Banks.

The details of the funding provision are as follows:

No.	Penyediaan Dana Fund Provision	Jumlah Debitur Number of Debtors	Nominal (juta Rupiah) Nominal (million Rupiah)
1	Kepada pihak terkait To related parties	178	1.038.190
2	Kepada debitur inti To core debtors		
	a. Individu Individual	14	2.703.929
	b. Kelompok Group	11	4.316.013

Kebijakan Pelaporan Pelanggaran

Whistleblowing Policy

Setiap pelanggaran yang dilakukan oleh pihak internal Bank merupakan tanggung jawab bersama dan memerlukan perhatian serius dari seluruh unit kerja. Dalam praktiknya, pelanggaran sering diketahui oleh rekan kerja atau bawahan, namun tidak dilaporkan karena berbagai kekhawatiran, seperti risiko keselamatan pribadi, intimidasi, penilaian kinerja yang tidak objektif, atau potensi tuntutan hukum.

Jenis Pelanggaran

1. Fraud.
2. Pelanggaran operasional signifikan yang menimbulkan kerugian finansial maupun non-finansial bagi Bank.
3. Pelanggaran terhadap standar etika yang berlaku di Bank.
4. Benturan kepentingan (*Conflict of Interest*), termasuk penyalahgunaan nama, fasilitas, atau hubungan Bank untuk kepentingan pribadi.
5. Pelanggaran terhadap peraturan internal maupun eksternal Bank, hukum pidana atau perdata, serta ketentuan lainnya.
6. Tindakan yang melanggar etika dan moral, termasuk perbuatan yang mencemarkan nama baik Bank.
7. Tindakan yang membahayakan keselamatan, lingkungan kerja, dan keamanan Bank.

Kategori Pelapor (Whistleblower)

1. Pelapor dapat berasal dari pihak internal maupun eksternal Bank.
2. Pelaporan dapat dilakukan secara anonim, meskipun pelapor anonim dianjurkan untuk tetap menyertakan sarana kontak guna memudahkan klarifikasi.
3. Pelapor wajib menyampaikan laporan dengan itikad baik, disertai alasan yang jelas serta bukti atau informasi pendukung agar dapat ditindaklanjuti.

Kategori Terlapor

Laporan dugaan pelanggaran dapat ditujukan kepada:

1. Karyawan.
2. Anggota Direksi.
3. Anggota Dewan Komisaris.
4. Anggota Komite di tingkat Komisaris.
5. Mantan karyawan Bank, dengan persetujuan pihak penerima laporan atau Komite Pemantau Fraud.

Any violation committed by an internal party of the Bank is a shared responsibility and requires serious attention from all work units. In practice, violations are often discovered by colleagues or subordinates but go unreported due to various concerns, such as personal safety risks, intimidation, biased performance evaluations, or potential legal action.

Types of Violations

1. Fraud.
2. Significant operational violations resulting in financial or non-financial losses for the Bank.
3. Violations of the Bank's applicable code of conduct.
4. Conflict of Interest, including the misuse of the Bank's name, facilities, or relationships for personal gain.
5. Violations of the Bank's internal or external regulations, criminal or civil law, and other applicable provisions.
6. Actions that violate ethics and morality, including acts that tarnish the Bank's reputation.
7. Actions that endanger safety, the work environment, and the Bank's security.

Whistleblower Categories

1. Whistleblowers may be internal or external parties to the Bank.
2. Reports may be submitted anonymously; however, anonymous reporters are encouraged to include contact information to facilitate clarification.
3. Whistleblowers must submit reports in good faith, accompanied by clear reasons and supporting evidence or information to enable follow-up.

Categories of Reported Parties

Reports of alleged violations may be directed at:

1. Employees.
2. Members of the Board of Directors.
3. Members of the Board of Commissioners.
4. Members of the Committee at the Commissioner level.
5. Former Bank employees, with the approval of the report recipient or the Fraud Monitoring Committee.

Media Pengaduan
Pengaduan dapat disampaikan melalui:
1. Surat tertulis kepada Unit Kerja *Anti Fraud Specialist*.
2. Surat elektronik melalui alamat email khusus pelaporan.
3. Penyampaian lisan kepada Unit Kerja *Anti Fraud Specialist* atau anggota Komite Pemantau Fraud.
4. Seluruh media pengaduan dirancang agar mudah diakses, bersifat rahasia, dan hanya dapat diakses oleh pejabat yang berwenang.

PENYELESAIAN KASUS *WHISTLEBLOWING*
Setiap laporan yang masuk akan ditelaah oleh Administrator *Whistleblower* dan dilaporkan kepada Komite Pemantau Fraud untuk menentukan kelanjutan investigasi. Apabila terbukti, hasil investigasi digunakan sebagai dasar penetapan sanksi atau rehabilitasi nama baik sesuai ketentuan. Untuk kasus yang melibatkan Direksi atau Dewan Komisaris, Bank dapat membentuk tim ad hoc dan melakukan eskalasi kepada pemegang saham pengendali maupun regulator. Hingga akhir tahun 2025 tidak terdapat laporan yang kami terima melalui WBS.

LAPORAN YANG TIDAK DAPAT DITINDAKLANJUTI
Administrator *Whistleblower* berwenang untuk tidak menindaklanjuti laporan yang terbukti bermuatan itikad buruk, bertujuan fitnah, kepentingan pribadi, atau tidak didukung informasi yang memadai. Seluruh laporan yang tidak ditindaklanjuti tetap didokumentasikan dan dilaporkan secara berkala kepada Komite Pemantau Fraud.

Whistleblowing Channels
Reports may be submitted via:
1. Written letter addressed to the Anti-Fraud Specialist Unit.
2. Email via a dedicated reporting email address.
3. Verbal report to the Anti-Fraud Specialist Unit or a member of the Fraud Monitoring Committee.
4. All whistleblowing channels are designed to be easily accessible, confidential, and accessible only to authorized officials.

RESOLUTION OF WHISTLEBLOWING CASES
Every report received will be reviewed by the Whistleblower Administrator and reported to the Fraud Monitoring Committee to determine the course of the investigation. If proven, the investigation results will be used as the basis for determining sanctions or the restoration of reputation in accordance with regulations. For cases involving the Board of Directors or the Board of Commissioners, the Bank may form an ad hoc team and escalate the matter to the controlling shareholders or regulators. As of the end of 2025, we have not received any reports through the WBS.

REPORTS THAT CANNOT BE FOLLOWED UP
The Whistleblower Administrator has the authority to refrain from following up on reports proven to be made in bad faith, intended to defame, motivated by personal interest, or not supported by sufficient information. All reports that are not followed up are still documented and reported periodically to the Fraud Monitoring Committee.



PERLINDUNGAN TERHADAP PELAPOR

Bank berkomitmen untuk memberikan perlindungan yang memadai bagi setiap pelapor yang menyampaikan dugaan pelanggaran dengan itikad baik. Komitmen ini diwujudkan melalui penyediaan fasilitas dan mekanisme perlindungan sebagai berikut:

1. Penyediaan media pelaporan yang aman dan rahasia, guna memastikan kerahasiaan identitas pelapor serta informasi atas kasus yang dilaporkan.
2. Perlindungan atas kerahasiaan identitas pelapor, khususnya bagi pelapor yang mencantumkan identitas dan informasi kontak sehingga memungkinkan komunikasi lanjutan selama proses penanganan kasus. Pelaporan secara anonim tetap diperkenankan, namun tidak dianjurkan karena dapat membatasi efektivitas klarifikasi dan investigasi. Apabila perkara berlanjut ke proses hukum, pelapor memiliki hak untuk memberikan keterangan tanpa harus bertatap muka langsung dengan terlapor pada setiap tahapan pemeriksaan.
3. Perlindungan dari segala bentuk tindakan pembalasan, baik secara langsung maupun tidak langsung, termasuk tekanan psikologis, penundaan atau penghambatan pengembangan karier, pemutusan hubungan kerja, tuntutan hukum, ancaman terhadap aset pribadi, tindakan kekerasan, maupun pencatatan yang merugikan dalam *personal file record*. Bank menjamin perlindungan ini, khususnya bagi karyawan yang berperan sebagai saksi pelapor. Selain itu, pelapor berhak memperoleh informasi terkait tindak lanjut laporan, mencakup tahapan, metode penanganan, serta pihak yang bertanggung jawab.
4. Pemberian kekebalan terhadap sanksi administratif internal bagi pelapor yang bertindak dengan itikad baik. Kekebalan ini berlaku bagi pelapor yang mungkin terlibat dalam pelanggaran, baik secara sukarela maupun karena paksaan, namun kemudian secara sadar dan bertanggung jawab melaporkan pelanggaran tersebut.
5. Pengecualian perlindungan dan kerahasiaan diberlakukan bagi pelapor yang terbukti melakukan pelaporan palsu, fitnah, atau menyampaikan informasi yang tidak berdasar. Dalam kondisi tersebut, Bank berhak mengambil langkah hukum atau menjatuhkan sanksi sesuai ketentuan peraturan perundang-undangan dan kebijakan internal yang berlaku.
6. Apabila pelapor, saksi, atau terlapor menilai bahwa perlindungan yang diberikan oleh Komite Pemantau Fraud belum memadai selama proses penanganan atau investigasi, yang bersangkutan dapat menyampaikan pengaduan langsung kepada Direksi atau Dewan Komisaris.

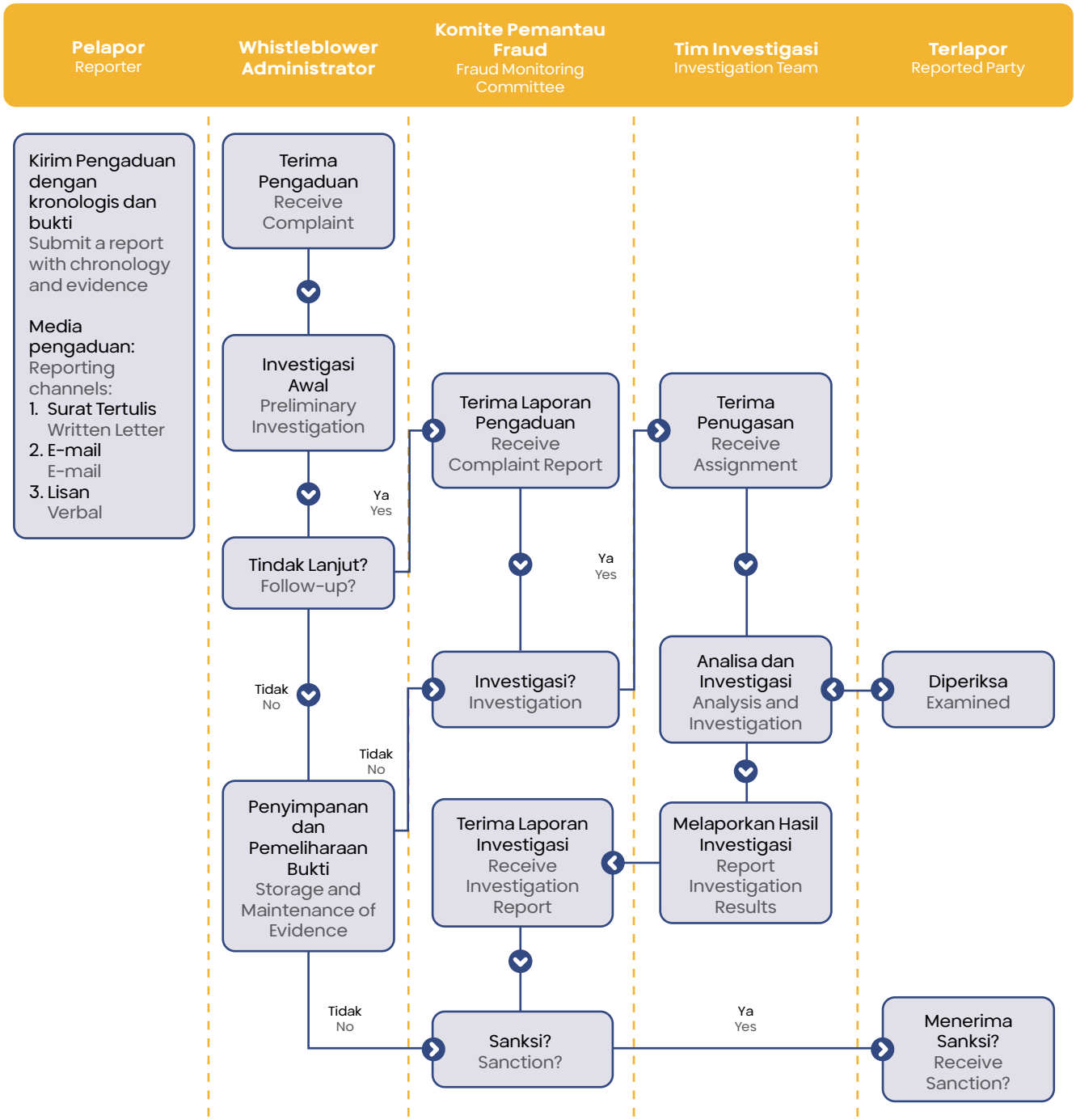
WHISTLEBLOWER PROTECTION

The Bank is committed to providing adequate protection for every whistleblower who reports suspected violations in good faith. This commitment is realized through the provision of the following protection facilities and mechanisms:

1. Provision of secure and confidential reporting channels to ensure the confidentiality of the reporter's identity and the information regarding the reported case.
2. Protection of the whistleblower's identity, particularly for those who provide their identity and contact information to facilitate further communication during the case handling process. Anonymous reporting is permitted but not encouraged, as it may limit the effectiveness of clarification and investigation. If the matter proceeds to legal proceedings, the reporter has the right to provide testimony without having to meet face-to-face with the respondent at any stage of the examination.
3. Protection against all forms of retaliation, whether direct or indirect, including psychological pressure, delays or hindrances to career advancement, termination of employment, legal action, threats against personal assets, acts of violence, or detrimental entries in the personal file record. The Bank guarantees this protection, particularly for employees acting as whistleblower witnesses. Additionally, the whistleblower is entitled to receive information regarding the follow-up to the report, including the stages, handling methods, and the responsible parties.
4. Granting immunity from internal administrative sanctions to reporters acting in good faith. This immunity applies to reporters who may have been involved in a violation, whether voluntarily or under duress, but who subsequently reported the violation consciously and responsibly.
5. Exceptions to protection and confidentiality apply to whistleblowers who are proven to have made false reports, defamatory statements, or provided unfounded information. In such cases, the Bank has the right to take legal action or impose sanctions in accordance with applicable laws and regulations and internal policies.
6. If a whistleblower, witness, or subject of the report deems that the protection provided by the Fraud Monitoring Committee is insufficient during the handling or investigation process, the relevant party may submit a complaint directly to the Board of Directors or the Board of Commissioners.

7. Pelapor yang dengan itikad baik menyampaikan dugaan fraud, dan hasil investigasi membuktikan kebenaran laporan tersebut serta berkontribusi pada pemulihan aset atau dana Bank, akan memperoleh catatan positif sebagai bentuk apresiasi atas kontribusinya dalam menjaga keberlangsungan dan integritas Bank.

7. Whistleblowers who report suspected fraud in good faith, and whose reports are proven true by the investigation and contribute to the recovery of the Bank's assets or funds, will receive a positive record as a form of appreciation for their contribution to maintaining the Bank's sustainability and integrity.



Transparansi Praktik *Bad Governance*

Transparency of Bad Governance Practices

MNC Bank secara berkelanjutan memperkuat penerapan prinsip *Good Corporate Governance* (GCG) melalui berbagai penyempurnaan kebijakan dan prosedur dari waktu ke waktu. Penyesuaian tersebut dilakukan agar kebijakan tata kelola tetap relevan dengan kondisi internal perusahaan, dinamika perekonomian, serta perkembangan industri perbankan.

Bank menyadari bahwa praktik *bad corporate governance* berpotensi merusak fondasi tata kelola yang telah dibangun secara konsisten. Oleh karena itu, sebagai wujud komitmen terhadap transparansi dan akuntabilitas, seluruh tindakan yang tidak sejalan dengan ketentuan dan kebijakan GCG diungkapkan secara terbuka dan disajikan dalam tabel berikut:

MNC Bank continuously strengthens the implementation of Good Corporate Governance (GCG) principles by improving its policies and procedures over time. These adjustments are made to ensure that governance policies remain relevant to the Company's internal conditions, economic dynamics, and developments in the banking industry.

The Bank recognizes that bad corporate governance practices have the potential to undermine the governance foundation that has been consistently built. Therefore, as a demonstration of its commitment to transparency and accountability, all actions that are against GCG regulations and policies are disclosed openly and presented in the following table:

No.	Keterangan Description	Nilai Inti Core Value
1	Terdapat laporan atas kegiatan perusahaan yang mencemari lingkungan There is a report on company activities that pollute the environment	Nihil None
2	Ketidakpatuhan kewajiban perpajakan Non-compliance with tax obligations	
3	Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan (SAK) Inconsistency of the presentation of annual reports and financial reports with applicable regulations and financial accounting standards (SAK)	
4	Tidak menyampaikan Kasus terkait buruh dan karyawan Not reporting cases related to workers and employees	
5	Tidak Mengungkapan segmen operasi Not Disclosing Operating Segments	
6	Ketidaksesuaian dalam berkas Laporan Tahunan antara hardcopy dan softcopy di website Discrepancy in the Annual Report file between the hardcopy and softcopy on the website	
7	Tidak mengungkapkan perkara penting yang sedang dihadapi oleh perusahaan, entitas anak, anggota Direksi/Dewan Komisaris yang sedang menjabat pada buku Laporan Tahunan Not disclosing significant cases currently faced by the Company, subsidiaries, or current members of the Board of Directors/Board of Commissioners in the Annual Report	

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Statement of the Board of Directors and/or Board of Commissioners on the Adequacy of the Internal Control System

Direksi bertanggung jawab atas terselenggaranya Sistem Pengendalian Internal yang andal dan efektif, serta berkomitmen untuk memastikan penerapannya secara konsisten di seluruh kegiatan usaha Bank, sesuai dengan ketentuan POJK No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan SEOJK No.34/SEOJK.03/2016. Dalam pelaksanaannya, Direksi juga mendorong penguatan budaya sadar risiko yang terintegrasi dalam setiap proses bisnis dan pengambilan keputusan di seluruh jenjang organisasi.

Fungsi Internal Audit memiliki peran penting dalam melakukan evaluasi independen serta memberikan rekomendasi guna meningkatkan efektivitas Sistem Pengendalian Internal secara berkelanjutan, sejalan dengan ketentuan POJK No.1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum. Evaluasi dilakukan melalui audit berkala maupun insidentil terhadap seluruh unit kerja, sebagai bagian dari upaya memastikan bahwa operasional Bank berjalan sesuai dengan kebijakan, prosedur, serta prinsip kehati-hatian yang berlaku.

Hasil evaluasi atas Sistem Pengendalian Internal disampaikan kepada Direksi dan Dewan Komisaris untuk ditindaklanjuti secara tepat waktu, dengan mekanisme pemantauan yang berkesinambungan guna memastikan efektivitas implementasinya. Proses ini juga mendukung penerapan tata kelola yang baik sebagaimana diatur dalam POJK No.55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum. Berdasarkan hasil evaluasi atas pelaksanaan Sistem Pengendalian Internal Bank pada tahun 2025, Direksi dan Dewan Komisaris menyatakan bahwa secara umum sistem pengendalian internal telah berjalan dengan memadai, serta senantiasa diperkuat untuk mendukung keberlanjutan usaha dan peningkatan kinerja Bank.

The Board of Directors is responsible for ensuring the implementation of a reliable and effective Internal Control System and is committed to its consistent application across all of the Bank's business activities, in accordance with POJK No.18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks and SEOJK No.34/SEOJK.03/2016. In carrying out this responsibility, the Board of Directors also promotes the strengthening of a risk-aware culture that is integrated into every business process and decision-making level throughout the organization.

The Internal Audit function plays a critical role in conducting independent evaluations and providing recommendations to continuously enhance the effectiveness of the Internal Control System, in line with POJK No.1/POJK.03/2019 on the Implementation of Internal Audit Function in Commercial Banks. Evaluations are carried out through both periodic and ad hoc audits across all work units, as part of efforts to ensure that the Bank's operations are conducted in accordance with established policies, procedures, and prudential principles.

The results of the Internal Control System evaluations are reported to the Board of Directors and the Board of Commissioners for timely follow-up, supported by continuous monitoring mechanisms to ensure effective implementation. This process also supports the application of good corporate governance as stipulated in POJK No.55/POJK.03/2016 on the Implementation of Governance for Commercial Banks. Based on the evaluation results of the Bank's Internal Control System in 2025, the Board of Directors and the Board of Commissioners conclude that, in general, the system has been implemented adequately and continues to be strengthened to support business sustainability and improved performance of the Bank.

Pengendalian Internal atas Pelaporan Keuangan (ICOFR)

Internal Control over Financial Reporting (ICOFR)

Bank berkomitmen untuk menjaga integritas, keandalan, dan akurasi dalam penyusunan Pelaporan Keuangan melalui penerapan pengendalian internal yang terstruktur dan terdokumentasi dengan baik. Komitmen ini diwujudkan melalui penyusunan dan penerapan kebijakan serta prosedur internal terkait Pengendalian Internal atas Pelaporan Keuangan (ICOFR), yang menjadi landasan dalam memastikan bahwa seluruh proses pelaporan keuangan berjalan sesuai dengan prinsip tata kelola yang baik dan ketentuan yang berlaku.

Ruang lingkup implementasi ICOFR mencakup seluruh proses dan aktivitas yang memiliki dampak material terhadap pelaporan keuangan. Dalam pelaksanaannya, Bank secara sistematis melakukan identifikasi terhadap proses bisnis utama dan akun-akun signifikan, yang kemudian dituangkan dalam *Business Process Mapping* (BPM) dan *Risk Control Matrix* (RCM). Melalui pendekatan ini, Bank menetapkan serta mendokumentasikan key controls sebagai bentuk mitigasi atas risiko kesalahan penyajian laporan keuangan, baik yang disebabkan oleh kekeliruan (*error*) maupun kecurangan (*fraud*).

Penerapan ICOFR ini menjadi bagian integral dari kerangka tata kelola dan manajemen risiko Bank, serta selaras dengan ketentuan regulator, antara lain POJK No.55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum dan POJK No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, sehingga mampu mendukung transparansi, akuntabilitas, dan kepercayaan pemangku kepentingan terhadap laporan keuangan Bank.

Direksi berpendapat bahwa Pengendalian Internal atas Pelaporan Keuangan (ICOFR) telah dirancang dan diimplementasikan secara memadai serta berfungsi secara efektif dalam memastikan bahwa laporan keuangan disusun secara andal, akurat, dan sesuai dengan standar akuntansi yang berlaku.

Meskipun demikian, Bank tetap berkomitmen untuk melakukan penyempurnaan secara berkelanjutan terhadap sistem pengendalian internal, sejalan dengan dinamika bisnis, perkembangan regulasi, serta peningkatan kompleksitas operasional, guna memastikan efektivitas pengendalian tetap terjaga secara berkesinambungan.

The Bank is committed to maintaining the integrity, reliability, and accuracy of its Financial Reporting through the implementation of a structured and well-documented internal control system. This commitment is realized through the development and implementation of internal policies and procedures related to Internal Control over Financial Reporting (ICOFR), which serve as the foundation to ensure that all financial reporting processes are conducted in accordance with good governance principles and applicable regulations.

The scope of ICOFR implementation covers all processes and activities that have a material impact on financial reporting. In practice, the Bank systematically identifies key business processes and significant accounts, which are then documented in the Business Process Mapping (BPM) and Risk Control Matrix (RCM). Through this approach, the Bank establishes and documents key controls as a form of mitigation against the risk of material misstatement in financial statements, whether arising from errors or fraud.

The implementation of ICOFR forms an integral part of the Bank's governance and risk management framework and is aligned with regulatory requirements, including POJK No.55/POJK.03/2016 on the Implementation of Governance for Commercial Banks and POJK No.18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks. This alignment supports transparency, accountability, and stakeholder confidence in the Bank's financial statements.

The Board of Directors is of the opinion that the Internal Control over Financial Reporting (ICOFR) has been adequately designed and effectively implemented to ensure that financial statements are prepared in a reliable and accurate manner, in accordance with applicable accounting standards.

Nevertheless, the Bank remains committed to continuously enhancing its internal control system in line with business dynamics, regulatory developments, and increasing operational complexity, to ensure the sustained effectiveness of its controls.

06

LAPORAN KEBERLANJUTAN

Sustainbility Report



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Tentang Laporan Keberlanjutan

About Sustainability Report

Laporan Keberlanjutan PT Bank MNC Internasional Tbk merupakan dokumen publik yang menyajikan informasi komprehensif mengenai kinerja ekonomi, keuangan, sosial, dan lingkungan hidup Bank. Laporan ini juga mencerminkan peran serta MNC Bank dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/*SDGs*).

The Sustainability Report of PT Bank MNC Internasional Tbk is a public document that provides comprehensive information on the Bank's economic, financial, social, and environmental performance. This report also reflects MNC Bank's role in supporting the achievement of the Sustainable Development Goals (SDGs).

Penyusunan Laporan Keberlanjutan bertujuan untuk memberikan gambaran yang utuh mengenai tanggung jawab MNC Bank dalam mengelola dampak kegiatan operasionalnya terhadap aspek ekonomi, sosial, dan lingkungan. Laporan ini sekaligus menjadi wujud komitmen Bank dalam menjunjung tinggi prinsip transparansi dan akuntabilitas sebagai fondasi bagi keberlangsungan usaha jangka panjang. Seiring dengan pertumbuhan dan dinamika bisnis, penerapan Keuangan Berkelanjutan telah terintegrasi dalam visi dan misi Bank. Oleh karena itu, Laporan Keberlanjutan Tahun 2025 disajikan sebagai bagian yang tidak terpisahkan dari Laporan Tahunan. Laporan ini memuat kinerja keuangan selama tiga tahun terakhir, prioritas pelaksanaan Keuangan Berkelanjutan, serta berbagai informasi pendukung lain yang relevan.

The preparation of the Sustainability Report aims to provide a complete picture of MNC Bank's responsibility in managing the impact of its operational activities on economic, social, and environmental aspects. This report also serves as a manifestation of the Bank's commitment to upholding the principles of transparency and accountability as the foundation for long-term business sustainability. In line with its growth and business dynamics, the implementation of Sustainable Finance has been integrated into the Bank's vision and mission. Therefore, the 2025 Sustainability Report is presented as an integral part of the Annual Report. This report includes financial performance over the past three years, priorities in the implementation of Sustainable Finance, as well as various other relevant supporting information.

Penyusunan Laporan Keberlanjutan tidak hanya dimaksudkan untuk memenuhi ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tanggal 18 Juli 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, tetapi juga menjadi bagian dari komitmen nyata MNC Bank dalam meningkatkan kepedulian terhadap kesejahteraan masyarakat. Dengan menjaga keseimbangan antara kepentingan ekonomi, sosial, dan lingkungan hidup, MNC Bank berupaya berkontribusi dalam mendorong terciptanya perekonomian nasional yang stabil, inklusif, dan berkelanjutan.

The Sustainability Report is prepared not only to comply with Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 dated July 18, 2017, regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, but also serves as a tangible part of MNC Bank's commitment to enhancing its concern for the welfare of society. By maintaining a balance between economic, social, and environmental interests, MNC Bank strives to contribute to the creation of a stable, inclusive, and sustainable national economy.

Dalam menjalankan kegiatan usahanya, MNC Bank senantiasa mengedepankan keselarasan aspek ekonomi, sosial, dan lingkungan hidup dalam pengelolaan risiko, serta mendorong pertumbuhan portofolio pembiayaan yang mendukung kegiatan usaha berwawasan lingkungan. Secara khusus, tujuan program Keuangan Berkelanjutan yang ingin dicapai MNC Bank meliputi:

1. Mengembangkan produk dan/atau jasa keuangan yang mengedepankan prinsip Keuangan Berkelanjutan bagi masyarakat.
2. Mengoptimalkan penyaluran kredit secara prudent untuk meningkatkan profitabilitas Bank, khususnya melalui kredit investasi dan kredit modal kerja pada sektor usaha kecil dan menengah (UKM) yang berwawasan lingkungan.

In conducting its business activities, MNC Bank consistently prioritizes the alignment of economic, social, and environmental aspects in risk management, while also promoting the growth of a financing portfolio that supports environmentally conscious business activities. Specifically, MNC Bank's objectives for its Sustainable Finance program are as follows:

1. Developing financial products and/or services that prioritize the principles of Sustainable Finance for the community.
2. Optimizing prudent credit disbursement to enhance the Bank's profitability, particularly through investment loans and working capital loans to environmentally conscious small and medium enterprises (SMEs).

3. Membentuk tim khusus yang bertanggung jawab atas pengelolaan risiko kredit berwawasan lingkungan.

4. Memastikan Penanggung Jawab Keuangan Berkelanjutan telah mengikuti program pengembangan kapasitas terkait penerapan prinsip Keuangan Berkelanjutan.

3. Establishing a dedicated team responsible for managing environmentally conscious credit risks.

4. Ensuring that the Sustainable Finance Officer has participated in capacity-building programs related to the implementation of Sustainable Finance principles.

Strategi Keberlanjutan
Sustainability Strategy

Komitmen pemerintah Indonesia dalam mendorong pembangunan yang berwawasan sosial dan lingkungan telah tertuang dalam Rencana Pembangunan Jangka Panjang Nasional (RPJPN) dan Rencana Pembangunan Jangka Menengah Nasional (RPJMN). Isu keberlanjutan ini juga menjadi salah satu agenda utama dalam Konferensi Tingkat Tinggi (KTT) G-20. Sejalan dengan hal tersebut, implementasi keuangan berkelanjutan di Indonesia diatur melalui Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

The commitment of the Indonesian government to promoting socially and environmentally responsible development is outlined in the National Long-Term Development Plan (RPJPN) and the National Medium-Term Development Plan (RPJMN). Sustainability issues are also a key agenda at the G-20 Summit. In line with this, the implementation of sustainable finance in Indonesia is regulated through Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 on the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

Upaya mewujudkan perekonomian nasional diarahkan pada pertumbuhan yang stabil, inklusif, dan berkelanjutan dengan tujuan utama meningkatkan kesejahteraan ekonomi dan sosial seluruh masyarakat Indonesia. Pendekatan ini juga menekankan pentingnya perlindungan serta pengelolaan aspek lingkungan, sosial, dan kemasyarakatan secara bertanggung jawab. Dalam konteks tersebut, pemenuhan hak para pemangku kepentingan untuk memperoleh informasi mengenai langkah-langkah penerapan keuangan berkelanjutan menjadi bagian yang tidak terpisahkan.

The Bank's efforts to realize the national economy are directed toward stable, inclusive, and sustainable growth with the main objective of improving the economic and social welfare of all Indonesians. This approach also emphasizes the importance of responsible protection and management of environmental, social, and community aspects. In this context, the fulfillment of stakeholders' rights to obtain information regarding the implementation of sustainable finance is an integral part.

PT Bank MNC Internasional Tbk (MNC Bank) menyadari pentingnya pengelolaan keuangan berkelanjutan dengan mengedepankan prinsip *triple bottom line*, yaitu *people*, *profit*, dan *planet*, dalam seluruh aktivitas operasionalnya. Ketiga aspek tersebut harus dikelola secara selaras agar dapat menghasilkan dampak positif yang berkelanjutan bagi seluruh pemangku kepentingan.

PT Bank MNC Internasional Tbk (MNC Bank) recognizes the importance of sustainable finance management by prioritizing the triple bottom line principles, which consist of people, profit, and planet, in all its operational activities. These three aspects must be managed in harmony to generate sustainable positive impacts for all stakeholders.

Sebagai bentuk komitmen terhadap penerapan keuangan berkelanjutan, MNC Bank telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) yang mencakup rencana jangka panjang untuk periode 2026-2030. RAKB ini merupakan kelanjutan dari berbagai inisiatif yang telah dijalankan pada tahun-tahun sebelumnya, termasuk implementasi tahun kelima yang berlangsung pada tahun 2025.

As a demonstration of its commitment to sustainable finance, MNC Bank has developed a Sustainable Finance Action Plan (RAKB) that outlines a long-term strategy for the 2026-2030 period. This RAKB builds upon various initiatives implemented in previous years, including the fifth-year implementation that took place in 2025.

Ikthisar Kinerja Keberlanjutan 2025

Sustainability Performance Highlights 2025

Pendapatan Bunga (Rp Juta)
Interest income (Rp Million)

2023	2024	2025
1.313.041	1.397.432	1.522.313

Dalam Jutaan Rupiah | In Million Rupiah

Kinerja Ekonomi Economic Performance	2025	2024	2023
Pendapatan Bunga Interest income	1.522.313	1.397.432	1.313.041
Beban Bunga Interest expense	(985.806)	(876.939)	(708.329)
Pendapatan Bunga - Bersih Net interest income	536.507	520.493	604.712
Laba (Rugi) Operasional Operating Profit (Loss)	93.264	75.646	105.019
Laba (rugi) Bersih Tahun Berjalan Net Profit (Loss) for the Year	81.775	74.850	77.916
Penghasilan (Rugi) Komprehensif Lain Other Comprehensive Income (Loss)	7.737	(1.164)	(2.160)
Jumlah Laba (Rugi) Komprehensif Total Comprehensive Profit (Loss)	89.512	73.686	75.756

Kinerja Lingkungan Enviroment Performance	2025	2024	2023
Penggunaan Listrik (Kwh) Electricity Consumption (Kwh)	3.115.071	4.730.714	5.422.723
Pemakaian Air (m^3) Water Usage (m^3)	17.225	14.073	15.553
Pemakaian Kertas (Rim) Paper Usage (Ream)	8.252	8. 836	13.446
Pemakaian BBM (Kendaraan Operasional (liter) Fuel Usage (Operational Vehicles (litre)	70.730	264.827	263.122
Emisi yang Dihasilkan dari Pemakaian BBM (Ton CO_2) Emissions Generated from Fuel Usage (Ton CO_2)	163,32	196,83	N/A
Emisi yang Dihasilkan dari Penggunaan Listrik (Ton CO_2e) Emissions Generated from Electricity Consumption (Ton CO_2e)	2.460,91	3.737,26	4.283,95

Volume Limbah Domestik
Volume of Domestic Waste

93,53 Ton

Volume Limbah B3
Volume of Hazardous Waste

0,132 Ton

Jumlah Volume Limbah Padat Tahun 2025
Total Volume of Solid Waste in 2025

93,66 Ton

Gedung MNC Bank Tower sudah menerapkan pemanfaatan Air Limbah menjadi Air Recycling untuk Air Flush Toilet dan Air Penyiraman Taman sebesar 30% dari total air limbah yang dihasilkan.

MNC Bank Tower building has applied the utilization of Wastewater into Recycling Water for Toilet Flushing and Garden Watering, using 30% of the total wastewater generated.

Volume air limbah
Volume of wastewater

1.346 m^3

Volume air yang telah diolah dan digunakan kembali
Volume of treated water and reused

30% x **1.346** m^3 = **403,8** m^3

Skala Usaha | Scale of Business Pegawai | Employee	2025	2024	2023
Jumlah Karyawan Tetap Total Permanent Employees	715	714	735
Jumlah Karyawan Wanita Total Female Employees	427	428	420

	2025	2024	
Rata-rata Jam Pelatihan Average Training Hours	3,70	4,56	Jam/orang Hours/people
Total Dana CSR Total CSR Funds	134	162	Rp Juta Rp Million

Penjelasan Direksi
Board of Directors' Statement



Pada tahun 2025, MNC Bank memperkuat penerapan Keuangan Berkelanjutan sebagai bagian dari strategi bisnis untuk mendorong pertumbuhan jangka panjang yang seimbang antara aspek ekonomi, sosial, dan lingkungan. Melalui implementasi RAKB dan transformasi digital, Bank mencatatkan kinerja positif dengan laba bersih Rp 81,78 miliar, pertumbuhan kredit 3,33% dengan kualitas yang tetap terjaga. Komitmen keberlanjutan diwujudkan melalui efisiensi sumber daya, program TJSL, penguatan tata kelola, dan manajemen risiko, sebagai upaya menciptakan nilai berkelanjutan bagi seluruh pemangku kepentingan.

In 2025, MNC Bank solidified its commitment to sustainable finance as part of its business strategy to drive long-term growth that balances economic, social, and environmental aspects. Through the implementation of the Corporate Sustainability Action Plan (RAKB) and digital transformation, the Bank recorded positive performance with a net profit of Rp81.78 billion and 3.33% loan growth, while maintaining loan quality. This commitment to sustainability is realized through resource efficiency, TJSL programs, strengthened governance, and risk management, all of which are intended to create sustainable value for all stakeholders.

KEPADA PARA PEMEGANG SAHAM DAN PEMANGKU KEPENTINGAN YANG TERHORMAT,

Dengan penuh rasa syukur, Direksi menyampaikan Laporan Keberlanjutan MNC Bank Tahun 2025 sebagai wujud pertanggungjawaban atas komitmen Bank dalam mengintegrasikan prinsip keberlanjutan ke dalam seluruh aktivitas operasional. Bagi kami, keberlanjutan merupakan fondasi utama dalam membangun pertumbuhan jangka panjang yang tidak hanya berorientasi pada kinerja keuangan, tetapi juga memberikan manfaat sosial dan lingkungan yang nyata.

Kami meyakini bahwa pencapaian kinerja yang berkelanjutan hanya dapat diwujudkan apabila pertumbuhan usaha berjalan selaras dengan tanggung jawab terhadap masyarakat dan lingkungan hidup.

KEBIJAKAN DALAM MERESPONS TANTANGAN STRATEGI KEBERLANJUTAN

Dalam menjawab berbagai tantangan penerapan strategi keberlanjutan, MNC Bank telah mengimplementasikan prinsip-prinsip Keuangan Berkelanjutan yang mengacu pada Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2025. RAKB tersebut telah disampaikan kepada Otoritas Jasa Keuangan (OJK) melalui Surat No. 403/MNCB/DIR/XI/2025, bersamaan dengan Rencana Bisnis Bank serta telah memenuhi ketentuan POJK No. 51/POJK.03/2017 dan sejalan dengan SEOJK No. 12/SEOJK.03/2021.

Seiring dengan perkembangan bisnis, MNC Bank secara konsisten mengintegrasikan prinsip Keuangan Berkelanjutan ke dalam strategi usaha dengan tetap mengedepankan prinsip kehati-hatian. Pendekatan ini diselaraskan dengan Visi, Misi, dan Nilai-Nilai inti yang menjadi landasan operasional Bank.

MNC Bank memiliki kepedulian tinggi terhadap isu sosial dan lingkungan. Oleh karena itu, kegiatan operasional diarahkan pada praktik bisnis yang lebih ramah lingkungan sekaligus memberikan kontribusi positif bagi masyarakat. Integrasi prinsip keberlanjutan dilakukan secara bertahap di seluruh aspek operasional, termasuk dalam penguatan budaya perusahaan dan peningkatan kualitas layanan kepada nasabah. Proses ini didukung oleh pengelolaan data yang akurat, pelibatan pemangku kepentingan, serta kolaborasi lintas unit kerja sebagai bentuk komitmen terhadap transparansi dan akuntabilitas.

KOMITMEN MNC BANK DALAM MENERAPKAN KEBERLANJUTAN

MNC Bank terus memperkuat komitmennya terhadap penerapan prinsip keberlanjutan sebagai respons atas perubahan perilaku nasabah, khususnya dalam pemanfaatan layanan perbankan digital. Bank menyadari bahwa digitalisasi merupakan salah satu enabler utama keberlanjutan yang memungkinkan penyediaan layanan keuangan yang lebih efisien, cepat, dan aman.

DEAR ESTEEMED SHAREHOLDERS AND STAKEHOLDERS,

With profound gratitude, the Board of Directors presents MNC Bank's 2025 Sustainability Report as a form of accountability for the Bank's commitment to integrating sustainability principles into all operational activities. For us, sustainability is the main foundation in building long-term growth that is not only focused on financial performance but also delivers tangible social and environmental benefits.

We believe that sustainable performance can only be achieved if business growth aligns with our responsibility toward society and the environment.

POLICIES IN ADDRESSING SUSTAINABILITY STRATEGY CHALLENGES

In addressing various challenges in implementing sustainability strategies, MNC Bank has applied the principles of Sustainable Finance in accordance with the 2025 Sustainable Finance Action Plan (RAKB). This RAKB has been submitted to the Financial Services Authority (OJK) via Letter No. 403/MNCB/DIR/XI/2025, concurrently with the Bank Business Plan and complies with the provisions of POJK No. 51/POJK.03/2017 and aligns with SEOJK No. 12/SEOJK.03/2021.

In line with its business growth, MNC Bank consistently integrates the principles of Sustainable Finance into its business strategy while maintaining a prudent approach. This approach is aligned with the Bank's Vision, Mission, and Core Values, which serve as the foundation of its operations.

MNC Bank demonstrates a strong commitment to social and environmental issues. Therefore, operational activities are oriented towards more environmentally friendly business practices while making a positive contribution to society. The integration of sustainability principles is carried out gradually across all operational aspects, including by strengthening corporate culture and improving the quality of service to customers. This process is supported by accurate data management, stakeholder engagement, and cross-departmental collaboration as a form of commitment to transparency and accountability.

MNC BANK'S COMMITMENT TO IMPLEMENT SUSTAINABILITY

MNC Bank remains committed to implementing sustainability principles as a response to changes in customer behavior, particularly regarding the use of digital banking services. The Bank recognizes that digitalization is a key enabler of sustainability, as it allows for the provision of more efficient, faster, and secure financial services.

Melalui transformasi digital, MNC Bank tidak hanya berfokus pada pertumbuhan bisnis, tetapi juga berkontribusi dalam mendukung pembangunan berkelanjutan demi masa depan yang lebih baik.

PENCAPAIAN KINERJA KEBERLANJUTAN TAHUN 2025

Sepanjang tahun 2025, MNC Bank mencatat sejumlah pencapaian penting dalam implementasi program keberlanjutan, antara lain:

- Peningkatan efisiensi sumber daya internal melalui sosialisasi penghematan penggunaan kertas, listrik, dan kendaraan operasional di seluruh kantor, serta mendorong keterlibatan aktif karyawan dalam praktik keuangan berkelanjutan.
- Penguatan pengukuran kinerja keberlanjutan dengan memasukkan indikator efisiensi biaya ke dalam *Key Performance Indicator* (KPI) karyawan.
- Pemanfaatan media digital sebagai sarana pembelajaran karyawan untuk meningkatkan efisiensi energi sekaligus membangun budaya digital di lingkungan kerja.
- Edukasi kepada nasabah dan calon nasabah terkait sistem keamanan dan produk perbankan sebagai bagian dari peningkatan literasi keuangan.
- Pelaksanaan berbagai kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL), seperti donor darah, dukungan kegiatan keagamaan, penghematan energi dan kertas di internal Bank, penebaran bibit ikan dan penanaman bibit pohon produktif bersama Dinas Ketahanan Pangan, Kelauatan, dan Pertanian DKI Jakarta di Kawasan Agrowisata Cilangkap, Jakarta Timur.
- Pelaporan Taksonomi Keuangan Berkelanjutan Indonesia (TKBI) secara rutin melalui sistem pelaporan OJK, khususnya terkait debitur pada sektor yang memiliki keterkaitan langsung dengan lingkungan hidup.

TANTANGAN DALAM PENERAPAN KEBIJAKAN KEBERLANJUTAN

Salah satu tantangan utama yang dihadapi MNC Bank adalah menjaga serta meningkatkan kepercayaan nasabah. Untuk menjawab tantangan tersebut, Bank terus berkomitmen menyediakan layanan perbankan yang aman, andal, dan berkualitas tinggi sesuai standar yang berlaku.

Pada tahun 2025, MNC Bank menyusun RAKB yang komprehensif sebagai langkah penguatan komitmen keberlanjutan, yang mencakup:

- Pelatihan keuangan berkelanjutan bagi karyawan
- Penerapan skema manajemen risiko yang mendukung prinsip keberlanjutan
- Penguatan inisiatif tanggung jawab sosial Bank
- Dorongan efisiensi energi serta peningkatan pemanfaatan kendaraan listrik.

Through digital transformation, MNC Bank not only focuses on business growth, but also contributes to supporting sustainable development for a better future.

SUSTAINABILITY PERFORMANCE ACHIEVEMENTS IN 2025

Throughout 2025, MNC Bank recorded a number of significant achievements in the implementation of its sustainability programs, including:

- Improving internal resource efficiency through socialization on reducing paper, electricity, and operational vehicle usage across all offices, as well as encouraging active employee engagement in sustainable financial practices.
- Strengthening sustainability performance measurement by incorporating cost efficiency indicators into employee Key Performance Indicators (KPIs).
- Utilizing digital media as a learning tool for employees to improve energy efficiency while fostering a digital culture in the workplace.
- Educating customers and prospective customers on security systems and banking products as part of enhancing financial literacy.
- Implementation of various Social and Environmental Responsibility (TJSL) activities, such as blood donation, support for religious activities, energy and paper conservation within the Bank, fish seed stocking and planting of productive tree seedlings in collaboration with the Food Security, Marine Affairs, and Agriculture Agency of DKI Jakarta at the Cilangkap Agrotourism Area, East Jakarta.
- Regular reporting of the Indonesian Sustainable Finance Taxonomy (TKBI) through the OJK reporting system, particularly regarding borrowers in sectors directly linked to the environment.

CHALLENGES IN THE IMPLEMENTATION OF SUSTAINABILITY POLICIES

One of the main challenges faced by MNC Bank is maintaining and enhancing customer trust. To address this challenge, the Bank remains committed to providing safe, reliable, and high-quality banking services in accordance with applicable standards.

In 2025, MNC Bank developed a comprehensive RAKB as an effort to strengthen its sustainability commitment, which includes:

- Sustainable finance training for employees
- Implementation of a risk management framework that supports sustainability principles
- Strengthening the Bank's social responsibility initiatives
- Promoting energy efficiency and increasing the use of electric vehicles.

IMPLEMENTASI KEBERLANJUTAN

Sepanjang tahun 2025, MNC Bank telah mengambil langkah nyata dalam mengimplementasikan kebijakan keberlanjutan, dengan fokus pada penghematan sumber daya internal, digitalisasi layanan, serta pengelolaan risiko secara prudent. Bank menyadari bahwa perjalanan menuju keberlanjutan merupakan proses jangka panjang yang memerlukan konsistensi dan komitmen berkelanjutan.

Dengan mengintegrasikan prinsip keberlanjutan ke dalam kegiatan operasional sehari-hari, MNC Bank memastikan bahwa keberlanjutan tidak hanya menjadi tujuan jangka panjang, tetapi juga bagian dari praktik kerja yang dijalankan secara konsisten.

PENCAPAIAN KINERJA KEBERLANJUTAN BERDASARKAN ASPEK

Aspek Ekonomi

MNC Bank menerapkan prinsip *triple bottom line* yang mencakup *people*, *profit*, dan *planet*, sebagai bentuk keseimbangan antara kinerja finansial, dampak sosial, dan tanggung jawab lingkungan. Salah satu langkah strategis adalah penyusunan RAKB periode 2026-2030 yang berfokus pada pengembangan kapasitas internal dan manajemen risiko berkelanjutan.

Di tengah dinamika ekonomi global dan domestik yang masih penuh ketidakpastian, MNC Bank tetap mampu menunjukkan kinerja yang resilien dengan mencatatkan laba bersih sebesar Rp81,78 miliar pada tahun 2025. Kinerja ini mencerminkan efektivitas strategi bisnis yang adaptif, penguatan manajemen risiko, serta disiplin dalam menjaga kualitas aset. Penyaluran kredit tumbuh 3,33% menjadi Rp11,61 triliun, didorong oleh ekspansi yang selektif dan penerapan prinsip kehati-hatian secara konsisten. Pertumbuhan ini mencerminkan komitmen Bank dalam menjaga keseimbangan antara pertumbuhan bisnis dan kualitas portofolio kredit.

Dari sisi neraca, total aset tercatat sebesar Rp20,27 triliun, menunjukkan pengelolaan aset yang lebih optimal dan terfokus pada efisiensi serta kualitas. Sementara itu, Dana Pihak Ketiga (DPK) meningkat 1,78% menjadi Rp14,69 triliun, yang didukung oleh pertumbuhan deposito menjadi Rp11,78 triliun, tabungan sebesar Rp1,77 triliun, serta giro sebesar Rp1,13 triliun. Struktur pendanaan ini mencerminkan tingkat kepercayaan nasabah yang tetap terjaga serta daya saing Bank dalam menghimpun dana di tengah persaingan industri.

Secara keseluruhan, capaian ini memperkuat posisi MNC Bank dalam menjaga pertumbuhan yang berkelanjutan, dengan tetap mengedepankan prinsip kehati-hatian, efisiensi operasional, dan penguatan fundamental bisnis.

SUSTAINABILITY IMPLEMENTATION

Throughout 2025, MNC Bank has taken concrete steps to implement sustainability policies, with a focus on conserving internal resources, digitizing services, and prudent risk management. The Bank recognizes that the journey toward sustainability is a long-term process that requires consistency and sustained commitment.

By integrating sustainability principles into daily operational activities, MNC Bank ensures that sustainability is not merely a long-term goal but also an integral part of its consistent work practices.

SUSTAINABILITY PERFORMANCE ACHIEVEMENTS BY ASPECT

Economic Aspect

MNC Bank applies the triple bottom line principle, encompassing people, profit, and planet, as a balance between financial performance, social impact, and environmental responsibility. One strategic step is the formulation of the 2026-2030 Strategic Business Plan (RAKB), which focuses on internal capacity development and sustainable risk management.

Amid ongoing global and domestic economic uncertainties, MNC Bank demonstrated resilient performance by recording a net profit of Rp81.78 billion in 2025. This achievement reflects the Bank's adaptive business strategy, strengthened risk management, and disciplined asset quality maintenance. Loan disbursement grew by 3.33% to Rp11.61 trillion, driven by selective expansion and the consistent implementation of prudent banking principles. This growth highlights the Bank's commitment to balancing business expansion with portfolio quality.

On the balance sheet side, total assets stood at Rp20.27 trillion, indicating a more focused and efficient asset management approach. Meanwhile, Third Party Funds (DPK) increased by 1.78% to Rp14.69 trillion, supported by deposits of Rp11.78 trillion, savings of Rp1.77 trillion, and current accounts of Rp1.13 trillion. This funding structure reflects sustained customer trust and the Bank's competitiveness in fund mobilization within a challenging industry landscape.

Overall, these results reinforce MNC Bank's position in delivering sustainable growth while maintaining prudence, operational efficiency, and strong business fundamentals.

Aspek Lingkungan
MNC Bank melaksanakan program TJSL yang selaras dengan RAKB, antara lain melalui sosialisasi penghematan kertas dan energi sebagai bagian dari Program Keuangan Berkelanjutan. Bank juga terlibat aktif dalam kegiatan pelestarian lingkungan melalui penanaman bibit tanaman produktif di Taman Kota Srengseng, bantaran Sungai Ciliwung, kawasan mangrove di Bali, serta ditambah lagi dengan penebaran bibit ikan dan penanaman bibit pohon produktif bersama Dinas Ketahanan Pangan, Kelautan, dan Pertanian DKI Jakarta di Kawasan Agrowisata Cilangkap, Jakarta Timur. Inisiatif ini dilakukan bersama berbagai pihak guna meningkatkan kesadaran masyarakat akan pentingnya konservasi dan pelestarian keanekaragaman hayati.

Aspek Sosial
MNC Bank secara aktif melibatkan pemangku kepentingan dalam proses pengambilan keputusan dan pelaksanaan program keberlanjutan. Dalam rangka meningkatkan literasi keuangan, Bank menyelenggarakan program *MNC Bank Goes to Campus* di MNC University dan Universitas Indonesia untuk membekali mahasiswa dengan pemahaman pengelolaan keuangan yang bijak.

Selain itu, MNC Bank melaksanakan berbagai program CSR dengan total pendanaan Rp134.196.621, meliputi kegiatan donor darah, donasi untuk masjid pada bulan Ramadhan, serta santunan bagi anak yatim piatu.

Aspek Tata Kelola
MNC Bank terus memperkuat penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) guna menjaga kepercayaan pemangku kepentingan. Seluruh insan Bank, dari staf hingga manajemen, berperan aktif dalam penerapan prinsip tata kelola melalui penyusunan pakta integritas dan penguatan kerangka kerja keberlanjutan.

Keberhasilan RAKB didukung oleh peningkatan kapasitas internal, pemenuhan tata kelola, pengembangan layanan berkelanjutan, serta keterlibatan aktif dalam kegiatan sosial dan lingkungan. Corporate Secretary berperan dalam memantau kinerja keberlanjutan dan melaporkannya kepada Presiden Direktur sebagai bagian dari struktur pengelolaan keberlanjutan yang jelas. Informasi lengkap terkait tata kelola disajikan pada Bab Tata Kelola Perusahaan.

STRATEGI PENCAPAIAN TARGET
Dinamika tahun 2025 menegaskan pentingnya integrasi risiko ekonomi, sosial, lingkungan, dan tata kelola ke dalam manajemen risiko Bank. Untuk itu, MNC Bank mengedepankan strategi utama berupa:

» Menjaga stabilitas kinerja melalui inovasi berkelanjutan dan penyediaan produk berkualitas.
» Penyesuaian kebijakan dan strategi secara berkala agar tetap relevan dengan perkembangan industri.

Environmental Aspect
MNC Bank implements TJSL programs aligned with the RAKB, including through awareness campaigns on paper and energy conservation as part of the Sustainable Finance Program. The Bank is also actively involved in environmental conservation activities through the planting of productive tree seedlings at Srengseng City Park, along the Ciliwung River banks, in mangrove areas in Bali, and fish seed stocking and the planting of productive tree seedlings in collaboration with the Food Security, Marine Affairs, and Agriculture Agency of DKI Jakarta at the Cilangkap Agrotourism Area, East Jakarta.. These initiatives are carried out in collaboration with various parties to raise public awareness of the importance of conservation and the preservation of biodiversity.

Social Aspect
MNC Bank actively involves stakeholders in the decision-making process and the implementation of sustainability programs. To improve financial literacy, the Bank organizes the MNC Bank Goes to Campus program at MNC University and the University of Indonesia to educate students on wise financial management.

In addition, MNC Bank implements various CSR programs with total funding of Rp134,196,621, including blood donation drives, donations to mosques during Ramadan, and aid for orphans.

Governance Aspect
MNC Bank continues to strengthen the implementation of Good Corporate Governance to maintain stakeholder trust. All Bank personnel, from staff to management, are actively involved in the implementation of governance principles through the drafting of integrity pacts and the strengthening of the sustainability framework.

The success of the RAKB is supported by enhanced internal capacity, compliance with governance standards, the development of sustainable services, and active engagement in social and environmental activities. The Corporate Secretary is responsible for monitoring sustainability performance and reporting it to the President Director as part of a clear sustainability management structure. Comprehensive information regarding governance is presented in the Corporate Governance Chapter.

STRATEGIES TO ACHIEVE TARGETS
The dynamics of 2025 highlight the importance of integrating economic, social, environmental, and governance risks into the Bank's risk management. Therefore, MNC Bank prioritizes the following key strategies:
» Maintaining performance stability through continuous innovation and the provision of quality products.
» Regularly adjusting policies and strategies to remain relevant to industry developments.

Pada tahun 2025, MNC Bank telah menerapkan pendekatan manajemen risiko dan tata kelola yang terintegrasi, dengan mengedepankan prinsip transparansi, akuntabilitas, tanggung jawab, independensi, dan kewajaran. Tahun 2026 diproyeksikan menjadi periode yang menantang, namun Bank tetap optimis terhadap pemulihan ekonomi yang didukung oleh peningkatan investasi, konsumsi, dan ekspor.

PEMANFAATAN PELUANG DAN PROSPEK USAHA

MNC Bank menyadari berbagai faktor eksternal yang berpotensi mempengaruhi keberlanjutan operasional, seperti fluktuasi harga komoditas, nilai tukar, dan kenaikan biaya operasional. Untuk memitigasi risiko tersebut, Bank menerapkan langkah strategis melalui analisis jangka panjang guna mengubah tantangan menjadi peluang pertumbuhan.

Potensi pengembangan bisnis tetap terbuka lebar, khususnya melalui optimalisasi teknologi dalam layanan dan pemasaran perbankan.

PENUTUP

Kami menyampaikan apresiasi dan terima kasih kepada seluruh pemangku kepentingan atas dukungan dan kepercayaan yang diberikan kepada MNC Bank sepanjang tahun 2025. Kami menyadari bahwa perjalanan menuju keberlanjutan merupakan proses berkelanjutan. Namun, dengan langkah yang konsisten dan komitmen yang kuat, kami optimis MNC Bank dapat terus tumbuh secara berkelanjutan serta memberikan nilai tambah bagi seluruh pemangku kepentingan.

In 2025, MNC Bank has implemented an integrated risk management and governance approach, prioritizing the principles of transparency, accountability, responsibility, independence, and fairness. The year 2026 is projected to be a challenging period; however, the Bank remains optimistic that the economy will recover, driven by increased investment, consumption, and exports.

CAPITALIZING ON OPPORTUNITIES AND BUSINESS PROSPECTS

MNC Bank is aware of various external factors that could potentially impact operational sustainability, such as fluctuations in commodity prices, exchange rates, and rising operational costs. To mitigate these risks, the Bank implements strategic measures through long-term analysis to transform challenges into growth opportunities.

The potential for business development remains wide open, particularly through the optimization of technology in banking services and marketing.

CONCLUSION

We express our appreciation and gratitude to all stakeholders for the support and trust extended to MNC Bank throughout 2025. We recognize that the journey toward sustainability is a continuous process. However, with consistent steps and a strong commitment, we are optimistic that MNC Bank can continue to grow sustainably and deliver value to all stakeholders.

Atas Nama Direksi
On Behalf of the Board of Directors



Rita Montagna Siahaan
Presiden Direktur
President Director

Tata Kelola Keberlanjutan
Sustainability Governance

Corporate Secretary selaku Ketua Tim Keuangan Berkelanjutan bertanggung jawab atas pelaksanaan, pemantauan, dan evaluasi kinerja keberlanjutan Bank, serta melaporkan langsung kepada Presiden Direktur. Dalam menjalankan perannya, Corporate Secretary didukung oleh berbagai unit kerja, yaitu Financial Control Group, Consumer Business Group, Commercial Business Group, Risk Management Group, Compliance & Legal Group, Information Technology Group, Human Resources Group, serta General Services Group.

Informasi lebih lanjut mengenai penerapan Tata Kelola Perusahaan disajikan pada halaman 258.

The Corporate Secretary, as the Chairman of the Sustainable Finance Team, is responsible for implementing, monitoring, and evaluating the Bank's sustainability performance, and reports directly to the President Director. In carrying out this role, the Corporate Secretary is supported by various business units, including the Financial Control Group, Consumer Business Group, Commercial Business Group, Risk Management Group, Compliance & Legal Group, Information Technology Group, Human Resources Group, and General Services Group.

Further information regarding the implementation of Corporate Governance is presented on page 258.

Visi dan Misi Keuangan Berkelanjutan
Sustainable Finance Vision and Mission

Visi Vision

Menjadi Bank masa depan yang berlandaskan teknologi terkini untuk membuat semua transaksi keuangan menjadi mudah dengan memperhatikan keselarasan kepentingan ekonomi, sosial dan lingkungan hidup.

To become a bank of the future based on latest technology thus making all financial transaction easy by paying attention to harmony of economic, social, and environmental interest

Misi Mission

Menawarkan layanan keuangan kepada nasabah dengan memberikan pengalaman perbankan yang memuaskan melalui perbankan inovatif yang terintegrasi dengan teknologi informasi terkini serta berkontribusi terhadap pertumbuhan berkelanjutan guna memberikan nilai tambah kepada seluruh Stakeholders.

Offering financial services to customers by providing a satisfying banking experience through innovative banking that is integrated with the latest information technology and contributes to sustainable growth that provide added value to all stakeholders.

Rencana Aksi Keuangan Berkelanjutan (RAKB)
Sustainable Finance Action Plan (RAKB)

Rencana Aksi Keuangan Berkelanjutan (RAKB) MNC Bank 2026-2030 menegaskan komitmen Bank dalam mengintegrasikan prinsip *people, profit, dan planet* ke dalam strategi dan proses bisnis secara bertahap dan terukur, selaras dengan ketentuan POJK 51/2017. RAKB ini disusun sebagai kelanjutan dari periode sebelumnya sekaligus berfungsi sebagai peta jalan jangka menengah untuk mendukung pertumbuhan usaha yang stabil, inklusif, dan bertanggung jawab, dengan tetap memperhatikan perlindungan lingkungan, pengelolaan risiko sosial, serta transparansi kepada pemangku kepentingan.

Sepanjang periode RAKB 2025, Bank telah memulai penguatan fondasi internal keuangan berkelanjutan melalui berbagai inisiatif awal, antara lain kampanye efisiensi energi dan penggunaan kertas, pengurangan pemanfaatan kendaraan operasional, serta peningkatan pemahaman karyawan melalui edukasi keuangan berkelanjutan dalam forum Rapat Budaya. Di sisi manajemen risiko, Bank juga memulai kolaborasi dengan WWF dalam pelaksanaan pelatihan keuangan berkelanjutan serta *Climate Risk Management & Scenario Analysis* (CRMS) sebagai langkah awal pengelolaan risiko terkait iklim. Inisiatif-inisiatif tersebut menjadi pijakan penting untuk meningkatkan skala dan kedalaman implementasi pada periode RAKB berikutnya.

Memasuki periode RAKB 2026-2030, MNC Bank memprioritaskan penguatan tata kelola dan kapasitas organisasi keuangan berkelanjutan, pengembangan produk serta portofolio pembiayaan yang mendukung kegiatan usaha berkelanjutan, serta peningkatan literasi keberlanjutan bagi karyawan dan nasabah. Fokus program meliputi penyusunan dan penyempurnaan kebijakan internal, integrasi aspek ESG dalam proses kredit dan manajemen risiko, pengembangan infrastruktur data untuk pemantauan portofolio berkelanjutan, serta pelaksanaan kegiatan edukasi dan kampanye keberlanjutan yang lebih terstruktur. Untuk mendukung pelaksanaan tersebut, Bank mengalokasikan sumber daya manusia, anggaran pengembangan sistem, serta memperjelas peran dan tanggung jawab unit kerja terkait.

MNC Bank's 2026–2030 Sustainable Finance Action Plan (RAKB) emphasizes the Bank's commitment to integrating the principles of people, profit, and planet into its strategies and business processes progressively and measurably, in line with POJK 51/2017. This RAKB was prepared as a follow-up to the previous period and serves as a medium-term roadmap to support stable, inclusive, and responsible business growth, while prioritizing environmental protection, social risk management, and transparency toward stakeholders.

Throughout the 2025 RAKB period, the Bank has begun strengthening the internal foundations of sustainable finance through various initial initiatives, including energy efficiency and paper reduction campaigns, reducing the use of operational vehicles, and enhancing employee understanding through sustainable finance education in the Culture Meeting forum. In terms of risk management, the Bank has also initiated a collaboration with WWF to conduct sustainable finance training and Climate Risk Management & Scenario Analysis (CRMS) as an initial step in managing climate-related risks. These initiatives serve as a crucial foundation to increase the scale and depth of implementation during the next RAKB period.

Moving into the 2026-2030 RAKB period, MNC Bank prioritizes the strengthening of governance and organizational capacity for sustainable finance, the development of products and financing portfolios that support sustainable business activities, and the enhancement of sustainability literacy for employees and customers. The program's focus encompasses the formulation and refinement of internal policies, the integration of ESG aspects into credit processes and risk management, the development of data infrastructure for monitoring sustainable portfolios, and the implementation of more structured sustainability education and campaigns. To support these efforts, the Bank allocates human resources, system development budgets, and clarifies the roles and responsibilities of relevant departments.

Ke depan, Bank menyadari adanya tantangan dalam implementasi keuangan berkelanjutan, termasuk kebutuhan peningkatan kapasitas teknis, keterbatasan ketersediaan data ESG debitur, serta dinamika kebijakan dan preferensi pasar. Oleh karena itu, RAKB 2026-2030 dilengkapi dengan mekanisme pemantauan dan evaluasi berkala, strategi komunikasi yang proaktif, serta rencana kerja sama dengan praktisi dan lembaga eksternal di bidang keuangan berkelanjutan. Dengan pendekatan tersebut, MNC Bank memandang keuangan berkelanjutan tidak semata sebagai kewajiban regulasi, melainkan sebagai bagian dari strategi jangka panjang untuk memperkuat ketahanan bisnis dan berkontribusi pada pembangunan berkelanjutan nasional.

Looking ahead, the Bank recognizes the challenges in implementing sustainable finance, including the need to enhance technical capacity, limitations in the availability of borrower ESG data, and the dynamics of policy and market preferences. Therefore, the 2026-2030 RAKB is complemented by periodic monitoring and evaluation mechanisms, a proactive communication strategy, and plans for collaboration with practitioners and external institutions in the field of sustainable finance. With this approach, MNC Bank views sustainable finance not merely as a regulatory obligation, but as part of a long-term strategy to strengthen business resilience and contribute to national sustainable development.

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan
Risk Assessment on the Implementation of Sustainable Finance

IDENTIFIKASI RISIKO KEUANGAN BERKELANJUTAN

Menjaga dan meningkatkan kepercayaan nasabah merupakan salah satu tantangan utama dalam pelaksanaan kegiatan usaha MNC Bank. Oleh karena itu, Bank secara konsisten menegaskan komitmennya untuk menyediakan layanan perbankan yang aman, andal, dan memenuhi standar kualitas yang berlaku.

Meskipun kinerja MNC Bank sepanjang tahun 2025 menunjukkan perkembangan yang positif, tantangan masih dihadapi, khususnya dalam pengembangan sumber daya manusia (SDM) yang memiliki kompetensi sesuai dengan kebutuhan implementasi keuangan berkelanjutan. Sebagai langkah strategis, pada tahun 2025 MNC Bank telah menyampaikan Rencana Aksi Keberlanjutan Bisnis periode 2026-2030 kepada Otoritas Jasa Keuangan (OJK). Rencana tersebut mencakup:

» Penguatan dan pengembangan kapasitas internal Bank;
» Pengelolaan risiko dan tata kelola;
» Pengembangan produk dan/atau jasa keuangan berkelanjutan;
» Pelaksanaan kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) serta aktivitas pendukung lainnya.

IDENTIFICATION OF SUSTAINABLE FINANCE RISKS

Maintaining and enhancing customer trust is one of the key challenges in MNC Bank's business operations. Therefore, the Bank consistently emphasizes its commitment to providing safe, reliable banking services that meet applicable quality standards.

Although MNC Bank's performance throughout 2025 showed positive development, challenges remain, particularly in developing human resources (HR) who have the competencies required for the implementation of sustainable finance. As a strategic step, MNC Bank submitted its Business Sustainability Action Plan for the 2026-2030 period to the Financial Services Authority (OJK) in 2025. The plan covers:

» Strengthening and developing the Bank's internal capacity;
» Risk management and governance;
» Development of sustainable financial products and/or services;
» Implementation of Social and Environmental Responsibility (TJSL) activities and other supporting initiatives.

PERMASALAHAN DALAM PENERAPAN KEUANGAN BERKELANJUTAN

Tantangan yang dihadapi MNC Bank pada tahun 2025 antara lain optimalisasi penyaluran kredit pada Kategori Kegiatan Usaha Berkelanjutan (KKUB) yang masih terbatas akibat tingginya tingkat persaingan di pasar, serta kebutuhan untuk mempersiapkan produk simpanan yang terintegrasi dengan prinsip keuangan berkelanjutan.

Untuk menjawab tantangan tersebut, MNC Bank secara berkelanjutan melakukan evaluasi berkala guna memantau efektivitas pelaksanaan program, menilai capaian kinerja keberlanjutan, serta memitigasi risiko yang berpotensi menghambat pencapaian target jangka pendek maupun jangka panjang sebagaimana tercantum dalam RAKB periode 2026-2030.

MITIGASI RISIKO DAN PROSEDUR MANAJEMEN RISIKO TERKAIT KEUANGAN BERKELANJUTAN

MNC Bank terus berupaya meningkatkan pengelolaan risiko yang berkaitan dengan keberlanjutan guna mendukung pertumbuhan usaha jangka panjang yang berkesinambungan. Saat ini, evaluasi menyeluruh terhadap profil risiko debitur, termasuk aspek kepatuhan terhadap regulasi lingkungan, praktik sosial yang bertanggung jawab, serta potensi risiko perubahan iklim belum dilaksanakan secara komprehensif. Namun demikian, Bank tengah merumuskan dan menyiapkan penerapan pendekatan yang lebih sistematis dalam pengelolaan risiko tersebut.

Hal serupa juga berlaku untuk pelaksanaan *Climate Risk Stress Test* (CRST), yang kedepan akan menjadi bagian penting dari kerangka manajemen risiko Bank. Melalui evaluasi risiko debitur yang lebih terintegrasi dengan aspek keberlanjutan serta pengujian stres risiko iklim, MNC Bank bertujuan memperkuat ketahanan operasional dan keberlanjutan portofolio pembiayaan, sekaligus berkontribusi pada pencapaian tujuan pembangunan berkelanjutan di sektor perbankan.

PELIBATAN PEMANGKU KEPENTINGAN

MNC Bank menyadari pentingnya peran pemangku kepentingan dalam mendukung keberlanjutan bisnis dan pengembangan perusahaan secara menyeluruh. Sebagai bagian dari komitmen tersebut, Bank terus berupaya meningkatkan keterlibatan dengan berbagai pihak terkait agar setiap kebijakan dan langkah strategis yang diambil dapat memberikan manfaat jangka panjang bagi seluruh pemangku kepentingan.

CHALLENGES IN THE IMPLEMENTATION OF SUSTAINABLE FINANCE

The challenges faced by MNC Bank in 2025 include the optimization of credit disbursement for Sustainable Business Activities (KKUB), which remains limited due to intense market competition, as well as the need to develop deposit products that are integrated with sustainable finance principles.

To address these challenges, MNC Bank continuously conducts periodic evaluations to monitor the effectiveness of program implementation, assess sustainability performance achievements, and mitigate risks that could potentially hinder the achievement of short-term and long-term targets as outlined in the 2026-2030 Corporate Sustainability Action Plan (RAKB).

RISK MITIGATION AND RISK MANAGEMENT PROCEDURES RELATED TO SUSTAINABLE FINANCE

MNC Bank is continuously striving to improve the management of sustainability-related risks to support sustainable long-term business growth. Currently, a comprehensive evaluation of borrower risk profiles including aspects of compliance with environmental regulations, responsible social practices, and potential climate change risks has not yet been fully implemented. However, the Bank is formulating and preparing to implement a more systematic approach to managing these risks.

The same applies to the implementation of the Climate Risk Stress Test (CRST), which will become an integral part of the Bank's risk management framework in the future. Through a more integrated assessment of borrower risk that incorporates sustainability aspects, along with climate risk stress testing, MNC Bank aims to strengthen the operational resilience and sustainability of its financing portfolio, while contributing to the achievement of sustainable development goals in the banking sector.

STAKEHOLDER ENGAGEMENT

MNC Bank recognizes the importance of stakeholders' roles in supporting business sustainability and the company's overall development. As part of this commitment, the Bank remains committed to increase engagement with various stakeholders to ensure that every policy and strategic initiative taken delivers long-term benefits for all stakeholders.

Hingga saat ini, identifikasi pemangku kepentingan belum dilakukan secara terstruktur dan menyeluruh. Secara umum, pihak-pihak yang terlibat dalam mendukung keberlanjutan bisnis MNC Bank disajikan dalam bagan berikut:

To date, stakeholder identification has not been conducted systematically and comprehensively. In general, the parties involved in supporting the sustainability of MNC Bank's business are presented in the following chart:

Investor dan Pemegang Saham | Investor and Shareholders

Sarana Pelibatan:
Engagement Channels:
» RUPS (setahun sekali)
Annual General Meeting/GMS (Annually)
» RUPSLB (sesuai kebutuhan)
Extraordinary General Meeting (EGM) (as needed)
» Laporan Triwulan
Quarterly Reports
» Laporan Tahunan dan Keberlanjutan
Annual and Sustainability Reports

Topik Penting dan Kebutuhan:
Key Topics and Needs:
» Kinerja Finansial
Financial Performance

Tanggapan Perusahaan:
Company Response:
MNC Bank secara rutin menyelenggarakan RUPS dan RUPSLB untuk memastikan transparansi dan akuntabilitas dalam kinerja keuangan. Laporan informasi juga dipublikasikan melalui website perusahaan, memberikan pemegang saham akses mudah terhadap perkembangan perusahaan.
MNC Bank routinely holds GMS and EGMS to ensure transparency and accountability in financial performance. Information reports are also published on the Company's website, providing shareholders with easy access to company developments..

Nasabah | Customers

Sarana Pelibatan:
Engagement Channels:
» Survei kepuasan nasabah
Customer satisfaction surveys
» Forum konsultasi nasabah
Customer consultation forums
» Layanan pelanggan melalui berbagai saluran komunikasi
Customer service through various communication channels

Topik Penting dan Kebutuhan:
Key Topics and Needs:
» Perlindungan privasi dan keamanan data
Privacy protection and data security
» Produk dan layanan perbankan yang berkualitas
Quality banking products and services

Tanggapan Perusahaan:
Company Response:
MNC Bank berkomitmen untuk menyediakan produk dan layanan yang dapat memenuhi kebutuhan nasabah, dengan menjaga kualitas dan keamanan data nasabah melalui teknologi informasi yang terpercaya.
MNC Bank is committed to providing products and services that meet customer needs while maintaining the quality and security of customer data through reliable information technology.

Regulator | Regulators

Sarana Pelibatan:
Engagement Channels:
» Laporan berkala sesuai dengan peraturan OJK
Periodic reports in accordance with OJK regulations
» Pembahasan kebijakan terkait keberlanjutan
Discussions on sustainability-related policies

Topik Penting dan Kebutuhan:
Key Topics and Needs:
» Kepatuhan terhadap peraturan perbankan dan keberlanjutan
Compliance with banking and sustainability regulations

Tanggapan Perusahaan:
Company Response:
MNC Bank secara aktif berkomunikasi dengan regulator dan memastikan setiap kebijakan dan prosedur yang diterapkan sesuai dengan ketentuan yang berlaku, mendukung keberlanjutan bisnis dalam sektor perbankan.
MNC Bank actively communicates with regulators and ensures that all policies and procedures are implemented in accordance with applicable regulations, supporting business sustainability in the banking sector.

Karyawan | Employees

Sarana Pelibatan:
Engagement Channels:
» Program pelatihan dan pengembangan
Training and development programs
» Survei kepuasan karyawan
Employee satisfaction surveys
» Forum komunikasi internal
Internal communication forums

Topik Penting dan Kebutuhan:
Key Topics and Needs:
» Pengembangan karir
Career development
» Kesejahteraan karyawan
Employee welfare

Tanggapan Perusahaan:
Company Response:
MNC Bank berkomitmen untuk meningkatkan kompetensi dan kesejahteraan karyawan melalui program pelatihan dan pengembangan yang berkelanjutan, serta mendengarkan aspirasi mereka melalui berbagai saluran komunikasi.
MNC Bank is committed to enhancing employee competence and welfare through continuous training and development programs and listens to their aspirations through various communication channels.

Mitra Bisnis/Pemasok/Vendor | Business Partners/Suppliers/Vendors

Sarana Pelibatan:
Engagement Channels:
» Pertemuan rutin dengan mitra
Regular meetings with partners
» Diskusi terkait kontrak dan kerjasama
Discussions related to contracts and collaborations

Topik Penting dan Kebutuhan:
Key Topics and Needs:
» Kerjasama jangka panjang
Long-term cooperation
» Pengadaan barang dan jasa yang mendukung keberlanjutan
Procurement of goods and services supporting sustainability

Tanggapan Perusahaan:
Company Response:
MNC Bank bekerja sama dengan mitra bisnis dan pemasok untuk memastikan bahwa setiap produk dan layanan yang disediakan mendukung prinsip keberlanjutan dan dapat memberikan manfaat jangka panjang bagi semua pihak.
MNC Bank collaborates with business partners and suppliers to ensure that all products and services provided support sustainability principles and deliver long-term benefits for all parties.

Media | Media

Sarana Pelibatan:
Engagement Channels:
» Konferensi pers
Press conferences
» Rilis media
Media releases
» Kolaborasi dalam kampanye sosial
Collaboration in social campaigns

Topik Penting dan Kebutuhan:
Key Topics and Needs:
» Citra perusahaan
Corporate image
» Pemberitaan terkait keberlanjutan dan inovasi
Coverage of sustainability and innovation

Tanggapan Perusahaan:
Company Response:
MNC Bank menjaga hubungan baik dengan media untuk memastikan bahwa informasi terkait keberlanjutan dan inovasi yang diterapkan dapat tersampaikan dengan jelas kepada publik, serta meningkatkan citra perusahaan sebagai lembaga perbankan yang bertanggung jawab.
MNC Bank maintains good relationships with the media to ensure that information about sustainability and innovations is clearly communicated to the public, enhancing the company's image as a responsible banking institution

MNC Bank berkomitmen untuk terus membangun hubungan yang produktif dengan seluruh pemangku kepentingan guna memperkuat keberlanjutan serta menciptakan dampak positif bagi masyarakat, lingkungan, dan perekonomian.

MNC Bank is committed to continuously building productive relationships with all stakeholders to strengthen sustainability and create a positive impact on society, the environment, and the economy.

PERUBAHAN SIGNIFIKAN

Sepanjang tahun 2025, tidak terdapat perubahan signifikan dalam struktur operasional maupun kondisi keuangan MNC Bank.

SIGNIFICANT CHANGES

Throughout 2025, there were no significant changes in MNC Bank's operational structure or financial condition.

MANAJEMEN RANTAI PASOK

MNC Bank berkomitmen untuk meningkatkan transparansi dan profesionalisme dalam pengelolaan rantai pasok yang mendukung penerapan keuangan berkelanjutan. Setiap mitra kerja dipilih melalui proses seleksi yang cermat dengan mempertimbangkan aspek tanggung jawab sosial dan lingkungan.

Melalui pengelolaan rantai pasok yang bertanggung jawab, MNC Bank berupaya menjalin kemitraan dengan pihak-pihak yang memiliki komitmen terhadap praktik bisnis berkelanjutan. Pendekatan ini dilakukan untuk memastikan bahwa rantai pasok Bank terdiri dari mitra yang tepat, profesional, serta mampu memberikan dampak positif yang berkelanjutan bagi masyarakat dan lingkungan.

SUPPLY CHAIN MANAGEMENT

MNC Bank is committed to enhancing transparency and professionalism in the management of its supply chain to support the implementation of sustainable finance. Each business partner is selected through a rigorous screening process that considers social and environmental responsibility.

Through responsible supply chain management, MNC Bank strives to establish partnerships with parties who are committed to sustainable business practices. This approach is taken to ensure that the Bank's supply chain consists of the right, professional partners capable of delivering sustainable positive impacts on society and the environment.

Kinerja Keberlanjutan

Sustainability Performance

MEMBANGUN BUDAYA KEBERLANJUTAN

Dalam menerapkan keuangan berkelanjutan sesuai dengan ketentuan yang berlaku, MNC Bank melibatkan berbagai unit kerja terkait, antara lain Corporate Planning, Compliance, Risk, Bisnis, Human Resources, dan General Services. Implementasi keuangan berkelanjutan tersebut berada di bawah pengawasan langsung Direksi serta dilaporkan secara berkala kepada para pemangku kepentingan.

Pelibatan lintas fungsi ini bertujuan untuk:
- Menyusun strategi dan kerangka kerja yang mendukung penerapan keuangan berkelanjutan.
- Mengimplementasikan Rencana Aksi Keuangan Berkelanjutan (RAKB) secara efektif dan terukur.
- Menyusun Laporan Keberlanjutan sebagai bentuk akuntabilitas dan transparansi kepada seluruh pemangku kepentingan.

Melalui pendekatan tersebut, MNC Bank berupaya menanamkan budaya keberlanjutan yang kuat di seluruh organisasi, menciptakan nilai tambah bagi perusahaan, serta berkontribusi dalam mendukung pembangunan berkelanjutan di tingkat nasional maupun global.

BUILDING A CULTURE OF SUSTAINABILITY

In implementing sustainable finance according to applicable regulations, MNC Bank involves various relevant departments, including Corporate Planning, Compliance, Risk, Business, Human Resources, and General Services. The implementation of sustainable finance is under the direct supervision of the Board of Directors and is reported periodically to stakeholders.

This cross-functional engagement aims to:
- Develop strategies and frameworks that support the implementation of sustainable finance.
- Effectively and measurably implement the Sustainable Finance Action Plan (RAKB).
- Preparing a Sustainability Report as a form of accountability and transparency to all stakeholders.

Through this approach, MNC Bank strives to instill a strong culture of sustainability throughout the organization, create added value for the Company, and contribute to supporting sustainable development at both the national and global levels.

Kinerja Ekonomi
Economic Performance

Kinerja Bisnis *Funding*
Funding Business Performance

Dalam Jutaan Rupiah | In Million Rupiah

JENIS PRODUK Type of Product	2025	2024	Pertumbuhan 2024-2025 Growth 2024-2025	
			Rp	%
Giro | Current Account	1.133.586	1.123.635	9.951	89
Tabungan | Savings	1.774.543	1.855.261	(80.718)	(4,35)
Deposito Berjangka | Term Deposits	11.778.815	11.451.750	327.065	2,86
Total	14.686.944	14.430.646	256.298	1,78
Rasio CASA | CASA Ratio	19,80%	20,64%		

Kinerja Bisnis *Lending*
Lending Business Performance

Dalam Jutaan Rupiah | In Million Rupiah

Segmen Bisnis Business Segment	2025	2024	Pertumbuhan 2024-2025 Growth 2024-2025	
			Rp	%
Commercial	9.947.267	9.527.567	419.700	4,41
Wholesale	8.015.701	7.244.929	770.772	10,64
SME	391.893	343.622	48.271	14,05
Multifinance	1.539.673	1.939.016	(399.343)	(20,60)
Consumer	1.666.231	1.712.019	(45.788)	(2,67)
Mortgage	629.401	739.282	(109.881)	(14,86)
Implant	616.346	544.263	72.083	13,24
Credit Card	420.484	428.474	(7.990)	(1,86)
Jumlah Kredit | Total Credit	11.613.498	11.239.586	373.913	3,33
NPL Rasio – *Gross*	2,99%	3,90%		
NPL Rasio – Neto	2,08%	2,50%		

Tanggung Jawab Sosial Perusahaan
Corporate Social Responsibility

PROGRAM KEGIATAN SOSIAL MASYARAKAT
Sepanjang tahun 2025, Bank MNC melaksanakan berbagai program CSR yang terstruktur dan berkelanjutan dengan total realisasi sebesar Rp134.196.621, yang mencakup tiga pilar utama, yaitu sosial kemasyarakatan, pendidikan, dan lingkungan hidup.

COMMUNITY SOCIAL ACTIVITY PROGRAM
Throughout 2025, Bank MNC implemented a series of structured and sustainable CSR programs with a total realization of Rp134,196,621, covering three main pillars: social, education, and environmental initiatives.

Pada aspek sosial kemasyarakatan, Perseroan secara rutin berpartisipasi dalam kegiatan donor darah bersama MNC Peduli yang diselenggarakan sepanjang tahun sebagai bentuk kontribusi terhadap kebutuhan kesehatan masyarakat. Selain itu, Perseroan juga memberikan dukungan terhadap kegiatan keagamaan, antara lain melalui donasi program Ramadhan 1446 H serta penyaluran hewan kurban dalam rangka Hari Raya Idul Adha, serta kontribusi dalam kegiatan perayaan Natal MNC Group. Inisiatif ini mencerminkan komitmen Perseroan dalam memperkuat nilai kepedulian sosial dan kebersamaan.

Under the social pillar, the Company actively participated in blood donation programs in collaboration with MNC Peduli, conducted regularly throughout the year to support public health needs. The Company also provided support for religious activities, including donations for the Ramadan 1446 H program, the distribution of sacrificial animals for Eid al-Adha, and contributions to the MNC Group Christmas celebration. These initiatives reflect the Company's commitment to fostering social care and community solidarity.

Pada pilar pendidikan, Perseroan melaksanakan program literasi keuangan yang ditujukan kepada pelajar, termasuk kegiatan edukasi di SDN Babakan Kencana Lido yang disertai dengan bantuan renovasi fasilitas sanitasi sekolah. Selain itu, Perseroan turut berpartisipasi dalam program "Hari Indonesia Menabung: Digital Banking for Students" sebagai upaya meningkatkan pemahaman generasi muda terhadap pengelolaan keuangan dan pemanfaatan layanan perbankan digital.

In the education pillar, the Company carried out financial literacy programs targeting students, including educational activities at SDN Babakan Kencana Lido, complemented by donations for the renovation of school sanitation facilities. The Company also participated in the "Indonesia Saving Day: Digital Banking for Students" program to enhance financial awareness and promote the use of digital banking services among the younger generation.

Sementara itu, dalam aspek lingkungan hidup, Perseroan berkontribusi melalui kegiatan penanaman bibit pohon produktif dan penebaran bibit ikan yang dilaksanakan bersama Dinas Ketahanan Pangan, Kelautan, dan Pertanian DKI Jakarta di Kawasan Agrowisata Cilangkap. Program ini bertujuan untuk mendukung pelestarian lingkungan sekaligus memberikan manfaat ekonomi bagi masyarakat sekitar.

Meanwhile, under the environmental pillar, the Company contributed through tree planting and fish stocking activities in collaboration with the DKI Jakarta Food Security, Marine, and Agriculture Agency at the Cilangkap Agrotourism Area. This initiative aims to support environmental conservation while also providing economic benefits to the surrounding community.

Melalui rangkaian program tersebut, Perseroan berupaya memberikan dampak positif yang berkelanjutan bagi masyarakat dan lingkungan, sekaligus memperkuat peran sebagai institusi keuangan yang bertanggung jawab secara sosial.

Through these initiatives, the Company seeks to deliver sustainable positive impacts on society and the environment, while reinforcing its role as a socially responsible financial institution.

Ringkasan Program CSR 2025
CSR Program Summary 2025

Pilar Pillar	**Program Utama** Key Program	**Kegiatan** Activities	**Jumlah Kegiatan** Number of Activities	**Total Biaya** Total Cost (Rp)
Sosial Social	Kesehatan & Keagamaan Health & Religious	Donor darah, Ramadhan, Kurban, Natal Blood donation, Ramadan, Qurban, Christmas	7	33.266.621
Pendidikan Education	Literasi & Infrastruktur Literacy & Infrastructure	Literasi keuangan & renovasi sanitasi sekolah Financial literacy & school sanitation renovation	2	72.070.000
Lingkungan Environment	Pelestarian Lingkungan Environmental Conservation	Penanaman pohon & penebaran bibit ikan Tree planting & fish stocking	1	28.860.000
Total			**10**	**134.196.621**

MNC Bank berkomitmen untuk menyediakan produk dan layanan yang setara bagi seluruh konsumen. Nasabah memiliki peran strategis dalam mendukung pertumbuhan dan keberlanjutan usaha Bank. Semakin tinggi tingkat kepercayaan dan loyalitas nasabah, semakin kuat pula fondasi keberlanjutan bisnis MNC Bank.

Dengan menyadari pentingnya peran tersebut, MNC Bank terus berupaya memberikan layanan terbaik tanpa diskriminasi, disertai inovasi di bidang pemasaran, distribusi, serta penempatan layanan. Bank juga menyediakan saluran pengaduan yang responsif dan memastikan setiap keluhan ditindaklanjuti secara cepat dan tepat. Upaya ini dilakukan untuk menjaga kepuasan nasabah sekaligus memperkuat citra positif Bank.

Komitmen MNC Bank dalam menyediakan produk dan layanan yang berkualitas merupakan bentuk kepatuhan terhadap Undang-Undang Republik Indonesia Nomor 8 Tahun 1999 tentang Perlindungan Konsumen, yang menjadi dasar dalam pelaksanaan tanggung jawab Bank kepada nasabah.

KETENAGAKERJAAN, KESEHATAN, DAN KESELAMATAN KERJA

Bagi MNC Bank, karyawan merupakan aset utama yang berperan sebagai modal insani dan harus dikelola secara bertanggung jawab. Oleh karena itu, Bank menetapkan kebijakan tanggung jawab sosial di bidang ketenagakerjaan yang dilaksanakan sesuai dengan peraturan perundang-undangan yang berlaku.

Secara internal, MNC Bank memiliki pedoman manajemen sumber daya manusia sebagai acuan dalam pengembangan kompetensi dan karir karyawan. Sementara itu, dari sisi eksternal, kebijakan ketenagakerjaan mengacu pada Undang-Undang Nomor 13 Tahun 2003 tentang Ketenagakerjaan. Kebijakan ini bertujuan untuk memastikan kepatuhan hukum sekaligus meminimalkan risiko pelanggaran hak dalam hubungan kerja.

Selain itu, MNC Bank menjalankan operasional dengan mengutamakan aspek kesehatan dan keselamatan kerja sesuai dengan ketentuan yang berlaku. Bank menetapkan target *zero accident* sebagai wujud komitmen dalam melindungi kesejahteraan seluruh karyawan.

MNC Bank is committed to providing equitable products and services to all customers. Customers play a strategic role in supporting the Bank's growth and sustainability. The higher the level of customer trust and loyalty, the stronger the foundation for MNC Bank's business sustainability.

Recognizing the importance of this role, MNC Bank continuously strives to provide the best service without discrimination, complemented by innovation in marketing, distribution, and service delivery. The Bank also provides responsive complaint channels and ensures that every complaint is addressed promptly and appropriately. These efforts are aimed at maintaining customer satisfaction while strengthening the Bank's positive image.

MNC Bank's commitment to providing quality products and services is a form of compliance with the Republic of Indonesia Law No. 8 of 1999 on Consumer Protection, which serves as the foundation for the Bank's fulfillment of its responsibilities toward customers.

EMPLOYMENT, HEALTH, AND OCCUPATIONAL SAFETY

For MNC Bank, employees are key assets that serve as human capital and must be managed responsibly. Therefore, the Bank has established social responsibility policies related to employment that are implemented in accordance with applicable laws and regulations.

Internally, MNC Bank has human resource management guidelines that serve as a reference for employee competency and career development. Externally, the employment policy adheres to Law No. 13 of 2003 on Manpower. This policy aims to ensure legal compliance while minimizing the risk of rights violations in employment relationships.

Furthermore, MNC Bank conducts its operations by prioritizing occupational health and safety in accordance with applicable regulations. The Bank has set a zero accident target as a form of its commitment to protecting the well-being of all employees.

PERBANDINGAN GAJI POKOK LEVEL TERENDAH DENGAN UPAH MINIMUM REGIONAL

Gaji merupakan bentuk kompensasi yang diberikan perusahaan kepada karyawan atas jasa dan kontribusi yang diberikan, berdasarkan perjanjian kerja, peraturan perusahaan, maupun ketentuan perundang-undangan yang berlaku. Dalam konteks ini, karyawan mencakup pegawai dengan status tetap maupun dengan jangka waktu tertentu.

MNC Bank menerapkan struktur pengupahan yang mencerminkan prinsip keadilan dan transparansi, termasuk dalam perbandingan gaji antara level terendah dan tertinggi di lingkungan Bank, yang meliputi Dewan Komisaris, Direksi, dan karyawan. Informasi ini menjadi bagian dari transparansi pengelolaan sumber daya manusia.

Bank juga memastikan kepatuhan terhadap ketentuan Upah Minimum Regional dan Provinsi (UMR dan UMP) dengan memberikan upah kepada seluruh karyawan di atas batas minimum yang ditetapkan oleh pemerintah.

LINGKUNGAN KERJA YANG LAYAK DAN AMAN

Menciptakan lingkungan kerja yang aman dan nyaman merupakan prioritas utama MNC Bank, sejalan dengan Undang-Undang Nomor 13 Tahun 2003 Pasal 86 Ayat 2 tentang perlindungan keselamatan dan kesehatan kerja. Bank meyakini bahwa lingkungan kerja yang kondusif akan mendorong produktivitas dan kinerja karyawan secara optimal.

Sebagai bentuk komitmen tersebut, MNC Bank mendukung penerapan program Kesehatan dan Keselamatan Kerja (K3) dengan melibatkan partisipasi aktif manajemen dan karyawan. Fasilitas kerja disediakan secara memadai, meliputi ruang kerja, tempat ibadah, ruang tunggu nasabah, toilet, serta pengaturan suhu dan ventilasi yang mendukung kenyamanan.

Bank juga mendorong penerapan budaya kerja 5R, yaitu:
- Ringkas, memilah dan menyingkirkan barang yang tidak diperlukan;
- Rapi, menata barang agar mudah diakses;
- Resik, menjaga kebersihan area kerja;
- Rawat, mempertahankan kebiasaan kerja yang baik;
- Rajin, mematuhi seluruh aturan dan konsisten menerapkan prinsip 5R.

Selain itu, seluruh area kerja dilengkapi dengan perangkat pemadam kebakaran yang memenuhi standar dan dirawat secara berkala. Sepanjang tahun 2025, tidak terdapat kejadian kecelakaan kerja di lingkungan MNC Bank. Bank juga memastikan lingkungan kerja yang bebas dari praktik tenaga kerja anak dan tenaga kerja paksa.

COMPARISON OF THE LOWEST-LEVEL BASIC SALARY WITH THE REGIONAL MINIMUM WAGE

Salary is a form of compensation provided by the company to employees for their services and contributions, based on employment agreements, company regulations, and applicable laws and regulations. In this context, employees refer to both permanent staff and those on fixed-term contracts.

MNC Bank applies a wage structure that reflects the principles of fairness and transparency, including in the comparison of salaries between the lowest and highest level employees within the Bank, which includes the Board of Commissioners, the Board of Directors, and employees. This information is part of the transparency in human resource management.

The Bank also ensures compliance with Regional and Provincial Minimum Wage (UMR and UMP) regulations by paying all employees above the minimum thresholds set by the government.

DECENT AND SAFE WORK ENVIRONMENT

Creating a safe and comfortable work environment is MNC Bank's top priority, in line with Law No. 13 of 2003, Article 86, Paragraph 2, regarding occupational safety and health protection. The Bank believes that a conducive work environment will optimally drive employee productivity and performance.

As a manifestation of this commitment, MNC Bank supports the implementation of the Occupational Health and Safety (OHS) program through active participation of management and employees. Adequate work facilities are also provided, such as workspaces, prayer rooms, customer waiting areas, restrooms, as well as temperature and ventilation systems designed to ensure comfort.

The Bank also promotes the implementation of the 5R work culture, as follows:
- Concise: Sort and dispose of unnecessary items;
- Tidy: Organize items for easy access;
- Clean: Keep the working environment clean;
- Care: Uphold good work habits;
- Diligent: Comply with all rules and consistently apply the 5R principles.

Additionally, all work areas are equipped with standards-compliant fire extinguishers that are regularly maintained. Throughout 2025, there were no occupational accidents within MNC Bank. The Bank also ensures that its work environment is free from child labor and forced labor practices.

CUTI MELAHIRKAN

MNC Bank memberikan dukungan kepada karyawan perempuan yang menjalani masa kehamilan melalui penyediaan fasilitas cuti melahirkan sesuai dengan ketentuan yang berlaku. Kebijakan ini bertujuan untuk menjaga kesehatan dan kesejahteraan ibu dan anak, sekaligus memberikan waktu yang memadai bagi karyawan dalam menjalani peran baru sebagai orang tua.

Dengan menyediakan mekanisme pengajuan dan pelaksanaan cuti yang jelas dan lancar, MNC Bank berupaya menciptakan lingkungan kerja yang inklusif, ramah keluarga, serta mendukung keseimbangan antara kehidupan kerja dan pribadi.

KEBERAGAMAN LINGKUNGAN KERJA

MNC Bank berkomitmen membangun lingkungan kerja yang inklusif dan menghargai keberagaman tanpa membedakan latar belakang suku, agama, jenis kelamin, maupun kondisi fisik. Bank meyakini bahwa keberagaman merupakan sumber kekuatan yang mendorong inovasi, kreativitas, dan pertumbuhan berkelanjutan.

Sebagai bagian dari komitmen tersebut, MNC Bank memastikan setiap karyawan memiliki kesempatan yang setara untuk berkembang dan berkontribusi. Bank juga menyelenggarakan program pelatihan dan pengembangan guna meningkatkan kesadaran akan pentingnya keberagaman serta menanamkan nilai saling menghormati di lingkungan kerja. Sepanjang tahun 2025, tidak terdapat kasus diskriminasi maupun pelecehan seksual di internal MNC Bank.

Manajemen secara konsisten menegaskan kepada seluruh insan Bank bahwa aktivitas usaha tidak semata-mata ditujukan untuk memenuhi target bisnis, melainkan juga harus memberikan kontribusi nyata dalam meningkatkan kualitas hidup dan kemandirian masyarakat, baik di tingkat lokal maupun nasional. Informasi terkait pelatihan sumber daya manusia terdapat pada bab Profil Perusahaan

MATERNITY LEAVE

MNC Bank supports female employees during pregnancy by providing maternity leave benefits in accordance with applicable regulations. This policy aims to safeguard the health and well-being of mothers and children, while also providing employees with sufficient time to embrace their new roles as parents.

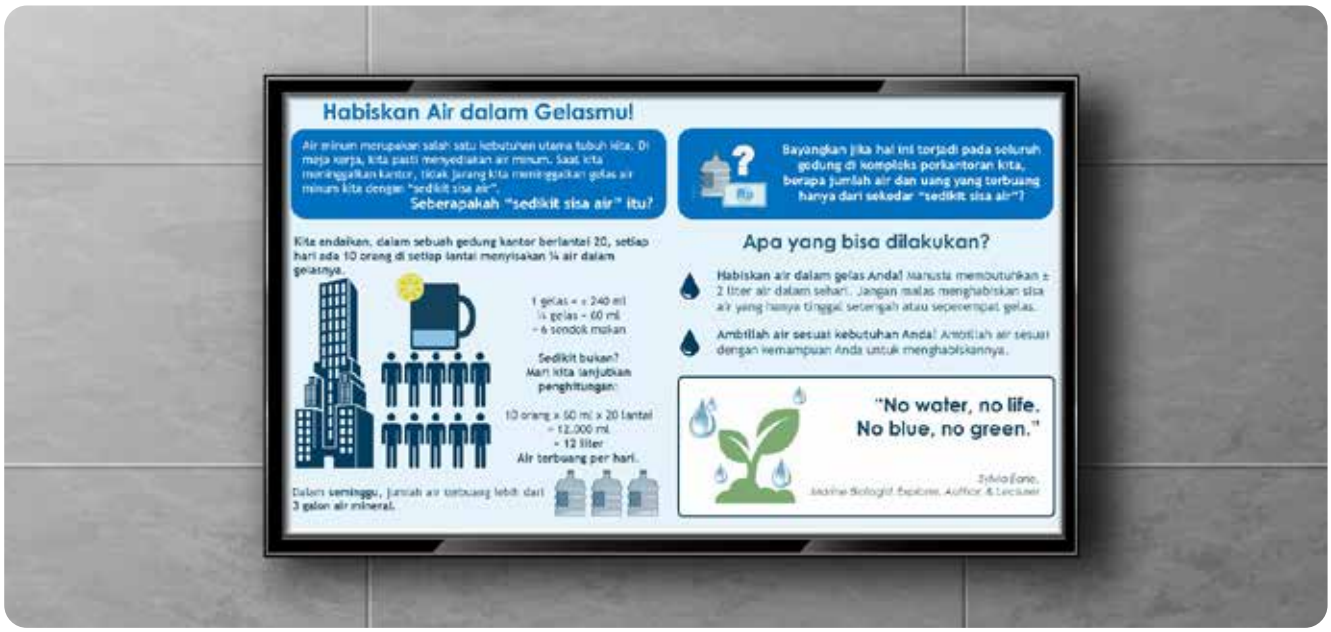
By establishing clear and streamlined procedures for requesting and taking leave, MNC Bank strives to create an inclusive, family-friendly work environment that supports a healthy work-life balance.

WORKPLACE DIVERSITY

MNC Bank is committed to building an inclusive work environment that values diversity without discriminating based on ethnic background, religion, gender, or physical condition. The Bank believes that diversity is a source of strength that drives innovation, creativity, and sustainable growth.

As part of this commitment, MNC Bank ensures that every employee has equal opportunities to grow and contribute. The Bank also organizes training and development programs to raise awareness of the importance of diversity and instill the value of mutual respect in the workplace. Throughout 2025, there were no cases of discrimination or sexual harassment within MNC Bank.

The management consistently reminds all of the Bank's personnel that business activities are not solely intended to meet business targets, but must also make a tangible contribution in improving the quality of life and self-reliance of the community, both local and national. Information related to human resource training is presented in the Company Profile section.



Laporan Pelayanan dan Penyelesaian Pengaduan

Customer Service and Complaint Resolution

Sebagai bagian dari komitmen terhadap kepuasan nasabah, MNC Bank menyediakan mekanisme bagi nasabah untuk menyampaikan keluhan dan pengaduan. Setiap pengaduan ditangani secara profesional melalui prosedur operasional standar yang telah ditetapkan, sehingga proses penanganannya berlangsung secara terstruktur dan transparan.

Dengan penerapan mekanisme tersebut, MNC Bank berupaya memberikan solusi yang tepat atas setiap keluhan yang diterima, sekaligus menjaga kepercayaan dan membangun hubungan jangka panjang dengan nasabah.

Sepanjang tahun 2025, MNC Bank menerima sebanyak 33.286 pengaduan nasabah, menurun dibandingkan tahun 2024 yang tercatat sebanyak 34.474 pengaduan. Penurunan ini setara dengan 3,4% atau sebanyak 1.188 pengaduan. Dari total pengaduan tahun 2025, sebesar 75,29% berkaitan dengan layanan kartu kredit, 23,29% terkait layanan perbankan (*banking*), dan 1,42% lainnya termasuk dalam kategori layanan lain-lain. Hingga akhir tahun 2025, MNC Bank tidak menerima pengaduan yang berkaitan dengan dampak lingkungan maupun dampak sosial.

As part of its commitment to customer satisfaction, MNC Bank provides a mechanism for customers to submit complaints and grievances. Every complaint is handled professionally through established standard operating procedures, ensuring that the resolution process is structured and transparent.

Through the implementation of this mechanism, MNC Bank strives to provide appropriate solutions for every complaint received, while maintaining trust and building long-term relationships with customers

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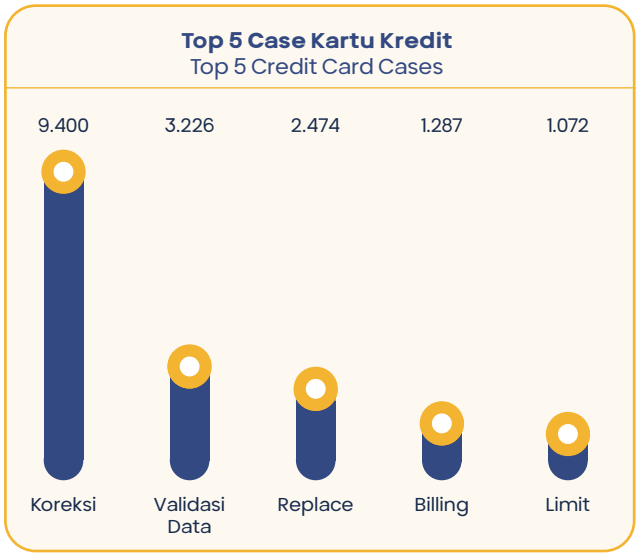
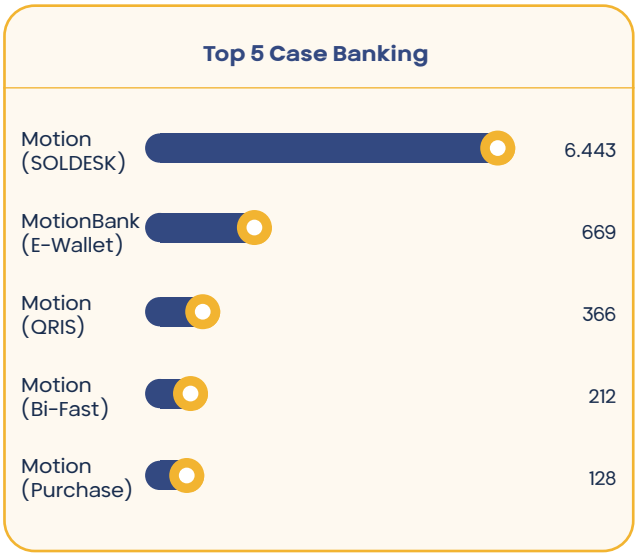
Throughout 2025, MNC Bank received a total of 33,286 customer complaints, down from 34,474 complaints recorded in 2024. This decrease is equivalent to 3.4% or 1,188 complaints. Of the total complaints in 2025, 75.29% were related to credit card services, 23.29% were related to banking services, and the remaining 1.42% were categorized as other services. As of the end of 2025, MNC Bank had not received any complaints related to environmental or social impacts.

Pengaduan yang Diterima
Complaints Received

	2025	2024
Kartu Kredit Credit Card	23.695	28.130
Banking	8.507	5.884
Lain-lain Others	1.084	460
Total pengaduan yang diterima Total Complaints Received	33.286	34.474
Total pengaduan yang masih dalam proses Total complaints still in process	194	144
Total pengaduan yang selesai ditindaklanjuti Total complaints followed up	33.092	34.330
Persentase Pengaduan yang selesai ditindaklanjuti Percentage of Complaints that have been followed up	99,42%	99,58%





Tanggung Jawab Lingkungan Hidup
Environmental Responsibility

Secara umum, seluruh lokasi dan aktivitas operasional MNC Bank tidak berada di kawasan dengan tingkat keanekaragaman hayati tinggi maupun area yang dilindungi. Kendati demikian, MNC Bank tetap berkomitmen untuk berkontribusi dalam pelestarian lingkungan hidup melalui praktik pembiayaan yang bertanggung jawab dan pengelolaan operasional yang berwawasan lingkungan.

Bank secara konsisten berupaya mengelola serta meminimalkan potensi dampak negatif operasional terhadap lingkungan dengan menerapkan berbagai inisiatif internal yang mendukung prinsip keberlanjutan. Hingga saat ini, MNC Bank belum memiliki program konservasi keanekaragaman hayati yang dapat diungkapkan secara lebih mendalam.

Dalam rangka mendukung efisiensi energi dan pengurangan emisi, MNC Bank telah menerapkan kebijakan penghematan energi, pengurangan penggunaan kertas melalui digitalisasi produk, pemanfaatan perangkat elektronik yang lebih ramah lingkungan, serta penghematan penggunaan bahan bakar. Limbah utama yang dihasilkan dari aktivitas operasional Bank berupa limbah kertas, yang dikelola oleh pihak ketiga berizin resmi. Sebagai institusi perbankan, pengungkapan terkait tumpahan signifikan tidak relevan dengan jenis kegiatan usaha Bank.

Hingga akhir tahun 2025, MNC Bank mengalokasikan biaya lingkungan hidup sebesar Rp28.860.000 yang digunakan untuk mendukung kegiatan CSR, termasuk penanaman bibit pohon produktif dan penyebaran bibit ikan bersama Dinas Ketahanan Pangan, Kelautan, dan Pertanian DKI Jakarta di Kawasan Agrowisata Cilangkap, Jakarta Timur

In general, none of MNC Bank's operational locations or activities are located in areas with high biodiversity or protected areas. Nevertheless, MNC Bank remains committed to contributing to environmental conservation through responsible financing practices and environmentally conscious operational management.

The Bank consistently strives to manage and minimize the potential negative impacts of its operations on the environment by implementing various internal initiatives that support sustainability principles. To date, MNC Bank does not have a biodiversity conservation program that can be disclosed in greater detail.

To support energy efficiency and emissions reduction, MNC Bank has implemented energy-saving policies, reduced paper usage through product digitization, utilized more environmentally friendly electronic devices, and minimized fuel consumption. The primary waste generated from the Bank's operational activities is paper waste, which is managed by a licensed third party. As a banking institution, disclosures regarding significant spills are not relevant to the nature of the Bank's business activities.

By the end of 2025, MNC Bank has allocated an environmental budget of Rp28,860,000 to support CSR activities, including the planting of productive tree seedlings and the distribution of fish seeds in collaboration with the DKI Jakarta Food Security, Marine, and Agriculture Agency at the Cilangkap Agrotourism Area, East Jakarta.

Pelaporan Kinerja Lingkungan
Energy consumption reporting

Keterangan Description	2025	2024	2023
Pemakaian Kertas (Rim) Paper Usage (Ream)	8.252	8.836	13.446
Pemakaian Air (m^3) Water Usage (m^3)	17.225	14.073	15.553
Konsumsi Energi Energy Consumption			
Pemakaian BBM (Kendaraan Operasional (liter)) Fuel Usage (Operational Vehicles (litre))	70.730	264.827	263.122
Penggunaan Genset (liter) Generator usage (litre)	1.469,36	1.469,36	N/A
Penggunaan Listrik (Kwh) Electricity Consumption (Kwh)	3.115.071	4.730.714	5.422.723
Pendapatan (Rp Juta) Revenue (Rp million)	1.522.313	1.397.432	1.313.041
Intensitas Penggunaan Energi (KWh/Rp Juta) Intensity of Energy Usage (KWh/Rp million)	3,21	3,39	4,13
Emisi yang Dihasilkan Emissions Generated			
Pemakaian BBM (Kendaraan Operasional (Kg CO_2e)) Fuel Usage (Operational Vehicles (Kg CO_2e))	163.315,57	196.832	N/A
Penggunaan Genset (Kg CO_2e) Generator Usage (Kg CO_2e)	3.893,79	3.893,79	N/A
Penggunaan Listrik (Kg CO_2e) Electricity Consumption (Kg CO_2e)	2.460.906,09	3.737.264,06	4.283.951,17
Emisi yang Dihasilkan dari Penggunaan Genset (Ton CO_2) Emissions Generated from Generator Usage (Ton CO_2)	3,89	3,89	N/A
Emisi yang Dihasilkan dari Pemakaian BBM (Ton CO_2) Emissions Generated from Fuel Usage (Ton CO_2)	474,95	196,83	N/A
Emisi yang Dihasilkan dari Penggunaan Listrik (Ton CO2e) Emissions Generated from Electricity Consumption (Ton CO_2e)	3.857,66	3.737,26	4.283,95
Emisi Perjalanan Dinas menggunakan Pesawat (TonCO_2e) Business Travel Emissions by Airplane (Ton CO_2e)	11,92	1,3	N/A
Total Emisi yang di Hasilkan (Ton CO_2e) Total Emissions Generated (Ton CO_2e)	4.348,42	3.939,28	4.283,95
Pendapatan (Rp Juta) Revenue (Rp million)	1.522.313	1.397.432	1.313.041
Intensitas Emisi (Ton CO_2e/Rp Juta) Emission Intensity (Ton CO_2e/Rp Million)	0,0029	0,0028	0,0033

Tanggung Jawab Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan

Responsibility for Product Development and/or Sustainable Financial Services

MNC Bank menyadari bahwa dinamika industri perbankan yang semakin kompetitif menuntut inovasi berkelanjutan serta respons yang adaptif terhadap kebutuhan pasar. Oleh karena itu, Bank berkomitmen untuk mengembangkan produk dan layanan keuangan yang tidak hanya memenuhi kebutuhan nasabah, tetapi juga memperhatikan aspek keberlanjutan.

Setiap produk dan layanan dirancang dengan mengedepankan kualitas, transparansi, akuntabilitas, serta tanggung jawab sosial. Proses pengembangan produk didukung oleh evaluasi risiko yang mempertimbangkan dampak terhadap masyarakat dan lingkungan, guna meminimalkan potensi dampak negatif dan memastikan kepatuhan terhadap regulasi yang berlaku.

MNC Bank juga memastikan bahwa seluruh produk dan layanan disampaikan secara setara tanpa diskriminasi, sehingga setiap individu maupun kelompok memiliki akses yang adil terhadap layanan perbankan. Hingga akhir tahun 2025, tidak terdapat produk yang ditarik dari peredaran, serta tidak ada denda finansial maupun sanksi hukum yang dikenakan terkait penyampaian informasi produk dan/atau layanan keuangan.

DAMPAK PRODUK DAN/ATAU JASA KEUANGAN BERKELANJUTAN

MNC Bank meyakini bahwa pengembangan produk keuangan berkelanjutan memiliki potensi untuk mendukung pengurangan dampak lingkungan dan peningkatan kesejahteraan sosial. Saat ini, Bank belum menawarkan produk seperti obligasi hijau atau pembiayaan energi terbarukan. Namun demikian, MNC Bank secara aktif melakukan kajian dan perencanaan untuk mengintegrasikan produk-produk tersebut ke dalam portofolio di masa mendatang, seiring dengan perkembangan pasar dan kebutuhan nasabah.

Bank juga berkomitmen mendukung kegiatan usaha berkelanjutan, termasuk pembiayaan sektor usaha kecil dan menengah (UKM) yang berperan dalam transisi menuju ekonomi rendah karbon serta pengembangan masyarakat. Meskipun produk tersebut belum tersedia, Bank terus memantau perkembangan regulasi dan pasar guna memastikan kesiapan implementasi di masa depan.

MNC Bank recognizes that the dynamics of the increasingly competitive banking industry demand continuous innovation and an adaptive response to market needs. Therefore, the Bank is committed to developing financial products and services that not only meet customer needs but also prioritize sustainability.

Every product and service is designed by prioritizing quality, transparency, accountability, and social responsibility. The product development process is supported by risk assessments that consider the impact on society and the environment, thereby minimizing potential negative impacts and ensuring compliance with applicable regulations.

MNC Bank also ensures that all products and services are provided equitably without discrimination, allowing every individual and group fair access to banking services. As of the end of 2025, no products have been withdrawn from the market, and no financial penalties or legal sanctions have been imposed regarding the disclosure of information on financial products and/or services.

IMPACT OF SUSTAINABLE FINANCIAL PRODUCTS AND/OR SERVICES

MNC Bank believes that the development of sustainable financial products has the potential to support the reduction of environmental impacts and the improvement of social welfare. Currently, the Bank does not offer products such as green bonds or renewable energy financing. However, MNC Bank is actively conducting studies and planning to integrate these products into its future portfolio, in line with market developments and customer needs.

The Bank is also committed to supporting sustainable business activities, including financing for the small and medium-sized enterprise (SME) sector, which contributes to the transition toward a low-carbon economy and community development. Although these products are not yet available, the Bank continues to monitor regulatory and market developments to ensure readiness for future implementation.

KEAMANAN DATA NASABAH DAN KEBIJAKAN PRIVASI

Perlindungan data nasabah merupakan prioritas utama bagi MNC Bank. Bank menerapkan kebijakan privasi yang ketat dan selaras dengan peraturan perlindungan data yang berlaku, serta didukung oleh pemanfaatan teknologi terkini untuk menjaga keamanan sistem informasi dari potensi ancaman siber.

Selain itu, MNC Bank secara transparan menyosialisasikan kebijakan privasi kepada nasabah dan secara berkelanjutan memberikan pelatihan kepada karyawan terkait pengelolaan dan perlindungan data. Hingga saat ini, tidak terdapat kejadian kebocoran data maupun kasus *fraud* yang teridentifikasi dalam sistem perbankan MNC Bank.

PENGGUNAAN MATERIAL RAMAH LINGKUNGAN

Saat ini, MNC Bank belum menggunakan material ramah lingkungan dalam produk perbankan yang ditawarkan. Meski demikian, Bank terus mengeksplorasi peluang penggunaan material yang lebih berkelanjutan di masa depan, baik untuk kartu perbankan, dokumen, maupun kemasan produk lainnya, sebagai bagian dari komitmen jangka panjang terhadap keberlanjutan.

SURVEI KEPUASAN NASABAH

MNC Bank belum melaksanakan survei kepuasan nasabah secara rutin. Ke depan, Bank berencana mengimplementasikan survei tersebut untuk memperoleh masukan langsung dari nasabah terkait pengalaman penggunaan produk dan layanan. Hasil survei akan menjadi dasar bagi peningkatan kualitas layanan secara berkelanjutan.

VERIFIKASI TERTULIS DARI PIHAK INDEPENDEN DAN TANGGAPAN UMPAN BALIK

Hingga akhir tahun 2025, MNC Bank belum melakukan verifikasi tertulis oleh pihak independen. Namun demikian, seluruh data yang disajikan dalam Laporan Tahunan dan Laporan Keberlanjutan telah melalui proses verifikasi internal untuk memastikan keakuratan dan keandalannya. Bank juga belum menerima umpan balik atas Laporan Keberlanjutan tahun sebelumnya, namun tetap berkomitmen untuk terus meningkatkan kualitas dan transparansi informasi yang disampaikan.

CUSTOMER DATA SECURITY AND PRIVACY POLICY

Customer data protection is a top priority for MNC Bank. The Bank enforces a strict privacy policy aligned with applicable data protection regulations, supported by the use of cutting-edge technology to safeguard information systems against potential cyber threats.

Moreover, MNC Bank transparently communicates its privacy policy to customers and continuously provides training to employees regarding data management and protection. To date, no data breaches or cases of fraud have been identified within MNC Bank's banking system.

USE OF ENVIRONMENTALLY FRIENDLY MATERIALS

Currently, MNC Bank does not use environmentally friendly materials in the banking products it offers. However, the Bank continues to explore opportunities for using more sustainable materials in the future, whether for banking cards, documents, or other product packaging, as part of its long-term commitment to sustainability.

CUSTOMER SATISFACTION SURVEY

MNC Bank has not yet conducted customer satisfaction surveys regularly. Moving forward, the Bank plans to conduct satisfaction surveys to gather direct feedback from customers regarding their experience with products and services. The results of these surveys will be used as a reference for continuous service improvement.

WRITTEN VERIFICATION BY AN INDEPENDENT PARTY AND RESPONSE TO FEEDBACK

As of the end of 2025, MNC Bank has not undergone written verification by an independent party. However, all data presented in the Annual Report and Sustainability Report has undergone an internal verification process to ensure its accuracy and reliability. The Bank also has not received any feedback on the previous year's Sustainability Report, but remains committed to continuously improving the quality and transparency of the information provided.

Lembar Umpan Balik

Feedback Sheet

Laporan Tahunan dan Keberlanjutan merupakan laporan yang memberikan gambaran kinerja keuangan dan keberlanjutan. Perseroan mengharapkan masukan, kritik dan saran dari Bapak/Ibu/saudara atas penyampaian Laporan Tahunan dan Keberlanjutan 2025 PT Bank MNC Internasional Tbk.

Annual and Sustainability Report is a report that provides an overview of financial performance and sustainability. Company expects input, criticism and suggestions from you regarding the submission of the 2025 Annual and Sustainability Report of PT Bank MNC Internasional Tbk.

Laporan ini mudah dimengerti This report is easy to understand	☐ Tidak Setuju Disagree	☐ Netral Neutral	☐ Setuju Agree
Laporan ini sudah menggambarkan informasi aspek material perusahaan, baik dari sisi positif dan negatif This report has presented information on material aspects of the Company, both from positive and negative side	☐ Tidak Setuju Disagree	☐ Netral Neutral	☐ Setuju Agree
Silakan memberikan pendapat dan saran tentang laporan ini Please provide your opinion and suggestion about this report	.....		

Profil Anda
Your Profile

Nama Lengkap Full Name	.....
Pekerjaan Job	.....
Nama Lembaga/Perusahaan Institution/Company Name	.....
Golongan Pemangku Kepentingan Stakeholder Group	☐ Pemerintah | Government ☐ Investor ☐ Nasabah | Customer ☐ Asosiasi | Association ☐ Mitra Bisnis | Business Partner ☐ LSM | NGO ☐ Masyarakat | Public ☐ Industri | Industry ☐ Lainnya | Others mohon sebutkan ..... please mention .....



Mohon kirimkan kembali lembar umpan balik kepada:
Please send back this feedback sheet to:

PT Bank MNC Internasional Tbk
MNC Bank Tower,
Lantai 8.
Jl. Kebon Sirih No. 21-27.
Jakarta Pusat 10340

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Keterangan	Description	Terpenuhi Comply
I. Ketentuan Umum General Provision		
1. Dalam Surat Edaran Otoritas Jasa Keuangan ini yang dimaksud dengan: a. Laporan Tahunan adalah laporan pertanggungjawaban direksi dan dewan komisaris dalam melakukan pengurusan dan pengawasan terhadap emiten atau perusahaan publik dalam kurun waktu 1 (satu) tahun buku kepada rapat umum pemegang saham yang disusun berdasarkan ketentuan dalam Peraturan Otoritas Jasa Keuangan mengenai Laporan Tahunan emiten atau perusahaan publik. b. Emiten adalah pihak yang melakukan penawaran umum. c. Perusahaan Publik adalah perseroan yang sahamnya telah dimiliki paling sedikit oleh 300 (tiga ratus) pemegang saham dan memiliki modal disetor paling sedikit Rp3.000.000.000,00 (tiga miliar rupiah) atau suatu jumlah pemegang saham dan modal disetor yang ditetapkan oleh Otoritas Jasa Keuangan. d. Perusahaan Terbuka adalah Emiten yang telah melakukan penawaran umum efek bersifat ekuitas atau Perusahaan Publik. e. Laporan Keberlanjutan (Sustainability Report) adalah laporan yang diumumkan kepada masyarakat yang memuat kinerja ekonomi, keuangan, sosial, dan lingkungan hidup suatu lembaga jasa keuangan Emiten, dan Perusahaan Publik dalam menjalankan bisnis berkelanjutan.	1. According to this Financial Services Authority Circular Letter, here are the definitions of: a. Annual Report is a report on the accountability of the Board of Directors and the Board of Commissioners in managing and supervising issuers or public companies within a period of 1 (one) financial year to the General Meeting of Shareholders based on the provisions of the Financial Services Authority Regulation regarding the Annual Report of issuers or public companies. b. Issuers are parties who make public offerings. c. Public Company is a company whose shares are owned by at least 300 (three hundred) shareholders and has a paid-up capital of at least Rp 3,000,000,000.00 (three billion rupiah) or a number of shareholders and paid-up capital as determined by the Financial Services Authori. d. Public Company is an Issuer that has made a public offering of equity securities or a Public Company. e. A Sustainability Report is a report published to the public that contains the economic, financial, social, and environmental performance of a financial service institution, Issuer, and Public Company in running a sustainable business.	✓
f. Direksi: 1. bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Direksi sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan 2. bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melaksanakan pengurusan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang-undangan mengenai badan hukum tersebut.	f. The Board of Directors: 1. For Issuers or limited liability companies, the Board of Directors is the one referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and 2. 2. For Issuers or Legal Entities that are not limited liability companies, the Board of Directors is the organ that carries out the management of the legal entity as referred to in the laws and regulations concerning the legal entity	✓
g. Dewan Komisaris: 1. Bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Dewan Komisaris sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan 2. Bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melakukan pengawasan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang-undangan mengenai badan hukum tersebut.	g. The Board of Commissioners: 1. For Issuers or Limited Liability Companies, the Board of Commissioners is the one as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies; and 2. For Issuers or Legal Entities that are not limited liability companies, the Board of Commissioners is the organ that supervises the legal entity as referred to in the laws and regulations concerning the legal entity.	✓

Keterangan	Description	Terpenuhi Comply
h. Rapat Umum Pemegang Saham yang selanjutnya disingkat RUPS: 1. Bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah RUPS sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; dan	h. General Meeting of Shareholders hereinafter abbreviated as GMS: 1. For Issuers or Limited Liability Companies, the GMS is the one as referred to in the Financial Services Authority Regulation concerning the Plan and the Holding of the General Meeting of Shareholders of a Public Company; and.	✓
2. Bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang mempunyai wewenang yang tidak diberikan kepada organ yang melaksanakan fungsi pengurusan dan fungsi pengawasan, dalam batas yang ditentukan dalam peraturan perundang undangan dan/atau anggaran dasar yang mengatur badan hukum tersebut	2. For Issuers or Legal Entities that are not limited liability companies, the GMS is an organ that has authority not given to organs that carry out the management and supervisory functions, within the limits specified in the laws and/ or Articles	✓
3. Laporan Tahunan Emiten atau Perusahaan Publik merupakan sumber informasi penting bagi investor atau pemegang saham sebagai salah satu dasar pertimbangan dalam pengambilan keputusan investasi dan sarana pengawasan terhadap Emiten atau Perusahaan Publik.	3. Annual Report of a listed company is one of the most important sources as the base for investors or shareholders in making investment decision, and is a means of monitoring issuers or public company.	✓
4. Seiring dengan perkembangan pasar modal dan meningkatnya kebutuhan investor atau pemegang saham atas keterbukaan informasi, Direksi dan Dewan Komisaris dituntut untuk menyajikan informasi yang berkualitas , akurat dan akuntabel melalui Laporan Tahunan Emiten atau Perusahaan Publik.	4. Along with the development of Capital Market and the growing needs of investors or shareholders regarding information disclosure, the Board of Directors and the Board of Commissioners are required to improve the quality of information disclosure through annual report.	✓
5. Laporan Tahunan yang disusun secara teratur dan informatif dapat memberikan kemudahan bagi investor atau pemegang saham dan pemangku kepentingan dalam memperoleh informasi yang dibutuhkan.	5. Annual Report should be prepared in an orderly manner and should be informative to provide conveniences for the investors or shareholders in getting the information they need.	✓
6. Surat Edaran Otoritas Jasa Keuangan ini merupakan pedoman bagi Emiten atau Perusahaan Publik yang wajib diterapkan dalam menyusun Laporan Tahunan dan Laporan Berkelanjutan.	6. This Circular Letter of the Financial Service Agency serves a guidelines for Issuers or Public Companies that should be applied in preparing their Annual Report and Sustainability Report	✓
II. Bentuk Laporan Tahunan Format of Annual		
1. Laporan Tahunan disajikan dalam bentuk dokumen cetak dan dokumen elektronik.	1. Annual Report should be presented in the printed format and in electronic document.	✓
2. Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik.	2. The printed version of the Annual Report should be printed on light-colored paper of fine quality, in A4 size, bound and can be reproduced in good quality.	✓
3. Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami.	3. The Annual Report can present information in the form of pictures, graphs, tables, and/or diagrams that includes clear titles and/or descriptions, so that they are easy to read and understand.	✓
4. Laporan Tahunan yang disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam portable format (PDF).	4. The Annual Report presented in electronic document format is the Annual Report converted into pdf format.	✓

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d. Laporan Dewan Komisaris;	d. The Board of Commissioners report;	26-31
Profil Perusahaan	**Bank Profile**	
1. Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku;	1. Name of Issuer or Public Company, including change of name, reason of change, and the effective date of the change of name during the year under review;	44
2. Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik;	2. Access to Issuer or Public Company, including branch office or representative office, where public can have access of information of the Issuer or Public Company, which include:	59-61
3. Riwayat singkat Emiten atau Perusahaan Publik;	3. Brief history of the Issuer or Public Company;	46
4. Visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan (corporate culture) atau nilai-nilai perusahaan;	4. Vision and mission of the Issuer or Public Company including corporate culture or company values;	50
5. Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan;	5. Line of business according to the latest Articles of Association, and types of products and/or services produced;	52-56
6. Wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan.	6. The operational area of the Issuer or Public Company; operational area is the area used to implement operational activities or the range of the company's operational activities	59-60
7. Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite dibawah Direksi (jika ada) dan komite dibawah Dewan Komisaris, disertai dengan nama dan jabatan;	7. Organizational structure of the Issuer or Public Company in the form of a chart, with a minimum of 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, with names and positions	62-63
8. Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan;	8. A list of memberships in industry association, both on a national and international scale related to the implementation of sustainable finance	89
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11. Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya;	11. In the event that there were changes in the composition of the Board of Commissioners and/ or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted, then the last and the previous composition of the Board of Commissioners and/ or the Board of Directors shall be stated in the Annual Report;	40, 348, 627
12. Jumlah karyawan menurut jenis kelamin,jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	12. The number of employees b49y gender, position, age, education level and employment status (permanent/ contracted) in the financial year; disclosure of information can be presented in tabular form.	105-107
13. Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku	13. The name of shareholders and percentage of ownership at the beginning and at the end of the financial year	83

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14.	Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; Dalam hal seluruh anggota Direksi dan/atau seluru anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut.	14.	The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and at the end of the financial year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners; in the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, this matter shall be disclosed	83
15.	Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi;	15.	The number of shareholders and percentage of ownership at the end of the financial year based on classification	83
16.	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan;	16.	information regarding the main and controlling shareholders of the Issuer or Public Company, either directly or indirectly and the individual owners, presented in the form of a scheme or chart	83
17.	Nama entitas anak, perusahaan asosiasi, Perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama Entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama; Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut.	17.	Name of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control sociated company, joint venture company where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of the subsidiary, associated company, joint venture company; For subsidiaries, information on the address of the subsidiaries is added.	87
18.	Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek Dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (stock split), penggabungan saham (reverse stock), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada);	18.	Chronology of share listing, number of shares, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the shares of the Issuer or Public Company are listed, including stock splits, reverse stock, stock dividends, bonus shares and changes in the nominal value of shares, implementation of conversion securities, implementation of capital additions and subtractions (if any);	13, 86
19.	Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/ imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada);	19.	Other securities listing information other than securities as referred to in number 11), which have not matured in the financial year which at least contains the name of the securities, year of issue, interest rate/yield, maturity date, offering value and rating of securities (if any);	86
20.	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/ aliansinya	20.	Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/allies	87
21.	Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP.	21.	Name and address of capital market supporting institutions and/or professions other than AP and KAP.	87
f.	**Analisis dan Pembahasan Manajemen**	**f.**	**Management Discussion and Analysis**	
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2.	Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut;	2.	Comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes,	140-151

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5. Struktur modal (capital structure) dan kebijakan manajemen atas struktur modal (capital structure) tersebut disertai dasar penentuan kebijakan dimaksud;	5. Capital structure and management policies concerning capital structure, including the basis for determining the said policy;	158
6. Bahasan mengenai ikatan yang material untuk investasi barang modal;	6. Discussion on material bond for the investment of capital goods,	160
7. Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir;	7. Discussion on investment of capital goods which was realized in the last fiscal year, at least include:	160
8. Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan; (jika ada)	8. Material Information and facts that occurring after the date of the accountant's report;	169
9. Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya;	9. Information on the prospects of the Issuer or the Company in connection with industry,economy in general, accompanied with supporting quantitative data if there is a reliable data source;	139
10. Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi);	10. Comparison between target/projection at beginning of year and result;	162
11. Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang;	11. Target/projection at most for the next one year of the Issuer or Public Company,	163
12. Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar;	12. Marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;	140
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2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	2. The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Attachment II which is an integral part of this Financial Services Authority Circular Letter;	✓
3. Informasi Laporan Keberlanjutan (Sustainability Report) pada angka 1)	3. Information on the Sustainability Report at number 1)	✓
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5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan	5. In the event that the Sustainability Report is presented separately from the Annual Report	X
6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan;	6. In the event that the Sustainability Report is presented separately from the Annual Report, the CSR section must contain information to explain that CSR information is disclosed in the Sustainability Report that is presented separately from the Annual Report;	X
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07

LAPORAN KEUANGAN

Financial Report





PT BANK MNC INTERNASIONAL Tbk
LAPORAN KEUANGAN
PADA DAN UNTUK TAHUN YANG BERAKHIR TANGGAL
31 DESEMBER 2025
BESERTA LAPORAN AUDITOR INDEPENDEN

FINANCIAL STATEMENTS
AS OF AND FOR THE YEAR ENDED
DECEMBER 31, 2025
WITH INDEPENDENT AUDITORS' REPORT

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN TANGGAL 31 DESEMBER 2025 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT

PT BANK MNC INTERNASIONAL TBK

BOARD OF DIRECTORS STATEMENT REGARDING RESPONSIBILITY FOR THE FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025 AND FOR THE YEAR THEN ENDED

PT BANK MNC INTERNASIONAL TBK

Kami yang bertandatangan dibawah ini :

We, the undersigned :

Nama	**Rita Montagna**	*Name*
Alamat Kantor	Gedung MNC Bank Tower Lantai 8 Jl. Kebon Sirih No 21-27 Jakarta 10340	*Office Address*
Alamat Domisili	Jl. Swadaya Raya No 15 RT/RW 003/001 Duren Sawit, Jakarta Timur 13440	*Residential Address*
Nomor Telepon	62-21-2980 5555	*Phone Number*
Jabatan	Presiden Direktur/*President Director*	*Title*
Nama	**Hermawan**	*Name*
Alamat Kantor	Gedung MNC Bank Tower Lantai 8 Jl. Kebon Sirih No 21-27 Jakarta 10340	*Office Address*
Alamat Domisili	Jl. Dr. Nurdin II Gg III 5C RT/RW 010/007 Grogol, Grogol Petamburan, Jakarta Barat	*Residential Address*
Nomor Telepon	62-21-2980 5555	*Phone Number*
Jabatan	Direktur/*Director*	*Title*

Menyatakan bahwa :

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank MNC Internasional Tbk (Bank);
2. Laporan keuangan Bank telah disusun dan disajikan sesuai Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah dimuat secara lengkap dan benar; dan
   b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian intern Bank.

Declare that :

1. *We are responsible for the preparation and the presentation of the financial statements of PT Bank MNC Internasional Tbk (Bank);*
2. *The Bank's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the Bank's financial statements has been fully and correctly disclosed;*
   b. *The Bank's financial statements do not contain any material incorrect information or facts, and do not omit material information or facts;*
4. *We are responsible for the Banks's internal control system.*

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

Jakarta, 30 Maret 2026/*March 30, 2026*

Atas nama dan mewakili Direksi/*For and on behalf of Board of Directors*

METERAI TEMPEL A0AMX204297696

Rita Montagna	**Hermawan**
Presiden Direktur / *President Director*	Direktur / *Director*

PT BANK MNC INTERNASIONAL TBK

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Laporan Auditor Independen

Independent Auditors' Report

Ref: 00064/3.0409/AU.1/07/0126-2/1/III/2026

Pemegang saham, Dewan Komisaris, dan Direksi
PT Bank MNC Internasional Tbk

Shareholders, Boards of Commissioners and Directors
PT Bank MNC Internasional Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank MNC Internasional 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 periode 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 PT Bank MNC Internasional Tbk pada tanggal 31 Desember 2025, serta kinerja keuangan dan arus kas nya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Opinion

We have audited the accompanying financial statements of PT Bank MNC Internasional Tbk (the "Bank"), which comprise the statement of financial position as at December 31, 2025, and the statements of profit or loss and other comprehensive income, changes in equity and 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 PT Bank MNC Internasional Tbk as at December 31, 2025, and their financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

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 sesuai dengan Kode Etik Profesi Akuntan Publik yang ditetapkan oleh Institut Akuntan Publik Indonesia, sebagaimana berlaku untuk audit atas laporan keuangan entitas dengan akuntabilitas publik di Indonesia. Kami juga 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.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with Code of Ethics for Public Accountants established by the Indonesian Institute of Certified Public Accountants as applicable to audits of financial statements of public interest entities in Indonesia. We have also fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan 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 dijabarkan di bawah ini.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion there on, and we do not provide a separate opinion on these matters.

The key audit matter identified in our audit is outlined below.

Member of the Forum of Firms

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Perhitungan cadangan penurunan nilai atas pinjaman yang diberikan

Sebagaimana diungkapkan dalam Catatan 12 tentang pinjaman yang diberikan atas laporan keuangan terlampir, pada tanggal 31 Desember 2025, Bank telah mengakui pinjaman yang diberikan sebesar Rp11.613.498 juta dan telah menghitung cadangan kerugian penurunan nilai atas pinjaman yang diberikan sebesar Rp255.895 juta.

Perhitungan Cadangan penurunan nilai atas pinjaman yang diberikan dihitung oleh manajemen menggunakan metode Kerugian Kredit Ekspektasian sesuai dengan PSAK 109, "Instrumen Keuangan".

Pendekatan yang digunakan dalam menghitung cadangan penurunan nilai:

- Penilaian Individual
  Bank menghitung kerugian kredit ekspektasian secara individual dengan membandingkan antara nilai tercatat pinjaman yang diberikan dengan nilai kini dari arus kas masa depan yang diharapkan diterima oleh Bank baik yang bersumber dari pembayaran pokok dan/atau bunga, maupun arus kas dari penjualan jaminan, untuk pinjaman yang diberikan yang memiliki nilai cukup signifikan dan terdapat bukti objektif penurunan nilai.

- Penilaian Kolektif
  Bank menghitung kerugian kredit ekspektasian secara kolektif menggunakan teknik *statistical based* yang menggunakan beberapa parameter utama, antara lain, *probability of default, loss given default* dan *exposure at default*, untuk pinjaman yang diberikan yang tidak terdapat bukti objektif penurunan nilai dan pinjaman yang diberikan yang terdapat bukti objektif penurunan nilai namun tidak bernilai signifikan.

Perhitungan cadangan penurunan nilai atas pinjaman yang diberikan merupakan hal audit utama karena besarnya nilai tercatat atas pinjaman yang diberikan dan penilaiannya memerlukan pertimbangan signifikan manajemen serta perhitungannya menggunakan estimasi dan asumsi yang memiliki ketidakpastian yang tinggi yang dapat berdampak material terhadap laporan keuangan Bank.

Tanggapan audit atas hal audit utama

Kami melakukan prosedur audit atas hal ini termasuk:

- Memahami dan menguji pengendalian yang relevan atas identifikasi atas pinjaman yang telah mengalami peningkatan risiko kredit secara signifikan atau menunjukkan bukti objektif penurunan nilai.

- Melakukan uji petik atas pinjaman yang diberikan dan mengevaluasi apakah terdapat peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai dan membandingkan hasilnya dengan penilaian manajemen.

Calculation of allowance for impairment on loans

As disclosed in Note 12 regarding loans to the attached financial statements, as of December 31, 2025, the Bank has recognized the loans amounting to Rp11,613,498 million and has calculated the allowance for impairment losses on loans amounting to Rp255,895 million.

The calculation of the allowance for impairment of loans is calculated by management using the Expected Credit Loss method in accordance with SFAS 109, "Financial Instruments".

Approach used in calculating allowance for impairment:

- *Individual Assessment*
  The Bank calculates the expected credit loss individually by comparing the carrying amount of the loan with the present value of the future cash flows expected to be received by the Bank, either from principal and/or interest payments, as well as cash flows from the sale of guarantees, for loans which has a significant value and there is objective evidence of impairment.

- *Collective Assessment*
  The Bank calculates the expected credit losses collectively using statistical-based techniques that use several main parameters, consist of, probability of default, loss given default and exposure at default, for loans which there is no objective evidence of impairment and loans with objective evidence of impairment but not significant.

The calculation of the allowance for impairment losses on loans is the key audit matter because the carrying amount of loans and valuations requires significant management judgment and calculations using estimates and assumptions that have high uncertainty which could have a material impact on the Bank financial statements.

Audit response to key audit matters

We have performed the following procedures to address this key audit matter:

- *Understand and test relevant controls over the identification of loans that have significantly increased credit risk or show objective evidence of impairment.*

- *Conduct a sampling test on loans and evaluate whether there is a significant increase in credit risk or there is objective evidence of impairment and compare the results with management's assessment.*

- Menilai kecukupan penyisihan penurunan nilai atas pinjaman yang mengalami peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai dengan memeriksa baik jumlah dan waktu arus kas masa depan yang digunakan oleh bank dalam perhitungan kerugian penurunan nilai.

- Menilai metodologi dan asumsi yang digunakan dalam menghitung kerugian kredit ekspektasian secara kolektif, termasuk penentuan *probability of default, loss given default* dan *exposure at default* dan melakukan perhitungan ulang.

- *Assess the adequacy of the allowance for impairment on loans that have a significant increase in credit risk or there is objective evidence of impairment by examining both the amount and timing of future cash flows used by the Bank in calculating impairment losses.*

- *Assessing the methodology and assumptions used in calculating expected credit losses collectively, including determining the probability of default, loss given default and exposure at default and performing recalculation.*

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 informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan 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 of information contained in the annual report, but does not include financial statements and our auditor's report. The annual report is expected to be available to us after the date of this auditor's 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 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 this to those charged with governance and take appropriate action based on the Auditing Standards established by the Institute of Public Accountants.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank financial reporting processes.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memeroleh 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 memengaruhi 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 atas laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, merancang 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.

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajiban estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

- 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 Perusahaan 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 Perusahaan tidak dapat mempertahankan kelangsungan usaha.

Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standard on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these 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 risk of material misstatement of the financial statements, whether caused by fraud or error, design and implement 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, because fraud may involve collusion, forgery, omission, misrepresentations, or the override of internal control.*

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank internal control.*

- *Evaluate the appropriateness of the accounting policies used and the accounting estimation obligations and related disclosures made by management.*

- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.*

- 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.

- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, langkah yang diambil untuk menghilangkan ancaman atau pengamanan yang diterapkan.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola. Kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KANAKA PURADIREDJA, SUHARTONO

Florus Daeli., SE., Ak., MM., CA., CPA., CRA., CLI., CFI., CACP., ASEAN CPA
No. Ijin AP.0126/*License No. AP. 0126*
30 Maret 2026/*March 30, 2026*

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00064

PT BANK MNC INTERNASIONAL Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MNC INTERNASIONAL Tbk
STATEMENT OF FINANCIAL POSITION
December 31, 2025
(Expressed in million Rupiah, unless otherwise specified)

	Catatan/ *Notes*	2025	2024	
ASET				***ASSETS***
Kas	5	97.905	102.054	*Cash*
Giro pada Bank Indonesia	6	693.872	738.201	*Demand deposits with Bank Indonesia*
Giro pada bank lain				*Demand deposits with other banks*
– pihak ketiga	7	172.536	277.507	*– third parties*
Penempatan pada Bank Indonesia				*Placements with Bank Indonesia*
dan bank lain – pihak ketiga	8	1.505.000	1.434.921	*and other banks – third parties*
Efek-efek	9,39			*Securities – third parties*
– Pihak berelasi		2.237	17.238	*– Related parties*
– Pihak ketiga		4.296.224	4.627.920	*– Third parties*
Jumlah		4.298.461	4.645.158	*Total*
Tagihan derivatif – Pihak ketiga	11	816	1.201	*Derivative receivables – Third parties*
Kredit	12,39			*Loans*
– Pihak berelasi		1.038.190	1.170.923	*– Related parties*
– Pihak ketiga		10.575.308	10.068.663	*– Third parties*
		11.613.498	11.239.586	
Cadangan kerugian penurunan nilai		(255.895)	(256.491)	*Allowance for impairment losses*
Jumlah		11.357.603	10.983.095	*Total*
Efek-efek yang dibeli dengan janji dijual				*Securities purchased under resale*
kembali – pihak ketiga	10	43.489	-	*agreements – third parties*
Tagihan akseptasi – pihak ketiga	13	2.558	42.176	*Acceptances receivables – third parties*
Biaya dibayar dimuka	14	118.164	68.008	*Prepaid expenses*
Aset tetap – bersih	15	978.288	1.002.737	*Premises and equipment – net*
Aset pajak tangguhan – bersih	36	76.832	92.815	*Deferred tax assets – net*
Aset takberwujud – bersih	16	19.297	16.720	*Intangible assets – net*
Aset lain-lain – bersih	17	907.814	1.466.816	*Other assets – net*
JUMLAH ASET		**20.272.635**	**20.871.409**	***TOTAL ASSETS***

	Catatan/ *Notes*	2025	2024	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	24	88.995	457.641	*Liabilities payable immediately*
Simpanan	18,39			*Deposits*
– Pihak berelasi		1.186.614	1.327.297	*– Related parties*
– Pihak ketiga		13.500.330	13.103.349	*– Third parties*
Jumlah		14.686.944	14.430.646	*Total*
Simpanan dari bank lain – pihak ketiga	19	1.144.624	799.826	*Deposits from other banks – third parties*
Efek-efek yang dijual dengan janji dibeli kembali – pihak ketiga	20	193.557	1.168.182	*Securities sold under repurchase agreement – third parties*
Liabilitas akseptasi – pihak ketiga	13	2.558	5.279	*Acceptances payables – third parties*
Liabilitas derivatif – pihak ketiga	11	639	879	*Derivative payables – third parties*
Utang pajak	21	24.830	14.395	*Taxes payable*
Liabilitas imbalan pasca kerja	38	51.035	46.331	*Employee benefits obligation*
Biaya yang masih harus dibayar	22	217.148	241.133	*Accrual expenses*
Liabilitas lain–lain	23	111.673	45.977	*Other liabilities*
JUMLAH LIABILITAS		**16.522.003**	**17.210.289**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham – nilai nominal Rp100 (nilai penuh) per saham untuk saham seri A dan Rp50 (nilai penuh) untuk saham seri B Modal dasar – 97.132.520.965 saham Modal ditempatkan dan disetor penuh – saham seri A 22.052.950.928 pada tanggal-tanggal 31 Desember 2025 dan 2024 dan saham seri B 22.406.046.426 pada tanggal-tanggal 31 Desember 2025 dan 2024	25	3.325.597	3.325.597	*Capital stock – Rp100 (full amount) per share for series A shares and Rp50 (full amount) per share for series B shares Authorized capital – 97,132,520,965 shares subscribed and paid-up 22,052,950,928 of series A shares as of December 31, 2025 and 2024 and 22,406,046,426 of series B shares as of December 31, 2025 and 2024*
Tambahan modal disetor – bersih	26	943.217	943.217	*Additional paid–in capital – net*
Penghasilan komprehensif lain – bersih	27	18.147	10.410	*Other comprehensive income – net*
Defisit	47	(536.329)	(618.104)	*Deficits*
JUMLAH EKUITAS		**3.750.632**	**3.661.120**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		**20.272.635**	**20.871.409**	***TOTAL LIABILITIES AND EQUITY***

	Catatan/ *Notes*	2025	2024	
Pendapatan dan beban operasional				***Operating revenues and expenses***
Pendapatan bunga				*Interest revenues*
Pendapatan bunga	3w, 28	1.473.213	1.345.935	*Interest revenues*
Provisi dan komisi kredit	3x	49.100	51.497	*Loan commissions and fees*
Jumlah pendapatan bunga		1.522.313	1.397.432	*Total interest revenues*
Beban bunga				*Interest expenses*
Beban bunga	3w, 29	954.502	848.848	*Interest expenses*
Premi penjaminan	3w, 43	31.304	28.091	*Guarantee premium*
Jumlah beban bunga		985.806	876.939	*Total interest expenses*
Pendapatan bunga – bersih		**536.507**	**520.493**	***Interest revenues – net***
Pendapatan operasional lainnya				***Other operating revenues***
Pendapatan transaksi valuta asing – bersih		5.984	775	*Gain on foreign exchange transactions – net*
Keuntungan bersih penjualan efek-efek	9	80.512	22.782	*Net gain on sale of securities*
Provisi dan komisi selain kredit – bersih	3x, 30	34.214	35.450	*Commissions and fees from transactions other than loans – net*
Penerimaan kembali kredit yang dihapusbuku	3e, 12	15.148	16.833	*Recovery of loans written-off*
Keuntungan (kerugian) yang belum direalisasi dari efek yang diukur pada nilai wajar melalui laba rugi	9	1.810	(100)	*Unrealized gain (loss) from securities measured at fair value through profit or loss*
Lainnya	31	55.814	34.138	*Others*
Jumlah pendapatan operasional lainnya		193.482	109.878	*Total other operating revenues*
Beban kerugian penurunan nilai				***Provision for impairment losses***
Aset keuangan	3e, 32	94.122	41.773	*Financial assets*
Jumlah beban kerugian penurunan nilai		94.122	41.773	*Total provision for impairment losses*
Beban operasional lainnya				***Other operating expenses***
Umum dan administrasi	33	256.270	242.065	*General and administrative*
Tenaga kerja	35	225.839	212.655	*Personnel*
Beban pensiun dan imbalan pasca kerja	38	8.966	8.929	*Pension and employee benefits expense*
Lainnya		51.528	49.303	*Others*
Jumlah beban operasional lainnya		542.603	512.952	*Total other operating expenses*
Beban operasional lainnya – bersih		**(443.243)**	**(444.847)**	***Other operating expenses – net***
Laba operasional (saldo dipindahkan)		**93.264**	**75.646**	***Profit from operations (balance carry forward)***

	Catatan/ Notes	2025	2024	
Laba operasional (saldo pindahan)		**93.264**	**75.646**	***Profit from operations*** *(balance brought forward)*
Pendapatan (beban) non operasional				***Non-operating revenues (expenses)***
Hasil sewa	3l, 34	10.170	11.911	*Rental revenues*
Keuntungan penjualan aset tetap	3n, 34	436	412	*Gain on sale of premises and equipment*
Laba (rugi) penjualan agunan yang diambil alih	3q, 34	(252)	5.665	*Gain (loss) on sale of foreclosed properties*
Lainnya – bersih	34	59	162	*Others – net*
Pendapatan non operasional – bersih		**10.413**	**18.150**	***Non-operating revenue – net***
Laba sebelum beban pajak		**103.677**	**93.796**	***Profit before tax expense***
Beban pajak				***Tax expense***
Pajak kini	3z, 36	(8.293)	-	*Current tax*
Pajak tangguhan	3z, 36	(13.609)	(18.946)	*Deferred tax*
Jumlah beban pajak		**(21.902)**	**(18.946)**	***Total tax expense***
Laba bersih tahun berjalan		**81.775**	**74.850**	***Net profit for the year***
Penghasilan komprehensif lain				***Other comprehensive income***
Pos yang tidak akan direklasifikasi ke laba rugi :				*Item that will not be reclassified subsequently to profit or loss:*
Pengukuran kembali atas kewajiban imbalan pasti	3y, 38	2.284	2.332	*Remeasurement of defined benefits obligation*
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	3z, 38	(503)	(513)	*Income tax relating to item that will not be reclassified subsequently to profit or loss*
Sub jumlah		1.781	1.819	*Sub total*
Pos yang akan direklasifikasi ke laba rugi:				*Item that will be reclassified subsequently to profit or loss:*
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	3e, 9	7.827	(3.824)	*Gain (loss) unrealized on financial assets at fair value through other comprehensive income*
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi	3z, 36	(1.871)	841	*Income tax relating to item that will be reclassified ubsequently to profit or loss*
Sub jumlah		5.956	(2.983)	*Sub total*
Jumlah keuntungan (kerugian) komprehensif lain tahun berjalan setelah pajak		**7.737**	**(1.164)**	***Total other comprehensive gain (loss) for the current year net of tax***
Jumlah laba komprehensif		**89.512**	**73.686**	***Total comprehensive income***
Laba per saham (dalam Rupiah penuh)				*Earnings per share (in full Rupiah amount)*
Dasar	37	1,84	1,85	*Basic*
Dilusian		1,84	1,85	*Diluted*

PT BANK MNC INTERNASIONAL Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MNC INTERNASIONAL Tbk
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2025
(Expressed in million Rupiah, unless otherwise specified)

	Catatan/ *Notes*	Modal saham/ *Capital stock*	Tambahan modal disetor – bersih/ *Additional paid-in capital – net*	Penghasilan komprehensif lain/ *Other comprehensive income*		Saldo defisit/ *Retained deficit*		Jumlah ekuitas/ *Total equity*	
				Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Unrealized gain (loss) on financial assets at fair value through other comprehensive income*	Pengukuran kembali atas kewajiban imbalan pasti/ *Remeasurement of defined benefits obligation*	Ditentukan penggunaannya/ *Appropriated*	Tidak ditentukan penggunaannya/ *Unappropriated*		
Saldo per 31 Desember 2023		**2.790.935**	**1.477.879**	**(3.010)**	**14.584**	**17.940**	**(710.894)**	**3.587.434**	***Balance as of December 31, 2023***
Laba bersih tahun berjalan		-	-	-	-	-	74.850	74.850	*Net profit for the year*
Penghasilan (kerugian) komprehensif lain – setelah pajak		-	-	(2.983)	1.819	-	-	(1.164)	*Other comprehensive income (loss) – net of tax*
Penawaran Umum Terbatas X		534.662	(534.662)	-	-	-	-	-	*Limited Public Offering X*
Saldo per 31 Desember 2024		**3.325.597**	**943.217**	**(5.993)**	**16.403**	**17.940**	**(636.044)**	**3.661.120**	***Balance as of December 31, 2024***

Lihat Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to Financial Statements which are an integral part of the Financial Statements taken as a whole

	Catatan/ *Notes*	Modal saham/ *Capital stock*	Tambahan modal disetor – bersih/ *Additional paid-in capital – net*	Penghasilan komprehensif lain/ *Other comprehensive income*		Saldo defisit/ *Retained deficit*		Jumlah ekuitas/ *Total equity*	
				(Kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *(Loss) unrealized gain on financial assets at fair value through other comprehensive income*	Pengukuran kembali atas kewajiban imbalan pasti/ *Remeasurement of defined benefits obligation*	Ditentukan penggunaannya/ *Appropriated*	Tidak ditentukan penggunaannya/ *Unappropriated*		
Saldo per 31 Desember 2024		**3.325.597**	**943.217**	**(5.993)**	**16.403**	**17.940**	**(636.044)**	**3.661.120**	***Balance as of December 31, 2024***
Laba bersih tahun berjalan		-	-	-	-	-	81.775	81.775	*Net profit for the tahun*
Penghasilan komprehensif lain – setelah pajak		-	-	5.956	1.781	-	-	7.737	*Other comprehensive income – net of tax*
Saldo per 31 Desember 2025		**3.325.597**	**943.217**	**(37)**	**18.184**	**17.940**	**(554.269)**	**3.750.632**	***Balance as of December 31, 2025***

	Catatan/ *Notes*	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Bunga, provisi dan komisi kredit yang diterima		1.504.594	1.400.812	*Interest, loan commissions and fees received*
Bunga dan premi penjamin yang dibayar		(984.934)	(868.723)	*Interest and guarantee premium paid*
Penerimaan pendapatan operasional lainnya		192.784	109.316	*Other operating revenues received*
Pembayaran gaji dan tunjangan karyawan		(225.679)	(218.184)	*Salaries and employee benefits paid*
Pembayaran beban operasional lainnya		(300.944)	(206.187)	*Other operating expenses paid*
Penerimaan pendapatan non operasional		10.621	12.491	*Non-operating revenues received*
Pembayaran beban non operasional		(391)	(419)	*Non-operating expenses paid*
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi		196.051	229.106	*Operating cash flows before changes in operating assets and liabilities*
Penurunan (kenaikan) aset operasi				*Decrease (increase) in operating assets*
Efek-efek	9	352.888	(216.283)	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	10	(43.489)	95.210	*Securities purchased under resale agreements*
Kredit	12	(468.630)	(1.034.625)	*Loans*
Tagihan derivatif	11	2.893	(1.066)	*Derivative receivables*
Tagihan akseptasi	13	39.618	(4.348)	*Acceptance receivables*
Aset lain-lain	17	533.639	(549.079)	*Other assets*
Kenaikan (penurunan) liabilitas operasi				*Increase (decrease) in operating liabilities*
Liabilitas segera	24	(368.646)	384.700	*Liabilities payable immediately*
Simpanan	18	256.297	1.028.195	*Deposits*
Simpanan dari bank lain	19	344.798	242.724	*Deposits from other banks*
Efek yang dijual dengan janji dibeli kembali	20	(974.625)	983.331	*Securities sold under repurchased agreement*
Liabilitas derivatif	11	(240)	847	*Derivative payables*
Liabilitas akseptasi	13	(2.721)	(32.549)	*Acceptance payables*
Liabilitas lain-lain	23	68.750	(11.924)	*Other liabilities*
Kas bersih diperoleh (digunakan untuk) dari aktivitas operasi		**(63.417)**	**1.114.239**	***Net cash provided by (used in) operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Hasil penjualan aset tetap	15	495	552	*Proceeds from sale of premises and equipment*
Perolehan aset tetap	15	(11.363)	(35.628)	*Acquisitions of premises and equipment*
Perolehan aset takberwujud	16	(8.911)	(2.943)	*Acquisitions of intangible assets*
Penjualan (pembelian) efek-efek yang diukur pada biaya perolehan diamortisasi	9	(557.638)	(1.011.920)	*Sales (purchase) of securities measured at fair value through amortized cost*
Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain		561.084	(1.254.696)	*Purchases of securities measured at fair value through other comprehensive income*
Kas bersih diperoleh (digunakan untuk) aktivitas investasi		**(16.333)**	**(2.304.635)**	***Net cash provided by (used in) investing activities***

	Catatan/ *Notes*	2025	2024	
PENURUNAN BERSIH KAS DAN SETARA KAS		**(79.750)**	**(1.190.396)**	***NET DECREASE IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN		**2.552.683**	**3.742.543**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR***
Pengaruh perubahan kurs valuta asing		(3.620)	536	*Effect of foreign exchange rate changes*
KAS DAN SETARA KAS AKHIR TAHUN		**2.469.313**	**2.552.683**	***CASH AND CASH EQUIVALENTS AT END OF YEAR***
PENGUNGKAPAN TAMBAHAN				***SUPPLEMENTAL DISCLOSURES***
Kas dan setara kas terdiri dari:				*Cash and cash equivalents consist of:*
Kas	5	97.905	102.054	*Cash*
Giro pada Bank Indonesia	6	693.872	738.201	*Demand deposits with Bank Indonesia*
Giro pada bank lain	7	172.536	277.507	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	8	1.505.000	1.434.921	*Placements with Bank Indonesia and other banks*
Jumlah		**2.469.313**	**2.552.683**	***Total***

1. UMUM

a. Pendirian dan Informasi Umum

PT Bank MNC Internasional Tbk (selanjutnya disebut "Bank") didirikan di Indonesia dengan nama PT Bank Bumiputera Indonesia berdasarkan akta No 49 tanggal 31 Juli 1989 dari Notaris Sri Rahayu, S.H., Akta pendirian ini disahkan oleh Menteri Kehakiman dalam Surat Keputusan No. C-2.7223.HT.01.01.TH.89 tanggal 9 Agustus 1989 serta diumumkan dalam tambahan No. 1917 dari Berita Negara Republik Indonesia No. 75 tanggal 19 September 1989. Nama Bank telah mengalami beberapa kali perubahan, yang terakhir menjadi PT Bank MNC Internasional Tbk, berdasarkan akta No. 57 tanggal 16 Juli 2014 yang dibuat dihadapan Notaris Aryanti Artisari, S.H., M.Kn dan telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-06038.40.20.2014 tanggal 24 Juli 2014.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, yang terakhir dengan akta No.22 tertanggal 10 Januari 2024 yang dibuat dihadapan Notaris Aulia Taufani, S.H., Notaris di Jakarta, yang pemberitahuan perubahan anggaran dasarnya telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No. AHU-AH.01.03-0008421 tanggal 11 Januari 2024, dan perubahan susunan pengurus terakhir sebagaimana dimuat dalam akta No. 110 tanggal 25 Juni 2025 yang dibuat dihadapan Notaris Aulia Taufani, S.H., Notaris di Jakarta, yang pemberitahuan perubahan datanya telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No. AHU-AH.01.09-0305701 tanggal 2 Juli 2025.

Bank berkedudukan di Jakarta dan memiliki 16 kantor cabang, 24 kantor cabang pembantu, 1 kantor fungsional operasional dan 66 ATM per tanggal 31 Desember 2025. Kantor pusat Bank beralamat di Gedung MNC Bank Tower Lantai 8, Jl. Kebon Sirih Raya No. 21-27, Jakarta 10340, Indonesia. Jumlah karyawan Bank masing-masing 971 dan 935 karyawan pada tanggal 31 Desember 2025 dan 2024 (tidak diaudit).

Sesuai dengan pasal 3 anggaran dasar Bank, ruang lingkup kegiatan Bank adalah menjalankan usaha di bidang perbankan sesuai dengan undang-undang dan peraturan perundang-undangan yang berlaku.

Bank mulai beroperasi secara komersial pada tanggal 12 Januari 1990, sesuai dengan izin usaha yang diberikan oleh Menteri Keuangan Republik Indonesia dalam Surat Keputusan No. 10/KMK.013/1990 tanggal 4 Januari 1990. Sesuai dengan Surat Keputusan Bank Indonesia No. 30/146/KEP/DIR tanggal 5 Desember 1997, Bank telah mendapat persetujuan menjadi bank devisa.

1. GENERAL

a. Establishment and General Information

PT Bank MNC Internasional Tbk (the "Bank") was established in Indonesia under the name PT Bank Bumiputera Indonesia based on notarial Deed No. 49 dated July 31, 1989 of Notary Sri Rahayu, S.H., The Deed of Establishment was approved by the Minister of Justice in his Decision Letter No. C-2.7223.HT.01.01.TH.89 dated August 9, 1989 and was published in Supplement No. 1917 of the State Gazette of the Republic of Indonesia No. 75 dated September 19, 1989. The Bank's name has been changed several times, most recently to PT Bank MNC Internasional Tbk, based on the Deed of Minutes of the General Shareholders' Meeting No. 57 dated July 16, 2014. This Amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in his Decision Letter No. AHU-06038.40.20.2014 dated July 24, 2014.

The Bank's Articles of Association has been amended several times most recently by deed No.22 in January 10, 2024 of Aulia Taufani S.H., Notary in Jakarta and has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia with No. AHU-AH.01.03-0008421 dated January 11, 2024, and changes in the composition of the latest management as contained in deed No.110 dated June 25, 2025 of Aulia Taufani S.H., Notary in Jakarta, and has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia with No. AHU-AH.01.09-0305701 dated July 2, 2025.

The Bank is domiciled in Jakarta and has 16 main branch offices, 24 supporting branch offices, 1 functional office and 66 ATMs as of December 31, 2025. The Bank's head office is located at MNC Bank Tower 8th floor, Jl. Kebon Sirih Raya No. 21-27, Jakarta 10340, Indonesia. The Bank had average total number of employees in December 31, 2025 and 2024 of 971 and 935, respectively (unaudited).

In accordance with article 3 of the Bank's Articles of Association, the scope of its activities is to engage in the banking industry in accordance with the prevailing laws and regulations.

The Bank started its commercial operations on January 12, 1990 when it obtained its business license based on the Decision Letter No. 10/KMK.013/1990 dated January 4, 1990 from the Minister of Finance of the Republic of Indonesia. In accordance with Bank Indonesia's Decision Letter No. 30/146/KEP/DIR dated December 5, 1997, the Bank is authorized to be a foreign exchange bank.

1. UMUM (lanjutan)

a. Pendirian dan Informasi Umum (lanjutan)

Bank tergabung dalam kelompok usaha MNC *Group* dengan entitas induk terakhir adalah PT MNC Asia Holding Tbk (d/h PT MNC Investama Tbk).

Entitas Induk Bank adalah PT MNC Kapital Indonesia Tbk.

Pengendalian kegiatan Bank dilakukan oleh personil manajemen kunci yaitu pejabat yang bertanggung jawab langsung kepada Direksi atau mempunyai pengaruh terhadap kebijakan / operasional Bank (*level Group Head*, *Branch Manager*).

Susunan pengurus dan Komite Audit Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

1. GENERAL (continued)

a. Establishment and General Information (continued)

The Bank is part of MNC Group whose ultimate parent is PT MNC Asia Holding Tbk (formerly PT MNC Investama Tbk).

The Parent Entity of Bank is PT MNC Kapital Indonesia Tbk.

Control of the Bank's activities is carried out by key management personnel, namely officials who are directly responsible to the Board of Directors or have influence on the policies/operations of the Bank (Group Head, Branch Manager level).

As of December 31, 2025 and 2024 the Bank's management and Audit Committee consist of the following:

	2025	2024	
Dewan Komisaris			***Board Of Commissioners***
Presiden Komisaris (Independen)	Ponky N. Pudijanto	Ponky N. Pudijanto	*President Commissioner (Independent)*
Komisaris	Peter Fajar	Peter Fajar	*Commissioner*
Komisaris Independen	Frederikus P. Weoseke	Frederikus P. Weoseke	*Independent Commissioner*
Direksi			***Board Of Directors***
Presiden Direktur	Rita Montagna Siahaan	Rita Montagna Siahaan	*President Director*
Wakil Presiden Direktur	-	Denny Setiawan Hanubrata [e]	*Vice President Director*
Direktur	Hermawan	Hermawan	*Director*
Direktur	Aris Palembangan [a]	Aris Palembangan	*Director*
Direktur Kepatuhan	Tiolina Tumanggor [b]	Zainudin Samaludin	*Compliance Director*
Komite Audit			***Audit Committee***
Ketua	Ponky N. Pudijanto	Ponky N. Pudijanto	*Chairman*
Anggota	Frederikus P. Weoseke	Frederikus P. Weoseke	*Members*
	Muhammad Sumarsono	Muhammad Sumarsono	
	H. Eddy Yantho Sofwan	H. Eddy Yantho Sofwan	
Komite Pemantau Risiko			***Risk Monitoring Committee***
Ketua	Frederikus P. Weoseke	Frederikus P. Weoseke	*Chairman*
Anggota	Ponky N.Pudijanto	Ponky N.Pudijanto	*Members*
	Peter Fajar	Peter Fajar	
	H. Eddy Yantho Sofwan	H. Eddy Yantho Sofwan	
	Muhammad Sumarsono	Muhammad Sumarsono	
Komite Remunerasi dan Nominasi			***Remuneration and Nomination Committee***
Ketua	Ponky N.Pudijanto	Ponky N.Pudijanto	*Chairman*
Anggota	Peter Fajar	Peter Fajar	*Members*
	Aris Palembangan	Aris Palembangan	
Kepala Audit Internal	Ayu Wulandari	Ayu Wulandari [c]	***Internal Audit Head***
Sekretaris Perusahaan	Edward Kennetze [d]	Heru Sulistiadhi	***Corporate Secretary***

a) Aris Palembangan diangkat sebagai Direktur berdasarkan keputusan RUPST pada tanggal 25 Juni 2025 dan akan efektif setelah lulus uji kemampuan dan kepatutan OJK.

b) Tiolina Tumanggor telah lulus uji kemampuan dan kepatutan OJK pada tanggal 22 April 2025 dan diangkat sebagai Direktur Kepatuhan berdasarkan keputusan RUPST pada tanggal 25 Juni 2025.

c) Ayu Wulandari diangkat sebagai Kepala Satuan Kerja Audit Internal PT Bank MNC Internasional Tbk efektif per tanggal 1 April 2024 berdasarkan surat No. 060/SK/HRG/III/2024.

d) Edward Kennetze diangkat sebagai Sekretaris Perusahaan PT Bank MNC Internasional Tbk efektif per tanggal 17 November 2025 berdasarkan surat No.158/SK-HRG/XI/2025.

a) Aris Palembangan was appointed as Director based on the AGMS on June 25, 2025 and will be effective after passing fit and proper test from OJK.

b) Tiolina Tumanggor has passed fit and proper test from OJK on April 22, 2025 and appointed as Compliance Director based on the AGMS on June 25, 2025.

c) Ayu Wulandari was appointed as Chairman of the Internal Audit Unit PT Bank MNC Internasional Tbk effective as April 1, 2024 based on letter No.060/SK/HRG/III/2024.

d) Edward Kennetze was appointed as Corporate Secretary PT Bank MNC Internasional Tbk effective as November 17, 2025 based on letter No.158/SK-HRG/XI/2025.

1. UMUM (lanjutan)

a. Pendirian dan Informasi Umum (lanjutan)

Susunan pengurus dan Komite Audit Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

e) Denny Setiawan Hanubrata telah mengundurkan diri efektif berdasarkan RUPST pada tanggal 25 Juni 2025

Pembentukan Komite Audit telah sesuai dengan POJK No. 55/POJK.04/2015 tanggal 23 Desember 2015 tentang "Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit".

b. Penawaran Umum Efek Bank

Penawaran Umum Perdana Saham

Pada tanggal 27 Juni 2002, Bank memperoleh pernyataan efektif dari Ketua BAPEPAM dengan surat No. S-1402/PM/2002 untuk melakukan penawaran umum saham atas 500.000.000 (nilai penuh) saham Bank kepada masyarakat. Nilai nominal per saham adalah sebesar Rp100 (nilai penuh) dan harga penawaran adalah sebesar Rp120 (nilai penuh) per saham. Pada tanggal 15 Juli 2002, saham Bank telah dicatatkan pada Bursa Efek Indonesia.

Penawaran Umum Saham Terbatas I

Pada tanggal 23 November 2005, Bank memperoleh pernyataan efektif dari Ketua BAPEPAM dengan surat No. S-3278/PM/2005 untuk melakukan Penawaran Umum Terbatas I atas 3.000.000.000 (nilai penuh) saham Bank dengan harga penawaran sama dengan nilai nominal sebesar Rp100 (nilai penuh) per saham, disertai dengan penerbitan 666.666.654 (nilai penuh) Waran Seri I yang memberikan hak pemegang saham untuk membeli saham baru dengan harga pelaksanaan Rp120 (nilai penuh) per saham. Pembelian dilakukan selama masa pelaksanaan yaitu mulai tanggal 30 Juni 2006 sampai dengan 29 Desember 2010. Saham-saham tersebut telah dicatatkan pada Bursa Efek Indonesia pada tanggal 2 Januari 2006.

Penawaran Umum Saham Terbatas II

Pada tanggal 22 Juni 2010, Bank memperoleh penyertaan efektif dari Ketua BAPEPAM-LK melalui surat No. S-5539/BL/2010 untuk melakukan Penawaran Umum Terbatas II ("PUT II") kepada para pemegang saham perseroan dalam rangka penerbitan hak memesan efek terlebih dahulu ("HMETD") dengan penerbitan Obligasi Wajib Konversi ("OWK") yang diberi nama obligasi wajib konversi Bank ICB Bumiputera tahun 2010 dengan jumlah pokok sebesar Rp150.000.000.000 (nilai penuh).

Setiap pemegang 10 (sepuluh) saham Bank yang namanya tercatat dalam Daftar Pemegang Saham Bank pada tanggal 2 Juli 2010 pukul 16.00 WIB berhak atas 3 (tiga) HMETD dimana setiap 1 (satu) HMETD berhak untuk membeli 1 (satu) satuan OWK, dengan harga penawaran sebesar Rp100 (nilai penuh) setiap 1 (satu) satuan OWK yang harus dibayar penuh pada saat mengajukan pemesanan OWK.

1. GENERAL (continued)

a. Establishment and General Information (continued)

As of December 31, 2025 and 2024 the Bank's management and Audit Committee consist of the following: (continued)

e) Denny Setiawan Hanubrata has resigned effectively based on the AGMS on June 25, 2025.

The establishment of the Audit Committee was based on POJK No. 55/POJK.04/2015 dated December 23, 2015 "The Establishment and the Implementation Guidelines of Audit Committee".

b. Public Offering of Shares and Bonds of the Bank

Initial Public Offering of Shares

On June 27, 2002, the Bank obtained the notice of effectivity from the Chairman of BAPEPAM in his letter No. S-1402/PM/2002 for the Bank's public offering of 500,000,000 (full amount) shares. The par value was Rp100 (full amount) per share and offering price was Rp120 (full amount) per share. On July 15, 2002, the Bank's shares were listed in the Indonesia Stock Exchange.

Limited Public Offering of Shares I

On November 23, 2005, the Bank obtained the notice of effectivity from the Chairman of BAPEPAM in his letter No. S-3278/PM/2005 for the Bank's limited Public Offering of shares I of 3,000,000,000 (full amount) shares at an offering price that is equal to the par value of Rp100 (full amount) per share, together with 666,666,654 (full amount) Series I Warrants that entitles the holder to buy new shares at an exercise price of Rp120 (full amount) per share. The holders can exercise the right to purchase the share from June 30, 2006 until December 29, 2010. These shares were listed in the Indonesia Stock Exchange on January 2, 2006.

Limited Public Offering of Shares II

On June 22, 2010, the Bank obtained a notice of effectivity from the Chairman of BAPEPAM-LK in his letter No. S-5539/BL/2010 for the Bank's Limited Public Offering II ("LPO II") to its shareholders in relation to Rights Issue ("HMETD") with Mandatory Convertible Bonds ("OWK"), namely Mandatory Convertible Bonds of Bank ICB Bumiputera 2010, with a principal amount of Rp150,000,000,000 (full amount).

For every 10 (ten) Bank shares held by the shareholder whose name is recorded in the Bank Shareholder's List as of July 2, 2010 at 4:00 pm, is entitled to 3 (three) HMETD, where each 1 (one) HMETD has a right to purchase 1 (one) unit of OWK, with an offering price of Rp100 (full amount) for each OWK which should be fully paid at the time of OWK subscription.

1. UMUM (lanjutan)

b. Penawaran Umum Efek Bank (lanjutan)

Penawaran Umum Saham Terbatas III

Pada tanggal 20 Juni 2014, Bank memperoleh surat pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan No. S-291/D.04/2014 untuk melakukan Penawaran Umum Terbatas III ("PUT III") dalam rangka penerbitan hak memesan efek terlebih dahulu ("HMETD") sebanyak 8.046.248.527 (nilai penuh) lembar saham dengan harga penawaran Rp100 (nilai penuh) per saham yang disertai dengan penerbitan Waran Seri II sebanyak 1.828.692.847 (nilai penuh) waran, dimana setiap 22 (dua puluh dua) saham hasil pelaksanaan HMETD tersebut melekat 5 (lima) Waran Seri II yang memberikan hak kepada pemegang saham untuk membeli saham baru dengan harga pelaksanaan Rp150 (nilai penuh) per saham. Pelaksanaan Waran Seri II dapat dilaksanakan mulai tanggal 4 Februari 2015 sampai dengan tanggal 3 Juli 2017 dimana setiap pemegang 1 (satu) waran berhak untuk membeli 1 (satu) saham Bank. Sampai dengan akhir periode pelaksanaan, jumlah waran yang kedaluwarsa sebanyak 1.828.683.290 (nilai penuh) waran.

Penawaran Umum Saham Terbatas IV

Pada tanggal 25 September 2015, Bank memperoleh surat pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan No.S-437/D.04/2015 untuk melakukan Penawaran Umum Terbatas IV ("PUT IV") dalam rangka penerbitan hak memesan efek terlebih dahulu ("HMETD") sebanyak 6.744.407.924 (nilai penuh) lembar saham dengan harga penawaran Rp100 (nilai penuh) per saham. Hasil pelaksanaan PUT IV yang diterima Bank sebanyak 4.097.235.004 (nilai penuh) lembar saham dan sisanya dikembalikan ke portepel.

Penawaran Umum Saham Terbatas V

Pada tanggal 23 September 2016, Bank memperoleh surat pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan No. S-531/D.04/2016 untuk melakukan Penawaran Umum Terbatas V ("PUT V") dalam rangka penerbitan hak memesan efek terlebih dahulu ("HMETD") sebanyak 4.782.390.768 (nilai penuh) lembar saham dengan harga penawaran Rp100 (nilai penuh) per saham yang disertai dengan penerbitan Waran Seri III sebanyak 4.782.390.768 (nilai penuh) waran dimana setiap 1 (satu) saham hasil pelaksanaan HMETD tersebut melekat 1 (satu) Waran Seri III yang memberikan hak kepada pemegang saham untuk membeli saham baru dengan harga pelaksanaan Rp100 (nilai penuh) per saham.

Pelaksanaan Waran Seri III dapat dilaksanakan mulai tanggal 7 April 2017 sampai dengan tanggal 4 Oktober 2019 dimana setiap pemegang 1 (satu) waran berhak untuk membeli 1 (satu) saham Bank. Hasil pelaksanaan PUT V yang diterima Bank sebanyak 1.451.901.709 (nilai penuh) lembar saham dan sisanya dikembalikan ke portepel. Pada tanggal 4 Oktober 2019, periode pelaksanaan Waran Seri III telah berakhir, dan jumlah Waran Seri III yang kedaluwarsa sebanyak 521.896.379 (nilai penuh) waran.

1. GENERAL (continued)

b. Public Offering of Shares and Bonds of the Bank (continued)

Limited Public Offering of Shares III

On June 20, 2014, the Bank obtained the notice of effectivity from the Chairman of Financial Service Authority (OJK) in his Letter No. S-291/D.04/2014 for the Bank's Limited Public Offering of Shares III in relation to Rights Issue ("HMETD") of 8,046,248,527 (full amount) shares with an offering price of Rp100 (full amount) per share, together with 1,828,692,847 (full amount) Series II warrants, where 5 (five) Series II warrants are embedded in every 22 (twenty two) stocks from HMETD which gives the shareholders the right to purchase new shares at an exercise price of Rp150 (full amount) per share. The holders can exercise the right to purchase the share from February 4, 2015 until July 3, 2017 wherein the holders of 1 (one) warrant are entitled to purchase 1 (one) share of the Bank. At the end of the exercise period, a total of 1,828,683,290 (full amount) warrants were not exercised.

Limited Public Offering of Shares IV

On September 25, 2015, the Bank obtained the notice of effectivity from the Chairman of Financial Service Authority (OJK) in his Letter No. S-437/D.04/2015 for the Bank's Limited Public Offering of Shares IV in relation to Rights Issue ("HMETD") of 6,744,407,924 (full amount) shares with an offering price of Rp100 per share. The exercise of Limited Public Offering of Shares IV that the Bank received is 4,097,235,004 (full amount) shares and the rest of the offering shares were returned to the portfolio.

Limited Public Offering of Shares V

On September 23, 2016 the Bank obtained the notice of effectivity from the Chairman of Financial Service Authority (OJK) in his Letter No. S-531/D.04/2016 for the Bank's Limited Public Offering of Shares V in relation to Rights Issue ("HMETD") of 4,782,390,768 (full amount) shares with an offering price of Rp100 per share, together with 4,782,390,768 (full amount) Series III warrants, where 1 (one) Series III warrants is embedded in every 1 (one) stock from HMETD which gives the right to shareholders to purchase new shares at an exercise price of Rp100 (full amount) per share.

The holders can exercise the right to purchase the share from April 7, 2017 until October 4, 2019 wherein the holders of 1 (one) warrant are entitled to purchase 1 (one) share of the Bank. The exercise of Limited Public Offering of Shares V that the Bank received is 1,451,901,709 (full amount) shares and the rest of the offering shares were returned to the portfolio. The exercises periode for Series III Warrants has ended of October 4, 2019, and a total of 521,896,379 (full amount) Series III warrants were not exercised.

1. UMUM (lanjutan)

b. Penawaran Umum Efek Bank (lanjutan)

Penawaran Umum Saham Terbatas VI

Pada tanggal 28 Mei 2018, Bank memperoleh surat pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan No. S-58/D.04/2018 untuk melakukan Penawaran Umum Terbatas VI dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD).

Jumlah saham yang diterbitkan sebanyak – banyaknya 4.780.327.410 (nilai penuh) lembar saham dengan harga penawaran Rp100 (nilai penuh) per saham yang disertai dengan penerbitan Waran Seri IV sebanyak banyaknya 4.780.327.410 (nilai penuh) saham, dimana setiap 1 (satu) saham hasil pelaksanaan HMETD tersebut melekat 1 (satu) Waran Seri IV yang memberikan hak kepada pemegang saham untuk membeli saham baru dengan harga pelaksanaan Rp100 (nilai penuh) per saham.

Pelaksanaan Waran Seri IV dapat dilaksanakan mulai tanggal 21 Desember 2018 sampai dengan tanggal 20 Juni 2023 dimana setiap pemegang 1 (satu) waran berhak untuk membeli 1 (satu) saham Bank. Hasil Pelaksanaan PUT VI yang diterima Bank sebanyak 273.580.271 (nilai penuh) lembar saham dan sisanya dikembalikan ke portepel. Pada tanggal 20 Juni 2023, periode pelaksanaan Waran Seri IV telah berakhir dan jumlah Waran Seri IV yang kedaluwarsa sebanyak 5.688.282 (nilai penuh) waran.

Penawaran Umum Saham Terbatas VII

Pada tanggal 21 November 2019, Bank memperoleh surat pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan No. S-177/D.04/2019 untuk melakukan Penawaran Umum Terbatas VII dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD). Jumlah saham yang diterbitkan sebanyak – banyaknya 4.126.506.825 (nilai penuh) lembar saham seri B dengan harga penawaran Rp50 (nilai penuh) per saham yang disertai dengan penerbitan Waran Seri V sebanyak banyaknya 6.189.760.238 (nilai penuh) saham, dimana setiap 2 (dua) saham hasil pelaksanaan HMETD tersebut melekat 3 (tiga) Waran Seri V yang memberikan hak kepada pemegang saham untuk membeli saham baru dengan harga pelaksanaan Rp50 (nilai penuh) per saham.

Pelaksanaan Waran Seri V dapat dilaksanakan mulai tanggal 4 Juni 2020 sampai dengan tanggal 2 Desember 2022 dimana setiap pemegang 1 (satu) waran berhak untuk membeli 1 (satu) saham Bank. Hasil pelaksanaan PUT VII yang diterima Bank sebanyak 1.908.236.258 (nilai penuh) lembar saham dan sisanya dikembalikan ke portepel. Pada tanggal 2 Desember 2022 periode pelaksanaan Waran Seri V telah berakhir, dan jumlah Waran Seri V yang kedaluwarsa sebanyak 1.736.766 (nilai penuh) waran.

1. GENERAL (continued)

b. Public Offering of Shares and Bonds of the Bank (continued)

Limited Public Offering of Shares VI

On May 28, 2018, The Bank obtained the notice of effectivity from the Chairman of Financial Service Authority (OJK) in his letter No. S-58/D.04/2018 for the Bank's Limited Public Offering of Shares VI in relation to Rights Issue ("HMETD").

Number of shares issued of 4,780,327,410 (full amount) shares with an offering price of Rp100 (full amount) per share, together with 4,780,327,410 (full amount) Series IV warrants, where 1 (one) Series IV warrants is embedded in every 1 (one) stock from HMETD which gives the right to shareholders to purchase new shares at an exercise price of Rp100 (full amount) per share.

The holders can exercise the right to purchase the share from December 21, 2018 until June 20, 2023 wherein the holders of 1 (one) warrant are entitled to purchase 1 (one) share of the Bank. The exercise of Limited Public Offering of Shares VI that the Bank received is 273,580,271 (full amount) shares and the rest of the offering shares were returned to the portofolio. As of June 20, 2023, a total of 5,688,282 (full amount) Series IV warrants were not excercised.

Limited Public Offering of Shares VII

On November 21, 2019, The Bank obtained the notice of effectivity from the Chairman of Financial Service Authority (OJK) in his letter No. S-177/D.04/2019 for the Bank's Limited Public Offering of Shares VII in relation to Rights Issue ("HMETD"). Number of shares issued of 4,126,506,825 (full amount) of series B shares with an offering price of Rp50 (full amount) per share, together with 6,189,760,238 (full amount) Series V warrants, where 2 (two) Series V warrants is embedded in every 3 (three) stock from HMETD which gives the right to shareholders to purchase new shares at an exercise price of Rp50 (full amount) per share.

The holders can exercise the right to purchase the share from June 4, 2020 until December 2, 2022 wherein the holders of 1 (one) warrant are entitled to purchase 1 (one) share of the Bank. As of December 31, 2019 the exercise of limited public offering of shares VII that the Bank received is 1,908,236,258 (full amount) shares and the rest of the offering shares were returned to the portfolio. The exercise period for Series V warrants has ended of December 2, 2022, and a total of 1,736,766 (full amount) Series V warrants were not exercised.

1. UMUM (lanjutan)

b. Penawaran Umum Efek Bank (lanjutan)

Penawaran Umum Saham Terbatas VIII

Pada tanggal 31 Agustus 2021, Bank memperoleh surat pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan No. S-162/D.04/2021 untuk melakukan Penawaran Umum Terbatas VIII dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD).

Jumlah saham yang diterbitkan sebanyak – banyaknya 14.234.614.922 (nilai penuh) lembar saham seri B dengan nilai nominal Rp50 per saham dan harga pelaksanaan Rp318 (nilai penuh) per saham. Hasil pelaksanaan PUT VIII yang diterima Bank sebanyak 1.010.030.006 (nilai penuh) lembar saham dan sisanya dikembalikan ke portepel.

Penawaran Umum Saham Terbatas IX

Pada tanggal 30 November 2022, Bank memperoleh surat pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan No. S-247/D.04/2022 untuk melakukan Penawaran Umum Terbatas IX dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD). Jumlah saham yang diterbitkan sebanyak – banyaknya 9.434.687.046 (nilai penuh) lembar saham seri B dengan nilai nominal Rp50 per saham dan harga pelaksanaan Rp130 (nilai penuh) per saham. Hasil pelaksanaan PUT IX yang diterima Bank sebanyak 2.317.631.458 (nilai penuh) lembar saham dan sisanya dikembalikan ke portepel.

Penawaran Umum Saham Terbatas X

Pada tanggal 5 Desember 2023, Bank memperoleh surat pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan No. S-360/D.04/2023 untuk melakukan Penawaran Umum Terbatas X dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD). Jumlah saham yang diterbitkan sebanyak – banyaknya 13.503.665.292 (nilai penuh) lembar saham seri B dengan nilai nominal Rp50 per saham dan harga pelaksanaan Rp75 (nilai penuh) per saham. Hasil pelaksanaan PUT X yang diterima Bank sebanyak 10.699.834.125 (nilai penuh) lembar saham dan sisanya dikembalikan ke portepel.

c. Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD)

Pada tanggal 31 Januari 2022, Bank telah melaksanakan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD) dengan menerbitkan sebanyak 1.969.696.969 (nilai penuh). Saham baku seri B dengan nominal Rp50 per saham dan harga pelaksanaan Rp165 per saham.

Pada tanggal 12 April 2019, Bank telah melaksanakan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD) dengan menerbitkan sebanyak 1.640.000.000 (nilai penuh) saham baru Seri B dengan nominal dan harga pelaksanaan Rp50 (nilai penuh).

1. GENERAL (continued)

b. Public Offering of Shares and Bonds of the Bank (continued)

Limited Public Offering of Shares VIII

On August 31, 2021, the Bank obtained the notice of effectivity from the Chairman of Financial Service Authority (OJK) in his Letter No. S-162/D.04/2021 for the Bank's Limited Public Offering of Shares VIII in relation to Rights Issue ("HMETD").

Number of shares issued of 14,234,614,922 (full amount) of series B shares with the nominal value of Rp50 per share and an exercise price of Rp318 (full amount) per share. The exercise of Limited Public Offering of Shares VIII that the Bank received is 1,010,030,006 (full amount) shares and the rest of the offering shares were returned to the portfolio.

Limited Public Offering of Shares IX

On November 30, 2022, the Bank obtained an effective statement letter from the Board of Commissioners of the Financial Services Authority No. S-247/D.04/2022 to conduct a Limited Public Offering IX in the context of issuing Preemptive Rights (HMETD). The number of shares issued is 9,434,687,046 (full value) series B shares with a nominal value of IDR 50 per share and an exercise price of IDR 130 (full value) per share. The proceeds of the PUT IX received by the Bank amounted to 2,317,631,458 (full value) shares and the rest were returned to the portfolio.

Limited Public Offering of Shares X

On December 5, 2023, the Bank obtained the notice of effectivity from the Chairman of Financial Service Authority (OJK) in his Letter No. S-360/D.04/2023 for the Bank's Limited Public Offering of Shares X in relation to Rights Issue ("HMETD"). Number of shares issued of 13,503,665,292 (full amount) of series B shares with the nominal value of Rp50 per share and an exercise price of Rp75 (full amount) per share. The exercise of Limited Public Offering of Shares X that the Bank received is 10,699,834,125 (full amount) shares and the rest of the offering shares were returned to the portfolio.

c. Capital Increase Without Pre-emptive Rights (PMTHMETD)

On January 31, 2022, the Bank has implemented Capital Increase Without Pre-emptive Rights (PMTHMETD) by issuing 1,969,696,969 (full amount). Series B standard shares with a nominal value of Rp50 per share and an exercise price of Rp165 per share.

On April 12, 2019, the Bank has been exercised Capital Increase without Pre-emptive Rights (PMTHMETD) by issuing 1,640,000,000 (full amount) of Series B shares with nominal and exercise value of Rp50 (full amount).

1. UMUM (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, masing - masing sejumlah 44.014.333.126 dan 44.014.333.126 (nilai penuh) saham Bank telah dicatatkan pada Bursa Efek Indonesia dan sejumlah 444.664.228 dan 444.664.228 (nilai penuh) lembar saham yang merupakan saham perseroan tidak dicatatkan di Bursa sebesar 1% sebagai pemenuhan ketentuan Peraturan Pemerintah No. 29 tahun 1999 tentang pembelian saham Bank Umum.

2. PENERAPAN STANDAR AKUNTANSI KEUANGAN BARU DAN REVISI (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK)

a. Amendemen/penyesuaian dan interpretasi standar yang berlaku efektif pada tahun berjalan

Berikut ini adalah standar akuntansi keuangan, perubahan, dan interpretasi standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2025:

PSAK No. 117 "Kontrak Asuransi"

Amendemen PSAK No. 117 "Kontrak Asuransi tentang Penerapan Awal PSAK No. 117 dan PSAK No. 109 – Informasi Komparatif; dan;

PSAK No. 221 "Pengaruh Perubahan Kurs Valuta Asing". Amendemen ini memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak tertukarkan serta pengungkapannya.

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

b. Standar dan amendemen standar telah diterbitkan tapi belum diterapkan

Berikut ini ringkasan revisi dan amendemen PSAK dan ISAK yang diterbitkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - IAI yang relevan untuk Bank, namun belum berlaku efektif untuk laporan keuangan pada tanggal 31 Desember 2025:

Amendemen PSAK 109 "Instrumen Keuangan" 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*; dan

Amendemen PSAK 107 "Instrumen Keuangan : Pengungkapan" 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.

Standar tersebut akan berlaku efektif pada 1 Januari 2026 dan penerapan dini diperbolehkan.

1. GENERAL (continued)

On December 31, 2025 and 2024, a number of 44,014,333,126 and 44,014,333,126 (full amount) shares of Bank has been listed on the Indonesian Stock Exchange, and a number of 444,664,228 and 444,664,228 (full amount) shares which are the company's shares not listed on the Exchange amounting 1% as meeting the needs of Government Regulation No. 29 of 1999 concerning the purchase of shares of Commercial Banks, respectively.

2. ADOPTION OF NEW AND REVISED STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS ("SFAS") AND INTERPRETATIONS TO FINANCIAL ACCOUNTING STANDARDS ("IFAS")

a. Amendments/improvements and interpretations to standards effective in the current year

The followings are financial accounting standard, amendments and interpretation of financial accounting standard which become effective starting January 1, 2025:

SFAS No. 117 "Insurance Contract"

Amendment of SFAS No. 117.: "Insurance Contract on Initial Application of SFAS No. 117 and SFAS No. 109 – Comparative Information"; and;

SFAS No. 221 "The Effects of Changes in Foreign Exchange Rates". This amendment clarifies the regulations regarding the condition when a currency is not convertible and its disclosure.

The implementation of the above standards did not result in substantial changes to the Bank's accounting policies and had no material impact to the financial statements for current or prior financial years.

b. Standards and amendments to standards issued not yet adopted

The following summarizes the revised and amended SFAS and the IFAS which were issued by the Financial Accounting Standards Board (FASB) are relevant to the Bank, but not yet effective to the Bank on financial statements as of December 31, 2025:

Amendments of SFAS 109 "Financial Instrument" related to the derecognition of financial liabilities, as well as clarification of the assessment of cash flow characteristics for financial assets with ESG-linked features, financial assets with non-recourse features, and contractually linked instruments such as tranche; and

Amendments of SFAS 107 " Financial Instrument : Disclosure" related to disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and adds provisions regarding financial instruments with contractual terms that change the timing or amount of contractual cash flows.

The above standards will be effective on January 1, 2026 and early adoption is permitted.

2. PENERAPAN STANDAR AKUNTANSI KEUANGAN BARU DAN REVISI (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK) (lanjutan)

b. Standar dan amendemen standar telah diterbitkan tapi belum diterapkan (lanjutan)

Saat ini, Bank sedang mengevaluasi dan belum menetapkan dampak dari PSAK yang dikeluarkan dan direvisi tersebut terhadap laporan keuangannya.

2. ADOPTION OF NEW AND REVISED STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS ("SFAS") AND INTERPRETATIONS TO FINANCIAL ACCOUNTING STANDARDS ("IFAS") (continued)

b. Standards and amendments to standards issued not yet adopted (continued)

The Bank is presently evaluating and has not yet determined the effects of these issued and revised SFAS on its financial statements.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL

a. Pernyataan Kepatuhan

Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia yang mencakup Pernyataan dan Interpretasi yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia serta peraturan regulator pasar modal yaitu Peraturan No. VIII.G.7 tentang "Penyajian dan Pengungkapan laporan keuangan emiten atau Perusahaan Publik".

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES

a. Statement of Compliance

The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards which include Statements and Interpretations issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants and capital market regulatory regulations, namely Regulation No. VIII.G.7 concerning "Presentation and Disclosure of Issuers' or Public Companies' Financial Statements"

b. Dasar Penyusunan

Laporan keuangan disusun sesuai dengan PSAK No. 201, "Penyajian Laporan Keuangan".

Dasar penyusunan laporan keuangan adalah biaya historis, kecuali instrumen keuangan tertentu yang diukur pada nilai wajar pada setiap akhir periode pelaporan, yang dijelaskan dalam kebijakan akuntansi di bawah ini serta disusun dengan dasar akrual, kecuali laporan arus kas.

Pos-pos dalam penghasilan komprehensif lainnya disajikan terpisah antara akun-akun yang akan direklasifikasikan ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

Laporan arus kas disusun dengan menggunakan metode langsung yang dimodifikasi dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan Sertifikat Bank Indonesia yang jatuh tempo dalam waktu tiga bulan atau kurang dari tanggal perolehannya dan yang tidak dijaminkan serta tidak dibatasi penggunaannya.

b. Basis of Preparation

The financial statements are prepared in accordance with SFAS No. 201, "Presentation of Financial Statements".

The financial statements have been prepared on the historical cost basis except for certain financial instruments that are measured at fair values at the end of each reporting period, as explained in the accounting policies below and under the accrual basis of accounting, except for statements of cash flows.

Items within other comprehensive income are classified separately, between accounts which will be reclassified to profit or loss and which will not be reclassified to profit or loss.

The statement of cash flows are prepared using the modified direct method with classifications of cash flows into operating, investing and financing activities. Cash and cash equivalents consist of cash on hand, demand deposits with Bank Indonesia, demand deposits with other banks, placements with Bank Indonesia and other banks and Bank Indonesia Certificates (BIC) with maturities of three months or less from the date of placement and not pledged or restricted.

c. Transaksi dan Saldo Dalam Mata Uang Asing

Laporan keuangan diukur dan disajikan dalam mata uang dari lingkungan ekonomi utama dimana entitas beroperasi (mata uang fungsional). Laporan keuangan Bank disajikan dalam mata uang Rupiah yang merupakan mata uang fungsional Bank dan mata uang untuk penyajian laporan keuangan.

c. Foreign Currency Transactions and Balance

The financial statements are measured and presented in the currency of the primary economic environtment in which the entity operates (its functional currency). The Bank financial statements are presented in Indonesian Rupiah, which is the functional currency of the Bank and the presentation currency for the financial statements.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

c. Transaksi dan Saldo Dalam Mata Uang Asing (lanjutan)

Seluruh angka dalam laporan keuangan ini, dibulatkan dan disajikan dalam jutaan Rupiah ("Rp"), kecuali dinyatakan lain.

Dalam penyusunan laporan keuangan Bank, transaksi dalam mata uang asing selain mata uang fungsional entitas (mata uang asing) diakui pada kurs yang berlaku pada tanggal transaksi. Pada setiap akhir periode pelaporan, pos moneter dalam valuta asing dijabarkan kembali dengan menggunakan kurs laporan (penutupan) yang ditetapkan oleh Bank Indonesia, yaitu kurs *spot* Reuters pada pukul 16.00 WIB (Waktu Indonesia Barat) untuk mencerminkan kurs yang berlaku pada tanggal tersebut. Pos non-moneter yang diukur dalam biaya historis dalam valuta asing tidak dijabarkan kembali. Selisih kurs atas pos moneter diakui dalam laba rugi pada periode saat terjadinya.

d. Transaksi Pihak-pihak Berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 224 tentang "Pengungkapan Pihak-pihak Berelasi". Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan Bank (entitas pelapor):

a. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
   i. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   ii. memiliki pengaruh signifikan atas entitas pelapor; atau
   iii. merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   i. entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lainnya).

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

c. Foreign Currency Transactions and Balance (continued)

All figures in the financial statements, are rounded and presented in million Rupiah ("Rp"), unless otherwise stated.

In preparing the financial statements of the Bank, transactions in currencies other than the entity's functional currency (foreign currencies) are recognized at the rates of exchange prevailing at the dates of the transactions. At the end of each reporting period, monetary items denominated in foreign currencies are retranslated using reporting (closing) exchange rate set by Bank Indonesia, which is Reuters' spot rate at 4.00 P.M. Western Indonesia Time to reflect the rate of exchange prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated. Exchange differences on monetary items are recognized in profit or loss in the period in which they arise.

d. Transactions with Related Parties

The Bank enter into transactions with parties which are defined as related parties in accordance with SFAS No. 224 regarding Related Party Disclosures. A related party is a person or entity that is related to the Bank (the reporting entity):

a. A person or a close member of that person's family is related to the reporting entity if that person:
   i. has control or joint control over the reporting entity;
   ii. has significant influence over the reporting entity; or
   iii. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

b. An entity is related to the reporting entity if any of the following conditions applies:
   i. the entity, and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Transaksi Pihak-pihak Berelasi (lanjutan)

Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 224 tentang "Pengungkapan Pihak-pihak Berelasi". Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan Bank (entitas pelapor): (lanjutan)

b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut: (lanjutan)

ii. satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya).

iii. kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.

iv. satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.

v. entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor.

vi. entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a).

vii. orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas).

viii. entitas, atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi signifikan yang dilakukan dengan pihak-pihak berelasi, baik dilakukan dengan kondisi dan persyaratan yang sama dengan pihak ketiga maupun tidak, diungkapkan pada laporan keuangan.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Transactions with Related Parties (continued)

The Bank enter into transactions with parties which are defined as related parties in accordance with SFAS No. 224 regarding Related Party Disclosures. A related party is a person or entity that is related to the Bank (the reporting entity): (continued)

b. An entity is related to the reporting entity if any of the following conditions applies: (continued)

ii. one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).

iii. both entities are joint ventures of the same third party.

iv. one entity is a joint venture of a third entity and the other entity is an associate of the third entity.

v. the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.

vi. the entity is controlled or jointly controlled by a person identified in (a).

vii. a person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity).

viii. the entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

Significant transactions with related parties, whether or not made at similar terms and conditions as those done with third parties, are disclosed in the financial statements.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan

(i) Klasifikasi

Bank mengklasifikasikan aset keuangan berdasarkan kategori sebagai berikut pada saat pengakuan awal:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain
- Aset keuangan yang diukur pada biaya perolehan diamortisasi.

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.

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.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities

(i) Classification

The Bank classifies its financial assets in the following categories at initial recognition:

- *Financial assets measured at fair value through profit or loss*
- *Financial assets measured at fair value through other comprehensive income*
- *Financial assets measured at amortized costs.*

Financial assets are measured at amortized cost if 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 a 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 they 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.*

At initial recognition, the Bank may make an irrevocable choice to present equity instruments 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.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Saat pengakuan awal Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "*accounting mismatch*").

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).

Aset keuangan yang dimiliki untuk diperdagangkan atau dikelola dan penilaian kinerjanya berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi. Derivatif juga dikategorikan dalam kelompok ini, kecuali derivatif yang ditetapkan sebagai instrumen lindung nilai efektif.

Penilaian mengenai arus kas kontraktual yang diperoleh semata-mata dari pembayaran pokok dan bunga

Untuk tujuan penilaian ini, pokok didefinisikan sebagai nilai wajar dari aset keuangan pada saat pengakuan awal. Bunga didefinisikan sebagai imbalan untuk nilai waktu atas uang dan risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan juga risiko dan biaya peminjaman standar, dan juga marjin laba.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(i) Classification (continued)

At initial recognition, the Bank can make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if the determination eliminates or significantly reduces the measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

Business model tests

The business model is determined at a level that reflects how groups of financial assets are managed together to achieve certain business objectives.

Business model tests 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).*

Financial assets held for trading or managed and which performance appraisals based on fair value are measured at fair value through profit or loss. Derivatives are also categorized under this classification unless they are designated as effective hedging instruments.

Test of contractual cash flows obtained solely from payment of principal and interest (SPPI Test)

For the purpose of this test, principal is defined as the fair value of financial assets at initial recognition. Interest is defined as compensation for the time value of money and credit risk in relation to the principal amount owed over a certain period of time and also the risk and standard borrowing costs, as well as profit margins.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata-mata dari pembayaran pokok dan bunga (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual. Dalam melakukan penilaian, Bank mempertimbangkan:

- Peristiwa Kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
- Fitur *leverage;*
- Persyaratan pembayaran dimuka dan perpanjangan kontraktual;
- Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- Fitur yang dapat mengubah nilai waktu dari elemen uang.

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.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(i) Classification (continued)

Test of contractual cash flows obtained solely from payment of principal and interest (SPPI Test) (continued)

Test of contractual cash flows obtained solely from principal and interest payments is made by considering contractual terms, including whether financial assets contain contractual terms that can change the timing or amount of contractual cash flows. In SPPI test, the Bank considers:

- *Contingency events that will change the timing or amount of contractual cash flow;*
- *Leverage feature;*
- *Terms of advance payment and contractual extension;*
- *Requirements regarding limited claims for cash flows from specific assets; and*
- *Features that can change the time value of the money element.*

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 liabilities.*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(i) Classification (continued)

Klasifikasi sesuai PSAK No. 109/ *Classification as defined by SFAS No. 109*		**Golongan/ *Classes***	**Subgolongan/ *Subclasses***
Aset keuangan/ *Financial assets*	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/ *Financial assets measured at fair value through profit or loss*	Efek-efek/ *Securities*	
		Tagihan derivatif – tidak terkait lindung nilai/ *Derivative receivables – non hedging related*	
	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/ *Financial assets measured at amortized cost*	Kas/ *Cash*	
		Giro pada Bank Indonesia/ *Current account with Bank Indonesia*	
		Giro pada bank lain/ *Current account with other banks*	
		Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	
		Efek-efek/ *Securities*	
		Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under resale agreements*	
		Tagihan akseptasi/ *Acceptance receivables*	
		Kredit/ *Loans*	
		Aset lain-lain/ *Other assets*	Pendapatan yang masih akan diterima/ *Accrued interest receivables*
			Piutang lain-lain/ *Other receivables*
			Piutang transaksi ATM/ *Receivables from* ATM *transactions*
			Piutang premi asuransi/ *Insurance premium receivables*
			Lain-lain/ *Others*
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya/ *Financial assets measured at fair value*	Efek-efek/ *Securities*	
Liabilitas keuangan/ *Financial liabilities*	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/ *Financial assets measured at fair value through profit or loss*	Liabilitas derivatif – tidak terkait lindung nilai/ *Derivatives payables – non hedging related*	
	Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/ *Financial liabilities measured at amortized cost*	Liabilitas segera/ *Liabilities payable immediately*	
		Simpanan/ *Deposits*	
		Simpanan dari bank lain/ *Deposits from other banks*	
		Efek-efek yang dijual dengan janji dibeli kembali/ *Securities sold under agreement to repurchase*	
		Liabilitas akseptasi/ *Acceptance payables*	
		Biaya yang masih harus dibayar/ *Accrued expenses*	
		Liabilitas lain-lain/ *Other liabilities*	Hutang transaksi nasabah/ *Transaction payables to customer*
			Setoran jaminan/ *Security deposits*
			Lain-lain/ *Others*
Komitmen pinjaman dan kontrak jaminan keuangan/ *Loan commitment and financial guarantee contract*	Fasilitas kredit yang belum digunakan/ *Unused loan facilities (committed)*		
	Letter of Credit (L/C) yang tidak dapat dibatalkan/ *Irrevocable Letter of Credit*		
	Bank Garansi/ *Bank Guarantees*		
	Standby Letter of Credit		

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(ii) Pengakuan awal

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.

Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal asset keuangan atau liabilitas keuangan tidak diklasifikasikan sebagai nilai wajar melalui laba 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). 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 metode suku bunga efektif.

(iv) Penghentian pengakuan

Aset keuangan dihentikan pengakuannya jika:

- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(ii) Initial recognition

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.

Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities not classified as 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). 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

Financial assets are derecognized when:

- *The contractual rights to receive cash flows from the financial assets have expired; or*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

Aset keuangan dihentikan pengakuannya 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 dibawah kesepakatan pelepasan, dan antara (a) Bank telah mentransfer secara substansial 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 hak untuk menerima arus kas dari aset atau telah memasuki kesepakatan pelepasan dan tidak mentransfer serta tidak mempertahankan secara substansial seluruh risiko dan manfaat atas aset atau tidak mentransfer kendali atas aset, aset diakui sebesar keterlibatan Bank yang berkelanjutan atas aset tersebut.

Pinjaman yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur telah berakhir. Pinjaman yang tidak dapat dilunasi tersebut dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Liabilitas keuangan dihentikan pengakuannya jika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kedaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan liabilitas 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.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(iv) Derecognition (continued)

Financial assets are derecognized 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 rights to receive cash flows from an asset or has entered into a passthrough 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 borrowers have ceased to exist. When a loan is deemed uncollectible, it is written off against the related allowance for impairment losses.

Financial liabilities are derecognized when the obligation under the liability is discharged or cancelled or expired.

Where an existing financial liability is replaced by another liability from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the profit or loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(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. (lanjutan)

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.

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.

b. Keuntungan dan kerugian yang timbul dari perubahan 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 penurun 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.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(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. (continued)

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.

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 asset.

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.

b. Gains and losses arising from changes in the fair value of through other comprehensive income other than foreign exchange gains or losses on debt instrument 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.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset 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.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada 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.

(vii) Saling hapus

Aset keuangan dan liabilitas keuangan saling hapus buku dan nilai netonya 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 neto 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 yang normal, peristiwa kegagalan atau kebangkrutan dari entitas atas seluruh pihak lawan.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(vi) Reclassification of financial assets

The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

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 agains 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.

(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 future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or the counterparty.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(vii) Saling hapus (lanjutan)

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh standar akuntansi.

(viii) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif 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.

Jika tersedia, Bank mengukur nilai wajar dari suatu instrumen dengan menggunakan harga kuotasi di pasar aktif untuk instrumen terkait.

Suatu pasar dianggap aktif bila harga yang dikuotasikan tersedia sewaktu-waktu dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas *(pricing service or regulatory agency)*, dan merupakan transaksi pasar aktual dan teratur terjadi yang dilakukan secara wajar. Nilai wajar dapat diperoleh dari *Interdealer Market Association* (IDMA) atau harga pasar atau harga yang diberikan oleh *broker* (*quoted price*) dari *Bloomberg* atau *Reuters* pada tanggal pengukuran.

Jika pasar untuk instrumen keuangan tidak aktif, Bank menetapkan nilai wajar dengan menggunakan teknik penilaian.

Bank menggunakan beberapa teknik penilaian yang digunakan secara umum untuk menentukan nilai wajar dari instrumen keuangan dengan tingkat kompleksitas yang rendah, seperti opsi nilai tukar dan *swap* mata uang. *Input* yang digunakan dalam teknik penilaian untuk instrumen keuangan di atas adalah data pasar yang diobservasi.

Untuk instrumen yang lebih kompleks, Bank menggunakan model penilaian internal, yang pada umumnya berdasarkan teknik dan metode penilaian yang umumnya diakui sebagai standar industri. Model penilaian terutama digunakan untuk menilai kontrak derivatif yang ditransaksikan melalui pasar *over-the-counter, unlisted debt securities* (termasuk surat utang dengan derivatif melekat) dan instrumen utang lainnya yang pasarnya tidak aktif.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(vii) Offsetting (continued)

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

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 measurement date.

When available, the Bank measures the fair value of an instrument using quoted prices in an active market for that instrument.

A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency and those prices represent actual and regularly occurring market transaction on an arm's length basis. The fair value can be obtained from IDMA's (Interdealer Market Association) quoted market prices or broker's quoted price from Bloomberg or Reuters on the measurement date.

If a market for a financial instrument is not active, the Bank establishes fair value using a valuation technique.

The Bank uses widely recognized valuation models for determining fair values of financial instruments of lower complexity, such as exchange value options and currency swaps. For these financial instruments, inputs into models are generally market-observable.

For more complex instruments, the Bank uses internally developed models, which are usually based on valuation methods and techniques generally recognized as standard within the industry. Valuation models are used primarily to value derivatives transacted in the over-the-counter market, unlisted debt securities (including those with embedded derivatives) and other debt instruments for which markets were or have become illiquid.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(ix) Pengukuran nilai wajar (lanjutan)

Untuk instrumen keuangan yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset neto efek-efek tersebut.

Hasil dari suatu teknik penilaian merupakan sebuah estimasi atau perkiraan dari suatu nilai yang tidak dapat ditentukan dengan pasti, dan teknik penilaian yang digunakan mungkin tidak dapat menggambarkan seluruh faktor yang relevan atas posisi yang dimiliki Bank. Dengan demikian, penilaian disesuaikan dengan faktor tambahan seperti *model risk*, risiko likuiditas dan risiko kredit *counterparty*.

Berdasarkan kebijakan teknik penilaian nilai wajar, pengendalian dan prosedur yang diterapkan, manajemen berkeyakinan bahwa penyesuaian atas penilaian tersebut di atas diperlukan dan dianggap tepat untuk menyajikan secara wajar nilai dari instrumen keuangan yang diukur berdasarkan nilai wajar dalam laporan posisi keuangan. Data harga dan parameter yang digunakan didalam prosedur pengukuran pada umumnya telah di *review* dan disesuaikan jika diperlukan, khususnya untuk perkembangan atas pasar terkini.

Nilai wajar atas pinjaman yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai berdasarkan arus kas kontraktual, dengan mempertimbangkan kualitas kredit, likuiditas dan biaya.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hirarki nilai wajar, berdasarkan tingkatan sebagai berikut:

- Tingkat 1: Harga kuotasian (tidak disesuaikan) dari pasar aktif untuk aset atau liabilitas yang identik.
- Tingkat 2: Input selain harga yang dikutip dari pasar yang disertakan pada tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (yaitu sebagai suatu harga) atau secara tidak langsung (sebagai turunan dari harga).
- Tingkat 3: Input untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi).

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(ix) Fair value measurement (continued)

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the fair value of another instrument which substantially has the same characteristics or calculated based on the expected cash flows of the underlying net asset base of the marketable securities.

The output of a valuation technique is an estimation or approximation of a value that cannot be determined with certainty, and the valuation technique employed may not fully reflect all factors relevant to the positions that the Bank holds. Valuations are therefore adjusted, with additional factors such as model risk, liquidity risk and counterparty credit risk.

Based on the established fair value valuation technique policy, related controls and procedures applied, management believes that these valuation adjustments are necessary and considered appropriate to fairly state the values of financial instruments measured at fair value in the statement of financial position. Price data and parameters used in the measurement procedures applied are generally reviewed and adjusted, if necessary, particularly in view of the current market developments.

The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements can be categorized at the fair value hierarchy level, based on the following levels:

- *Level 1: Quted price (unadjusted) in active markets for identical assets or liabilities.*
- *Level 2: Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (as a price) or indirectly (as derived from price).*
- *Level 3: Input for asset or liabilities based on unobservable inputs for the asset or liability.*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(x) Cadangan kerugian penurunan nilai atas aset keuangan

Bank mengakui penyisihan kerugian kredit ekskpektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

Tidak ada penyisihan kerugian kredit ekskpektasian pada investasi instrumen ekuitas.

Bank mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 bulan:

- Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
- Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

Bank menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Kerugian kredit ekspektasian 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

Pengukuran Kerugian Kredit Ekspektasian

Kerugian Kredit Ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

- Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank);
- Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
- Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank;

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(x) Allowance for impairment losses on financial assets

The Bank recognize the allowance for expected credit losses on financial instruments that are not measured at fair value through profit or loss.

There is no allowance for expected credit losses on investment in equity instruments.

The Bank measure the allowance for losses for the lifetime of an expected credit losses, except for the following, which are measured according to 12 months expected credit losses:

- *Debt instruments that have low credit risk at the reporting date; and*
- *Other financial instruments for which credit risk has not increased significantly since initial recognition.*

The Bank considers debt instruments to have low credit risk when the credit risk rating is at par with the globally understood definition of investment grade.

The 12 month expected credit loss is part of the expected credit loss throughout its lifetime that represents an expected credit loss arising from a default on financial instruments that might occur 12 months after reporting date.

Measurement of Expected Credit Losses

Expected Credit Loss is an estimate of the weighted probability of a credit loss measured as follows:

- *Financial assets that do not deteriorate at the reporting date, the expected credit loss is measured at the difference between the present value of all cash shortages (i.e. the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows expected to be received by the Bank);*
- *Financial assets that deteriorate at the reporting date, the expected credit loss is measured at the difference between the gross carrying amount and the present value of estimated future cash flows;*
- *For undisbursed loan commitments, expected credit losses are measured at the difference between the present value of the amount of cash flow if the commitments is withdrawn and the cash flow expected to be received by the Bank;*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(x) Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

Kerugian Kredit Ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut: (lanjutan)

- Kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Aset Keuangan yang Direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada.

- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Aset Keuangan yang Memburuk

Pada setiap tanggal pelaporan, Bank menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(x) Allowance for impairment losses on financial assets (continued)

Measurement of Expected Credit Losses (continued)

Expected Credit Loss is an estimate of the weighted probability of a credit loss measured as follows: (continued)

- *For financial guarantee contracts, expected credit losses are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.*

Restructured Financial Assets

If the terms of the financial assets are renegotiated or modified or the existing financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of existing financial assets must be derecognized and expected credit losses measured as follows:

- *If the restructuring does not result in the termination of recognition of existing assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash shortages of existing assets.*

- *If the restructuring will result in a derecognition of the existing assets, the fair value of the new asset is treated as the final cash flow of the existing financial assets at the time of derecognition. This amount is included in the calculation of cash shortages from existing financial assets which are discounted from the date of derecognition to the reporting date using the initial effective interest rate of the existing financial assets.*

Credit Impaired Financial Assets

At each reporting date, the Bank assesses whether the financial assets recorded at amortized cost and the financial assets of debt instruments which are recorded at fair value through other comprehensive income are creditimpaired (worsening). Financial assets deteriorate when one or more events that have an adverse effect on the estimated future cash flows of the financial assets have occurred.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(x) Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset Keuangan yang Memburuk (lanjutan)

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya; atau
- Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan;
- Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi.

Aset Keuangan yang Dibeli atau yang Berasal dari Aset Keuangan Memburuk

Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Penyajian Penyisihan Kerugian Kredit Ekspektasian Dalam Laporan Posisi Keuangan

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(x) Allowance for impairment losses on financial assets (continued)

Credit Impaired Financial Assets (continued)

Evidence that financial assets become credit impaired including observable data regarding the following events:

- *Significant financial difficulties experienced by the issuer or the borrower;*
- *Breach of contract, such as a default or arrears;*
- *The lender, for economic or contractual reasons in relation to the financial difficulties experienced by the borrower, has given concessions to the borrower which is not possible if the borrower does not experience such difficulties;*
- *It is probable that the borrower will enter bankruptcy or the other financial reorganization; or*
- *Loss of an active market for financial assets due to financial difficulties;*
- *Purchase or issuance financial asset at significant discount which reflect the credit loss that occurs.*

Purchased or Originated Credit Impaired Financial Assets – POCI

Financial assets are catergorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value has included lifetime estimated credit losses. Furthermore, changes in lifetime credit losses, whether positive or negative, are recognized in the statement of profit or loss as part of the allowance for impairment losses.

Presentation of Allowance for Expected Credit Losses in Statements of Financial Position

Allowance for expected credit losses is presented in the statement of financial positions as follows:

- *Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;*
- *Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision;*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(x) Cadangan kerugian penurunan nilai atas asset keuangan (lanjutan)

Penyajian Penyisihan Kerugian Kredit Ekspektasian Dalam Laporan Posisi Keuangan (lanjutan)

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut: (lanjutan)

- Instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain.

Perhitungan Penurunan Nilai secara Individual

Bank menetapkan aset keuangan yang harus dievaluasi penurunan nilainya secara individual, jika aset keuangan memiliki nilai yang signifikan yaitu diatas Rp1 miliar dan terdapat bukti objektif penurunan nilai *(trigger events)* yaitu:

- Terdapat tunggakan pembayaran pokok dan/atau bunga melebihi 90 hari, atau
- Berstatus *non-performing* (kolektibilitas 3, 4, dan 5) sesuai ketentuan Otoritas Jasa Keuangan (OJK) ,atau
- Memiliki kolektibilitas lancar (kolektibilitas 1 dan 2) yang direstrukturisasi atau termasuk ke dalam *watchlist* Bank.

Jika tidak memenuhi kriteria di atas, maka penurunan nilai aset keuangan dievaluasi secara kolektif.

Perhitungan Penurunan Nilai secara Kolektif

Evaluasi penurunan nilai secara kolektif dihitung menggunakan:

- Nilai probabilitas aset keuangan menjadi gagal bayar/*default (Probability of Default –PD)* yang diproyeksikan sepanjang umur aset dan memperhitungkan faktor *forward looking* berdasarkan hasil probabilitas dari tiga skenario (normal, baik dan buruk) dari indikator-indikator makro ekonomi yang berpengaruh. Bobot dari skenario tersebut dapat disesuaikan seiring dengan perubahan kondisi ekonomi dan diskresi Bank.
- Nilai kerugian yang harus ditanggung Bank saat terjadinya *default (Loss Given Default–LGD)* setelah memperhitungkan pemulihan dari pembayaran kembali *(actual recovery)* dan penjualan agunan *(collateral shortfall)*.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(x) Allowance for impairment losses on financial assets (continued)

Presentation of Allowance for Expected Credit Losses in Statements of Financial Position (continued)

Allowance for expected credit losses is presented in the statement of financial positions as follows: (continued)

- *Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses are not recognized in the statement of financial position because the carrying amounts of these assets are at their fair values. However, allowance for expected credit losses is disclosed and recognized in other comprehensive income.*

Individual Impairment Calculation

The Bank determines the impairment of financial assets should be evaluated individually, if its have significant value above Rp1 billion and meet objective evidence of impairment (trigger events) which are:

- *There are due of principal and/or interest payments over 90 days, or*
- *Classifies as non-performing (collectability of 3, 4, and 5) under Financial Service Authority (OJK) regulations, or*
- *Classifies as performing (collectability of 1 and 2) which are restructured or including into the Bank's watchlist.*

If not meet the above criteria, the impairment of financial assets are evaluated collectively.

Collective Impairment Calculation

Collective impairment evaluation are calculated using:

- *Probability value of financial assets becoming default (Probability of Default – PD) which are projected over the lifetime of assets and considering forward looking factors based on result of three probability scenarios (normal, good and bad) of affected macro economic indicators. Proportion of those scenario can be adjusted based on change of the economic conditions and the Bank discretions.*
- *Loss given to the Bank in the event of default (Loss Given Default–LGD) after considering recovery from repayments (actual recovery) and the sell of collateral (collateral shortfall).*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Aset dan Liabilitas Keuangan (lanjutan)

(x) Cadangan kerugian penurunan nilai atas asset keuangan (lanjutan)

Perhitungan Penurunan Nilai secara Kolektif (lanjutan)

Evaluasi penurunan nilai secara kolektif dihitung menggunakan: (lanjutan)

- Nilai tercatat aset keuangan pada saat terjadi *default (Exposure at Default – EAD)* yang mempertimbangkan utilisasi fasilitas yang belum digunakan sampai dengan tanggal gagal bayar.

(xi) Penerimaan Kembali Aset Keuangan yang telah Dihapusbukukan

Ketika pinjaman yang diberikan tidak tertagih, pinjaman yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Pinjaman yang diberikan tersebut dapat dihapusbuku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

f. Giro pada Bank Indonesia dan Bank Lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

g. Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

h. Efek-efek

Efek-efek diklasifikasikan dalam kategori diukur pada nilai wajar melalui laporan laba rugi, nilai wajar melalui laporan komprehensif lain atau biaya perolehan diamortisasi.

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

i. Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan di amortisasi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial Assets and Liabilities (continued)

(x) Allowance for impairment losses on financial assets (continued)

Collective Impairment Calculation (continued)

Collective impairment evaluation are calculated using: (continued)

- *Carrying amount of financial assets when defaults is occurred (Exposure at Default – EAD) considering the utilization of unused facility until the date of becoming default.*

(xi) Recoveries of Written-Off Financial Assets

When a loan is uncollectible, it is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

f. Demand Deposits with Bank Indonesia and Other Banks

Demand deposits with Bank Indonesia and other banks are classified as amortized cost.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

g. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks are classified as amortized cost.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

h. Securities

Securities are classified as fair value through profit or loss, fair value through other comprehensive income and amortized cost.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

i. Securities purchased under resale agreements

Securities purchased under resale agreements are classified as amortized cost.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

i. Efek-efek yang dibeli dengan janji dijual kembali (lanjutan)

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan 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 dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

j. Tagihan dan Liabilitas Derivatif

Tagihan dan liabilitas derivatif diklasifikasikan sebagai aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi.

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

k. Kredit

Kredit adalah penyediaan uang atau tagihan yang dapat disetarakan dengan kas, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utang berikut bunganya setelah jangka waktu tertentu.

Kredit pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung 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.

Kredit diklasifikasikan sebagai biaya perolehan diamortisasi

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Restrukturisasi kredit

Restrukturisasi kredit dilakukan terhadap debitur yang tidak dapat atau diperkirakan tidak dapat memenuhi kewajiban pembayaran angsuran pokok dan/atau bunga sesuai dengan jadwal yang diperjanjikan.

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit diakui bila nilai sekarang dari jumlah penerimaan kas yang akan datang yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

i. Securities purchased under resale agreements (continued)

Securities purchased under resale agreements are presented as assets in the statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the purchase price and the resale price is treated as unearned interest income, and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

j. Derivative Receivables and Payables

Derivative receivables and payables are classified as financial assets and liabilities at fair value through profit or loss.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

k. Loans

Loans represent provision of cash or cash equivalent based on agreements with borrowers, where borrowers are required to repay their debts with interest after a specified period.

Loans are initially measured at fair value plus transaction costs that are directly attributable obtain financial assets, and after initial recognition are measured at amortized cost based on the effective interest rate method less allowance for impairment losses.

Loans are classified as amortized cost.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

Loan restructuring

Loans restructuring performed to the debtors that are unable or are predicted to be unable to fulfill its principal payment installment responsibilities or interest according to contractual schedule.

Losses resulting from loan restructuring related to modification of credit terms are recognized if the present value of future cash receipts which have been determined in new loan terms, including receipts designated as interest or principal, is less than the amount of the outstanding loan before the restructuring.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

l. Sewa

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. Bank dapat memilih untuk tidak mengakui aset hak guna dan liabilitas sewa untuk:

- Sewa dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
- Sewa atas aset dengan nilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:

- Memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan
- 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; dan
  2. Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Bank menerapkan pendekatan pengakuan dan pengukuran tunggal untuk seluruh sewa, kecuali untuk sewa jangka pendek dan sewa aset bernilai rendah. Bank mengakui liabilitas sewa untuk melakukan pembayaran sewa dan aset hak guna yang mewakili hak untuk menggunakan aset pendasar.

Bank mengakui aset hak guna pada tanggal dimulainya sewa. Aset hak guna diukur pada biaya perolehan, dikurangi akumulasi penyusutan dan kerugian penurunan nilai, dan disesuaikan untuk setiap pengukuran kembali liabilitas sewa. Liabilitas sewa merupakan jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Biaya aset hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa dikurangi insentif sewa yang diterima. Aset hak guna disusutkan dengan metode garis lurus selama jangka waktu masa sewa.

Jika kepemilikan aset sewa dialihkan ke Bank pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak guna diuji penurunan nilainya sesuai dengan PSAK No. 236 tentang Penurunan Nilai Aset.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

l. Lease

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 recognise the right-of-use assets and lease liabilities for:

- *Leases with a term of less or equal to 12 months and there is no call option;*
- *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 a decision-making right 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; and*
  2. *The Bank has designed the asset in a way that predetermine how and for what purposes it will be used.*

The Bank applies a single recognition and measurement approach to all leases, except for short-term leases and low-value asset leases. The Bank recognizes a lease liabilities to make lease payments and rights of use assets that represent the right to use the underlying asset.

The Bank recognized the rights of use assets at the inception date of the lease. The rights of use assets are measured at cost, less accumulated depreciation and impairment losses, and adjusted for any remeasurement of the lease liabilities. Lease liabilities are the amount of lease payments accrued until the end of the lease term, discounted using the incremental loan interest rate. The cost of lease assets includes the amount of lease liability recognized, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease less lease incentives received. Rights of use assets are depreciated using the straight-line method over throughout the lease term.

If the ownership of lease asset is transferred to the Bank at the end of the lease term or the lease payments reflect the exercise of the purchase option, depreciation is calculated using the estimated useful life of the assets. Right-of-use assets are tested for impairment in accordance with SFAS No. 236.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

l. Sewa (lanjutan)

Pada tanggal dimulainya sewa, Bank mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dilakukan selama masa sewa.

Pembayaran sewa termasuk pembayaran tetap (termasuk pembayaran tetap secara substansi) dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan akan dibayar dalam jaminan nilai residu. Pembayaran sewa juga termasuk harga eksekusi opsi pembelian yang wajar jika dipastikan akan dilakukan oleh Bank dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Bank mengeksekusi opsi penghentian sewa. Pembayaran sewa variabel yang tidak bergantung pada indeks atau suku bunga diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

Dalam menghitung nilai kini dari pembayaran sewa, Bank menggunakan suku bunga pinjaman inkremental penyewa pada tanggal dimulainya sewa karena suku bunga implisit dalam sewa tidak dapat ditentukan.

Setelah tanggal dimulainya sewa, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

Sewa jangka pendek (dengan jangka waktu kurang atau sama dengan 12 (dua belas) bulan) dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK No. 116.

Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini dicatat pada beban umum dan administrasi dalam laporan laba rugi.

Penyajian dan pengungkapan sewa berdasarkan PSAK No. 116, yaitu sebagai berikut:

- Menyajikan aset hak-guna sebagai bagian dari aset tetap dan liabilitas sewa disajikan sebagai bagian dari liabilitas lain-lain dalam laporan posisi keuangan, yang diukur pada nilai kini dari pembayaran sewa masa depan;
- Mencatat penyusutan aset hak-guna dan bunga atas liabilitas sewa dalam laporan laba rugi dan penghasilan komprehensif; dan

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

l. Lease (continued)

At the inception date of the lease, the Bank recognizes lease liabilities which measured at the present value of future lease payments to be made over the lease term.

Lease payments include fixed payments (including substantially fixed payments), less lease incentive receivables, variable lease payments that depends on index or interest rate, and the expected amount to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for the purchase option if it is determined to be made by the Bank and the payment of a penalty to terminate the lease, if the lease term reflects the Bank exercising the lease termination option. Variable lease payments that are not depends on an index or interest rate are recognized as an expense in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Bank uses the lessee incremental borrowing rate at the inception date of the lease since the interest rate implicit in the lease cannot be determined.

After the inception date of the lease, the amount of the lease liability is increased to reflect the interest increase and less lease payments made. Furthermore, the lease liabilities carrying amount is remeasured if there are modifications, changes in term of the lease, lease payments, or the valuation of the option to purchase the underlying asset.

Short-term leases (with term of less or equal to 12 (twelve) months) and leases of low-value assets, and elements of those leases, partially or entirely not applying the recognition principles stipulated by SFAS No. 116.

The Bank will recognized these lease payments on a straight-line basis during the lease period on the statement of profit or loss and other comprehensive income. This expense is recorded under general and administrative expenses in profit or loss.

Presentation and disclosures of lease according to SFAS No. 116, as follows:

- *Presents right-of-use assets as part of fixed assets and lease liabilities presented as part of other liabilities in the statement of financial positions which measured at the present value of the future lease payments;*
- *Records depreciation of right-of-use assets and interest on lease liabilities in the statement of profit or loss and other comprehensive income;*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

l. Sewa (lanjutan)

Penyajian dan pengungkapan sewa berdasarkan PSAK No. 116, yaitu sebagai berikut: (lanjutan)

- Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas.

m. Biaya Dibayar Dimuka

Beban dibayar dimuka adalah beban yang telah dikeluarkan tetapi belum diakui sebagai biaya pada periode terjadinya. Beban dibayar dimuka akan diakui sebagai biaya pada laba rugi pada saat diamortisasi sesuai dengan masa manfaatnya.

n. Aset Tetap

Aset tetap yang dimiliki dicatat berdasarkan biaya perolehan setelah dikurangi akumulasi penyusutan dan akumulasi kerugian penurunan nilai.

Penyusutan diakui sebagai penghapusan biaya perolehan aset dengan menggunakan metode garis lurus *(straight-line method)* dengan estimasi masa manfaat, sesuai kebijakan Bank atau sesuai penilaian umur aset oleh pihak independen (Kantor Jasa Penilai Publik/ KJPP), masing-masing sebagai berikut:

	Tahun/ *Years*	**Persentase/ *Percentage***	
Bangunan	20 - 41	2,4% - 5%	*Buildings*
Prasarana kantor (partisi dan renovasi kantor)	5	20%	*Leasehold improvements (partition and office renovation)*
Kendaraan bermotor	5	20%	*Motor vehicles*
Perabotan kantor	5	20%	*Office furniture*
Peralatan kantor	5	20%	*Office equipment*
Perangkat keras komputer	5	20%	*Computer hardware*

Masa manfaat ekonomis, nilai residu dan metode penyusutan di-*review* setiap akhir periode dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

Tanah dinyatakan berdasarkan biaya perolehan dan tidak disusutkan.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Biaya-biaya lain yang terjadi selanjutnya yang timbul untuk menambah, mengganti atau memperbaiki aset tetap dicatat sebagai biaya perolehan aset jika dan hanya jika besar kemungkinan manfaat ekonomis di masa depan berkenaan dengan aset tersebut akan mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

l. Lease (continued)

Presentation and disclosures of lease according to SFAS No. 116, as follows: (continued)

- *Separates the total amount of cash paid within operating activities) in the statement of cash flows.*

m. Prepaid Expenses

Prepaid expenses are are expenses which have been incurred but have not been recognized as expense in the related period. Prepaid expenses are recognized as expenses in profit or loss during the amortisation in accordance with the expected period of benefit.

n. Premises and Equipment

Premises and equipment are stated at cost, less accumulated depreciation and any accumulated impairment losses.

Depreciation is recognized so as to write-off the cost of assets using the straight-line method. The estimated useful lives of the assets, based on the Bank's policy or based on the assessment of assets useful life by an independent party (Public Appraisal Service Office / KJPP), each of them is as follows:

The estimated useful lives, residual values and depreciation method are reviewed at each period end, with the effect of any changes in estimate accounted for on a prospective basis.

Land is stated at cost and is not depreciated.

The cost of maintenance and repairs is charged to operations as incurred. Other costs incurred subsequently to add to, replace part of, or service an item of premises and equipment, are recognized as asset if, and only if, it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

n. Aset Tetap (lanjutan)

Aset tetap dihentikan pengakuannya pada saat pelepasan atau ketika tidak ada manfaat ekonomik masa depan yang diharapkan timbul dari penggunaan aset secara berkelanjutan. Keuntungan atau kerugian yang timbul dari pelepasan atau penghentian pengakuan suatu aset tetap ditentukan sebagai selisih antara hasil penjualan dan nilai tercatat aset dan diakui dalam laba rugi.

Aset dalam pembangunan dinyatakan sebesar biaya perolehan dipindahkan ke masing-masing aset tetap yang bersangkutan pada saat selesai dan siap digunakan.

o. Aset Takberwujud

Aset takberwujud merupakan perangkat lunak yang dibeli oleh Bank dan dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi.

Amortisasi diakui dalam laba rugi dengan menggunakan metode garis lurus (*straight-line method*) berdasarkan taksiran masa manfaat ekonomis selama 5 tahun.

Masa manfaat ekonomis, nilai residu dan metode amortisasi di-*review* setiap akhir periode.

p. Penurunan Nilai Aset Non-keuangan kecuali *Goodwill*

Pada setiap akhir periode pelaporan, Bank menelaah nilai tercatat aset non-keuangan untuk menentukan apakah terdapat indikasi bahwa aset tersebut telah mengalami penurunan nilai. Jika terdapat indikasi tersebut, jumlah terpulihkan dari aset diestimasi untuk menentukan tingkat kerugian penurunan nilai (jika ada). Bila tidak memungkinkan untuk mengestimasi jumlah terpulihkan atas suatu aset individual, Bank mengestimasi jumlah terpulihkan dari unit penghasil kas atas aset.

Estimasi jumlah terpulihkan adalah nilai tertinggi antara nilai wajar dikurangi biaya untuk pelepasan dan nilai pakai. Dalam menilai nilai pakainya, estimasi arus kas masa depan didiskontokan ke nilai kini menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik atas aset yang mana estimasi arus kas masa depan belum disesuaikan.

Jika jumlah yang terpulihkan dari aset non-keuangan (unit penghasil kas) lebih kecil dari nilai tercatatnya, nilai tercatat aset (unit penghasil kas) diturunkan menjadi sebesar jumlah terpulihkan dan rugi penurunan nilai segera diakui dalam laba rugi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

n. Premises and Equipment (continued)

An item of premises and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of premises and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognized in profit or loss.

Construction in progress is stated at cost and transferred to the respective premises and equipment account when completed and ready for use.

o. Intangible Assets

Intangible assets consist of software acquired by the Bank and stated at cost less accumulated amortization.

Amortization is recognized in profit or loss using the straight line method based on its estimated useful life of 5 years.

The estimated useful lives, residual values and amortization method are reviewed at each period end.

p. Impairment of Non-financial Asset except Goodwill

At the end of each reporting period, the Bank reviews the carrying amounts of non-financial assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). When it is not possible to estimate the recoverable amount of an individual asset, the Bank estimates the recoverable amount of the cash generating unit to which the asset belongs.

Estimated recoverable amount is the higher of fair value less cost to sell and value in use. In assessing value in use, the estimated 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 for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of the non-financial asset (cash generating unit) is less than its carrying amount, the carrying amount of the asset (cash generating unit) is reduced to its recoverable amount and an impairment loss is recognized immediately in profit or loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

p. Penurunan Nilai Aset Non-keuangan kecuali *Goodwill* (lanjutan)

Apabila penurunan nilai selanjutnya dipulihkan, jumlah tercatat aset (atau unit penghasil kas) ditingkatkan ke estimasi yang direvisi dari jumlah terpulihkannya, namun kenaikan jumlah tercatat tidak boleh melebihi jumlah tercatat yang tidak ada kerugian penurunan nilai yang diakui untuk aset (atau unit penghasil kas) pada tahun-tahun sebelumnya. Pemulihan rugi penurunan nilai diakui segera dalam laba rugi.

q. Agunan yang Diambil Alih

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual diluar lelang dari pemilik agunan dalam hal debitur tidak memenuhi liabilitasnya kepada Bank. AYDA yang dimiliki Bank berupa tanah dan aset lainnya dalam bentuk jaminan kredit yang telah diambil alih oleh Bank. Akun ini disajikan dalam akun Agunan yang Diambil Alih dalam kelompok "Aset lain-lain".

Agunan yang diambil alih diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai outstanding kredit yang diberikan, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut. Selisih lebih saldo kredit di atas nilai neto yang dapat direalisasi dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai aset.

Beban-beban yang berkaitan dengan pemeliharaan agunan yang diambil alih dibebankan dalam laporan laba rugi pada saat terjadinya.

Selisih antara nilai agunan yang telah diambil alih dan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Cadangan kerugian penurunan nilai agunan yang diambil alih dibentuk atas penurunan nilai agunan yang diambil alih.

Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan pada laba rugi.

r. 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 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

p. Impairment of Non-financial Asset except Goodwill (continued)

When an impairment loss subsequently reverses, the carrying amount of the asset (or a cash-generating unit) is increased to the revised estimate of its recoverable amount, such that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognized for the asset (or cash-generating unit) in prior years. A reversal of an impairment loss is recognized immediately in profit or loss.

q. Foreclosed Collateral

Foreclosed collaterals represent assets acquired by the Bank, both from auction and non auction based on voluntary transfer by the debtor or based on debtor's approval to sell the collateral where the debtor could not fulfill their obligations to the Bank. Foreclosed collaterals owned by the Bank consist of land and other assets in the form of collateral foreclosed by the Bank. It is presented in the Foreclosed Collateral account under "Other assets".

Foreclosed collaterals are stated at net realizable value or stated at loan outstanding amount, whichever is lower. Net realizable value is the fair value of the foreclosed collaterals less the estimated costs to sell the assets. The excess of loan receivable over the net realizable value of the foreclosed collateral is charged to allowance for impairment losses.

Maintenance and repair costs related to foreclosed collaterals are charged as an expense in profit or loss when incurred.

The difference between the carrying amount of foreclosed collateral and the proceeds from the sale of such collateral is recorded as gain or loss at the time of sale.

Management evaluates the value of foreclosed collateral periodically. Allowance for impairment losses on foreclosed collateral is presented as a reduction of foreclosed collateral.

The carrying amount of foreclosed collateral is written down to recognize a permanent decline in the value of the foreclosed collateral, which is charged to current operations.

r. Acceptance Receivables and Payables

Acceptance receivables are classified as financial assets measured at amortized cost. Acceptance liabilities are classified financial liabilities measured at amortized cost.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

s. Liabilitas Segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat perjanjian yang ditetapkan sebelumnya. Liabilitas segera diklasifikasikan sebagai liabilitas keuangan dengan biaya perolehan diamortisasi.

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

t. Simpanan

Simpanan adalah dana yang dipercayakan oleh masyarakat kepada Bank berdasarkan perjanjian penyimpanan dana. Termasuk didalamnya adalah giro, tabungan dan deposito berjangka.

Simpanan diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

u. Simpanan dari Bank Lain

Simpanan dari bank-bank lain terdiri dari liabilitas terhadap bank lain, dalam bentuk *call money*, giro, deposito berjangka dan tabungan.

Simpanan dari bank lain diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

v. Efek yang Dijual dengan Janji Dibeli Kembali

Efek yang dijual dengan janji dibeli kembali *(repo)* diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Efek-efek yang dijual dengan janji dibeli kembali *(repo)* disajikan sebagai liabilitas 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 efek-efek tersebut dijual hingga saat dibeli kembali.

Lihat (Catatan 3e) untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

w. Pengakuan Pendapatan dan Beban Bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan yang dikenakan suku bunga diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

s. Liabilities Payable Immediately

Liabilities payable immediately represent obligation to third parties, based on contract or orders by those having authority that should be settled immediately. These are classified as financial liabilities at amortized cost.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

t. Deposits

Deposits are the funds placed by customers to the Bank based on fund deposits agreements. Included in these accounts are current accounts, saving deposits and time deposits.

Liabilities payable immediately represent obligation Deposits are classified as financial liabilities at amortized cost.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

u. Deposits from Other Banks

Deposits from other banks represent liabilities to other domestic banks, in the form of call money, current accounts, time deposits and saving.

Deposits from other banks are classified as financial liabilities at amortized cost.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

v. Securities Sold under Repurchase Agreements

Securities sold under repurchase agreements (repo) are classified as financial liabilities at amortized costs.

Securities sold under repurchase agreements (repo) are presented as liabilities and stated 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 year commencing from the selling date to the repurchase date.

Refer to (Note 3e) for the accounting policies of financial assets and liabilities.

w. Recognition of Interest Revenues and Expenses

Interest income and expense for all interest bearing financial instruments are recognized in the statement of profit or loss using the effective interest rate method.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

w. Pengakuan Pendapatan dan Beban Bunga (lanjutan)

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan dan metode untuk mengalokasikan pendapatan bunga atau beban bunga selama periode yang relevan.

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 neto 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.

x. Pengakuan Pendapatan dan Beban Provisi dan Komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan perkreditan atau jangka waktu tertentu yang jumlahnya signifikan ditangguhkan dan diamortisasi sesuai dengan jangka waktunya dengan menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi.

Provisi dan komisi yang tidak berkaitan dengan kegiatan perkreditan dan jangka waktu tertentu atau nilainya tidak material menurut Bank diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

y. Program Pensiun dan Imbalan Pasca Kerja Lainnya

Program Iuran Pasti

Pembayaran kepada program dana pensiun pasti dibebankan pada saat jatuh tempo. Pembayaran kepada program dana pensiun didasarkan pada iuran pasti tertentu yang ditentukan program.

Program Imbalan Pasti

Bank memberikan imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan undang-undang No. 11 tahun 2020 tentang Cipta Kerja. Tidak terdapat pendanaan yang disisihkan sehubungan dengan imbalan pasca-kerja ini.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

w. Recognition of Interest Revenues and Expenses (continued)

The effective interest method is a method used for calculating the amortised cost of financial assets and liabilities and method for allocating the interest income or interest expense over the relevant period.

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 the 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 are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.

x. Recognition of Revenues and Expenses on Commissions and Fees

Commissions and fees income related to loan activities or specific terms and with significant amounts are treated as deferred transaction costs which are directly attributable to the financial instruments and amortized over the periods of the related financial instruments using the effective interest method and classified as part of interest income in profit or loss.

Commissions and fees, which are not related to loan activities and terms of the loan or whose amount is not material according to the Bank's policies are recognized as revenues or expenses at the time the transactions are made.

y. Pension plan and Other Post-employment Benefits

Defined Contribution Plan

Payments made to defined contribution plan are charged as an expense as they fall due. Payments made to pension plan are dealt with as payments to defined contribution plan.

Defined Benefits Plan

The Bank provides defined benefit post-employment benefits to its employees in accordance with Law No. 11 year 2020 regarding Job Creation Law. No funding has been made to this post-employment benefits.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

y. Program Pensiun dan Imbalan Pasca Kerja Lainnya (lanjutan)

Program Imbalan Pasti (lanjutan)

Biaya penyediaan imbalan ditentukan dengan menggunakan metode *Projected Unit Credit* dengan penilaian aktuaria yang dilakukan pada setiap akhir periode pelaporan tahunan. Pengukuran kembali, terdiri dari keuntungan dan kerugian aktuarial, perubahan dampak batas atas aset (jika ada) dan dari imbal hasil atas aset program (tidak termasuk bunga), yang tercermin langsung dalam laporan posisi keuangan yang dibebankan atau dikreditkan dalam penghasilan komprehensif lain periode terjadinya. Pengukuran kembali diakui dalam penghasilan komprehensif lain dan disajikan sebagai pos terpisah pada ekuitas dan tidak akan direklas ke laba rugi. Biaya jasa lalu diakui dalam laba rugi pada periode amendemen program. Bunga neto dihitung dengan mengalikan tingkat diskonto pada awal periode imbalan pasti dengan liabilitas atau aset imbalan pasti neto. Biaya imbalan pasti dikategorikan sebagai berikut:

- Biaya jasa (termasuk biaya jasa kini, biaya jasa lalu serta keuntungan dan kerugian kurtailmen dan penyelesaian)
- Beban atau pendapatan bunga neto
- Pengukuran kembali

Bank menyajikan dua komponen pertama dari biaya imbalan pasti di laba rugi. Keuntungan dan kerugian kurtailmen dicatat sebagai biaya jasa lalu.

Liabilitas imbalan pensiun yang diakui pada laporan posisi keuangan merupakan defisit aktual dalam program imbalan pasti Bank.

Liabilitas untuk pesangon diakui mana yang terjadi lebih dulu ketika entitas tidak dapat lagi menarik tawaran imbalan tersebut dan ketika entitas mengakui biaya restrukturisasi terkait.

Imbalan Kerja Jangka Panjang Lainnya

Bank memberikan penghargaan masa kerja kepada karyawan yang memenuhi persyaratan.

Perhitungan imbalan kerja jangka panjang lainnya ditentukan dengan menggunakan metode *Projected Unit Credit*. Jumlah diakui sebagai provisi untuk imbalan kerja jangka panjang lainnya di laporan posisi keuangan adalah nilai kini kewajiban imbalan pasti. Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial diakui dalam laporan laba rugi.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

y. Pension plan and Other Post-employment Benefits (continued)

Defined Benefits Plan (continued)

The cost of providing benefits is determined using the Projected Unit Credit method, with actuarial valuations being carried out at the end of each annual reporting period. Remeasurement, comprising actuarial gains and losses, the effect of the changes to the asset ceiling (if applicable) and the return on plan assets (excluding interest), is reflected immediately in the statement of financial position with a charge or credit recognized in other comprehensive income in the period in which they occur. Remeasurement recognized in other comprehensive income is reflected as a separate item under other comprehensive income in equity and will not reclassified to profit or loss. Past service cost is recognized in profit or loss in the period of a plan amendment. Net interest is calculated by applying the discount rate at the beginning of the period to the net defined benefit liability or asset. Defined benefit costs are categorised as follows:

- *Service cost (including current service cost, past service cost, as well as gains and losses on curtailments and settlements)*
- *Net interest expense or income*
- *Remeasurement*

The Bank presents the first two components of defined benefit costs in profit or loss. Curtailment gains and losses are accounted for as past service costs.

The retirement benefit obligation recognized in the statements of financial position represents the actual deficit in the Bank's defined benefit plan.

A liability for a termination benefit is recognized at the earlier of when the entity can no longer withdraw the offer of the termination benefit and when the entity recognises any related restructuring costs.

Other Long-term Benefits

The Bank also provides long service award for all qualified employees.

The cost of providing other long-term benefits is determined using the Projected Unit Credit Method. The provision for long-term employee benefits recognized in the statements of financial position represents the present value of the defined benefits obligation. Actuarial gains and losses arising from experience adjustments and change in actuarial assumption are recognized and credited to profit or loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

z. Pajak Penghasilan

Beban pajak kini ditentukan berdasarkan laba kena pajak dalam periode yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku. Pajak kini juga 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.

Pajak tangguhan diakui atas perbedaan temporer antara jumlah tercatat aset dan liabilitas dalam laporan keuangan dengan dasar pengenaan pajak yang digunakan dalam perhitungan laba kena pajak. Liabilitas pajak tangguhan umumnya diakui untuk seluruh perbedaan temporer kena pajak. Aset pajak tangguhan umumnya diakui untuk seluruh perbedaan temporer yang dapat dikurangkan sepanjang kemungkinan besar bahwa laba kena pajak akan tersedia sehingga perbedaan temporer dapat dimanfaatkan. Aset dan liabilitas pajak tangguhan tidak diakui jika perbedaan temporer timbul dari pengakuan awal (selain dari kombinasi bisnis) dari aset dan liabilitas suatu transaksi yang tidak mempengaruhi laba kena pajak atau laba akuntansi. Selain itu, liabilitas pajak tangguhan tidak diakui jika perbedaan temporer timbul dari pengakuan awal *goodwill*.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan berlaku dalam periode ketika liabilitas diselesaikan atau aset dipulihkan dengan tarif pajak (dan peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan. Kebijakan akuntansi ini juga mengharuskan pengakuan manfaat pajak, seperti rugi fiskal yang belum dikompensasi, yang timbul dari periode berjalan yang diharapkan akan direalisasi pada masa mendatang, apabila besar kemungkinan manfaat pajak tersebut dapat direalisasi.

Pengukuran aset dan liabilitas pajak tangguhan mencerminkan konsekuensi pajak yang sesuai dengan cara Bank memperkirakan, pada akhir periode pelaporan, untuk memulihkan atau menyelesaikan jumlah tercatat aset dan liabilitasnya.

Jumlah tercatat aset pajak tangguhan ditelaah ulang pada akhir periode pelaporan dan dikurangi jumlah tercatatnya jika kemungkinan besar laba kena pajak tidak lagi tersedia dalam jumlah yang memadai untuk mengkompensasikan sebagian atau seluruh aset pajak tangguhan tersebut.

Perubahan nilai tercatat aset dan liabilitas pajak tangguhan yang disebabkan oleh perubahan tarif pajak dibebankan pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

z. Income Tax

Current tax expense is determined based on the taxable income for the year computed using prevailing tax rates. Current tax also includes true-up adjustments made to the previous years' tax provisions either to reconcile them with the income tax reported in annual tax returns, or to account for differences arising from tax assessments.

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences to the extent that is probable that taxable profits will be available against which those deductible temporary differences can be utilized. Such deferred tax assets and liabilities are not recognized if the temporary differences arises from the initial recognition (other than in business combination) of assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit. In addition, deferred tax liabilities are not recognized if the temporary differences arises from the initial recognition of goodwill.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on the tax rates (and tax laws) that have been enacted, or substantively enacted, by the end of the reporting period. This accounting policy also requires the recognition of tax benefits, such as tax loss carryforwards, which are originated in the current period that are expected to be realized in the future periods, to the extent that realisation of such benefits is probable.

The measurement of deferred tax assets and liabilities reflects the consequences that would follow from the manner in which the Bank expects, at the end of the reporting period, to recover or settle the carrying amount of their assets and liabilities.

The carrying amount of deferred tax asset is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

The changes to the carrying value of deferred tax assets and liabilities due to the changes of tax rates are charged in the current year, statement of profit or loss and other comprehensive income except for transactions which previously have been directly charged or credited to equity.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

z. Pajak Penghasilan (lanjutan)

Pajak kini dan pajak tangguhan diakui sebagai beban atau penghasilan dalam laba rugi periode berjalan, kecuali sepanjang pajak penghasilan yang timbul dari transaksi atau peristiwa yang diakui, diluar laba rugi (baik dalam penghasilan komprehensif lain maupun secara langsung di ekuitas), dalam hal tersebut pajak juga diakui di luar laba rugi atau yang timbul dari akuntansi awal kombinasi bisnis. Dalam hal kombinasi bisnis, pengaruh pajak termasuk dalam akuntansi kombinasi bisnis.

Aset dan liabilitas pajak tangguhan saling hapus ketika entitas memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini dan ketika aset pajak tangguhan dan liabilitas pajak tangguhan terkait dengan pajak penghasilan yang dikenakan oleh otoritas perpajakan yang sama atas entitas kena pajak yang sama atau entitas kena pajak yang berbeda yang memiliki intensi untuk memulihkan aset dan liabilitas pajak kini dengan dasar neto, atau merealisasikan aset dan menyelesaikan liabilitas secara bersamaan, pada setiap periode masa depan dimana jumlah signifikan atas aset atau liabilitas pajak tangguhan diharapkan untuk diselesaikan atau dipulihkan.

Koreksi terhadap kewajiban perpajakan diakui saat surat ketetapan pajak diterima atau jika mengajukan keberatan, pada saat keputusan atas keberatan tersebut telah ditetapkan.

aa. Laba (Rugi) per Saham

Laba (rugi) per saham dasar dihitung dengan membagi laba (rugi) bersih yang diatribusikan kepada pemilik entitas induk dengan jumlah rata-rata tertimbang saham yang beredar pada periode yang bersangkutan.

Laba (rugi) per saham dilusian dihitung dengan membagi laba (rugi) bersih yang diatribusikan kepada pemilik entitas induk dengan jumlah rata-rata tertimbang saham biasa yang telah disesuaikan dengan dampak dari semua efek berpotensi saham biasa yang dilutif.

ab. Informasi Segmen

Segmen operasi diidentifikasi berdasarkan laporan internal mengenai komponen dari Bank yang secara regular di-*review* oleh "pengambil keputusan operasional" dalam rangka mengalokasikan sumber daya dan menilai kinerja segmen operasi.

Segmen operasi adalah suatu komponen dari entitas:

- yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

z. Income Tax (continued)

Current and deferred tax are recognized as an expense or income in profit or loss, except when they relate to items that are recognized outside of profit or loss (whether in other comprehensive income or directly in equity), in which case the tax is also recognized outside of profit or loss, or where they arise from the initial accounting for a business combination. In the case of a business combination, the tax effect is included in the accounting for the business combination.

Deferred tax assets and liabilities are offset when there is legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities when there is an intention to settle its current tax assets and current tax liabilities on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

Corrections to taxation obligations are recorded when an assessment is received or, if appealed against, when the appeal has been decided.

aa. Earnings (Loss) per Share

Basic earnings (loss) per share is computed by dividing net income (loss) attributable to the owners of the Bank by the weighted average number of shares outstanding during the period.

Diluted earnings (loss) per share is computed by dividing net income (loss) attributable to the owners of the Bank by the weighted average number of shares outstanding as adjusted for the effects of all dilutive potential ordinary shares.

ab. Segmen Information

Operating segments are identified on the basis of internal reports about components of the Bank that are regularly reviewed by the "chief operating decision maker" in order to allocate resources to the segments and to assess their performances.

An operating segments is a component of an entity:

- *that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to the transactions with other components of the same entity);*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

ab. Informasi Segmen (lanjutan)

Segmen operasi diidentifikasi berdasarkan laporan internal mengenai komponen dari Bank yang secara regular di-*review* oleh "pengambil keputusan operasional" dalam rangka mengalokasikan sumber daya dan menilai kinerja segmen operasi. (lanjutan)

Segmen operasi adalah suatu komponen dari entitas: (lanjutan)

- yang hasil operasinya dikaji ulang secara regular oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- dimana tersedia informasi keuangan yang dapat dipisahkan.

Informasi yang digunakan oleh pengambil keputusan operasional dalam rangka alokasi sumber daya dan penilaian kinerja mereka terfokus pada kategori dari setiap produk.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

ab. Segmen Information (continued)

Operating segments are identified on the basis of internal reports about components of the Bank that are regularly reviewed by the "chief operating decision maker" in order to allocate resources to the segments and to assess their performances. (continued)

An operating segments is a component of an entity: (continued)

- *whose operating results are reviewed regularly by the entity's chief operating decision maker to make decision about resources to be allocated to the segments and assess its performance; and*
- *for which discrete financial information is available.*

Information reported to the chief operating decision maker for the purpose of resources allocation and assessment of performance is more specifically focused on the category of each product.

4. PERTIMBANGAN KRITIKAL DALAM PENERAPAN KEBIJAKAN AKUNTANSI

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun kedepan. Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan pada standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

Sumber utama ketidakpastian estimasi:

a. Cadangan kerugian penurunan nilai aset keuangan

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

4. CRITICAL JUDGMENTS IN APPLICATION ACCOUNTING POLICIES

Certain estimates and assumptions are made in the preparation of the financial statements and these require management judgement in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with SFAS are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experiences and other factors, including expectations with regard to future events.

Although these estimates and assumptions are based on management's best knowledge of current events and activities, actual result may differ from those estimates and assumptions.

Key sources of estimation uncertainty:

a. Allowances for impairment losses of financial assets

In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable.

4. PERTIMBANGAN KRITIKAL DALAM PENERAPAN KEBIJAKAN AKUNTANSI (lanjutan)

Sumber utama ketidakpastian estimasi: (lanjutan)

a. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

Perhitungan cadangan penurunan nilai kolektif meliputi kerugian kredit yang melekat dalam portofolio aset keuangan dengan karakteristik ekonomi yang sama, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menilai kebutuhan untuk cadangan kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit dan jenis produk. Guna membuat estimasi cadangan yang diperlukan, manajemen membuat asumsi untuk menentukan kerugian yang melekat, dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman masa lalu, kondisi ekonomi saat ini dan prakiraan kondisi ekonomi dimasa depan. Keakuratan penyisihan tergantung pada seberapa baik estimasi arus kas masa depan untuk cadangan *counterparty* tertentu dan asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

b. Menentukan nilai wajar instrumen keuangan

Dalam menentukan nilai wajar aset keuangan dan liabilitas yang tidak mempunyai harga pasar, Bank menggunakan teknik penilaian seperti yang dijelaskan dalam (Catatan 3e). Untuk instrumen keuangan yang jarang diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajar menjadi kurang objektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga dan risiko lainnya.

Masukan (*input*) untuk model ini berasal dari data pasar yang bisa diamati. Bila data pasar yang bisa diamati tersebut tidak tersedia, manajemen mempertimbangkan masukan dan asumsi diperlukan untuk menentukan nilai wajar. Pertimbangan tersebut mencakup *feedback* model atas likuiditas volatilitas untuk transaksi derivatif dan tingkat diskonto yang berjangka waktu panjang, tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

c. Imbalan kerja karyawan

Nilai kini atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi *carrying amount* atas imbalan kerja karyawan.

4. CRITICAL JUDGMENTS IN APPLICATION ACCOUNTING POLICIES (continued)

Key sources of estimation uncertainty: (continued)

a. Allowances for impairment losses of financial assets (continued)

Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics, but the individually impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and type of product. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experiences, current economic conditions and forecast on future economic condition. The accuracy of the allowances depends on how well these estimate future cash flows for specific counterparty allowances and the model assumptions and parameters are used in determining collective allowances.

b. Determining fair values of financial instruments

In determining the fair value for financial assets and financial liabilities for which there is no observable market price, the Bank uses the valuation techniques as described in (Note 3e). For financial instruments that are traded infrequently and a lack of price transparency, fair value is less objective and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks affecting the specific instrument.

The input for this model comes from observable market data. When observable market data are not available, management considers necessary inputs and assumptions to determine the fair value. The above considerations include liquidity and volatility feedback model for derivative transactions and long term discount rate, the level of early payment and the level of default assumption.

c. Employee benefit

The present value of the employee benefit obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

4. PERTIMBANGAN KRITIKAL DALAM PENERAPAN KEBIJAKAN AKUNTANSI (lanjutan)

c. Imbalan kerja karyawan (lanjutan)

Nilai kini atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi *carrying amount* atas imbalan kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya atau pendapatan untuk imbalan kerja termasuk tingkat diskonto. Bank menentukan tingkat diskonto yang tepat pada setiap akhir periode. Ini merupakan tingkat suku bunga yang digunakan untuk menentukan nilai kini atas arus kas masa depan yang diestimasi akan digunakan untuk membayar imbalan kerja. Dalam menentukan tingkat diskonto yang tepat, Bank mempertimbangkan tingkat suku bunga atas Obligasi Pemerintah yang mempunyai jatuh tempo yang menyerupai jangka waktu imbalan kerja karyawan.

Asumsi kunci liabilitas pensiun lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini.

d. Aset Pajak Tangguhan yang Dapat Direalisasikan

Nilai tercatat aset pajak tangguhan di-*review* pada setiap akhir periode pelaporan dan berkurang sepanjang tidak terdapat kemungkinan bahwa laba kena pajak yang memadai dan tersedia yang memungkinkan seluruh atau sebagian aset pajak tangguhan dapat digunakan. Aset pajak tangguhan tergantung pada ekspektasi manajemen bahwa laba kena pajak di masa mendatang akan tersedia sehingga rugi fiskal tersebut dapat digunakan. Hasil dari penggunaan aktual mungkin berbeda. Namun tidak ada jaminan bahwa laba kena pajak yang memadai akan dihasilkan yang memungkinkan seluruh atau sebagian aset pajak tangguhan dapat digunakan. Nilai tercatat aset pajak tangguhan diungkapkan pada (Catatan 36).

e. Penilaian 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) performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
b) perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
c) industri atau tren ekonomi yang secara signifikan bernilai negatif.

4. CRITICAL JUDGMENTS IN APPLICATION ACCOUNTING POLICIES (continued)

c. Employee benefit (continued)

The present value of the employee benefit obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

The assumptions used in determining the net cost (income) for employee benefits include the discount rate. The Bank determines the appropriate discount rate at the end of each period. This is the interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, the Bank considers the interest rates of Government Bonds that have terms to maturity approximating the terms of the related employee benefit liability.

Other key assumptions for pension obligations are partly based on current market conditions.

d. Realizability of Deferred Tax Assets

The carrying amount of deferred tax assets is reviewed at end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax assets to be utilized. The deferred tax assets depend on management's expectation of future taxable profit that losses can be utilized. The outcome of their actual utilization may be different. However, there is no assurance that sufficient taxable profit will be generated to allow all or part of the deferred tax assets to be utilized. The carrying amounts of deferred tax assets are disclosed in (Note 36).

e. Impairment of non-financial assets

The Bank assesses impairment of assets whenever events or changes in circumstances that would indicate that the carrying amount of an asset may not be recoverable. The factors that the 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.

4. PERTIMBANGAN KRITIKAL DALAM PENERAPAN KEBIJAKAN AKUNTANSI (lanjutan)

e. Penilaian 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 dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

4. CRITICAL JUDGMENTS IN APPLICATION ACCOUNTING POLICIES (continued)

e. 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.

5. KAS

5. CASH

	2025	2024	
Rupiah	96.982	97.647	*Rupiah*
Dolar Amerika Serikat	784	3.392	*United States Dollar*
Euro	112	65	*Euro*
Dolar Singapura	27	950	*Singapore Dollar*
Jumlah	**97.905**	**102.054**	***Total***

Saldo kas termasuk uang pada mesin ATM (*Automated Teller Machines)* sejumlah Rp16.312 dan Rp16.886 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Cash includes cash in ATMs (Automated Teller Machines) amounting to Rp16,312 and Rp16,886 as of December 31, 2025 and 2024, respectively.

Seluruh kas pada tanggal 31 Desember 2025 dan 2024 telah diasuransikan kepada PT MNC Asuransi Indonesia (pihak berelasi).

All cash as of December 31, 2025 and, 2024 are insured with PT MNC Asuransi Indonesia (related party).

6. GIRO PADA BANK INDONESIA

6. DEMAND DEPOSITS WITH BANK INDONESIA

	2025	2024	
Rupiah	677.197	709.230	*Rupiah*
Dolar Amerika Serikat	16.675	28.971	*United States Dollar*
Jumlah	**693.872**	**738.201**	***Total***

Rasio GWM pada tanggal 31 Desember 2025 dan 2024 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No. 20/3/PBI/2018 tanggal 29 Maret 2018 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah terakhir dengan PBI No. 24/4/PBI/2022 tanggal 1 Maret 2022 serta PBI No.11 Tahun 2024 tentang Pengendalian Moneter. PBI tersebut dijelaskan dengan Peraturan Anggota Dewan Gubernur (PADG) Nomor 24/8/PADG/2022 tentang peraturan pelaksanaan pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah sebagaimana telah diubah terakhir dengan PADG Nomor 31 Tahun 2025 tanggal 23 Desember 2025.

The calculation of the GWM ratios as of December 31, 2025 and 2024 are calculated based on Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018 dated March 29, 2018 concerning Minimum Statutory Reserves for Commercial Banks in Rupiah and Foreign Currency for Commercial Banks, Sharia Commercial Banks, and Sharia Business Unit as last amended with PBI No. 24/4/PBI/2022 dated March 1, 2022, also PBI Number 11 Year 2024 regarding Monetery Control. Those PBI are explained by PADG No. 24/8/PADG/2022 concerning the implementation regulations for fulfilling the Minimum Statutory Reserves in Rupiah and Foreign Currency for Commercial Banks, Sharia Commercial Banks, and Sharia Business Units as last amended with PADG Number 31 year 2025 dated December 23, 2025.

Dalam mendukung pertumbuhan ekonomi yang berkelanjutan, Bank Indonesia menetapkan dan melaksanakan kebijakan makroprudensial melalui upaya mendorong intermediasi yang seimbang, berkualitas, dan berkelanjutan, memitigasi dan mengelola risiko sistemik, serta meningkatkan inklusi ekonomi, inklusi keuangan, dan keuangan berkelanjutan sesuai Peraturan Bank Indonesia (PBI) No. 11 Tahun 2023 tanggal 18 September 2023 tentang Kebijakan Insentif Likuiditas Makroprudensial, sebagaimana telah digantikan dengan PBI No. 9 Tahun 2025 tanggal 26 November 2025. Peraturan pelaksanaan atas PBI tersebut sesuai dengan PADG No. 11 Tahun 2023 tentang peraturan pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial dan perubahan terakhir dengan PADG No. 27 Tahun 2025 tanggal 01 Desember 2025.

In supporting sustainable economic growth, Bank Indonesia determines and implements macroprudential policies through efforts to encourage balanced, quality and sustainable intermediation, mitigate and manage systemic risks and increase economic inclusion, financial inclusion and sustainable finance in accordance with Bank Indonesia Regulation (PBI) No. 11 of 2023 dated September 18, 2023 concerning Macroprudential Liquidity Incentive Policy, as further has been replaced by PBI No. 9 year 2025 dated November 26, 2025. The implementing regulations of the PBI are in accordance with PADG No. 11 year 2023 concerning of the Macroprudential Liquidity Incentive Policy and the last change with PADG No. 27 year 2025 date December 01, 2025.

6. GIRO PADA BANK INDONESIA (lanjutan)

Rasio Penyangga Likuiditas Makroprudensial (PLM) dihitung berdasarkan Peraturan Bank Indonesia (PBI) No. 20/4/PBI/2018 tanggal 29 Maret 2018 sebagaimana telah diubah beberapa kali, terakhir dengan PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022 tentang "Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah", yang mengatur perubahan istilah GWM sekunder menjadi PLM dan GWM *Loan to Funding Ratio* (LFR) menjadi Rasio Intermediasi Makroprudensial (RIM). PBI tersebut dijelaskan dan diubah terakhir dengan PADG No. 23 tahun 2025 tanggal 20 Oktober 2025.

Giro 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. 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 yang sebesar 14%. Pada tanggal 31 Desember 2025 dan 2024 GWM RIM yang dipenuhi oleh Bank masing-masing sebesar 0,09% dan 0,37%.

Pada tanggal 31 Desember 2025 dan 2024, rincian giro wajib minimum Bank adalah sebagai berikut:

6. DEMAND DEPOSITS WITH BANK INDONESIA (continued)

The Macroprudential Liquidity Buffer Ratio (PLM) is calculated based on Bank Indonesia Regulation (PBI) No. 20/4/PBI/2018 dated March 29, 2018 as amended several times, last by PBI No. 24/16/PBI/2022 dated October 31, 2022 concerning "Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Support for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units", which regulates the change in terms of secondary GWM to PLM and GWM Loan to Funding Ratio (LFR) becomes the Macroprudential Intermediation Ratio (RIM). Those PBI are explained and last amended by PADG No. 23 year 2025 dated October 20, 2025.

RIM is the minimum deposit the Bank is obliged to maintain in the form of Current Account balance at Bank Indonesia at a certain percentage of third-party funds which calculation is based on the difference between the RIM held by the Bank and the Targeted RIM. RIM is charged if the Bank's RIM is below Bank Indonesia's minimum targeted RIM (84%) or above Bank Indonesia's maximum targeted RIM (94%) with Bank's Minimum Capital Adequacy Ratio (CAR) lower than Bank Indonesia's Incentive CAR of 14%. As of December 31, 2025 and 2024 the RIM Statutory Reserves fulfilled by the Bank amounted to 0.09% and 0.37%, respectively.

As of December 31, 2025 and 2024, the Bank's minimum statutory reserves are as follows:

	2025		2024		
	Pemenuhan/ *Reserve*	Minimum	Pemenuhan / *Reserve*	Minimum	
Rupiah					***Rupiah***
GWM primer					*Primary GWM*
- GWM harian	4,10%	0,00%	5,01%	0,00%	*Daily GWM -*
- GWM rata-rata	6,19%	9,00%*)	6,71%	9,00%*)	*Average GWM -*
Penyangga Likuiditas Makroprudensial (PLM)	17,86%	4,00%	9,70%	5,00%	*Macroprudential Liquidity Buffer (PLM)*
Dolar Amerika Serikat					***United States Dollar***
GWM primer	6,33%	4,00%	4,80%	4,00%	*Primary GWM*

*) Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga Bank mendapatkan insentif pelonggaran atas kewajiban pemenuhan GWM dalam Rupiah pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 5,00% dan 3,00% sehingga GWM yang harus dipenuhi Bank masing-masing sebesar 4,00% dan 6,00%.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi giro wajib minimum yang harus disediakan sesuai dengan ketentuan Bank Indonesia.

**) For Banks that provide funds for certain and inclusive economic activities, the Bank receives an incentive to loosen the obligation to meet the reserve requirement in Rupiah as of December 31, 2025 and 2024 at 5.00% and 3.00%, respectively therefore GWM that should be fulfilled by the Bank at 4.00% and 6.00%.*

As of December 31, 2025 and 2024, the Bank has complied with the minimum reserve requirements under the Bank Indonesia regulation.

7. GIRO PADA BANK LAIN / *7. DEMAND DEPOSITS WITH OTHER BANKS*

Rincian giro pada bank lain berdasarkan pihak dimana Bank menempatkan dananya dan jenis mata uang adalah sebagai berikut:

Demand deposits with other banks by counterparty and by currency are as follows:

	2025	2024	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
PT Bank Central Asia Tbk	23.526	21.061	*PT Bank Central Asia Tbk*
PT Bank Maybank Indonesia Tbk	3.349	33	*PT Bank Maybank Indonesia Tbk*
Standard Chartered Bank, Indonesia	27	28	*Standard Chartered Bank, Indonesia*
PT Bank CIMB Niaga Tbk	24	6	*PT Bank CIMB Niaga Tbk*
Sub jumlah	26.926	21.128	*Sub total*
Dolar Amerika Serikat			*United States Dollar*
Standard Chartered Bank, New York	87.061	212.650	*Standard Chartered Bank, New York*
PT Bank Mandiri (Persero) Tbk	13.183	7.970	*PT Bank Mandiri (Persero) Tbk*
PT Bank Central Asia Tbk	5.234	2.855	*PT Bank Central Asia Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	2.478	2.411	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	332	321	*PT Bank Maybank Indonesia Tbk*
Standard Chartered Bank, Indonesia	227	220	*Standard Chartered Bank, Indonesia*
Sub jumlah	108.515	226.427	*Sub total*
Dolar Singapura			*Singapore Dollar*
United Overseas Bank Ltd., Singapura	13.791	16.925	*United Overseas Bank Ltd., Singapore*
Renminbi			*Renminbi*
PT Bank ICBC Indonesia	9.402	1.375	*PT Bank ICBC Indonesia*
Bank of China (Hong Kong) Limited	933	-	*Bank of China (Hong Kong) Limited*
Sub jumlah	10.335	1.375	*Sub total*
Euro			*Euro*
Standard Chartered Bank, Frankfurt	6.820	5.668	*Standard Chartered Bank, Frankfurt*
Dolar Australia			*Australian Dollar*
PT Bank Central Asia Tbk	2.636	1.921	*PT Bank Central Asia Tbk*
Yen Jepang			*Japanese Yen*
Standard Chartered Bank, Tokyo	2.206	2.869	*Standard Chartered Bank, Tokyo*
Dolar Hong Kong			*Hong Kong Dollar*
Standard Chartered Bank, Hong Kong	1.307	1.194	*Standard Chartered Bank, Hong Kong*
Jumlah Giro pada Bank Lain	**172.536**	**277.507**	***Total Demand Deposit with Other Banks***

Tingkat suku bunga efektif rata-rata per tahun giro pada bank lain untuk mata uang Rupiah dan valuta asing masing-masing sebesar 0,00% dan 0,02% pada 31 Desember 2025, 0,00% dan 0,01% pada 31 Desember 2024.

The average annual effective interest rates of demand deposits with other banks in Rupiah and foreign currencies are 0.00% and 0.02% on December 31, 2025, 0.00% and 0.01% on December 31, 2024.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro pada bank lain yang dijadikan agunan oleh Bank.

As of December 31, 2025 and 2024, there are no demand deposits from other banks which are used as collateral by the Bank.

Pada tanggal 31 Desember 2025 dan 2024, seluruh giro pada bank lain diklasifikasikan "Lancar".

As of December 31, 2025 and 2024, all demand deposits from other banks are classified as "Current".

Tidak terdapat cadangan kerugian penurunan nilai yang diakui karena manajemen berpendapat bahwa seluruh giro pada bank lain dapat ditagih.

No allowance for impairment losses has been recognized since management believes that all demand deposits with other bank are collectible.

8. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

8. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan adalah sebagai berikut:

Placements with Bank Indonesia and other banks by types of placements are as follows:

	2025			
	Jangka waktu/ *Period*	**Tingkat bunga efektif rata-rata per tahun/ *Average annual effective interest rate***	**Jumlah/ *Total***	
Pihak ketiga				***Third parties***
Rupiah				*Rupiah*
Deposito berjangka	31-92 hari/*days*	7,05%	1.005.000	*Time deposit*
Call money	2-3 hari/*days*	4,22%	500.000	*Call money*
Jumlah Penempatan pada Bank Indonesia dan Bank Lain			**1.505.000**	***Total Placements with Bank Indonesia and Other Banks***

	2024			
	Jangka waktu/ *Period*	**Tingkat bunga efektif rata-rata per tahun/ *Average annual effective interest rate***	**Jumlah/ *Total***	
Pihak ketiga				***Third parties***
Rupiah				*Rupiah*
Deposito berjangka	7-33 hari/*days*	7,83%	875.000	*Time deposit*
Fasilitas Simpanan Bank Indonesia	2 hari/*days*	5,25%	539.921	*Bank Indonesia Deposit Facility*
Call money	2 hari/*days*	6,00%	20.000	*Call money*
Jumlah Penempatan pada Bank Indonesia dan Bank Lain			**1.434.921**	***Total Placements with Bank Indonesia and Other Banks***

Rincian penempatan pada Bank Indonesia dan bank lain berdasarkan pihak lawan adalah sebagai berikut:

Placements with Bank Indonesia and other banks by counterparty are as follows:

	2025	**2024**	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
PT Bank Mayapada Internasional Tbk	900.000	475.000	*PT Bank Mayapada Internasional Tbk*
PT Bank Oke Indonesia Tbk	155.000	-	*PT Bank Oke Indonesia Tbk*
PT Bank Jtrust Indonesia Tbk	150.000	400.000	*PT Bank Jtrust Indonesia Tbk*
PT Bank Capital Indonesia Tbk	100.000	20.000	*PT Bank Capital Indonesia Tbk*
PT Bank Danamon Indonesia Tbk	100.000	-	*PT Bank Danamon Indonesia Tbk*
PT Bank Mega Tbk	100.000	-	*PT Bank Mega Tbk*
Bank Indonesia	-	539.921	*Bank Indonesia*
Jumlah	**1.505.000**	**1.434.921**	***Total***

Nilai tercatat biaya perolehan diamortisasi dari penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The carrying amount of placements with Bank Indonesia and other banks at amortized cost are as follows:

	2025	**2024**	
Penempatan pada Bank Indonesia dan bank lain	1.505.000	1.434.921	*Placements with Bank Indonesia and other banks*
Pendapatan bunga yang masih akan diterima (Catatan 17)	83	3.218	*Accrued interest receivable (Note 17)*
Jumlah	**1.505.083**	**1.438.139**	***Total***

8. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, seluruh penempatan pada Bank Indonesia dan bank lain diklasifikasikan "Lancar".

Tidak terdapat cadangan kerugian penurunan nilai yang diakui karena manajemen berpendapat bahwa seluruh penempatan pada bank lain dapat ditagih.

8. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

As of December 31, 2025 and 2024, all placemens with Bank Indonesia and other banks are classified as "Current".

No allowance for impairment losses has been recognized since management believes that all placements with other banks are collectible.

9. EFEK – EFEK

Seluruh efek-efek Bank dalam mata uang Rupiah.

Klasifikasi efek - efek berdasarkan jenis dan tujuan investasi adalah sebagai berikut:

9. SECURITIES

All of the securities of the Bank denominated in Indonesian Rupiah.

Securities classified according to type and purpose are as follows:

	2025	2024	
Biaya perolehan diamortisasi			***Amortized cost***
Obligasi Pemerintah Indonesia	892.305	702.541	*Indonesian Government bonds*
Obligasi lainnya	827.730	459.856	*Other bonds*
Sub jumlah	1.720.035	1.162.397	*Sub total*
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Sekuritas Rupiah Bank Indonesia (SRBI)	1.764.950	1.594.890	*Rupiah Securities of Bank Indonesia (SRBI)*
Reksadana	370.468	248.317	*Mutual funds*
Obligasi Pemerintah Indonesia	101.645	947.113	*Indonesian Government bonds*
Sub jumlah	2.237.063	2.790.320	*Sub total*
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Obligasi Pemerintah Indonesia	82.803	483.082	*Indonesian Government bonds*
Obligasi lainnya	258.560	209.359	*Other bonds*
Sub jumlah	341.363	692.441	*Sub total*
Jumlah	**4.298.461**	**4.645.158**	***Total***

Tingkat bunga rata-rata per tahun untuk efek-efek adalah sebagai berikut:

Average annual interest rates of the above securities are as follows:

	2025	2024	
Obligasi Pemerintah Indonesia	5,87%	6,80%	*Indonesian Government bonds*
Obligasi lainnya	9,56%	8,35%	*Other bonds*
Sekuritas Rupiah Bank Indonesia (SRBI)	5,06%	6,25%	*Rupiah Securities of Bank Indonesia (SRBI)*

Rincian efek-efek berdasarkan tanggal jatuh tempo dan pembayaran bunga adalah sebagai berikut:

Securities classified according to maturity date and interest payment date are as follow:

	2025		
	Jatuh Tempo/ *Maturity Period*	**Tanggal Pembayaran Bunga/ *Interest Payment Date***	
Sekuritas Rupiah Bank Indonesia			***Rupiah Securities of Bank Indonesia***
IDO000133905	14 Agustus/ *August 14, 2026*	14 Agustus/ *August 14*	*IDO000133905*
IDO000136403	2 September/ *September 2, 2026*	2 September/ *September 2*	*IDO000136403*
IDO000139209	18 September/ *September 18, 2026*	18 September/ *September 18*	*IDO000139209*

9. EFEK – EFEK (lanjutan)

Rincian efek-efek berdasarkan tanggal jatuh tempo dan pembayaran bunga adalah sebagai berikut: (lanjutan)

9. SECURITIES (continued)

Securities classified according to maturity date and interest payment date are as follow: (continued)

	2025		
	Jatuh Tempo/ *Maturity Period*	**Tanggal Pembayaran Bunga/ *Interest Payment Date***	
Obligasi Pemerintah Republik Indonesia			***Goverment Bonds of the Republic of Indonesia***
FR0062	15 April/ *April 15, 2042*	15 April dan 15 Oktober/ *April 15 and October 15*	*FR0062*
FR0086	15 April/ *April 15, 2026*	15 April dan 15 Oktober/ *April 15 and October 15*	*FR0086*
FR0091	15 April/ *April 15, 2032*	15 April dan 15 Oktober/ *April 15 and October 15*	*FR0091*
FR0098	15 Juni/ *June 15, 2038*	15 Juni dan 15 Desember/ *June 15 and December 15*	*FR0098*
FR0109	15 Maret/ *March 15, 2031*	15 Maret dan 15 September/ *March 15 and September 15*	*FR0109*
Obligasi Lainnya			***Other Bonds***
Sukuk Wakalah Berkelanjutan I PT MNC Energy Invesments Tbk Tahap I tahun 2023 Seri B	6 Oktober/ *October 6, 2026*	6 Januari, 6 April, 6 Juli dan 6 Oktober/ *January 6, April 6, July 6 and October 6*	*Sustainable Sukuk Wakalah PT MNC Energy Investments Tbk Step I year 2023 series B*
MTN PT Pacific Strategic Financial Tbk I tahun 2021	22 September/ *September 22, 2026*	22 Maret, 22 Juni, 22 September dan 22 Desember/ *March 22, June 22, September 22 and December 22*	*MTN PT Pacific Strategic Financial Tbk I year 2021*
MTN PT Pan Pacific Investama I tahun 2022	14 Februari/ *February 14, 2027*	14 Februari, 14 Mei, 14 Agustus dan 14 November/ *February 14, May 14, August 14 and November 14*	*MTN PT Pan Pacific Investama I year 2022*
Sukuk Al Ijarah - PT Bukit Makmur Mandiri Utama	26 Maret/ *March 26, 2030*	26 Maret, 26 Juni dan 26 September/ *March 26, June 26 and September 26*	*Sukuk Al Ijarah - PT Bukit Makmur Mandiri Utama*
Obligasi II PT Bukit Makmur Mandiri Utama tahun 2024 seri B	8 Oktober/ *October 8, 2027*	8 Januari, 8 April, 8 Juli dan 8 Oktober/ *January 8, April 8, July 8 and October 8*	*Bond II PT Bukit Makmur Mandiri Utama year 2024 series B*
Obligasi II PT Merdeka Battery Material Tahap I tahun 2024 seri B	8 Oktober/ *October 8, 2027*	8 Januari, 8 April, 8 Juli dan 8 Oktober/ *January 8, April 8, July 8 and October 8*	*Bond II PT Merdeka Battery Material Step I year 2024 series B*
Obligasi Berkelanjutan IV PT Indah Kiat Pulp and Paper Tahap IV tahun 2024 Seri B	4 April/ *April 4, 2027*	4 Januari, 4 April, 4 Juli dan 4 Oktober/ *January 4, April 4, July 4 and October 4*	*Sustainable Bond IV PT Indah Kiat Pulp and Paper Step IV year 2024 series B*
Obligasi Berkelanjutan V PT Merdeka Copper Gold Tbk Tahap II tahun 2025 seri B	25 Februari/ *February 25, 2028*	25 Mei, 25 Agustus dan 25 November/ *May 25, August 25 and November 25*	*Sustainable Bond IV PT Merdeka Copper Gold Tbk Step V year 2025 series B*
Obligasi Berkelanjutan IV PT Merdeka Copper Gold Tbk Tahap IV tahun 2023 seri B	15 Desember/ *December 15, 2026*	15 Maret, 15 Juni, 15 September dan 15 Desember/ *March 15, June 15, September 15 and December 15*	*Sustainable Bond IV PT Merdeka Copper Gold Tbk Step IV year 2023 series B*
Obligasi Berkelanjutan I PT Oki Pulp & Paper Mills Tahap IV tahun 2024 Seri B	8 November/ *November 8, 2027*	8 Februari, 8 Mei, 8 Agustus dan 8 November/ *February 8, May 8, August 8 and November 8*	*Sustainable Bond I PT Oki Pulp & Paper Mills Step IV year 2024 series B*
Obligasi Berkelanjutan I Petrosea Tahap II tahun 2025 seri B	21 Maret/ *March 21, 2030*	21 Juni, 21 September dan 21 Desember/ *June 21, September 21 and December 21*	*Sustainable Bond I Petrosea Step II year 2025 series B*
Obligasi Berkelanjutan I Petrosea Tahap I tahun 2024 seri C	13 Desember/ *December 13, 2029*	13 Maret, 13 Juni, 13 September dan 13 Desember/ *March 13, June 13, September 13 and December 13*	*Sustainable Bond I Petrosea Step I year 2024 series C*
Obligasi Berkelanjutan PT Pindo Deli & Paper Mills Tahap I tahun 2024 Seri D	7 Januari/ *January 7, 2030*	7 April, 7 Juli dan 7 Oktober/ *April 7, July 7 and October 7*	*Sustainable Bond PT Pindo Deli & Paper & Mills Step I year 2024 series D*
Sukuk Al Ijarah – PT Pos Indonesia	8 Januari/ *January 8, 2030*	8 April, 8 Juli dan 8 Oktober/ *April 8, July 8 and October 8*	*Sukuk Al Ijarah – PT Pos Indonesia*
Obligasi I Refi Tahun 2022 Seri C	9 February/ *February 9, 2027*	9 Februari, 9 Mei, 9 Agustus dan 9 November/ *February 9, May 9, August 9 and November 9*	*Bond I Refi year 2022 series C*

9. EFEK – EFEK (lanjutan)

Rincian efek-efek berdasarkan tanggal jatuh tempo dan pembayaran bunga adalah sebagai berikut: (lanjutan)

9. SECURITIES (continued)

Securities classified according to maturity date and interest payment date are as follow: (continued)

	2024		
	Jatuh Tempo/ *Maturity Period*	**Tanggal Pembayaran Bunga/ *Interest Payment Date***	
Sekuritas Rupiah Bank Indonesia			***Rupiah Securities of Bank Indonesia***
IDSR171025364S	6 Januari/ *January 6, 2025*	6 Januari/ *January 6*	*IDSR171025364S*
IDSR230725364S	6 Januari/ *January 6, 2025*	6 Januari/ *January 6*	*IDSR230725364S*
IDSR160525364S	6 Januari/ *January 6, 2025*	6 Januari/ *January 6*	*IDSR160525364S*
IDSR150825364S	6 Januari/ *January 6, 2025*	6 Januari/ *January 6*	*IDSR150825364S*
IDSR241025364S	6 Januari/ *January 6, 2025*	6 Januari/ *January 6*	*IDSR241025364S*
Obligasi Pemerintah Republik Indonesia			***Goverment Bonds of the Republic of Indonesia***
FR0062	15 April/ *April 15, 2042*	15 April dan 15 Oktober/ *April 15 and October 15*	*FR0062*
FR0081	15 Juni/ *June 15, 2025*	15 Juni dan 15 Desember/ *June 15 and December 15*	*FR0081*
FR0082	15 September/ *September 15, 2030*	15 Maret dan 15 September/ *March 15 and September 15*	*FR0082*
FR0086	15 April/ *April 15, 2026*	15 April dan 15 Oktober/ *April 15 and October 15*	*FR0086*
FR0087	15 Februari/ *February 15, 2031*	15 Februari dan 15 Agustus/ *February 15 and August 15*	*FR0087*
FR0091	15 April/ *April 15, 2032*	15 April dan 15 Oktober/ *April 15 and October 15*	*FR0091*
FR0096	15 April/ *April 15, 2026*	15 April dan 15 Oktober/ *April 15 and October 15*	*FR0096*
FR0098	15 Juni/ *June 15, 2038*	15 Juni dan 15 Desember/ *June 15 and December 15*	*FR0098*
FR0104	15 Juli/ *July 15, 2030*	15 Januari dan 15 Juli / *January 15 and July 15*	*FR0104*
Obligasi Lainnya			***Other Bonds***
PT Wijaya Karya (Persero) Tbk	18 Februari/ *February 18, 2025*	18 September dan 18 November/ *September 18 and November 18*	*PT Wijaya Karya (Persero) Tbk*
PT Merdeka Copper Gold Tbk	8 Maret/ *March 8, 2025*	8 September dan 8 Desember/ *September 8 and December 8*	*PT Merdeka Copper Gold Tbk*
PT Busan Auto Finance	17 Maret/ *March 17, 2025*	17 September dan 17 Desember/ *September 17 and December 17*	*PT Busan Auto Finance*
PT Indomobil Finance Indonesia	25 Maret/ *March 25, 2025*	25 September dan 25 Desember/ *September 25 and December 25*	*PT Indomobil Finance Indonesia*
PT Maybank Indonesia Finance	30 Maret/ *March 30, 2025*	30 September dan 30 Januari/ *September 30 and January 30*	*PT Maybank Indonesia Finance*
PT Lontar Papyrus Pulp & Paper Industry	22 April/ *April 22, 2025*	22 Oktober dan 22 Januari/ *October 22 and January 22*	*PT Lontar Papyrus Pulp & Paper Industry*
PT Permodalan Nasional Madani (Persero)	22 April/ *April 22, 2025*	22 Oktober dan 22 Januari/ *October 22 and January 22*	*PT Permodalan Nasional Madani (Persero)*
PT Pegadaian (Persero)	26 April/ *April 26, 2025*	26 Oktober dan 26 Januari/ *October 26 and January 26*	*PT Pegadaian (Persero)*
Sukuk Al Ijarah – PT Global Mediacom Tbk	5 Juli/ *July 5, 2025*	5 Oktober, 5 Januari dan 5 April/ *October 5, January 5, and April 5*	*Sukuk Al Ijarah – PT Global Mediacom Tbk*
PT Pindo Deli Pulp & Paper Mills	14 Juli/ *July 14, 2025*	14 Oktober, 14 Januari dan 14 April/ *October 14, January 14, and April 14*	*PT Pindo Deli Pulp & Paper Mills*
Obligasi Berkelanjutan IV PT MNC Kapital Indonesia Tbk Tahap II tahun 202 seri B	2 Juli/ *July 2, 2027*	2 Januari dan 2 Juli/ *January 2 and July 2*	*Sustainable Bond IV PT MNC Kapital Indonesia Tbk Step II year 2024 series B*

9. EFEK – EFEK (lanjutan)

Rincian efek-efek berdasarkan tanggal jatuh tempo dan pembayaran bunga adalah sebagai berikut: (lanjutan)

9. SECURITIES (continued)

Securities classified according to maturity date and interest payment date are as follow: (continued)

	2024		
	Jatuh Tempo/ *Maturity Period*	**Tanggal Pembayaran Bunga/ *Interest Payment Date***	
Obligasi Lainnya (lanjutan)			***Other Bonds (continued)***
Sukuk Wakalah Berkelanjutan PT MNC Energi Investments Tbk Tahap I tahun 2023 seri B	6 Oktober/ *October 6, 2026*	6 April dan 6 Oktober/ *April 6 and October 6*	*Sustainable Sukuk Wakalah PT MNC Energy Investments Tbk Step I year 2023 series B*
Obligasi Berkelanjutan IV PT Merdeka Copper Gold Tbk Tahap IV tahun 2023 seri B	15 Desember/ *December 15, 2026*	24 Juni dan 24 Desember/ *June 24 and December 24*	*Sustainable Bond IV PT Merdeka Copper Gold Tbk Step IV year 2023 series B*
Obligasi Berkelanjutan III PT Bank Victoria International Tbk Tahap II tahun 2024	12 Juli/ *July 12, 2027*	12 Januari dan 12 Juli/ *January 12 and July 12*	*Sustainable Bond III PT Bank Victoria International Tbk Step II year 2024*
Obligasi Berkelanjutan I Petrosea Tahap I tahun 2024 seri C	13 Desember/ *December 13, 2029*	13 Juni dan 13 Desember/ *June 13 and December 13*	*Sustainable Bond I Petrosea Tahap I year 2024 series C*
Obligasi Berkelanjutan IV PT Merdeka Copper Gold Tbk Tahap III tahun 2023 seri B	15 Desember/ *December 15, 2026*	15 Desember dan 15 Maret/ *December 15 and March 15*	*Sustainable Bond IV PT Merdeka Copper Gold Tbk Step III series B*
MTN Capital Strategic Invesco I tahun 2022	18 Februari/ *February 18, 2025*	17 Februari dan 17 Agustus/ *February 17 and August 17*	*MTN Capital Strategic Invesco I year 2022*
Obligasi II PT Bukit Makmur Mandiri Utama tahun 2024 seri B	8 Oktober/ *October 8, 2027*	8 April dan 8 Oktober/ *April 8 and October 8*	*Bond II PT Bukit Makmur Mandiri Utama year 2024 series B*
Obligasi II PT Merdeka Battery Material Tahap I tahun 2024 seri B	8 Oktober/ *October 8, 2027*	8 April dan 8 Oktober/ *April 8 and October 8*	*Bond II PT Merdeka Battery Material Step I year 2024 seri B*
MTN PT Pacific Strategic Financial Tbk I tahun 2021	22 September/ *September 22, 2026*	22 Maret dan 22 September/ *Maret 22 and September 22*	*MTN PT Pacific Strategic Financial Tbk I year 2021*

Rincian efek-efek berdasarkan penerbit dan peringkat obligasi berdasarkan beberapa perusahaan pemeringkat pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Securities classified according to issuers and rating of bonds from various rating companies as of December 31, 2025 and 2024, are as follows:

	2025		2024		
	Rp Juta/ *Rp Million*	**Peringkat/ *Rating***	**Rp Juta/ *Rp Million***	**Peringkat/ *Rating***	
Pihak berelasi (Catatan 39)					***Related parties (Note 39)***
Obligasi					*Bonds*
Perusahaan lainnya					*Other companies*
Sukuk Wakalah Berkelanjutan PT MNC Energy Investments Tbk Tahap I tahun 2023 seri B	235	idA-	1.235	idA-	*Sustainable Sukuk Wakalah PT MNC Energy Investments Tbk Step I year 2023 series B*
Obligasi Berkelanjutan IV PT MNC Kapital Indonesia Tbk Tahap II tahun 2024 seri B	-	-	13.350	idBBB+	*Sustainable Bond IV PT MNC Kapital Indonesia Tbk Step II year 2024 series B*
Sukuk Al Ijarah – PT Global Mediacom Tbk	-	-	650	idA+	*Sukuk Al Ijarah – PT Global Mediacom Tbk*
Sub jumlah	235		15.235		*Sub total*
Reksadana					*Mutual Funds*
MNC Asset Management	2.002		2.003		*MNC Asset Management*
Sub jumlah	2.002		2.003		*Sub total*
Jumlah – pihak berelasi	2.237		17.238		*Total – related parties*

9. EFEK – EFEK (lanjutan)

Rincian efek-efek berdasarkan penerbit dan peringkat obligasi berdasarkan beberapa perusahaan pemeringkat pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

9. SECURITIES (continued)

Securities classified according to issuers and rating of bonds from various rating companies as of December 31, 2025 and 2024, are as follows: (continued)

	2025		2024		
	Rp Juta/ *Rp Milion*	**Peringkat/ *Rating***	**Rp Juta/ *Rp Milion***	**Peringkat/ *Rating***	
Pihak ketiga					***Third parties***
Obligasi					*Bonds*
Sekuritas Rupiah Bank Indonesia	1.764.950	-	1.594.890	-	*Rupiah Securities of Bank Indonesia (SRBI)*
Pemerintah Republik Indonesia	1.076.753	idAAA	2.132.736	idAAA	*Government of Republic Indonesia*
Perusahaan lainnya					*Other companies*
MTN Pan Pacific Investama I tahun 2022	201.160	idA	-	-	*MTN Pas Pacific Investama I year 2022*
MTN PT Pacific Strategic Financial Tbk I tahun 2021	180.978	idA+	57.400	idA+	*MTN PT Pacific Strategic Financial Tbk I year 2021*
Obligasi berkelanjutan IV Indah Kiat Pulp and Paper Tahap IV tahun 2024 Seri B	102.664	idA+	-	-	*Sustainable Bond IV PT Indah Kiat Pulp and Paper Step IV year 2024 series B*
Obligasi II BUMA tahun 2024 seri B	101.860	idA+	-	-	*Bond II BUMA year 2024 series B*
Obligasi Berkelanjutan I Petrosea Tahap II tahun 2025 seri B	90.000	idA+	-	-	*Sustainable Bond I Petrosea Step II year 2025 series B*
Obligasi II PT Merdeka Battery Material Tahap I tahun 2024 seri B	64.000	idA	64.000	idA+	*Bond II PT Merdeka Battery Material Step I year 2024 seri B*
Obligasi Berkelanjutan IV PT Merdeka Copper Gold Tbk Tahap IV tahun 2023 seri B	61.829	idA	43.871	idA+	*Sustainable Bond IV PT Merdeka Copper Gold Tbk Step IV year 2023 series B*
Obligasi Berkelanjutan I Petrosea Tahap I tahun 2024 seri C	55.885	idA+	55.000	idA+	*Sustainable Bond I Petrosea Step I year 2024 series C*
Obligasi Berkelanjutan I Oki Pulp & Paper Mills Tahap IV tahun 2024 seri B	51.885	idA+	-	-	*Sustainable Bond I Oki Pulp & Paper Mills Step IV year 2024 series B*
Sukuk Al Ijarah – PT Bukit Makmur Mandiri Utama	50.092	idA+	-	-	*Sukuk Al Ijarah – PT Bukit Makmur Mandiri Utama*
Obligasi Berkelanjutan Pindo Deli & Paper Mills Tahap I tahun 2024 seri D	50.000	idA	-	-	*Sustainable Bond Pindo Deli & Paper Mills Step I year 2024 series D*
Obligasi Berkelanjutan V PT Merdeka Copper Gold Tbk Tahap IV tahun 2025 seri B	30.702	idA	-	-	*Sustainable Bond V PT Merdeka Copper Gold Tbk Step IV year 2025 series B*
Sukuk Al Ijarah – PT Pos Indonesia	30.000	idA	-	-	*Sukuk Al Ijarah – PT Pos Indonesia*
Obligasi I Refi Tahun 2022 Seri C	15.000	idBBB-	-	-	*Bond I Refi year 2022 series C*
MTN Capital Strategic Invesco I tahun 2022	-	-	197.500	idA+	*MTN Capital Strategic Invesco I year 2022*
Obligasi Berkelanjutan III PT Bank Victoria International Tbk Tahap II tahun 2024	-	-	125.000	idA+	*Sustainable Bond III PT Bank Victoria International Tbk Step II year 2024 series B*
Obligasi II PT Bukit Makmur Mandiri Utama tahun 2024 seri B	-	-	100.000	idA+	*Bond II PT Bukit Makmur Mandiri Utama year 2024 series B*
Sub jumlah (saldo dipindahkan)	3.927.758		4.370.397		*Sub total (balance carry forward)*

9. EFEK – EFEK (lanjutan)

Rincian efek-efek berdasarkan penerbit dan peringkat obligasi berdasarkan beberapa perusahaan pemeringkat pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

9. SECURITIES (continued)

Securities classified according to issuers and rating of bonds from various rating companies as of December 31, 2025 and 2024, are as follows: (continued)

	2025		2024		
	Rp Juta/ *Rp Milion*	**Peringkat/ *Rating***	**Rp Juta/ *Rp Milion***	**Peringkat/ *Rating***	
Sub jumlah (saldo pindahan)	3.927.758		4.370.397		*Sub total (balance brought forward)*
Obligasi (lanjutan)					*Bonds (continued)*
Perusahaan lainnya (lanjutan)					*Other companies (continued)*
PT Wijaya Karya (Persero) Tbk	-	-	1.273	idA	*PT Wijaya Karya (Persero) Tbk*
PT Busan Auto Finance	-	-	1.265	idAAA	*PT Busan Auto Finance*
PT Indomobil Finance Indonesia	-	-	1.260	idA+	*PT Indomobil Finance Indonesia*
PT Pindo Deli Pulp & Paper Mills	-	-	1.247	idA	*PT Pindo Deli Pulp & Paper Mills*
PT Maybank Indonesia Finance	-	-	1.246	idA+	*PT Maybank Indonesia Finance*
PT Lontar Papyrus Pulp and Paper Industry	-	-	1.240	idAA+	*PT Lontar Papyrus Pulp and Paper Industry*
PT Permodalan Nasional Madani (Persero)	-	-	1.239	idAA	*PT Permodalan Nasional Madani (Persero)*
PT Merdeka Copper Gold Tbk	-	-	1.230	idA+	*PT Merdeka Copper Gold Tbk*
Sukuk Al Mudarabah - PT Pegadaian (Persero)	-	-	1.209	idAAA	*Sukuk Al Mudarabah – PT Pegadaian (Persero)*
Sub jumlah	3.927.758		4.381.606		*Sub total*
Reksadana					*Mutual Funds*
Kisi Fixed Income Fund Plus	100.336		-		*Kisi Fixed Income Fund Plus*
Sucorinvest Monthly Income Fund	45.114		-		*Sucorinvest Monthly Income Fund*
Sequis Liquid Prima II	45.044		60.088		*Sequis Liquid Prima II*
Avrist Emerald Stable Fund	45.037		-		*Avrist Emerald Stable Fund*
Pinnacle Money Market Fund	40.047		55.111		*Pinnacle Money Market Fund*
Bahana Pendapatan Tetap Makara Prima Kelas I	30.031		-		*Bahana Pendapatan Tetap Makara Prima Kelas I*
HPAM Ultima Obligasi Bond	24.731		-		*HPAM Ultima Obligasi Bond*
Mega Dana Kas	20.064		20.032		*Mega Dana Kas*
PNM Dana Tunai	10.009		5.010		*PNM Dana Tunai*
BNI-AM Dana Likuid Kelas II	5.012		-		*BNI-AM Dana Likuid Kelas II*
Sequis Liquid Pendapatan Mantap	3.041		-		*Sequis Liquid Pendapatan Mantap*
Sucorinvest Money Market Fund	-		45.030		*Sucorinvest Money Market Fund*
Kisi Money Market Fund			45.079		*Kisi Money Market Fund*
Avrist Ada Kas Mutiara	-		11.018		*Avrist Ada Kas Mutiara*
HPAM Government Bond	-		4.946		*HPAM Government Bond*
Sub jumlah	368.466		246.314		*Sub total*
Jumlah – pihak ketiga	4.296.224		4.627.920		*Total – third parties*
Jumlah Efek-efek	4.298.461		4.645.158		***Total Securities***

Efek-efek telah diperingkat oleh PT Pemeringkat Efek Indonesia (Pefindo).

Securities are rated by PT Pemeringkat Efek Indonesia (Pefindo).

9. EFEK – EFEK (lanjutan) / *9. SECURITIES (continued)*

Perubahan keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The movement of unrealized gain (loss) from changes in fair value of fair value through other comprehensive income securities as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Saldo awal tahun sebelum pajak penghasilan tangguhan	(7.874)	(4.050)	*Balance at beginning of year before deferred tax income*
Penambahan (pengurangan) tahun berjalan	358	(41)	*Additions (subtraction) during the year*
Keuntungan (kerugian) yang direalisasi atas penjualan selama tahun berjalan	7.258	(4.007)	*Realized gain (loss) on sale during the year*
Perubahan nilai efek tahun berjalan	211	224	*Changes in value of securities during the year*
Saldo akhir tahun sebelum pajak penghasilan tangguhan	(47)	(7.874)	*Balance at end of year before deferred tax income*
Aset pajak tangguhan bersih (Catatan 36)	10	1.881	*Deferred tax asset – net (Note 36)*
Saldo akhir tahun (Catatan 27)	**(37)**	**(5.993)**	***Balance at ending of year (Note 27)***

Nilai wajar pada saat perolehan awal atas efek yang diukur pada nilai wajar melalui laba rugi pada tanggal 31 Desember 2025 dan 2024 sebesar Rp339.553 dan Rp692.541. Laba (rugi) yang belum direalisasi akibat penurunan nilai wajar efek yang diukur pada nilai wajar melalui laba rugi untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.810 dan (Rp100).

The fair values at the initial acquisition of securities measured at fair value through profit or loss on December 31, 2025 and 2024 amounted to Rp339.553 and Rp692,541. Unrealized gain (loss) due to decrease in fair value of securities measured at fair value through profit or loss for the year ended December 31, 2025 and 2024 amounted to Rp1,810 and (Rp100), respectively.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat efek-efek yang dijadikan agunan oleh Bank.

As of December 31, 2025 and 2024, there are no securities which are used as collateral by the Bank.

Pada tanggal 31 Desember 2025 dan 2024, seluruh efek-efek diklasifikasikan "Lancar".

As of December 31, 2025 and 2024, all securities are classified as "Current".

Tidak terdapat cadangan kerugian penurunan nilai yang diakui untuk efek-efek karena Bank melakukan transaksi dengan pihak yang memiliki reputasi yang baik.

No allowance for impairment losses on securities has been recognized since the Bank's counterparties have a good reputation.

Keuntungan bersih dari penjualan efek-efek adalah sebagai berikut:

Net gain on sale of securities are as follows:

	2025	2024	
Nilai wajar melalui laba rugi	8.388	18.345	*Fair value through profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	55.845	4.285	*Fair value through other comprehensive income*
Biaya perolehan di amortisasi	16.279	152	*Amortized cost*
Jumlah	**80.512**	**22.782**	***Total***

Nilai tercatat dari efek-efek yang diukur pada biaya perolehan diamortisasi adalah sebagai berikut:

The carrying amount of securities measured at amortize cost is as follows:

	2025	2024	
Efek-efek	1.720.035	1.162.397	*Securities*
Pendapatan bunga yang masih akan diterima (Catatan 17)	23.769	37.643	*Accrued intereset receivables (Note 17)*
Jumlah	**1.743.804**	**1.200.040**	***Total***

Pada 31 Desember 2025 dan 2024, efek-efek yang diukur pada biaya perolehan diamortisasi masing-masing sebesar nilai nominal Rp190.000 dan Rp1.250.000 merupakan efek-efek yang di jual dengan janji dibeli kembali (Catatan 20).

As of December 31, 2025 and 2024, nominal value of amortized cost securities with Rp190,000 and Rp1.250.000 represent securities sold under agreements to repurchase, respectively (Note 20).

10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp43.489 dan Rp nihil dengan rincian sebagai berikut:

10. SECURITIES PURCHASED UNDER RESALE AGREEMENTS

Securities purchased under resale agreements as of December 31, 2025 and 2024 amounted to Rp43,489 and Rp nill, respectively with details as follows:

2025

Pihak lawan/ *Counter party*	Seri/ *Series*	Tanggal mulai/ *Commencement date*	Tanggal jatuh tempo/ *Maturity date*	Nilai nominal/ *Nominal amount*	Nilai jual kembali/ *Resale value*	Pendapatan bunga belum direalisasi/ *Unrealized interest*	Nilai tercatat/ *Carrying value*
Bank Indonesia	VR0070A	31 Desember/ *December 31, 2025*	07 Januari/ *January 07, 2026*	14.812	14.510	13	14.497
Bank Indonesia	VR0070B	31 Desember/ *December 31, 2025*	07 Januari/ *January 07, 2026*	14.812	14.510	14	14.496
Bank Indonesia	VR0070C	31 Desember/ *December 31, 2025*	07 Januari/ *January 07, 2026*	14.812	14.509	13	14.496
			Jumlah/ *Total*	**44.436**	**43.529**	**40**	**43.489**

Pada tanggal 31 Desember 2025 dan 2024, efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan lancar.

As of December 31, 2025 and 2024, securities purchased under resale agreements are clasified as current.

Tidak terdapat cadangan kerugian penurunan nilai yang diakui karena transaksi dilakukan dengan Bank Indonesia.

No allowance for impairment losses has been recognized since transaction counterparty is Bank Indonesia.

Tingkat suku bunga tetap tahunan efek-efek yang dibeli dengan janji dijual kembali pada 31 Desember 2025 dan 2024 sebesar 4,75% dan nihil.

The average annual effective interest rates of securities purchased under resale agreements as of December 31, 2025 and 2024 are 4.75% and nill.

11. TAGIHAN DAN LIABILITAS DERIVATIF

Bank melakukan transaksi derivatif dalam bentuk pembelian dan penjualan berjangka valuta asing (*spot* dan *forward*) dan *swap* untuk tujuan *trading*.

Transaksi *swap* terdiri dari kontrak *swap* mata uang asing. Transaksi tersebut merupakan komitmen untuk melunasi liabilitas dalam mata uang asing dengan kurs yang ditentukan terlebih dahulu.

Risiko pasar dari transaksi derivatif timbul sebagai akibat dari adanya perubahan nilai potensial fluktuasi kurs mata uang, sedangkan risiko kredit timbul dalam hal pihak lain tidak dapat memenuhi liabilitasnya kepada Bank. Jangka waktu dari pembelian dan penjualan berjangka valuta asing pada tanggal 31 Desember 2025 dan 2024 masing-masing berkisar 2 sampai 6 hari dan 2 sampai 20 hari.

11. DERIVATIVE RECEIVABLES AND PAYABLES

The Bank's derivative instruments, principally consist of spot and forward foreign exchange contracts and swap contracts for trading purposes.

Swap transactions consists of foreign currency swap contracts. Such currency swap transactions are commitments to settle in cash on a future date an obligation in foreign currency at a predetermined rate of exchange.

The market risk of derivative transaction arise from potential changes in value due to fluctuations in foreign exchange rates, while credit risk is the possibility that a loss may occur due to the failure of a counterparty to fulfill its obligations. According to the term of the contract as of December 31, 2025 and 2024, the Bank's derivative instruments have term ranging from 2 to 6 days and 2 to 20 days, respectively.

11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVE RECEIVABLES AND PAYABLES (continued)

Rincian tagihan dan liabilitas derivatif pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of derivative receivables and payables as of December 31, 2025 and 2024 are as follows:

	2025				
	Jumlah Nosional/ *Notional Amount*		Nilai Wajar/ *Fair Value*		
	Beli/ *Buy*	Jual/ *Sell*	Tagihan/ *Receivables*	Liabilitas/ *Payables*	
Spot					***Spot***
Dolar Amerika Serikat					*United States Dollar*
PT Bank Permata Tbk	21.792	50.355	330	114	*PT Bank Permata Tbk*
PT Bank Danamon Indonesia Tbk	5.015	108.670	282	12	*PT Bank Danamon Indonesia Tbk*
MUFG Bank,Ltd	-	33.546	196	-	*MUFG Bank,Ltd*
PT Bank Ina Perdana Tbk	-	5.009	7	-	*PT Bank Ina Perdana Tbk*
PT Sepanjang Agung Industri	-	501	1	-	*PT Sepanjang Agung Industri*
PT Bank Jtrust Indonesia Tbk	83.886	-	-	510	*PT Bank Jtrust Indonesia Tbk*
Sub Jumlah	110.693	198.081	816	636	*Sub total*
Renmimbi					*Renmimbi*
PT Bank Danamon Indonesia Tbk	718	-	-	3	*PT Bank Danamon Indonesia Tbk*
Sub jumlah	718	-	-	3	*Sub total*
Jumlah	**111.411**	**198.081**	**816**	**639**	***Total***

	2024				
	Jumlah Nosional/ *Notional Amount*		Nilai Wajar/ *Fair Value*		
	Beli/ *Buy*	Jual/ *Sell*	Tagihan/ *Receivables*	Liabilitas/ *Payables*	
Forward					***Forward***
Dolar Amerika Serikat					*United States Dollar*
Bank Indonesia	80.045	-	470	-	*Bank Indonesia*
PT Bank Permata Tbk	-	80.055	-	460	*PT Bank Permata Tbk*
Sub jumlah	80.045	80.055	470	460	*Sub total*
Spot					***Spot***
Dolar Amerika Serikat					*United States Dollar*
PT Bank Danamon Indonesia Tbk	1.005	54.130	211	4	*PT Bank Danamon Indonesia Tbk*
PT Bank Jtrust Indonesia Tbk	16.155	48.491	206	59	*PT Bank Jtrust Indonesia Tbk*
PT Bank Woori Saudara Indonesia 1906 Tbk	16.180	32.320	129	84	*PT Bank Woori Saudara Indonesia 1906 Tbk*
PT Bank OCBC NISP Tbk	32.336	-	-	146	*PT Bank OCBC NISP Tbk*
PT Bank Permata Tbk	32.317	16.160	64	126	*PT Bank Permata Tbk*
MUFG Bank,Ltd	-	16.155	59	-	*MUFG Bank,Ltd*
PT Bank Ganesha Tbk	-	16.155	59	-	*PT Bank Ganesha Tbk*
PT Aneka Semesta Nutrisindo	-	1.634	3	-	*PT Aneka Semesta Nutrisindo*
Sub jumlah	97.993	185.045	731	419	*Sub total*
Jumlah	**178.038**	**265.100**	**1.201**	**879**	***Total***

12. KREDIT / *12. LOANS*

a. Jenis Pinjaman / *a. By Type of Loan*

	2025	2024	
Rupiah			*Rupiah*
Kredit modal kerja	7.901.937	7.948.854	*Working capital loans*
Kredit investasi	2.064.658	1.514.232	*Investment loans*
Kredit konsumsi	1.642.969	1.772.460	*Consumer loans*
Pinjaman karyawan	3.934	4.040	*Employee loans*
Jumlah – Rupiah	11.613.498	11.239.586	*Total – Rupiah*
Cadangan kerugian penurunan nilai	(255.895)	(256.491)	*Allowance for impairment losses*
Jumlah Kredit – bersih	**11.357.603**	**10.983.095**	***Total Loans – net***

b. Sektor Ekonomi / *b. By Economic Sector*

	2025	2024	
Rupiah			*Rupiah*
Jasa-jasa dunia usaha	4.300.010	4.349.484	*Business services*
Perindustrian	2.134.339	2.471.266	*Manufacturing*
Perdagangan, restoran, dan hotel	2.030.877	1.227.126	*Trading, restaurant and hotel*
Rumah tangga	1.226.419	1.348.026	*Household*
Jasa sosial/ masyarakat	595.915	652.179	*Social/ public services*
Transportasi, pergudangan dan komunikasi	429.674	385.592	*Transportation, warehouses and communication*
Konstruksi	212.161	197.475	*Construction*
Pertambangan	211.689	111.697	*Mining*
Pertanian dan perhutanan	51.930	68.267	*Agriculture and forestry*
Lainnya	420.484	428.474	*Others*
Jumlah – Rupiah	11.613.498	11.239.586	*Total – Rupiah*
Cadangan kerugian penurunan nilai	(255.895)	(256.491)	*Allowance for impairment losses*
Jumlah Kredit – bersih	**11.357.603**	**10.983.095**	***Total Loans – net***

c. Berdasarkan kolektibilitas Otoritas Jasa Keuangan / *c. Based on Financial Service Authority's collectability*

	2025	2024	
Lancar	9.450.637	9.064.844	*Current*
Dalam perhatian khusus	1.817.530	1.738.637	*Special mention*
Kurang lancar	24.002	22.143	*Substandart*
Diragukan	14.393	28.433	*Doubtful*
Macet	306.936	385.529	*Loss*
Jumlah	11.613.498	11.239.586	*Total*
Cadangan kerugian penurunan nilai	(255.895)	(256.491)	*Allowance for impairment losses*
Jumlah Kredit – bersih	**11.357.603**	**10.983.095**	***Total Loans – net***

d. Berdasarkan penilaian internal Bank / *d. Based on Bank's internal assessment*

	2025	2024	
Kredit yang dinilai secara individual			*Loans assessed individually*
Nilai tercatat	3.022.774	2.884.732	*Fair value*
Cadangan kerugian penurunan nilai	(202.386)	(204.189)	*Allowance for impairment losses*
Jumlah	2.820.388	2.680.543	*Total*
Kredit yang dinilai secara kolektif			*Loans assessed collectively*
Nilai tercatat	8.590.724	8.354.854	*Fair value*
Cadangan kerugian penurunan nilai	(53.509)	(52.302)	*Allowance for impairment losses*
Jumlah	8.537.215	8.302.552	*Total*
Jumlah Kredit – bersih	**11.357.603**	**10.983.095**	***Total Loans – net***

12. KREDIT (lanjutan) / *12. LOANS (continued)*

e. Jangka Waktu / *e. By Period*

Jangka waktu pinjaman diklasifikasikan berdasarkan periode pinjaman dalam perjanjian kredit adalah sebagai berikut:

Loans classified based on the term of the loan agreements are as follows:

	2025	2024	
≤ 1 tahun	4.282.010	4.220.475	*≤ 1 year*
>1 – 2 tahun	311.386	372.830	*>1 - 2 years*
>2 – 5 tahun	2.567.292	3.104.347	*>2 - 5 years*
>5 tahun	4.452.810	3.541.934	*>5 years*
Jumlah	11.613.498	11.239.586	*Total*
Cadangan kerugian penurunan nilai	(255.895)	(256.491)	*Allowance for impairment losses*
Jumlah Kredit – bersih	**11.357.603**	**10.983.095**	***Total Loans – net***

f. Tingkat bunga efektif rata-rata per tahun / *f. Average annual effective interest rates*

	2025	2024	
Rupiah			*Rupiah*
Kartu kredit	21,00%	21,00%	*Credit card*
Kredit modal kerja	12,13%	12,45%	*Working capital loans*
Kredit investasi	13,80%	11,95%	*Investment loans*
Kredit konsumsi	11,86%	11,88%	*Customer loans*

g. Informasi pokok lainnya sehubungan dengan kredit / *g. Other major information on loans*

1) Kredit dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan. Kredit juga dijamin dengan jaminan tunai berupa giro dan deposito berjangka (Catatan 18). Manajemen berkeyakinan agunan yang diterima tersebut cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

   1) Loans are secured by collateral, which are legalized by deed of encumbrance, power of attorney to sell and other collaterals that are generally accepted in the banking industry. Loans are also secured by cash collateral, in the form of demand deposits and time deposits (Note 18). Management believes that collateral received from debtor is adequate to cover possible losses on uncollectible loan.

2) Kredit untuk modal kerja dan investasi terdiri dari pinjaman jangka panjang, pinjaman tetap dan pinjaman *revolving*, sedangkan kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor dan kredit konsumsi lain.

   2) Loans for working capital and investments include long-term loan, fixed loan and revolving loans, while consumer loans include housing, car and other consumer loans.

3) Kredit dalam Rupiah berjangka waktu 21 hari sampai 28 tahun.

   3) Loans in Rupiah have terms ranging from 21 days to 28 years.

4) Kredit yang diberikan kepada karyawan Bank merupakan kredit yang diberikan untuk membeli rumah, kendaraan dan keperluan lainnya dengan jangka waktu 1 sampai 20 tahun dan dibayar kembali melalui pemotongan gaji setiap bulan. Kredit yang diberikan kepada karyawan dibebani tingkat bunga efektif rata-rata per tahun sebesar 6,40% dan 6,30% masing-masing pada tanggal 31 Desember 2025 dan 2024

   4) Employee loans for the purchase of houses, cars and other necessities with terms of 1 to 20 years are payable through salary deduction. Employee loans earn average annual effective interest rate of 6.40% and 6.30% as of December 31, 2025 and 2024, respectively.

12. KREDIT (lanjutan)

g. Informasi pokok lainnya sehubungan dengan kredit (lanjutan)

5) Kredit yang diberikan kepada pihak berelasi setelah dikurangi cadangan kerugian penurunan nilai (berdasarkan penurunan nilai secara kolektif sebesar Rp1.384 dan Rp1.457) masing -masing sebesar Rp1.036.806 dan Rp1.169.466 pada tanggal 31 Desember 2025 dan 2024 (Catatan 39).

Seluruh kredit yang diberikan kepada pihak yang berelasi pada tanggal 31 Desember 2025 dan 2024 tidak lewat jatuh tempo dan tidak mengalami penurunan nilai.

6) Rasio kredit usaha mikro dan kecil terhadap kredit yang diberikan adalah sebesar 1,40% dan 2,74% masing-masing pada tanggal 31 Desember 2025 dan 2024.

7) Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat kredit yang dijadikan agunan oleh Bank.

8) Pada tanggal 31 Desember 2025 dan 2024 rincian kredit yang direstrukturisasi menurut jenis pinjaman sebelum cadangan kerugian penurunan nilai adalah sebagai berikut:

	2025	2024	
Kredit modal kerja	1.603.749	1.082.515	*Working capital loans*
Kredit konsumsi	306.429	381.714	*Consumer loans*
Kredit investasi	232.929	275.964	*Investment loans*
Jumlah	**2.143.107**	**1.740.193**	***Total***

9) Pada 31 Desember 2025 dan 2024, rincian kredit yang direstrukturisasi berdasarkan kolektibilitas Otoritas Jasa Keuangan sebelum cadangan kerugian penurunan nilai adalah sebagai berikut:

	2025	2024	
Lancar	533.085	383.560	*Current*
Dalam perhatian khusus	1.398.516	1.104.571	*Special mention*
Kurang lancar	17.517	16.971	*Substandard*
Diragukan	3.425	19.698	*Doubtful*
Macet	190.564	215.393	*Loss*
Jumlah	**2.143.107**	**1.740.193**	***Total***

12. LOANS (continued)

g. Other major information on loans (continued)

5) Loans given to related parties after deducting impairment loss reserves (based on collective impairments of Rp1,384 and Rp1,457) of Rp1,036,806 and Rp1,169,466, respectively on December 31, 2025 and 2024 (Note 39).

All of loans to related parties as of December 31, 2025 and 2024 are neither past due nor impaired.

6) The ratio of micro and of small business loans to total loans as of December 31, 2025 and 2024 is 1.40% and 2.74%, respectively.

7) As of December 31, 2025 and 2024, there are no loans pledged as collateral by the Bank.

8) As of December 31, 2025 and 2024, the details of restructured loans classified based on types of loans, gross of allowance of impairment losses are as follows:

9) In December 31, 2025 and 2024, the details of restructured loans based on Financial Services Autrhority's collectibility gross of allowance of impairment losses are as follows:

12. KREDIT (lanjutan)

g. Informasi pokok lainnya sehubungan dengan kredit (lanjutan)

10) Pada tanggal 31 Desember 2025 dan 2024, fasilitas kredit yang disalurkan dengan sistem pembiayaan bersama (*joint financing)* dan penyaluran kredit melalui lembaga pembiayaan untuk menyalurkan kredit kendaraan bermotor, mobil dan rumah masing-masing sebesar Rp438.599 dan Rp774.182.

11) Rasio kredit bermasalah terhadap total kredit Bank (rasio NPL) posisi 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024	
NPL Bruto	2,99%	3,90%	*Gross NPL*
NPL Neto	2,08%	2,50%	*Net NPL*

12) Pada tanggal 31 Desember 2025 dan 2024, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

12. LOANS (continued)

g. Other major information on loans (continued)

10) As of December 31, 2025 and 2024, loan facilities with joint financing arrangements and credits chanelled through financing companies in granting motorcycle, car and housing loan amounted to Rp438,599 and Rp774,182, respectively.

11) Ratio of non performing loan to total loan by the Bank (NPL ratio) as of December 31, 2025 and 2024, are as follows :

12) As of December 31, 2025 and 2024, the details of non-performing loans based on economic sector are as follows:

	2025		2024		
	Kredit bermasalah /*Non-performing loans*	**Penyisihan penurunan nilai/ *Allowance For impairment losses***	**Kredit bermasalah /*Non-performing loans***	**Penyisihan penurunan nilai/ *Allowance For impairment losses***	
Rupiah					*Rupiah*
Rumah tangga	99.005	16.201	122.036	30.013	*Household*
Konstruksi	66.180	28.178	73.065	24.378	*Construction*
Perdagangan, restoran dan hotel	55.775	18.474	66.949	21.116	*Trading, restaurant and hotel*
Perindustrian	50.145	25.187	72.334	27.612	*Manufacturing*
Jasa-jasa dunia usaha	45.211	5.987	74.729	34.905	*Business services*
Transportasi pergudangan dan komunikasi	10.151	256	8.934	7.486	*Transportation, warehouses and communication*
Jasa sosial/ masyarakat	2.604	219	2.222	201	*Social/ public services*
Pertanian dan perhutanan	210	23	250	63	*Agriculture and forestry*
Lainnya	16.050	10.465	15.586	10.074	*Others*
Jumlah	**345.331**	**104.990**	**436.105**	**155.848**	***Total***

12. KREDIT (lanjutan)

g. Informasi pokok lainnya sehubungan dengan kredit (lanjutan)

13) Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

12. LOANS (continued)

g. Other major information on loans (continued)

13) The changes in allowance for impairment losses are as follows:

	2025				
	Stage* 1 - Kerugian kredit ekspektasian 12 bulan/ *12 months-ECL	***Stage* 2 - Kerugian kredit ekspektasian sepanjang umurnya – kredit tidak memburuk/ *Lifetime ECL - not credit impaired***	***Stage* 3 - Kerugian kredit ekspektasian sepanjang umurnya – kredit memburuk/ *Lifetime ECL - credit impaired***	**Jumlah/ *Total***	
Saldo awal periode	91.311	12.090	153.090	256.491	*Balance at beginning of period*
Pengalihan ke:					*Transfer to:*
Stage 1	55.909	14.235	-	70.144	*Stage 1*
Stage 2	(4.516)	13.810	26.338	35.632	*Stage 2*
Stage 3	(856)	(3.064)	(3.478)	(7.398)	*Stage 3*
Pengukuran kembali bersih penyisihan kerugian	(87.243)	58.971	42.047	13.775	*Net remeasurement of loss allowance*
Aset keuangan baru yang diterbitkan atau dibeli	91.064	84	1	91.149	*New financial assets originated and purchased*
Aset keuangan yang dihentikan pengakuannya	(5.744)	(82.379)	(21.057)	(109.180)	*Financial assets derecognized*
Penghapusbukuan	-	-	(94.718)	(94.718)	*Write-off*
Cadangan kerugian kredit ekspektasian akhir	**139.925**	**13.747**	**102.223**	**255.895**	***Ending expected credit losses***

	2024				
	Stage* 1 - Kerugian kredit ekspektasian 12 bulan/ *12 months-ECL	***Stage* 2 - Kerugian kredit ekspektasian sepanjang umurnya – kredit tidak memburuk/ *Lifetime ECL - not credit impaired***	***Stage* 3 - Kerugian kredit ekspektasian sepanjang umurnya – kredit memburuk/ *Lifetime ECL - credit impaired***	**Jumlah/ *Total***	
Saldo awal tahun	117.150	12.939	131.926	262.015	*Balance at beginning of year*
Pengalihan ke:					*Transfer to:*
Stage 1	20.616	10.456	2	31.074	*Stage 1*
Stage 2	(3.279)	3.967	18.697	19.385	*Stage 2*
Stage 3	(921)	(1.574)	2.846	351	*Stage 3*
Pengukuran kembali bersih penyisihan kerugian	(45.689)	(3.277)	54.649	5.683	*Net remeasurement of loss allowance*
Aset keuangan baru yang diterbitkan atau dibeli	15.444	-	643	16.087	*New financial assets originated and purchased*
Aset keuangan yang dihentikan pengakuannya	(12.010)	(10.421)	(8.376)	(30.807)	*Financial assets Derecognized*
Penghapusbukuan	-	-	(48.264)	(48.264)	*Write-off*
Perubahan model atau parameter valuta asing dan perubahan lain	-	-	967	967	*Model or foreign exchange parameter and other changes*
Cadangan kerugian kredit ekspektasian akhir	**91.311**	**12.090**	**153.090**	**256.491**	***Ending expected credit losses***

12. KREDIT (lanjutan)

g. Informasi pokok lainnya sehubungan dengan kredit (lanjutan)

13) Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut: (lanjutan)

Nilai baki debet atas debitur-debitur yang cadangan kerugian penurunan nilai dihitung secara individual sebesar Rp3.022.774 dan Rp2.884.732 masing-masing pada tanggal 31 Desember 2025 dan 2024. Debitur-debitur tersebut termasuk dalam sektor ekonomi perindustrian, konstruksi, perdagangan, restoran dan hotel, angkutan, gudang dan komunikasi, jasa-jasa dunia usaha, jasa sosial/masyarakat dan lainnya.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai kredit adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit.

14) Mutasi kredit yang dihapusbuku adalah sebagai berikut:

12. LOANS (continued)

g. Other major information on loans (continued)

13) The changes in allowance for impairment losses are as follows: (continued)

The outstanding amount of debtors whose allowance for impairment losses are calculated individually amounted to Rp3,022,774 and Rp2,884,732, as of December 31, 2025 and 2024, respectively. The economic sector in which the debtors belong to include manufacturing, construction, trading, restaurant and hotel, transportation, warehouses and communication, busines services, social/public services and others.

Management believes that the allowance for impairment losses on loans is adequate to cover the losses which might arise from uncollectible loans.

14) The changes in the loans written-off are as follows:

	2025			
	Rupiah	**Valuta asing/ *Foreign currencies***	**Jumlah/ *Total***	
Saldo awal periode	1.204.374	92.186	1.296.560	*Balance at beginning of period*
Penambahan dalam periode berjalan	94.718	-	94.718	*Additions during the period*
Penerimaan kembali	(15.148)	-	(15.148)	*Recovery*
Hapus tagih	(492)	-	(492)	*Write-off*
Saldo akhir periode (Catatan 40)	**1.283.452**	**92.186**	**1.375.638**	***Balance at end of period (Note 40)***

	2024			
	Rupiah	**Valuta asing/ *Foreign currencies***	**Jumlah/ *Total***	
Saldo awal tahun	1.173.378	92.186	1.265.564	*Balance at beginning of year*
Penambahan dalam tahun berjalan	48.264	-	48.264	*Additions during the year*
Penerimaan kembali	(16.833)	-	(16.833)	*Recovery*
Hapus tagih	(435)	-	(435)	*Write-off*
Saldo akhir tahun (Catatan 40)	**1.204.374**	**92.186**	**1.296.560**	***Balance at end of year (Note 40)***

Kredit yang dihapusbuku dicatat dalam rekening administratif. Bank terus melakukan upaya penagihan atas kredit yang telah dihapusbuku tersebut.

Loans written-off is recorded in administrative account. The Bank is continuously collecting these loans written-off.

12. KREDIT (lanjutan) / *12. LOANS (continued)*

g. Informasi pokok lainnya sehubungan dengan kredit (lanjutan) / *g. Other major information on loans (continued)*

15) Nilai tercatat biaya perolehan diamortisasi dari kredit yang diberikan adalah sebagai berikut: / *15) The carrying amount of loans at amortised cost is as follows:*

	2025	2024	
Kredit	11.613.498	11.239.586	*Loans*
Pendapatan bunga yang masih akan diterima (Catatan 17)	71.259	25.764	*Accrued interest receivable (Notes 17)*
Cadangan kerugian penurunan nilai	(255.895)	(256.491)	*Allowance for impairment losses*
Jumlah	**11.428.862**	**11.008.859**	***Total***

16) Nilai tercatat berdasarkan jenis hubungan adalah sebagai berikut: / *16) Carrying amount based on the type of relationship is as follows:*

	2025	2024	
Pihak ketiga	10.575.308	10.068.663	*Third parties*
Cadangan kerugian penurunan nilai	(254.511)	(255.034)	*Allowance for impairment losses*
	10.320.797	9.813.629	
Pihak berelasi (Catatan 39)	1.038.190	1.170.923	*Related parties (Note 39)*
Cadangan kerugian penurunan nilai	(1.384)	(1.457)	*Allowance for impairment losses*
	1.036.806	1.169.466	
Jumlah	**11.357.603**	**10.983.095**	***Total***

13. TAGIHAN DAN LIABILITAS AKSEPTASI / *13. ACCEPTANCES RECEIVABLES AND PAYABLES*

Tagihan Akseptasi / *Acceptances Receivables*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga	2.558	42.176	*Third parties*
Jumlah	**2.558**	**42.176**	***Total***

Liabilitas Akseptasi / *Acceptances Payables*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga	2.558	5.279	*Third parties*
Jumlah	**2.558**	**5.279**	***Total***

Jangka waktu perjanjian tagihan dan liabilitas akseptasi pada tanggal 31 Desember 2025 dan 2024 masing-masing berkisar 178 hari sampai 180 hari dan 119 sampai 179 hari.

The Bank's acceptances receivables and payables as of December 31, 2025 and 2024 have terms days 178 to 180 days and 119 to 179 days, respectively.

Tidak terdapat cadangan kerugian penurunan nilai yang dibukukan untuk tagihan akseptasi pada tanggal 31 Desember 2025 dan 2024.

No allowance for impairment losses on acceptances receivables has been booked for December 31, 2025 and 2024.

14. BIAYA DIBAYAR DIMUKA / *14. PREPAID EXPENSES*

	2025	2024	
Akuisisi kredit pensiun	33.748	-	*Pensiun credit acquistions*
Sewa dibayar dimuka	22.411	18.277	*Prepaid rent*
Akuisisi kartu kredit	22.114	20.329	*Credit card acquisitions*
Beban promosi dibayar dimuka	21.502	14.109	*Prepaid promotional expense*
Pemeliharaan	7.451	6.851	*Maintenance*
Lainnya	10.938	8.442	*Others*
Jumlah	**118.164**	**68.008**	***Total***

Akuisisi kartu kredit

Merupakan biaya dibayar dimuka untuk meningkatkan penerbitan kartu kredit yang akan diamortisasi menggunakan metode garis lurus.

Credit card acquisitions

This account represents credit card acquisitions costs incurred by the Bank to increase issuance of credit card and will be amortized using straight line method.

Akuisisi kredit pensiun

Merupakan biaya dibayar dimuka untuk pembayaran asuransi jiwa kredit pensiun dan *fronting agent* yang akan diamortisasi menggunakan metode garis lurus.

Pension credit acquisitions

This account represents life insurance costs of pension credit and fronting agent and will be amortized using straight line method.

Lainnya

Merupakan pos biaya dibayar dimuka lainnya yang mencakup biaya personalia, biaya pengelolaan agunan, biaya legal, biaya asuransi dan administrasi lainnya.

Others

This account represent another prepaid expense item which includes personnel costs, collateral management costs, legal, insurance cost and other administrative costs.

15. ASET TETAP / *15. PREMISES AND EQUIPMENT*

	2025					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassification***	**Saldo akhir/ *Ending balance***	
Biaya perolehan						***Cost***
Tanah	297.077	-	-	-	297.077	*Land*
Bangunan dan prasarana kantor	736.404	2.761	1.356	880	738.689	*Building and leasehold improvements*
Kendaraan bermotor	4.627	1.379	1.197	-	4.809	*Motor vehicles*
Perabotan kantor	16.576	828	524	265	17.145	*Office furniture*
Peralatan kantor	18.848	1.010	757	404	19.505	*Office equipment*
Perangkat keras komputer	107.301	3.928	947	-	110.282	*Computer hardware*
Aset tetap dalam pengerjaan	92	1.457	-	(1.549)	-	*Fixed assets in progress*
Jumlah	1.180.925	11.363	4.781	-	1.187.507	*Total*
Akumulasi penyusutan						***Accumulated depreciation***
Bangunan dan prasarana kantor	83.680	19.937	1.356	-	102.261	*Building and leasehold improvements*
Kendaraan bermotor	2.276	990	1.136	-	2.130	*Motor vehicles*
Perabotan kantor	15.906	378	526	-	15.758	*Office furniture*
Peralatan kantor	16.809	966	754	-	17.021	*Office equipment*
Perangkat keras komputer	59.517	13.479	947	-	72.049	*Computer hardware*
Jumlah	178.188	35.750	4.719	-	209.219	*Total*
Nilai buku bersih	**1.002.737**				**978.288**	***Net book value***

15. ASET TETAP (lanjutan) / *15. PREMISES AND EQUIPMENT (continued)*

	2024					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassification***	**Saldo akhir/ *Ending balance***	
Biaya perolehan						***Cost***
Tanah	284.922	12.155	-	-	297.077	*Land*
Bangunan dan prasarana kantor	737.641	6.006	7.285	42	736.404	*Building and leasehold improvements*
Kendaraan bermotor	5.388	-	761	-	4.627	*Motor vehicles*
Perabotan kantor	17.124	366	914	-	16.576	*Office furniture*
Peralatan kantor	19.640	635	1.456	29	18.848	*Office equipment*
Perangkat keras komputer	92.300	3.320	1.686	13.367	107.301	*Computer hardware*
Aset tetap dalam pengerjaan	384	13.146	-	(13.438)	92	*Fixed assets in progress*
Jumlah	1.157.399	35.628	12.102	-	1.180.925	*Total*
Akumulasi penyusutan						***Accumulated depreciation***
Bangunan dan prasarana kantor	70.742	20.223	7.285	-	83.680	*Building and leasehold improvements*
Kendaraan bermotor	1.881	1.019	624	-	2.276	*Motor vehicles*
Perabotan kantor	16.388	432	914	-	15.906	*Office furniture*
Peralatan kantor	17.308	954	1.453	-	16.809	*Office equipment*
Perangkat keras komputer	49.395	11.799	1.677	-	59.517	*Computer hardware*
Jumlah	155.714	34.427	11.953	-	178.188	*Total*
Nilai buku bersih	**1.001.685**				**1.002.737**	***Net book value***

Rincian keuntungan penjualan aset tetap (Catatan 34) adalah sebagai berikut:

Details of gain on sale of premises and equipment are (Notes 34) as Follows:

	2025	**2024**	
Harga jual	495	522	*Selling price*
Nilai buku	59	140	*Net book value*
Laba penjualan aset tetap – bersih	**436**	**412**	***Gain on sale of premises and equipment – net***

Pada tanggal 31 Desember 2025 dan 2024, pengurangan aset tetap termasuk penghapusbukuan aset tetap berupa prasarana kantor dengan nilai buku masing-masing sebesar Rp3 dan Rp9.

In December 31, 2025 and 2024, deductions premises and equipment include the writes-off leasehold improvements with book value of Rp3 and Rp9, respectively.

Pengurangan aset tetap termasuk penghentian pengakuan aset tetap karena usang dan tidak digunakan untuk operasional, serta penjualan aset tetap.

Premises and equipment deduction includes disposal of premises and equipment due to obsolescence and not being used for the operation, as well as sale of premises and equipment.

Manajemen berpendapat bahwa nilai tercatat semua aset tetap masih lebih rendah dari pada nilai yang dapat dipulihkan, oleh karena itu tidak diperlukan penurunan nilai aset tetap.

Management believes that the net book value of premises and equipment is lower than the recoverable value, as such there is no impairment in value of premises and equipment.

Aset tetap dalam pengerjaan merupakan aset yang masih dalam proses penyelesaian. Rincian sebagai berikut:

Fixed assets in progress represents assets still in progress of completion. The details are as follows:

	Persentase penyelesaian/ *Percentage of completion*		**Estimasi penyelesaian/ *Estimate completion***	
	2025	**2024**		
Finger Print Access	-	100%	Februari 2024/ *February 2024*	*Finger Print Access*
Update Payshield	-	100%	September 2024/ *September 2024*	*Update Payshield*
Server Cisco	-	100%	Januari 2025/ *January 2025*	*Server Cisco*
Fasad Billboard	100%	95%	Maret 2025/ *March 2025*	*Facade Billboard*

15. ASET TETAP (lanjutan)

Aset tetap telah diasuransikan kepada PT MNC Asuransi Indonesia, pihak berelasi dengan jumlah pertanggungan masing-masing Rp712.585 dan Rp716.111 pada tanggal 31 Desember 2025 dan 2024. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Jumlah aset tetap yang sudah didepresiasi penuh dan masih digunakan adalah sebesar Rp127.871 dan Rp118.546 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Pada 31 Desember 2025 dan 2024, manajemen telah mengkaji ulang atas estimasi umur ekonomis, metode penyusutan, dan nilai residu aset tetap.

15. PREMISES AND EQUIPMENT (continued)

Premises and equipment, are insured with PT MNC Asuransi Indonesia, related party with insured amounted to Rp712,585 and Rp716,111 as of December 31, 2025 and 2024, respectively. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

The gross carrying amount of fully depreciated premises and equipment that are still in use amounted to Rp127,871 and Rp118,546 as of December 31, 2025 and 2024, respectively.

As of December 31, 2025 and 2024, management has reviewed the estimated economic life, depreciation method, and residual value of premises and equipment.

16. ASET TAKBERWUJUD / *16. INTANGIBLE ASSETS*

	2025					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassification***	**Saldo akhir/ *Ending balance***	
Biaya perolehan						***Cost***
Perangkat lunak komputer	137.733	8.609	-	80	146.422	*Computer software*
Aset takberwujud dalam penyelesaian	63	302	-	(80)	285	*Intangible assets in progress*
Jumlah	137.796	8.911	-	-	146.707	*Total*
Akumulasi amortisasi						***Accumulated amortization***
Perangkat lunak komputer	121.076	6.334	-	-	127.410	*Computer software*
Jumlah	121.076	6.334	-	-	127.410	*Total*
Jumlah tercatat	**16.720**				**19.297**	***Net book value***

	2024					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassification***	**Saldo akhir/ *Ending balance***	
Biaya perolehan						***Cost***
Perangkat lunak komputer	134.705	2.682	5	351	137.733	*Computer software*
Aset takberwujud dalam penyelesaian	153	261	-	(351)	63	*Intangible assets in progress*
Jumlah	134.858	2.943	5	-	137.796	*Total*
Akumulasi amortisasi						***Accumulated amortization***
Perangkat lunak komputer	114.992	6.089	5	-	121.076	*Computer software*
Jumlah	114.992	6.089	5	-	121.076	*Total*
Jumlah tercatat	**19.866**				**16.720**	***Net book value***

Amortisasi untuk aset takberwujud adalah 5 tahun.

Amortization period for intangible assets is 5 years.

Pengurangan aset takberwujud pada tanggal 31 Desember 2024 merupakan penghapusbukuan perangkat lunak yang sudah tidak digunakan untuk operasional Bank.

Deduction of intangible assets as of December 31, 2024 is the write - off of software unused for the Bank's operation.

16. ASET TAKBERWUJUD (lanjutan) / *16. INTANGIBLE ASSETS (continued)*

Aset takberwujud dalam penyelesaian merupakan pengembangan aplikasi untuk operasional Bank. Rincian pengerjaan aset dalam penyelesaian adalah sebagai berikut:

Intangibe assets in progress represents the development of application for the Bank's operations. The details of the intangible assets in progress are as follows:

	Percentase penyelesaian/ *Percentage of completion*		Estimasi penyelesaian/ *Estimate completion*	
	2025	2024		
AML *Report*	-	100%	Juni 2024/ *June 2024*	*AML Report*
Pengembangan Daftar Hitam Nasional	-	100%	Desember 2024/ *December 2024*	*National Blacklist Enchancement*
Revamp web	90%	40%	Januari 2026/ *January 2026*	*Revamp web*
Pengembangan BDS	50%	-	Agustus 2026/ *August 2026*	*BDS Enchancement*
Pengembangan Proswitch BI Fast	30%	-	November 2026/ *November 2026*	*Proswitch BI FAST Enchancement*

17. ASET LAIN-LAIN / *17. OTHER ASSETS*

	2025	2024	
Agunan yang diambil alih	691.085	629.299	*Foreclosed collaterals*
Pendapatan bunga yang masih akan diterima	97.455	72.414	*Accrued interest receivable*
Setoran jaminan	47.531	48.005	*Security deposits*
Pajak dibayar dimuka PPh pasal 25 (Catatan 36)	18.507	15.986	*Prepaid tax article 25 (Notes 36)*
Biaya yang ditangguhkan	14.012	22.217	*Deferred charges*
Tagihan ATM Prima dan ATM Bersama	4.590	5.773	*ATM Prima and ATM Bersama settlement receivable*
Tagihan penjualan surat berharga	-	641.907	*Receivables from securities sold*
Lainnya	56.231	52.812	*Others*
Sub jumlah	929.411	1.488.413	*Sub total*
Cadangan kerugian penurunan nilai aset non-keuangan	(21.597)	(21.597)	*Allowance for impairment losses on non-financial assets*
Jumlah aset lain-lain – bersih	**907.814**	**1.466.816**	***Total other assets – net***

Agunan yang Diambil Alih / *Foreclosed Collaterals*

Agunan yang diambil alih merupakan jaminan kredit dalam bentuk tanah dan bangunan yang telah diambil alih oleh Bank.

Foreclosed collaterals represent collaterals on loans in the form of land and buildings that have been foreclosed by the Bank.

Untuk memenuhi Peraturan Otoritas Jasa Keuangan (POJK) No.40/POJK.03/2019 tanggal 19 Desember 2019, Bank telah melakukan upaya penyelesaian atas agunan yang diambil alih.

The Bank has taken actions for the resolution of foreclosed collaterals as required by Financial Service Authority Regulation (POJK) No.40/POJK.03/2019 dated December 19, 2019.

Bank telah menyewakan sementara sebagian agunan yang diambil alih kepada pihak ketiga. Pendapatan sewa yang diperoleh Bank selama pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp121 dan Rp313.

The Bank has rented out temporarily some of its foreclosed collaterals to third parties. Total rental revenue obtained by the Bank as of December 31, 2025 and 2024, amounted to Rp121 and Rp313, respectively.

Rincian laba (rugi) penjualan AYDA (Catatan 34) adalah sebagai berikut:

Details of gain (loss) on sale of AYDA (Note 34) are as follows:

	2025	2024	
Harga jual	8.958	106.907	*Selling price*
Nilai buku	9.210	101.242	*Net book value*
Laba (rugi) penjualan AYDA – bersih	**(252)**	**5.665**	***Gain (loss) on sale of AYDA – net***

17. ASET LAIN-LAIN (lanjutan) / *17. OTHER ASSETS (continued)*

Mutasi cadangan kerugian penurunan nilai agunan yang diambil alih adalah sebagai berikut:

The changes in the allowance for impairment losses on foreclosed collaterals are as follows:

	2025	2024	
Saldo awal tahun	21.597	21.597	*Balance at beginning of year*
Penjualan AYDA	-	-	*Sell of foreclosed collateral*
Saldo akhir tahun	**21.597**	**21.597**	***Balance at end of year***

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai agunan yang diambil alih adalah cukup untuk menutupi kerugian yang mungkin timbul.

Management believes that the allowance for impairment losses on foreclosed collaterals is adequate to cover potential losses.

Tagihan penjualan surat berharga / ***Receivables from securities sold***

Merupakan tagihan atas penjualan surat berharga yang dananya belum diterima Bank.

Represent receivables from securities sold which the funds have not been received by the Banks.

Biaya yang Ditangguhkan / ***Deferred Charges***

Merupakan biaya-biaya yang telah dikeluarkan oleh Bank untuk melakukan pengembangan infrastruktur sistem dan aplikasi, yang akan diselesaikan ketika proses pekerjaan telah selesai.

Represent costs incurred by the Bank for the infrastructure system and application development, and it will be reversed when the work has been completed.

Pendapatan Bunga yang Masih Akan Diterima / ***Accrued Interest Receivable***

Merupakan bunga yang masih akan diterima atau penempatan pada Bank Indonesia dan bank lain, efek-efek dan kredit, dengan rincian sebagai berikut :

This account represents interest receivables on placements with Bank Indonesia and other banks, securities and loans:

	2025	2024	
Kredit	71.259	25.764	*Loans*
Efek-efek			*Securities*
Biaya perolehan diamortisasi	23.769	37.643	*Amortized cost*
Nilai wajar melalui laba rugi	2.193	-	*Fair value though profit or loss*
Nilai wajar melalui penghasilan komprehensif lain	151	5.789	*Fair value through other comprehensive income*
Sub jumlah	26.113	43.432	*Sub total*
Penempatan pada Bank Indonesia dan bank lain	83	3.218	*Placements with Bank Indonesia and other banks*
Jumlah	**97.455**	**72.414**	***Total***

Setoran Jaminan / ***Security Deposit***

Merupakan setoran jaminan atas sewa gedung dan jaminan setoran terkait kartu kredit *(Visa International Service Association)* yang dijaminkan di Standard Chartered Bank, Singapura.

This account represents marginal deposits on building rentals and deposits related to credit card (Visa International Service Association), pledged to Standard Chartered Bank, Singapore.

Lainnya / ***Others***

Merupakan persediaan barang cetakan, biaya yang ditangguhkan pinjaman karyawan, tagihan kepada debitur dan biaya yang ditangguhkan terkait pengambilan agunan yang diambil alih yang realisasi pembebanannya setelah agunan yang diambil alih tersebut dijual.

This account represents printing inventories, deferred cost employee loan, receivables to customer and deferred cost related to taking over foreclosed collateral that is realized after the foreclosed collateral is sold.

18. SIMPANAN / *18. DEPOSITS*

Simpanan terdiri dari: / *Deposits consist of:*

	2025			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	**Jumlah/ *Total***	
Giro	220.481	913.105	1.133.586	*Demand deposits*
Tabungan	35.028	1.739.515	1.774.543	*Savings deposits*
Deposito berjangka	931.105	10.847.710	11.778.815	*Time deposits*
Jumlah	**1.186.614**	**13.500.330**	**14.686.944**	***Total***

	2024			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	**Jumlah/ *Total***	
Giro	301.391	822.244	1.123.635	*Demand deposits*
Tabungan	45.677	1.809.584	1.855.261	*Savings deposits*
Deposito berjangka	980.229	10.471.521	11.451.750	*Time deposits*
Jumlah	**1.327.297**	**13.103.349**	**14.430.646**	***Total***

Nilai tercatat biaya perolehan diamortisasi dari simpanan adalah sebagai berikut: / *The carrying amount of deposits at amortized cost are as follows:*

	2025	**2024**	
Simpanan			*Deposits*
Giro	1.133.586	1.123.635	*Demand deposits*
Tabungan	1.774.543	1.855.261	*Saving deposits*
Deposito berjangka	11.778.815	11.451.750	*Time deposits*
	14.686.944	14.430.646	
Beban bunga yang masih harus dibayar (Catatan 22)			*Accrued interest (Note 22)*
Simpanan	40.039	37.386	*Deposits*
Jumlah	**14.726.983**	**14.468.032**	***Total***

a. Giro terdiri atas: / ***a. Demand deposits consist of:***

	2025	**2024**	
Pihak berelasi			*Related parties*
Rupiah	214.202	206.254	*Rupiah*
Dolar Amerika Serikat	5.919	87.885	*United States Dollar*
Lainnya	360	7.252	*Other*
	220.481	301.391	
Pihak ketiga			*Third parties*
Rupiah	856.300	745.841	*Rupiah*
Dolar Amerika Serikat	45.953	63.553	*United States Dollar*
Euro	5.348	5.066	*Euro*
Dolar Singapura	2.277	2.596	*Singapore Dollar*
Yen Jepang	1.952	-	*Japanese Yen*
Lainnya	1.275	5.188	*Others*
	913.105	822.244	
Jumlah	**1.133.586**	**1.123.635**	***Total***

Tingkat bunga efektif rata-rata per tahun			*Average annual effective interest rate*
Rupiah	1,77%	1,75%	*Rupiah*
Valuta asing	0,20%	0,21%	*Foreign currencies*

Jumlah giro yang dijadikan jaminan kredit pada tanggal 31 Desember 2025 dan 2024 masing – masing sebesar Rp33.242 dan Rp87.924.

As of December 31, 2025 and 2024, demand deposits which are pledged as loan collaterals amounted to Rp33,242 and Rp87,924, respectively.

18. SIMPANAN (lanjutan) / *18. DEPOSITS (continued)*

b. Tabungan terdiri atas: / *b. Savings deposits consist of:*

	2025	2024	
Rupiah			*Rupiah*
Tabungan MNC	1.509.307	1.640.500	*Tabungan MNC*
Tabungan MNC Bisnis	113.443	55.328	*Tabungan MNC Bisnis*
Tabungan Motion	28.111	29.954	*Tabungan Motion*
Tabungan RDN	21.066	17.908	*Tabungan RDN*
Tabunganku	15.878	27.428	*Tabunganku*
Tabungan Motion Cuan	10.736	688	*Tabungan Motion Cuan*
Tabungan Pensiun Motion	7.437	339	*Tabungan Pensiun Motion*
Tabungan MNC Junior	6.799	9.584	*Tabungan MNC Junior*
Tabungan Rencana MNC	3.516	6.907	*Tabungan Rencana MNC*
Tabungan MNC Program Hadiah	1.188	1.557	*Tabungan MNC Program Hadiah*
Tabungan MNC Bunga Khusus	713	1.833	*Tabungan MNC Bunga Khusus*
Lainnya	56.349	63.235	*Others*
Jumlah	**1.774.543**	**1.855.261**	***Total***
Tingkat bunga efektif rata-rata per tahun	4,25%	3,99%	*Average annual effective interest rate*

Jumlah tabungan yang dijadikan jaminan kredit pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp nihil dan Rp nihil.

As of December 31, 2025 and 2024, saving deposits which are pledged as loan collaterals amounted to Rp nill and Rp nill, respectively.

c. Deposito berjangka terdiri atas: / *c. Time deposits consist of:*

	2025	2024	
Pihak berelasi			*Related parties*
Rupiah	929.148	978.974	*Rupiah*
Dolar Amerika Serikat	1.957	1.255	*United States Dollar*
	931.105	980.229	
Pihak ketiga			*Third parties*
Rupiah	10.631.724	10.161.101	*Rupiah*
Dolar Amerika Serikat	208.553	302.025	*United States Dollar*
Dolar Singapura	7.433	8.395	*Singapore Dollar*
	10.847.710	10.471.521	
Jumlah	**11.778.815**	**11.451.750**	***Total***
Tingkat bunga efektif rata- rata per tahun			*Average annual effective interest rate*
Rupiah	6,66%	5,17%	*Rupiah*
Valuta asing	2,51%	2,57%	*Foreign currencies*

Klasifikasi deposito berjangka berdasarkan periode adalah sebagai berikut:

Time deposits classified based on the term are as follows:

	2025			2024			
	Rupiah	**Valuta asing/ *Foreign currencies***	**Jumlah/ *Total***	**Rupiah**	**Valuta asing/ *Foreign currencies***	**Jumlah/ *Total***	
1 bulan	4.648.598	185.155	4.833.753	4.936.044	277.656	5.213.700	*1 month*
3 bulan	3.997.431	7.545	4.004.976	3.632.771	18.848	3.651.619	*3 month*
6 bulan	2.209.563	25.216	2.234.779	2.020.589	15.146	2.035.735	*6 month*
12 bulan	705.280	27	705.307	550.671	25	550.696	*12 month*
Jumlah	**11.560.872**	**217.943**	**11.778.815**	**11.140.075**	**311.675**	**11.451.750**	***Total***

Jumlah deposito berjangka yang dijadikan jaminan kredit pada tanggal 31 Desember 2025 dan 2024 masing – masing sebesar Rp991.440 dan Rp884.994.

As of December 31, 2025 and 2024, time deposits which are pledged as loan collaterals amounted to Rp991,440 and Rp884,994, respectively.

19. SIMPANAN DARI BANK LAIN / *19. DEPOSITS FROM OTHER BANKS*

Simpanan dari bank lain terdiri dari: / *Deposits from other banks consist of:*

	2025	2024	
Pihak ketiga			*Third parties*
Giro	91.285	89.694	*Demand deposits*
Tabungan	27.293	8.114	*Savings deposits*
Deposito berjangka	1.026.046	397.018	*Time deposits*
Interbank *call money*	-	305.000	*Interbank call money*
Jumlah	**1.144.624**	**799.826**	***Total***
Tingkat bunga efektif rata-rata per tahun			*Average annual effective interest rates*
Giro	1,21%	1,27%	*Demand deposits*
Tabungan	1,52%	1,36%	*Savings deposits*
Deposito berjangka	6,13%	6,32%	*Time deposits*
Interbank *call money*	5,83%	6,55%	*Interbank call money*

Nilai tercatat biaya perolehan diamortisasi dari simpanan dari bank lain adalah sebagai berikut: / *Carrying amounts at amortized cost of the deposits from other banks are as follows:*

	2025	2024	
Simpanan dari Bank lain	1.144.624	799.826	*Deposits from other Bank*
Beban bunga yang masih harus dibayar (Catatan 22)	65	590	*Accrued interest (Note 22)*
Jumlah	**1.144.689**	**800.416**	***Total***

Deposito Berjangka / ***Time Deposits***

Klasifikasi deposito berjangka berdasarkan periode adalah sebagai berikut: / *Time deposits classified based on the term are as follows:*

	2025	2024	
1 bulan	530.606	188.267	*1 month*
3 bulan	294.840	204.751	*3 month*
6 bulan	126.500	4.000	*6 month*
12 bulan	74.100	-	*12 month*
Jumlah	**1.026.046**	**397.018**	***Total***

20. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI / *20. SECURITIES SOLD UNDER REPURCHASE AGREEMENT*

Akun ini merupakan efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp193.557 dan Rp1.168.182 dengan rincian sebagai berikut: / *This account represents a securities sold under repurchase agreement as of December 31, 2025 and 2024 amounting to Rp193,557 and Rp1,168,182, respectively, with the following details:*

	2025						
Pihak lawan/ *Counterparty*	**Jenis efek/ *Type of securities***	**Jumlah nominal/ *Nominal amount***	**Tanggal dimulai/ *Commencement date***	**Jatuh tempo/ *Maturity date***	**Nilai pembelian kembali/ *Repurchase value***	**Bunga yang belum diamortisasi/ *Unamortized interest***	**Nilai tercatat/ *Carrying value***
PT Bank CIMB Niaga Tbk	FR086	190.000	17 Juli/ *July 17, 2025*	15 April/ *April 15, 2026*	196.821	3.264	193.557
		190.000			**196.821**	**3.264**	**193.557**

20. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

Akun ini merupakan efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp193.557 dan Rp1.168.182 dengan rincian sebagai berikut: (lanjutan)

20. SECURITIES SOLD UNDER REPURCHASE AGREEMENT (continued)

This account represents a securities sold under repurchase agreement as of December 31, 2025 and 2024 amounting to Rp193,557 and Rp1,168,182, respectively, with the following details: (continued)

2024

Pihak lawan/ *Counterparty*	Jenis efek/ *Type of securities*	Jumlah nominal/ *Nominal amount*	Tanggal dimulai/ *Commencement date*	Jatuh tempo/ *Maturity date*	Nilai pembelian kembali/ *Repurchase value*	Bunga yang belum diamortisasi/ *Unamortized interest*	Nilai Tercatat/ *Carrying Value*
Bank Indonesia	IDSR171025364S	100.000	30 Desember/ *December 30,* 2024	6 Januari/ *January 6*, 2025	94.848	82	94.766
Bank Indonesia	IDSR230725364S	100.000	30 Desember/ *December 30,* 2024	6 Januari/ *January 6*, 2025	96.160	83	96.077
Bank Indonesia	IDSR160525364S	100.000	30 Desember/ *December 30,* 2024	6 Januari/ *January 6*, 2025	97.349	84	97.265
Bank Indonesia	IDSR150825364S	100.000	30 Desember/ *December 30,* 2024	6 Januari/ *January 6,* 2025	95.752	83	95.669
Bank Indonesia	IDSR241025364S	100.000	30 Desember/ *December 30,* 2024	6 Januari/ *January 6,* 2025	94.637	82	94.555
Bank Indonesia	FR086	100.000	30 Desember/ *December 30,* 2024	6 Januari/ *January 6,* 2025	94.268	82	94.186
Bank Indonesia	FR087	100.000	30 Desember/ *December 30,* 2024	6 Januari/ *January 6,* 2025	92.126	80	92.046
Bank Indonesia	FR0104	100.000	30 Desember/ *December 30,* 2024	6 Januari/ *January 6,* 2025	93.050	81	92.969
Bank Indonesia	FR0104	100.000	30 Desember/ *December 30,* 2024	6 Januari/ *January 6,* 2025	93.050	81	92.969
PT Bank Permata Tbk	FR087	100.000	4 Desember/ *December 4,* 2024	2 Januari/ *January 2*, 2025	93.038	17	93.021
PT Bank Mega Tbk	FR091	50.000	27 Desember/ *December 27,* 2024	10 Januari/ *January 10*, 2025	45.087	74	45.013
PT Bank Danamon Indonesia Tbk	FR091	200.000	30 Desember/ *December 30,* 2024	13 Januari/ *January 13*, 2025	180.032	386	179.646
Jumlah/ *Total*		**1.250.000**			**1.169.397**	**1.215**	**1.168.182**

21. UTANG PAJAK

21. TAXES PAYABLE

	2025	2024	
Pajak penghasilan			*Income tax*
Pasal 21	2.283	295	*Article 21*
Pasal 23/26	325	450	*Articles 23/26*
Pasal 4 ayat 2	13.464	13.177	*Article 4(2)*
Pasal 29	8.293	-	*Article 29*
Pajak pertambahan nilai – bersih	465	473	*Value added tax – net*
Jumlah	**24.830**	**14.395**	***Total***

22. BIAYA YANG MASIH HARUS DIBAYAR / *22. ACCRUAL EXPENSES*

	2025	2024	
Bunga yang masih harus dibayar			*Accrued interest*
Simpanan (Catatan 18)	40.039	37.386	*Deposits (Note 18)*
Simpanan dari bank lain (Catatan 19)	65	590	*Deposits from other bank (Note 19)*
Sub jumlah	40.104	37.976	*Sub total*
Biaya yang masih harus dibayar lainnya			*Other accrued expenses*
Komunikasi data	48.465	65.649	*Data communication*
Tunjangan karyawan	41.540	39.402	*Employee benefits*
Jasa pihak ketiga	32.640	39.701	*Third party services*
Promosi	15.182	14.451	*Promotions*
Sewa	13.680	17.443	*Rent*
Lainnya	25.537	26.511	*Others*
Sub jumlah	177.044	203.157	*Sub total*
Jumlah	**217.148**	**241.133**	***Total***

Lainnya / ***Others***

Merupakan biaya yang masih harus dibayar mencakup biaya air dan listrik, biaya *charge* Visa, biaya pemeliharaan gedung, dan biaya terkait operasional Bank.

This account represents accrued costs including water and electricity costs, Visa fees, building maintenance costs, and costs related to Bank operations.

23. LIABILITAS LAIN-LAIN / *23. OTHER LIABILITIES*

	2025	2024	
Titipan dana nasabah	59.719	-	*Customer fund deposits*
Pendapatan diterima dimuka	25.640	18.319	*Income received in advance*
Titipan transfer	690	1.520	*Transfer deposits*
Setoran jaminan	359	305	*Guarantee deposits*
Lainnya	25.265	25.833	*Others*
Jumlah	**111.673**	**45.977**	***Total***

Pendapatan Diterima di Muka / ***Income Received in Advance***

Merupakan pendapatan diterima dimuka atas kredit yang diberikan, pendapatan hasil jual surat berharga dan pendapatan sewa atas agunan yang diambil alih.

This account represents income received in advance for loans, income form the sale of securities and rental of foreclosed collaterals.

Lainnya / ***Others***

Akun ini sebagian besar merupakan rekening sementara yang tujuannya untuk menampung transaksi yang berkaitan dengan penjualan agunan yang diambil alih dan terkait transaksi penampung sementara pembayaran pinjaman.

This account mostly represent temporary account whose purpose to accomodate transactions related to the sale of foreclosed collaterals and transactions related to temporary holding loan payments.

24. LIABILITAS SEGERA / *24. LIABILITIES PAYABLE IMMEDIATELY*

	2025	2024	
Titipan nasabah	38.660	26.615	*Customer's advance loan payments*
Titipan dana kliring	10.857	5.271	*Funds for cliring*
Titipan personalia	9.543	8.332	*Funds for personel*
Transfer dana dalam ATM	3.951	4.597	*Funds transfer in ATM*
Titipan pembelian surat berharga	-	401.592	*Funds for securities purchased*
Lain-lain	25.984	11.234	*Others*
Jumlah	**88.995**	**457.641**	***Total***

Titipan pembelian surat berharga / ***Funds from securities purchased***

Merupakan kewajiban atas pembelian surat berharga yang dananya belum dibayarkan Bank.

Represent liabilities for securities purchased which the funds have not been paid by the Banks.

Lainnya / ***Others***

Merupakan rekening sementara akunting, rekening tabungan tutup, *credit shield* (asuransi), pembayaran pinjaman bermasalah dan lain-lain.

This account represents temporary accounting accounts, closed savings accounts, credit shields (insurance), non performing loan payment and others.

25. MODAL SAHAM / *25. CAPITAL STOCK*

Nama Pemegang Saham	2025 Jumlah saham/ *Number of shares*	2025 Persentase pemilikan/ *Percentage of ownership*	2025 Jumlah modal/ *Total paid-up capital stock*	*Name of Stockhoders*
PT MNC Kapital Indonesia Tbk				*PT MNC Kapital Indonesia Tbk*
Saham Seri A	9.336.739.941	21,00%	933.674	*Series A Share*
Saham Seri B	12.816.266.466	28,83%	640.813	*Series B Share*
Sub jumlah	22.153.006.407	49,83%	1.574.487	*Sub Total*
Winfly Ltd				*Winfly Ltd*
Saham Seri A	10.423.122.655	23,44%	1.042.312	*Series A Share*
PT Global Mediacom Tbk				*PT Global Mediacom Tbk*
Saham Seri B	3.213.433.333	7,23%	160.672	*Series B Share*
PT MNC Land Tbk				*PT MNC Land Tbk*
Saham Seri B	3.034.200.264	6,82%	151.710	*Series B Share*
Masyarakat (masing-masing dibawah 5%)				*Public (below 5%)*
Saham Seri A	2.293.088.332	5,16%	229.309	*Series A Share*
Saham Seri B	3.342.146.363	7,52%	167.107	*Series B Share*
Sub jumlah	5.635.234.695	12,68%	396.416	*Sub total*
Jumlah	**44.458.997.354**	**100,00%**	**3.325.597**	***Total***

Nama Pemegang Saham	2024 Jumlah saham/ *Number of shares*	2024 Persentase pemilikan/ *Percentage of ownership*	2024 Jumlah modal/ *Total paid-up capital stock*	*Name of Stockhoders*
PT MNC Kapital Indonesia Tbk				*PT MNC Kapital Indonesia Tbk*
Saham Seri A	9.325.739.941	20,98%	932.574	*Series A Share*
Saham Seri B	8.371.266.466	18,83%	418.563	*Series B Share*
Sub jumlah	17.697.006.407	39,81%	1.351.137	*Sub Total*
Winfly Ltd				*Winfly Ltd*
Saham Seri A	4.708.704.800	10,59%	470.870	*Series A Share*
PT Prima Cakrawala Sentosa				*PT Prima Cakrawala Sentosa*
Saham Seri B	4.445.000.000	10,00%	222.250	*Series B Share*
PT Global Mediacom Tbk				*PT Global Mediacom Tbk*
Saham Seri B	3.213.433.333	7,23%	160.672	*Series B Share*
PT MNC Land Tbk				*PT MNC Land Tbk*
Saham Seri B	3.034.200.264	6,82%	151.710	*Series B Share*
Masyarakat (masing-masing dibawah 5%)				*Public (below 5%)*
Saham Seri A	8.018.506.187	18,04%	801.851	*Series A Share*
Saham Seri B	3.342.146.363	7,51%	167.107	*Series B Share*
Sub jumlah	11.360.652.550	25,55%	968.958	*Sub total*
Jumlah	**44.458.997.354**	**100,00%**	**3.325.597**	***Total***

Perubahan jumlah saham beredar Bank adalah sebagai berikut (nilai penuh):

The changes in the shares outstanding of the Bank are as follows (full amount):

	Lembar/ *Shares*	
Saldo 31 Desember 2023	**33.765.744.021**	***Balance as of December 31, 2023***
Penawaran Umum Terbatas X – Saham Seri B	10.693.253.333	*Limited Public Offering X – Series B Share*
Saldo 31 Desember 2024 dan 2025	**44.458.997.354**	***Balance as of December 31, 2024 and 2025***

25. MODAL SAHAM (lanjutan)

Pada tanggal 19 sampai 29 Desember 2023, Bank telah melaksanakan Penawaran Umum Terbatas (PUT) X, dengan harga pelaksanaan Rp75 (nilai penuh) per saham seri B dengan harga nominal Rp50 (nilai penuh). Sampai dengan akhir periode pelaksanaan terdapat 10.699.834.125 lembar saham seri B yang dilaksanakan dan efektif menjadi modal saham sesuai laporan dari Biro Administrasi Efek PT BSR Indonesia tanggal 31 Desember 2023 sebesar 6.580.792, dan sisanya sebesar 10.693.253.333 efektif menjadi modal saham pada tanggal 2 Januari 2024, sesuai surat dari Biro Administrasi Efek PT BSR Indonesia No. 022/BSR/DIR/BEI/I/2024. Hasil PUT X telah dicatat pada anggaran dasar Perusahaan sesuai akta No. 22 tanggal 10 Januari 2024, akta ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia dengan surat Keputusan No. AHU-AH-01.03-0008421 tanggal 11 Januari 2024.

25. CAPITAL STOCK (continued)

As of December 19 to 29, 2023, the Bank has carried out a Limited Public Offering (LPO) X, with an exercise price of Rp75 (full amount) per series B share with nominal price Rp50 (full amount). Until the end of the implementation period there were 10,699,834,125 series B shares were excercised and effectively converted into share capital according to the report from the Securities Administration Bureau of PT BSR Indonesia on December 31, 2023 amounting to 6,580,792, and the remaining 10,693,253,333 effectively converted into share capital as of January 2, 2024. According to the letter from the Securities Administration Bureau of PT BSR Indonesia No. 022/BSR/DIR/BEI/I/2024. The results of PUT X have been recorded in the Company's articles of association pursuant to deed No. 22 dated January 10, 2024, this deed has been approved by the Minister of Law and Human Rights with Decree No. AHU-AH-01.03-0008421 dated January 11, 2024.

26. TAMBAHAN MODAL DISETOR

26. ADDITIONAL PAID IN CAPITAL

	2025	2024	
Agio saham	950.831	950.831	*Premium on shares issuance*
Biaya emisi saham	(7.614)	(7.614)	*Share issuance cost*
Jumlah	**943.217**	**943.217**	***Total***

Pada tanggal 02 Januari 2024 terdapat 10.693.253.333 lembar saham seri B dengan harga nominal Rp50 (nilai penuh) hasil Penawaran Umum Terbatas (PUT) X dengan harga pelaksanaan Rp75 (nilai penuh) per lembar yang efektif menjadi modal, sesuai surat dari Biro Administrasi Efek No. 002/BSR/DIR/BEI/I/2024.

On January 2, 2024, there were 10,693,253,333 series B shares with a nominal price of Rp50 (full amount) from Limited Public Offering (LPO) X with an exercise price of Rp75 (full amount) per share, which effectively became capital, according to the letter from the Securities Administration Bureau No. 002/BSR/DIR/BEI/I/2024.

Agio saham merupakan kelebihan di atas nominal dari penjualan saham perdana, penawaran umum terbatas (*right issue*) dan pelaksanaan waran dengan rincian sebagai berikut:

The additional paid-in-capital represents the excess of the total proceeds over the total par value of shares arising from the sale of shares through public offering, rights issue and exercise of warrants the details are as follows:

	2025	2024	
Saldo awal	950.831	683.500	*Beginning balance*
Pelaksanaan PUT X	-	267.331	*Implementation of LPO X*
Jumlah	**950.831**	**950.831**	***Total***

27. PENGHASILAN KOMPREHENSIF LAIN / *27. OTHER COMPREHENSIVE INCOME*

Akun ini meliputi penghasilan (kerugian) komprehensif lain yang diakumulasi dalam ekuitas.

This account comprises other comprehensive income (loss) that are accumulated in equity.

	2025	2024	
Perubahan kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(37)	(5.993)	*The movement of unrealized loss from changes in fair value of fair value through other comprehensive income securities*
Pengukuran kembali atas kewajiban imbalan pasti	18.184	16.403	*Remeasurement of defined benefits obligation*
Jumlah penghasilan komprehensif lain – bersih	**18.147**	**10.410**	***Total other comprehensive income – net***

28. PENDAPATAN BUNGA / *28. INTEREST REVENUES*

	2025	2024	
Rupiah			*Rupiah*
Biaya perolehan diamortisasi			*Amortized cost*
Giro pada Bank Indonesia	6.298	9.079	*Demand deposits with Bank Indonesia*
Giro pada bank lain	-	2	*Demand deposits with other banks*
Efek-efek	145.817	111.185	*Securities*
Penempatan pada bank Indonesia dan bank lain			*Placement with Bank Indonesia and other bank*
Fasilitas Simpanan Bank Indonesia	10.253	3.387	*Bank Indonesia Deposit Facility*
Call money	2.826	9.967	*Call money*
Sertifikat deposito	5.758	1.965	*Certificate of deposit*
Sertifikat deposito Bank Indonesia	67.767	28.394	*Certificate of deposit Bank Indonesia*
Deposito berjangka	57.517	63.219	*Time deposit*
Efek yang dibeli dengan janji dijual kembali	398	8.767	*Securities purchased under resale agreements*
Kredit			*Loans*
Kredit modal kerja	495.884	503.742	*Working capital loans*
Kredit konsumsi	202.810	242.063	*Consumer loans*
Kredit investasi	420.749	303.071	*Investment loans*
Pinjaman karyawan	804	1.121	*Employee loans*
Sub jumlah – biaya perolehan diamortisasi	1.416.881	1.285.962	*Sub total – amortized cost*
Nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Efek-efek	8.797	13.037	*Securities*
Nilai wajar melalui laba rugi			*Fair value through profit or loss*
Efek-efek	47.502	31.090	*Securities*
Jumlah Pendapatan Bunga – Rupiah	1.473.180	1.330.089	*Total Interest Earned – Rupiah*
Dolar Amerika Serikat			*United States Dollar*
Biaya perolehan diamortisasi			*Amortized cost*
Giro pada bank lain	33	34	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain			*Placements with Bank Indonesia and other banks*
Fasilitas Simpanan Bank Indonesia	-	14.779	*Bank Indonesia Deposit Facility*
Call money	-	759	*Call money*
Kredit			*Loans*
Kredit investasi	-	274	*Investment loans*
Sub jumlah – biaya perolehan diamortisasi	33	15.846	*Sub total – amortized cost*
Jumlah Pendapatan Bunga – Dolar Amerika Serikat	33	15.846	*Total Interest Earned – United States Dollar*
Jumlah Pendapatan Bunga	**1.473.213**	**1.345.935**	***Total Interest Revenues***

29. BEBAN BUNGA / *29. INTEREST EXPENSES*

	2025	2024	
Rupiah			*Rupiah*
Simpanan	785.046	719.747	*Deposits*
Simpanan dari bank lain	53.677	36.182	*Deposits from other banks*
Lainnya	104.038	74.815	*Others*
Sub jumlah	942.761	830.744	*Sub total*
Valuta asing			*Foreign currencies*
Simpanan	11.741	18.104	*Deposits*
Jumlah Beban Bunga	**954.502**	**848.848**	***Total Interest Expense***

Lainnya / ***Others***

Merupakan beban bunga terkait beban bunga atas simpanan, promosi simpanan lainnya dan efek-efek yang dijual dengan janji dibeli kembali.

Represents interest expense related to interest expense on deposits, other saving promotions and securities sold under repurchase agreement.

30. PROVISI DAN KOMISI SELAIN KREDIT – BERSIH / *30. COMMISSIONS AND FEES FROM TRANSACTIONS OTHER THAN LOANS – NET*

	2025	2024	
Kartu kredit	23.855	24.724	*Credit card*
Kiriman uang	5.371	5.189	*Money transfers*
Komisi ATM Bersama	3.083	4.228	*Interbank ATM commission*
Komisi pembelian surat berharga	539	-	*Securities purchase commision*
Asuransi	471	598	*Insurance*
Lainnya – bersih	895	711	*Others – net*
Jumlah	**34.214**	**35.450**	***Total***

Lainnya / ***Others***

Merupakan provisi dan komisi terkait komisi notaris, pelayanan, transfer kliring, komisi *safe deposit box* dan komisi penilaian.

This account represents fees and commissions related to notary commissions, services, clearing transfers, safe deposit box commissions and appraisal commissions.

31. PENDAPATAN OPERASIONAL LAINNYA – LAINNYA / *31. OTHER OPERATING REVENUES – OTHERS*

	2025	2024	
Pendapatan denda	15.296	10.521	*Penalties*
Pendapatan administrasi	11.208	11.904	*Administrative income*
Lainnya	29.310	11.713	*Others*
Jumlah	**55.814**	**34.138**	***Total***

Lainnya / ***Others***

Sebagian besar merupakan pengakuan pendapatan atas cadangan biaya yang tidak terjadi.

This account mostly represent revenue recognition for non-occuring expenses.

32. BEBAN KERUGIAN PENURUNAN NILAI / *32. PROVISION FOR IMPAIRMENT LOSSES*

	2025	2024	
Aset keuangan			***Financial assets***
Pinjaman yang diberikan dan piutang (Catatan 12)	94.122	41.773	*Loans and receivables (Note 12)*
Jumlah	**94.122**	**41.773**	***Total***

33. BEBAN UMUM DAN ADMINISTRASI / *33. GENERAL AND ADMINISTRATIVE EXPENSES*

	2025	2024	
IT, lisensi, data dan jaringan	71.973	54.346	*IT, licenses, data and network*
Penyusutan dan amortisasi (Catatan 15 dan 16)	42.084	40.516	*Depreciation and amortization (Notes 15 and 16)*
Pengembangan kartu kredit	34.847	36.432	*Credit card development*
Biaya sewa gedung dan pemeliharaan	30.273	35.420	*Office rental and maintenance*
Promosi dan iklan	17.715	17.718	*Advertising and promotion*
Transportasi dan sewa kendaraan	13.737	13.381	*Transportation and vehicle rental*
Keamanan	6.974	5.924	*Security*
Outsourcing	6.469	5.402	*Outsourcing*
Jasa tenaga ahli	6.335	4.083	*Professional fees*
Listrik dan air	5.418	7.914	*Electricity and water*
Perbaikan	2.850	4.891	*Repairs*
Administrasi bank	2.278	1.708	*Bank administration*
Cetakan dan alat tulis	1.749	1.953	*Printing and stationery*
Telepon, teleks dan fax	804	1.655	*Telephone, telex and fax*
Pengiriman	794	925	*Courier*
Lainnya	11.970	9.797	*Others*
Jumlah	**256.270**	**242.065**	***Total***

Lainnya / ***Others***

Merupakan beban terkait operasional kantor dan beban lainnya untuk mendukung kegiatan administrasi Bank.

This account represents expenses related to operational and other expenses to support the Bank's administrative activities

34. PENDAPATAN (BEBAN) NON OPERASIONAL / *34. NON-OPERATING REVENUES (EXPENSE)*

	2025	2024	
Hasil sewa	10.170	11.911	*Rental revenues*
Keuntungan penjualan aset tetap (Catatan 15)	436	412	*Gain on sale of premises and equipment (Notes 15)*
Laba (rugi) penjualan agunan yang diambil alih (Catatan 17)	(252)	5.665	*Gain (loss) on sale of foreclosed properties (Notes 17)*
Lainnya – bersih	59	162	*Others – net*
Jumlah	**10.413**	**18.150**	***Total***

Hasil sewa / ***Rental revenues***

Merupakan pendapatan atas sewa gedung dan agunan yang diambil alih (Catatan 17).

This account represents rental revenues and foreclosed collaterals (Notes 17).

Lainnya / ***Others***

Merupakan biaya-biaya terkait pengurusan agunan yang diambil alih, biaya penghapusan aset, dan denda regulator.

This account represents expenses related to foreclosed property acquisitions, disposal of assets and penalty from regulator.

35. BEBAN TENAGA KERJA / *35. PERSONNEL EXPENSES*

	2025	2024	
Gaji	172.573	162.898	*Salaries*
Tunjangan	37.393	30.626	*Allowances*
Beban pelatihan karyawan	8.939	8.553	*Employee training*
Honorarium	3.356	3.420	*Honorarium*
Lainnya	3.578	7.158	*Others*
Jumlah	**225.839**	**212.655**	***Total***

Lainnya / ***Others***

Merupakan biaya yang mencakup bonus tunjangan prestasi, biaya kesehatan dan rekruitmen karyawan.

Represents costs that include achievement allowance bonuses, medical expenses and employee recruitment.

Rincian gaji dan tunjangan atas kelompok Direksi, Dewan Komisaris, Komite Audit dan pejabat eksekutif adalah sebagai berikut:

Details of salaries and benefits of Directors, Commissioners, Audit Committee and executive officers are as follows:

	2025				
	Jumlah pejabat/ *Number of officers*	**Gaji dan tunjangan/ *Salaries and benefits***	**Beban manfaat karyawan/ *Post-employment benefits***	**Jumlah/ *Total***	
Komisaris	3	3.823	-	3.823	*Commissioners*
Direksi	3	6.883	-	6.883	*Directors*
Anggota Komite Audit	2	383	-	383	*Audit Committee Members*
Pejabat Eksekutif	46	31.859	303	32.162	*Executive Officers*
Jumlah	**54**	**42.948**	**303**	**43.251**	***Total***

	2024				
	Jumlah pejabat/ *Number of officers*	**Gaji dan tunjangan/ *Salaries and benefits***	**Beban manfaat karyawan/ *Post-employment benefits***	**Jumlah/ *Total***	
Komisaris	3	3.619	-	3.619	*Commissioners*
Direksi	3	7.583	-	7.583	*Directors*
Anggota Komite Audit	2	388	-	388	*Audit Committee Members*
Pejabat Eksekutif	46	34.861	7.912	42.773	*Executive Officers*
Jumlah	**54**	**46.451**	**7.912**	**54.363**	***Total***

36. PAJAK PENGHASILAN / *36. INCOME TAX*

Beban pajak Bank terdiri dari:

Tax expense of the Bank consists of the following:

	2025	2024	
Beban pajak tangguhan	13.609	18.946	*Deferred tax expenses*
Beban pajak kini	8.293	-	*Current tax expenses*
	21.902	**18.946**	

36. PAJAK PENGHASILAN (lanjutan) / *36. INCOME TAX (continued)*

Pajak Kini / ***Current Tax***

Rekonsiliasi antara laba (rugi) sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba (rugi) kena pajak adalah sebagai berikut:

A reconciliation between income (loss) before tax per statement of profit or loss and other comprehensive income and taxable income (loss) is as follows:

	2025	2024	
Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain	103.677	93.796	*Profit before tax expense per statements of profit or loss and other comprehensive income*
Perbedaan temporer:			*Temporary differences:*
Cadangan kerugian penurunan nilai aset keuangan dan nonkeuangan	-	(160.207)	*Allowance for impairment losses on financial and non-financial assets*
Penyusutan aset tetap dan aset takberwujud	(2.350)	(3.187)	*Depreciation of premises equipment and intangible assets*
Cadangan manfaat pensiun karyawan	6.987	5.680	*Provision for employee benefits*
Lainnya	5.098	-	*Others*
Jumlah	9.735	(157.714)	*Total*
Beban yang tidak dapat diperhitungkan menurut fiskal:			*Non deductible expenses:*
Natura	5.859	625	*Benefit in kind*
Pajak penghasilan final	(25.822)	(16.217)	*Final income tax*
Lainnya	15.840	7.915	*Others*
Jumlah	(4.123)	(7.677)	*Total*
Laba (rugi) kena pajak sebelum kompensasi kerugian fiskal	109.289	(71.595)	*Taxable income (loss) before fiscal loss*
Penggunaan kompensasi kerugian fiskal 2024	(71.595)	-	*Utilization of fiscal loss 2024*
Laba (rugi) kena pajak setelah kompensasi fiskal	37.694	(71.595)	*Taxable income (loss) after fiscal compensasion*
Beban pajak penghasilan kini Pasal 29 (Catatan 21)	**8.293**	**-**	***Current income tax expenses Article 29 (Notes 21)***
Pajak dibayar dimuka			***Prepaid tax***
PPh pasal 25 (Catatan 17)			***Article 25 (Notes 17)***
Tahun fiskal 2025	388	-	*Fiscal year 2025*
Tahun fiskal 2024	18.119	(15.986)	*Fiscal year 2024*
Jumlah	**18.507**	**15.986**	***Total***

Pada tahun 2025, Bank telah membayar uang muka pajak penghasilan badan (PPh Pasal 25) sebesar Rp388 untuk tahun fiskal 2025 dan Rp2.133 untuk massa pajak Desember 2024 yang dibayar pada Januari 2025. Bank telah membayar uang muka pajak penghasilan badan (PPh Pasal 25) sebesar Rp18.119 untuk tahun fiskal 2024.

In 2025, the Bank paid corporate income tax prepayments (PPh Article 25) amounting to Rp388 for fiscal year 2025 and Rp2,133 for the December 2024 tax period which was paid in January 2025. The Bank paid corporate income tax prepayments (PPh Article 25) amounting to Rp18,119 for fiscal year 2024.

Laba kena pajak hasil rekonsiliasi menjadi dasar dalam pengisian Surat Pemberitahuan Pajak Tahunan (SPT) Pajak Penghasilan Badan.

Taxable income reconciliation serves as the basis for the preparation of Annual Corporate Income Tax.

36. PAJAK PENGHASILAN (lanjutan) / *36. INCOME TAX (continued)*

Pajak Tangguhan / ***Deffered Tax***

Rincian dari aset dan liabilitas pajak tangguhan Bank adalah sebagai berikut: / *The details of the Bank's deferred tax assets (liabilities) are as follows:*

	1 Januari/ *January 1, 2025*	Dikreditkan (dibebankan)/ *Credited (charge) to*: Laba rugi/ *Profit or loss*	Dikreditkan (dibebankan)/ *Credited (charge) to*: Penghasilan komprehensif lain/ *Other comprehensive income*	31 Desember/ *December 31, 2025*	
Aset (liabilitas) pajak tangguhan					*Deferred tax assets (liabilities)*
Cadangan kerugian penurunan nilai kredit	48.290	-	-	48.290	*Allowance for impairment losses on loans*
Penyusutan aset tetap dan aset takberwujud	5.319	(517)	-	4.802	*Depreciation of premises and equipment and intangible assets*
Liabilitas imbalan pasca kerja	11.572	1.537	(503)	12.606	*Post-employment benefit obligation*
Cadangan kerugian selain kredit yang diberikan	5.939	-	-	5.939	*Allowance for impairment losses-other than loans*
Kerugian (keuntungan) yang belum direalisasi atas perubahan nilai wajar melalui penghasilan komprehensif lain	1.881	-	(1.871)	10	*Unrealized loss (gain) on changes in fair value through other comprehensive income*
Lain-lain	19.814	(14.629)	-	5.185	*Others*
Jumlah aset pajak tangguhan	**92.815**	**(13.609)**	**(2.374)**	**76.832**	***Total deferred tax assets***

	1 Januari/ *January 1, 2024*	Dikreditkan (dibebankan)/ *Credited (charge) to*: Laba rugi/ *Profit or loss*	Dikreditkan (dibebankan)/ *Credited (charge) to*: Penghasilan komprehensif lain/ *Other comprehensive income*	31 Desember/ *December 31, 2024*	
Aset (liabilitas) pajak tangguhan					*Deferred tax assets (liabilities)*
Cadangan kerugian penurunan nilai kredit	83.536	(35.246)	-	48.290	*Allowance for impairment losses on loans*
Penyusutan aset tetap dan aset takberwujud	6.020	(701)	-	5.319	*Depreciation of premises and equipment and intangible assets*
Liabilitas imbalan pasca kerja	10.835	1.250	(513)	11.572	*Post-employment benefit obligation*
Cadangan kerugian selain kredit yang diberikan	5.939	-	-	5.939	*Allowance for impairment losses-other than loans*
Kerugian (keuntungan) yang belum direalisasi atas perubahan nilai wajar melalui penghasilan komprehensif lain	1.040	-	841	1.881	*Unrealized loss (gain) on changes in fair value through other comprehensive income*
Lain-lain	4.063	15.751	-	19.814	*Others*
Jumlah aset pajak tangguhan	**111.433**	**(18.946)**	**328**	**92.815**	***Total deferred tax assets***

36. PAJAK PENGHASILAN (lanjutan) / *36. INCOME TAX (continued)*

Rekonsiliasi antara beban (manfaat) pajak dan hasil perkalian laba (rugi) akuntansi sebelum pajak dengan tarif pajak efektif yang berlaku adalah sebagai berikut:

A reconciliation between the total tax expense (benefit) and the amount computed by applying the effective tax rates to income (loss) before tax is as follows:

	2025	2024	
Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain	**103.677**	**93.796**	***Profit before tax per statements of profit or loss and other comprehensive income***
Tarif pajak yang berlaku	22.809	20.635	*Tax expense at effective tax rates*
Pengaruh pajak atas perbedaan yang tidak dapat diperhitungkan menurut fiskal	(907)	(1.689)	*Tax effect on non deductible expenses*
Beban pajak	**21.902**	**18.946**	***Income tax expense***

Pada tanggal 29 Oktober 2021, Pemerintah menerbitkan Undang-Undang Republik Indonesia No. 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan. Aturan tersebut menetapkan tarif pajak penghasilan wajib pajak dalam negeri dan bentuk usaha tetap sebesar 22% yang mulai berlaku pada tahun pajak 2022 dan seterusnya, dan penurunan tarif pajak lebih lanjut sebesar 3% bagi wajib pajak dalam negeri yang memenuhi persyaratan tertentu.

On October 29, 2021, the Government issue Law of the Republic of Indonesia No. 7 Year 2021 concerning Harmonization of Tax Regulations. The regulation has stipulated the income tax rate for domestic taxpayers and business establishments of 22% which will be effective from the Fiscal Year 2022 onwards, and a further reduction of the tax rate by 3% for domestic taxpayers who meet certain requirements.

Pada tanggal 18 Oktober 2024, Pemerintah menerbitkan Peraturan Menteri Keuangan (PMK) No. 74 tahun 2024, tentang Pembentukan Cadangan Piutang Tak Tertagih yang boleh dikurangkan dari penghasilan bruto. Peraturan ini menerapkan biaya cadangan Piutang Tak Tertagih yang dapat dibentuk adalah biaya yang terkecil antara biaya yang dibentuk berdasarkan CKPN dengan dibentuk secara *staging*.

On October 18, 2024, the Government issued Minister of Finance Regulation (PMK) No. 74 of 2024, concerning the Establishment of Uncollectible Receivables Reserves that may be deducted from gross income. This regulation applies the reserve cost of Uncollectible Receivables that can be formed is the smallest cost between costs formed based on CKPN with those formed by staging.

Surat Ketetapan Pajak / ***Tax Assessment Letter***

Pada tanggal 22 Juli 2024, Bank menerima SKPKB atas pemeriksaan pajak untuk tahun fiskal 2019, PPN, PPh 23 dan PPh 21 dan telah dibayar pada 2 Agustus 2024 sebesar Rp112. Bank tidak mengajukan mengajukan keberatan atas SKPKB tersebut.

The Bank received tax assessment letter for underpayment of tax (SKPKB) on July 22, 2024, which stated there was an underpayment of VAT, Article 23 income tax, Article 21 income tax for fiscal year 2019 amounting to Rp112 and fully paid by The Bank on August 2, 2024. Bank not file an objection to the SKPKB.

37. LABA PER SAHAM / *37. EARNINGS PER SHARE*

Berikut ini adalah data yang digunakan untuk perhitungan laba per saham dasar/dilusian:

The computation of basic/diluted earnings per share attributable to the owners of the Bank is based on the following data:

	2025	2024	
Laba untuk perhitungan laba per saham dasar/dilusian	81.775	74.850	*Earnings for computation of basic/diluted earnings per share*
Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba bersih per saham dasar (nilai penuh)	44.458.997.354	40.399.049.115	*Weighted average number of ordinary shares for computation of basic earnings per share (full amount)*
Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba bersih per saham dilusian (nilai penuh)	44.458 .997.354	40.399.049.115	*Weighted average number of ordinary shares for computation of diluted earnings per share (full amount)*
Laba per saham dasar (nilai penuh)	**1,84**	**1,85**	***Earnings per share (full amount)***
Laba per saham dilusian (nilai penuh)	**1,84**	**1,85**	***Earnings per diluted (full amount)***

Laba per saham dasar dihitung dengan membagi laba rugi bersih yang tersedia bagi pemegang saham dengan rata-rata tertimbang saham biasa yang beredar pada tahun yang bersangkutan.

Basic earnings per share is calculated by dividing the net earnings attributable to shareholders by the weighted average number of ordinary shares on issue during the year.

37. LABA PER SAHAM (lanjutan)

Laba per saham dilusian dihitung dengan membagi laba bersih yang tersedia bagi pemegang saham dengan rata-rata tertimbang saham biasa yang telah disesuaikan dengan dampak dari semua efek berpotensi saham biasa yang dilutif.

Tidak terdapat efek dilusi terhadap laba per saham pada tanggal 31 Desember 2025 dan 2024

37. EARNINGS PER SHARE (continued)

Diluted earnings per share is calculated by dividing the net profit available to shareholders by the weighted average ordinary shares adjusted for the effects of all dilutive potential ordinary shares.

There are no dilute effect to earnings per share as of December 31, 2025 and 2024.

38. LIABILITAS IMBALAN PASCA KERJA

a. Program Iuran Pasti

Bank menyelenggarakan program iuran pasti untuk seluruh karyawan tetap yang bergabung sampai dengan tahun 2015. Iuran ini berasal dari 2% gaji pokok yang dibayarkan karyawan, sedangkan sisanya sebesar 3,5% sampai 10% dibayarkan oleh Bank per bulan. Pada tanggal 31 Desember 2019 program iuran pasti dikelola oleh DPLK Manulife Indonesia. Efektif tanggal 19 Mei 2020, pengelolaan program iuran pasti dialihkan ke Dana Pensiun Bimantara.

b. Program Imbalan Pasti

Bank juga menghitung imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja. Jumlah karyawan yang berhak memperoleh manfaat tersebut sebanyak 694 dan 696 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Bank mengakui tambahan liabilitas imbalan pasca kerja berupa kekurangan antara liabilitas imbalan pasca kerja berdasarkan program iuran pasti dengan manfaat minimum yang dipersyaratkan undang-undang tenaga kerja.

Program pensiun imbalan pasti memberikan eksposur Bank terhadap risiko aktuarial seperti risiko tingkat bunga, risiko harapan hidup dan risiko gaji.

Risiko tingkat bunga

Penurunan suku bunga obligasi akan meningkatkan liabilitas program.

Risiko harapan hidup

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada estimasi terbaik dari mortalitas peserta program baik selama dan setelah kontrak kerja. Peningkatan harapan hidup peserta program akan meningkatkan liabilitas program.

Risiko gaji

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada gaji masa depan peserta program. Dengan demikian, kenaikan gaji peserta program akan meningkatkan liabilitas program itu.

38. EMPLOYEE BENEFITS OBLIGATION

a. Defined Contribution Plan

The Bank provides defined contribution plan for all of its permanent employees who joined the Bank up to 2015. Contribution to the pension plan consists of a payment of 2% of basic salary paid by the employe, and 3.5% up to 10% contributed by the Bank per month. As of December 31, 2019 defined contribution plan managed by DPLK Manulife Indonesia. Effective on May 19, 2020, the Bank transfered defined contribution plan to managed by Dana Pensiun Bimantara.

b. Defined Benefits Plan

The Bank also calculates defined post-employment benefits for its employees in accordance with the Law No 11 Year 2020 regarding Job Creation Law. The number of employees entitled to the benefits are 694 and 696 in December 31, 2025 and 2024, respectively.

The Bank recognized the cost of providing post-employement benefits as shortage of benefits provided by the defined contribution plan against the minimum benefits required in accordance with the labor law.

The defined benefit pension plan typically exposes the Bank to actuarial risks such as interest rate risk, longevity risk and salary risk.

Interest risk

A decrease in the bond interest rate will increase the plan liability.

Longevity risk

The present value of the defined benefit plan liability is calculated by reference to the best estimate of the mortality of plan participants both during and after their employment. An increase in the life expectancy of the plan participants will increase the plan's liability.

Salary risk

The present value of the defined benefit plan liability is calculated by reference to the future salaries of plan participants. Therefore, participant's salary increase will increase the plan's liability.

38. LIABILITAS IMBALAN PASCA KERJA (lanjutan) / *38. EMPLOYEE BENEFITS OBLIGATION (continued)*

c. Imbalan Kerja Jangka Panjang Lain / *c. Other Long Term Employee Benefits*

Bank memberikan imbalan kerja jangka panjang lain berupa cuti besar kepada karyawan yang memenuhi persyaratan ditentukan berdasarkan pada masa kerja.

The Bank provides other long term benefits such as grand leaves to qualifying employees determined based on years of service.

Beban imbalan pasca kerja dan imbalan kerja jangka panjang lainnya yang diakui di laba rugi komprehensif adalah sebagai berikut:

Amounts recognized in comprehensive income in respect of the defined benefit plan and other long term employee benefits are a follows:

	2025			
	Imbalan pasca kerja/ *Post-Employment benefits*	**Imbalan kerja jangka panjang lainnya/ *Other long term benefits***	**Jumlah/ *Total***	
Biaya jasa:				*Service cost:*
Biaya jasa kini	6.105	386	6.491	*Current service cost*
Biaya jasa lalu	-	-	-	*Past service cost*
Biaya bunga neto	2.815	91	2.906	*Net interest cost*
Keuntungan aktuarial bersih	-	(431)	(431)	*Net actuarial gains*
Komponen dari biaya imbalan pasti yang diakui dalam laba rugi	8.920	46	8.966	*Components of defined benefit costs recognized in profit or loss*
Pengukuran kembali liabilitas imbalan pasti - neto:	-	-	-	*Remeasurement on the net benefit liability - net:*
Kerugian aktuarial yang timbul dari perubahan asumsi keuangan	2.393	-	2.393	*Actuarial loss arising from changes in financial assumptions*
Keuntungan aktuarial yang timbul dari penyesuaian	(4.677)	-	(4.677)	*Actuarial gains arising from adjustments*
Komponen penghasilan imbalan pasti yang diakui dalam penghasilan komprehensif lain	(2.284)	-	(2.284)	*Components of defined income recognized in other comprehensive income*
Jumlah	**6.636**	**46**	**6.682**	***Total***

	2024			
	Imbalan pasca kerja/ *Post-Employment benefits*	**Imbalan kerja jangka panjang lainnya/ *Other long term benefits***	**Jumlah/ *Total***	
Biaya jasa:				*Service cost:*
Biaya jasa kini	5.900	371	6.271	*Current service cost*
Biaya jasa lalu	-	-	-	*Past service cost*
Biaya bunga neto	2.548	90	2.638	*Net interest cost*
Keuntungan aktuarial bersih	-	20	20	*Net actuarial gains*
Komponen dari biaya imbalan pasti yang diakui dalam laba rugi	8.448	481	8.929	*Components of defined benefit costs recognized in profit or loss*
Pengukuran kembali liabilitas imbalan pasti - neto:				*Remeasurement on the net benefit liability - net:*
Kerugian aktuarial yang timbul dari perubahan asumsi keuangan	(741)	-	(741)	*Actuarial loss arising from changes in financial assumptions*
Keuntungan aktuarial yang timbul dari penyesuaian	(1.591)	-	(1.591)	*Actuarial gains arising from Adjustments*
Komponen penghasilan imbalan pasti yang diakui dalam penghasilan komprehensif lain	(2.332)	-	(2.332)	*Components of defined benefit income recognized in other comprehensive income*
Jumlah	**6.116**	**481**	**6.597**	***Total***

38. LIABILITAS IMBALAN PASCA KERJA (lanjutan) / *38. EMPLOYEE BENEFITS OBLIGATION (continued)*

Jumlah tercatat di laporan posisi keuangan yang timbul dari liabilitas terkait dengan imbalan kerja selain pensiun iuran pasti adalah sebagai berikut:

The amounts included in the statements of financial position arising from the obligation in respect of the employee benefits other than defined contributions are as follows:

	2025	2024	
Imbalan pasca-kerja	49.472	44.814	*Post-employment benefits*
Imbalan kerja jangka panjang lainnya	1.563	1.517	*Other long term benefits*
Jumlah	**51.035**	**46.331**	***Total***

Mutasi nilai kini kewajiban imbalan pasca kerja pada tahun berjalan adalah sebagai berikut:

Movements in the present values of employee benefits obligation in the current year are as follows:

	2025			
	Imbalan pasca kerja/ *Post-Employment benefits*	**Imbalan kerja jangka panjang lainnya/ *Other long term benefits***	**Jumlah/ *Total***	
Saldo awal	44.814	1.517	46.331	*Beginning balance*
Biaya jasa kini	6.105	386	6.491	*Current service cost*
Biaya jasa lalu	-	-	-	*Past service cost*
Biaya bunga	2.815	91	2.906	*Interest cost*
Keuntungan aktuarial bersih	-	(431)	(431)	*Net actuarial gains*
Penyesuaian atas perubahan metode atribusi	-	-	-	*Adjustment to attribution method changes*
Pengukuran kembali (keuntungan) kerugian:				*Remeasurement (gains) losses:*
Kerugian aktuarial yang timbul dari perubahan asumsi keuangan	2.393	-	2.393	*Actuarial loss arising from changes in financial assumptions*
Keuntungan aktuarial yang timbul dari penyesuaian	(4.677)	-	(4.677)	*Actuarial gains arising from Adjustments*
Pembayaran manfaat	(1.978)	-	(1.978)	*Benefits paid*
Saldo akhir	**49.472**	**1.563**	**51.035**	***Ending balance***

	2024			
	Imbalan pasca kerja/ *Post-Employment benefits*	**Imbalan kerja jangka panjang lainnya/ *Other long term benefits***	**Jumlah/ *Total***	
Saldo awal	41.553	1.431	42.984	*Beginning balance*
Biaya jasa kini	5.900	371	6.271	*Current service cost*
Biaya jasa lalu	-	-	-	*Past service cost*
Biaya bunga	2.548	90	2.638	*Interest cost*
Keuntungan aktuarial bersih	-	20	20	*Net actuarial gains*
Penyesuaian atas perubahan metode atribusi	-	-	-	*Adjustment to attribution method changes*
Pengukuran kembali (keuntungan) kerugian:				*Remeasurement (gains) losses:*
Keuntungan aktuarial yang timbul dari perubahan asumsi keuangan	(741)	-	(741)	*Actuarial gains arising from changes in financial assumptions*
Keuntungan aktuarial yang timbul dari penyesuaian	(1.591)	-	(1.591)	*Actuarial gains arising from Adjustments*
Pembayaran manfaat	(2.855)	(395)	(3.250)	*Benefits paid*
Saldo akhir	**44.814**	**1.517**	**46.331**	***Ending balance***

38. LIABILITAS IMBALAN PASCA KERJA (lanjutan)

Asumsi aktuarial yang signifikan untuk penentuan liabilitas imbalan pasti adalah tingkat diskonto dan kenaikkan gaji yang diharapkan dan mortalitas. Sensitivitas analisis di bawah ini ditentukan berdasarkan masing-masing perubahan asumsi yang mungkin terjadi pada akhir periode pelaporan, dengan semua asumsi lain konstan.

Dampak dari perubahan asumsi tingkat diskonto dan tingkat kenaikan gaji terhadap nilai kini kewajiban imbalan pasti adalah sebagai berikut:

- Jika tingkat diskonto lebih tinggi (lebih rendah) 1%, kewajiban imbalan pasti akan berkurang sebesar Rp3.149 (meningkat sebesar Rp3.505) pada tanggal 31 Desember 2025 dan Rp2.777 (meningkat sebesar Rp3.084) pada tanggal 31 Desember 2024.

- Jika pertumbuhan gaji yang diharapkan naik (turun) sebesar 1%, kewajiban imbalan pasti akan naik sebesar Rp3.669 (turun sebesar Rp3.349) pada tanggal 31 Desember 2025 dan Rp3.256 (turun sebesar Rp2.977) pada tanggal 31 Desember 2024.

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam kewajiban imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

Selanjutnya, dalam menyajikan analisis sensitivitas di atas, nilai kini kewajiban imbalan pasti dihitung dengan menggunakan metode projected unit credit pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas manfaat pasti yang diakui dalam laporan posisi keuangan.

Tidak ada perubahan dalam metode dan asumsi yang digunakan dalam penyusunan analisis sensitivitas dari tahun sebelumnya.

Durasi rata-rata dari kewajian imbalan pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah 10 tahun.

Perhitungan imbalan pasca kerja pada tanggal 31 Desember 2025 dan 2024 dihitung oleh PT Padma Kka Riana & Rekan, aktuaris independen dengan menggunakan asumsi utama sebagai berikut:

38. EMPLOYEE BENEFITS OBLIGATION (continued)

Significant actuarial assumptions for the determination of the defined benefits obligation are discount rate and expected salary increase rate. The sensitivity analysis below have been determined based on reasonably possible changes of the respective assumptions occuring at the end of the reporting period, while holding all other assumptions constant.

The effects of movement in assumed discount rate and salary incremental rate on present value of defined benefits obligation are as follows:

- *If the discount rate is 1% higher (lower), the defined benefits obligation would decrease by Rp3,149 (increase Rp3,505) as of December 31, 2025 and Rp2,777 (increase Rp3,084) as of December 31, 2024.*

- *If the expected salary growth rate increases (decreases) by 1%, the defined benefits obligation would increase by Rp3,669 (decreased by Rp3,349) as of December 31, 2025 and Rp3,256 (decreased by Rp2,977) as of December 31, 2024.*

The sensitivity analysis presented above may not be representative of the actual change in the defined benefits obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

Furthermore, in presenting the above sensitivity analysis, the present value of the defined benefits obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same as that applied in calculating the defined benefits obligation recognized in the statement of financial position.

There was no change in the methods and assumptions used in preparing the sensitivity analysis from prior years.

The average duration of the benefit obligation as of December 31, 2025 and 2024 is 10 years, respectively.

The cost of providing employee benefits as of December 31, 2025 and 2024 was calculated by an independent actuary, PT Padma Kka Riana & Rekan, respectively, using the following key assumptions:

	2025	2024	
Usia pensiun normal	55 tahun/*years*	55 tahun/*years*	*Normal pension age*
Tingkat pengunduran diri	18% p.a. sampai usia 35 kemudian secara linier menurun sampai 0% di usia 55/ *18% p.a. at age 35 and decreases linearly to 0% at age 55*	18% p.a. sampai usia 35 kemudian secara linier menurun sampai 0% di usia 55/ *18% p.a. at age 35 and decreases linearly to 0% at age 55*	*Resignation rate*
Porsi dari pengunduran diri dipercepat	1,3%	1,3%	*Proportion of early retirement*
Tingkat diskonto per tahun	6,25%	7,00%	*Annual discount rate*
Tingkat kenaikan gaji	3% untuk 5 tahun kedepan dan selanjutnya 5%/ *3% for the next 5 years and there after 5%*	3% untuk 5 tahun kedepan dan selanjutnya 5%/ *3% for the next 5 years and there after 5%*	*Future salary increment rate*
Porsi pengambilan pensiun normal	100%	100%	*Normal retirement portion*
Tingkat kecacatan	5% TMI IV	5% TMI IV	*Disability rate*

39. SIFAT DAN TRANSAKSI BERELASI

Sifat Berelasi

a. PT MNC Asia Holding Tbk adalah entitas induk terakhir Bank

b. PT MNC Kapital Indonesia Tbk merupakan pemegang saham Bank

c. Pihak berelasi yang pemegang saham utamanya sama dengan Bank:
- PT Asia Media productions
- PT Motion Crypto Technology
- PT Bhakti Coal Resources
- PT Bhakti Migas Resource
- PT Blockbuster Media Visual
- PT Makasar Nusantara Propertindo
- PT Medan Nusantara Propertindo
- PT MNC Asset Management
- PT MNC Asuransi Indonesia
- PT MNC Finance
- PT MNC Guna Usaha Indonesia
- PT MNC Life Assurance
- PT MNC Sekuritas
- PT Sistem Informasi Aplikasi Pembiayaan
- PT Riau Nusantara Propertindo
- PT Semarang Nusantara Propertindo
- PT Modal Anak Bangsa
- Innoform Media Pte Ltd

d. Pihak berelasi yang merupakan entitas dalam grup yang sama:
- PT FM Digital Solution
- MNC International Ltd
- PT Holiawisata Indah
- Multi Media Integrasi
- PT Bali Nirwana Resort
- PT Bhumi Sriwijaya Perdana Coal
- PT BSR Indonesia
- PT Cipta Televisi Pendidikan Indonesia
- PT Digital Vision Nusantara
- PT GLD Property
- PT Global Informasi Bermutu
- PT Global Jasa Sejahtera
- PT Global Maintenance Facility
- PT Global Mediacom Tbk
- PT Inews Digital Indonesia
- PT Infokom Elektrindo
- PT Jakarta Nusantara Propertindo
- PT Linktone Indonesia
- PT Media Nusantara Citra Tbk
- PT Media Nusantara Informasi
- PT Media Nusantara Press
- PT Mediate Indonesia
- PT MNC Aladin Indonesia
- PT MNC Energy Investment
- PT MNC GS Home Shopping

39. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES

Nature of Relationship

a. PT MNC Asia Holding Tbk is the ultimate parent of the Bank

b. PT MNC Kapital Indonesia Tbk is a shareholder of the Bank

c. Related parties with the same majority stockholder as the Bank:
- *PT Asia Media productions*
- *PT Motion Crypto Technology*
- *PT Bhakti Coal Resources*
- *PT Bhakti Migas Resource*
- *PT Blockbuster Media Visual*
- *PT Makasar Nusantara Propertindo*
- *PT Medan Nusantara Propertindo*
- *PT MNC Asset Management*
- *PT MNC Asuransi Indonesia*
- *PT MNC Finance*
- *PT MNC Guna Usaha Indonesia*
- *PT MNC Life Assurance*
- *PT MNC Sekuritas*
- *PT Sistem Informasi Aplikasi Pembiayaan*
- *PT Riau Nusantara Propertindo*
- *PT Semarang Nusantara Propertindo*
- *PT Modal Anak Bangsa*
- *Innoform Media Pte Ltd*

d. Related parties which are entities that are members of the same group:
- *PT FM Digital Solution*
- *MNC International Ltd*
- *PT Holiawisata Indah*
- *Multi Media Integrasi*
- *PT Bali Nirwana Resort*
- *PT Bhumi Sriwijaya Perdana Coal*
- *PT BSR Indonesia*
- *PT Cipta Televisi Pendidikan Indonesia*
- *PT Digital Vision Nusantara*
- *PT GLD Property*
- *PT Global Informasi Bermutu*
- *PT Global Jasa Sejahtera*
- *PT Global Maintenance Facility*
- *PT Global Mediacom Tbk*
- *PT Inews Digital Indonesia*
- *PT Infokom Elektrindo*
- *PT Jakarta Nusantara Propertindo*
- *PT Linktone Indonesia*
- *PT Media Nusantara Citra Tbk*
- *PT Media Nusantara Informasi*
- *PT Media Nusantara Press*
- *PT Mediate Indonesia*
- *PT MNC Aladin Indonesia*
- *PT MNC Energy Investment*
- *PT MNC GS Home Shopping*

39. SIFAT DAN TRANSAKSI BERELASI (lanjutan)

Sifat Berelasi (lanjutan)

d. Pihak berelasi yang merupakan entitas dalam grup yang sama: (lanjutan)
   - PT MNC Infotainment Indonesia
   - PT MNC Infrastruktur Utama
   - PT MNC Kabel Mediacom
   - PT MNC Teknologi Nusantara
   - PT MNC Land Bali
   - PT MNC Land Lido
   - PT MNC Tourism Indonesia Tbk
   - PT MNC Lido Hotel
   - PT MNC Lisensi Internasional
   - PT MNC Pictures
   - PT MNC Portal Indonesia
   - PT MNC Sky Vision Tbk
   - PT MNC Studios International
   - PT MNC Televisi Network Tbk
   - PT MNI Entertainment
   - PT Nuansa Cipta Coal Investment
   - PT Nusadua Graha International
   - PT Putra Muba Coal
   - PT Rajawali Citra Televisi Indonesia
   - PT Star Media Nusantara
   - PT MNC Modal Ventura
   - PT Sintesa Prima Mandiri

Transaksi Berelasi

Dalam kegiatan usahanya, Bank juga mengadakan transaksi tertentu dengan pihak-pihak berelasi. Transaksi-transaksi tersebut meliputi antara lain:

1. Pemberian kredit dan penerimaan bunga (Catatan 12 dan 28).
2. Penempatan dana pada instrumen efek (Catatan 9)
3. Penempatan dana dari pihak-pihak berelasi dalam bentuk simpanan dan pembayaran bunga (Catatan 18 dan 29).
4. Sewa kendaraan bermotor (Catatan 22).
5. Sewa menyewa ruang kantor (Catatan 33 dan 34).
6. Aset tetap Bank, *cash-in safe* dan kesehatan diasuransikan pada PT MNC Asuransi Indonesia dan PT MNC Life Assurance (Catatan 15).
7. Bank melakukan kegiatan promosi menggunakan jasa PT MNC Pictures, PT Mediate Indonesia dan PT Media Nusantara Citra Tbk (Catatan 33).

39. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Nature of Relationship (continued)

d. Related parties which are entities that are members of the same group: (continued)z
   - *PT MNC Infotainment Indonesia*
   - *PT MNC Infrastruktur Utama*
   - *PT MNC Kabel Mediacom*
   - *PT MNC Teknologi Nusantara*
   - *PT MNC Land Bali*
   - *PT MNC Land Lido*
   - *PT MNC Tourism Indonesia Tbk*
   - *PT MNC Lido Hotel*
   - *PT MNC Lisensi Internasional*
   - *PT MNC Pictures*
   - *PT MNC Portal Indonesia*
   - *PT MNC Sky Vision Tbk*
   - *PT MNC Studios International*
   - *PT MNC Televisi Network Tbk*
   - *PT MNI Entertainment*
   - *PT Nuansa Cipta Coal Investment*
   - *PT Nusadua Graha International*
   - *PT Putra Muba Coal*
   - *PT Rajawali Citra Televisi Indonesia*
   - *PT Star Media Nusantara*
   - *PT MNC Modal Ventura*
   - *PT Sintesa Prima Mandiri*

Transactions with Related Parties

In the course of business, the Bank entered into certain transactions with related parties. These transactions included, among others, the following:

1. *Granting of loans and receipts of interest (Notes 12 and 28).*
2. *Investment in securities (Note 9)*
3. *Placements of funds by related parties in the form of deposits and payments of interest (Notes 18 and 29).*
4. *Rent of motor vehicles (Note 22).*
5. *Rent office space (Note 33 and 34).*
6. *The Bank's premises, equipment, cash-in safe and health are insured with PT MNC Asuransi Indonesia and PT MNC Life Assurance (Note 15).*
7. *The Bank's promotion activities used services from PT MNC Pictures, PT Mediate Indonesia and PT Media Nusantara Citra Tbk (Note 33).*

39. SIFAT DAN TRANSAKSI BERELASI (lanjutan)

39. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Transaksi Berelasi (lanjutan)

Transactions with Related Parties (continued)

Persentase efek-efek, kredit, biaya dibayar dimuka dan setoran jaminan dari pihak yang berelasi terhadap jumlah aset adalah sebagai berikut:

The percentage of securities, loans, prepaid expense and security deposits from related parties to total assets are as follows:

	2025		2024		
	Nominal	**%**	**Nominal**	**%**	
Efek-efek (Catatan 9)					*Securities (Note 9)*
Obligasi					*Bonds*
Sukuk Wakalah Berkelanjutan PT MNC Energy Investment Tbk Tahap I tahun 2023 seri B	235	0,00	1.235	0,01	*Sustainable Sukuk Wakalah PT MNC Energy Investment Tbk Step I year 2023 series B*
Obligasi Berkelanjutan IV PT MNC Kapital Indonesia Tbk Tahap II tahun 2024 seri B	-	-	13.350	0,06	*Sustainable Bond IV PT MNC Kapital Indonesia Tbk Step II year 2024 series B*
Sukuk Al Ijarah - PT Global Mediacom Tbk	-	-	650	0,00	*Sukuk Al Ijarah - PT Global Mediacom Tbk*
Sub jumlah	235	0,00	15.235	0,07	*Sub total*
Reksadana					*Mutual funds*
PT MNC Asset Management	2.002	0,01	2.003	0,01	*PT MNC Asset Management*
Sub jumlah	2.002	0,01	2.003	0,01	*Sub total*
Jumlah efek-efek	2.237	0,01	17.238	0,08	*Securities sub total*
Kredit-sebelum dikurangi cadangan kerugian penurunan nilai (Catatan 12)					*Loans-gross of allowance for impairment losses (Note 12)*
PT Global Mediacom Tbk	228.650	1,13	277.839	1,33	*PT Global Mediacom Tbk*
PT GLD Property	184.822	0,91	207.725	1,00	*PT GLD Property*
PT MNC Land Lido	135.909	0,67	138.100	0,66	*PT MNC Land Lido*
PT MNC Tourism Indonesia Tbk	82.000	0,40	87.080	0,42	*PT MNC Tourism Indonesia Tbk*
PT MNC Sekuritas	72.000	0,35	48.000	0,23	*PT MNC Sekuritas*
PT MNC Asia Holding Tbk	66.215	0,33	66.215	0,32	*PT MNC Asia Holding Tbk*
PT MNC Sky Vision Tbk	64.220	0,32	64.220	0,31	*PT MNC Sky Vision Tbk*
PT Rajawali Citra Televisi Indonesia	41.667	0,21	48.333	0,23	*PT Rajawali Citra Televisi Indonesia*
PT Global Jasa Sejahtera	33.418	0,16	35.000	0,17	*PT Global Jasa Sejahtera*
PT BSR Indonesia	32.000	0,16	15.000	0,07	*PT BSR Indonesia*
PT MNC Kapital Indonesia Tbk	22.350	0,11	22.350	0,11	*PT MNC Kapital Indonesia Tbk*
PT MNC Finance	12.391	0,06	12.386	0,06	*PT MNC Finance*
PT Media Nusantara Citra Tbk	12.100	0,06	18.100	0,09	*PT Media Nusantara Citra Tbk*
PT Bhakti Coal Resources	10.000	0,05	10.000	0,05	*PT Bhakti Coal Resources*
PT MNC Televisi Network Tbk	3.300	0,02	3.300	0,02	*PT MNC Televisi Network Tbk*
PT MNC Guna Usaha Indonesia	189	0,00	10.851	0,05	*PT MNC Guna Usaha Indonesia*
PT Putra Muba Coal	-	-	36.405	0,17	*PT Putra Muba Coal*
PT MNC Lido Hotel	-	-	16.888	0,08	*PT MNC Lido Hotel*
PT Bhumi Sriwijaya Perdana Coal	-	-	9.464	0,05	*PT Bhumi Sriwijaya Perdana Coal*
PT MNC Teknologi Nusantara	-	-	3.000	0,01	*PT MNC Teknologi Nusantara*
Manajemen kunci	36.959	0,18	40.667	0,19	*Key management*
Sub jumlah	1.038.190	5,12	1.170.923	5,62	*Sub total*

39. SIFAT DAN TRANSAKSI BERELASI (lanjutan)

39. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Transaksi Berelasi (lanjutan)

Transactions with Related Parties (continued)

Persentase efek-efek, kredit, biaya dibayar dimuka dan setoran jaminan dari pihak yang berelasi terhadap jumlah aset adalah sebagai berikut: (lanjutan)

The percentage of securities, loans, prepaid expense and security deposits from related parties to total assets are as follows: (continued)

	2025		2024		
	Nominal	**%**	**Nominal**	**%**	
Biaya dibayar dimuka (Catatan 14)					*Prepaid expenses (Note 14)*
PT MNC Life Assurance	32.859	0,16	3.816	0,02	*PT MNC Life Assurance*
PT BSR Indonesia	18.061	0,09	16.396	0,08	*PT BSR Indonesia*
PT MNC Finance	457	0,00	390	0,00	*PT MNC Finance*
PT Media Nusantara Citra Tbk	384	0,00	384	0,00	*PT Media Nusantara Citra Tbk*
PT Inews Digital Indonesia	221	0,00	-	-	*PT Inews Digital Indonesia*
PT Sintesa Prima Mandiri	117	0,00	-	-	*PT Sintesa Prima Mandiri*
PT Global Informasi Bermutu	69	0,00	69	0,00	*PT Global Informasi Bermutu*
PT MNC Asuransi Indonesia	60	0,00	58	0,00	*PT MNC Asuransi Indonesia*
PT MNC Kapital Indonesia Tbk	-	-	416	0,00	*PT MNC Kapital Indonesia Tbk*
Sub jumlah	52.228	0,25	21.529	0,10	*Sub total*
Setoran jaminan (Catatan 17)					*Security deposits (Note 17)*
PT Medan Nusantara Propertindo	4.211	0,02	4.211	0,02	*PT Medan Nusantara Propertindo*
PT Riau Nusantara Propertindo	452	0,00	452	0,00	*PT Riau Nusantara Propertindo*
PT GLD Property	441	0,00	1.941	0,01	*PT GLD Property*
PT MNC Sky Vision Tbk	58	0,00	58	0,00	*PT MNC Sky Vision Tbk*
PT MNC Asia Holding Tbk	40	0,00	40	0,00	*PT MNC Asia Holding Tbk*
PT MNC Tourism Indonesia Tbk	-	-	535	0,00	*PT MNC Tourism Indonesia Tbk*
PT MNC Aladin Indonesia	-	-	36	0,00	*PT MNC Aladin Indonesia*
Sub jumlah	5.202	0,02	7.273	0,03	*Sub total*
Jumlah	**1.097.857**	**5,40**	**1.216.963**	**5,83**	***Total***

Persentase simpanan dan biaya yang masih harus dibayar kepada pihak yang berelasi terhadap jumlah liabilitas adalah sebagai berikut:

The percentage of deposits and accrual expenses to related parties to total liabilities are as follows:

	2025		2024		
	Nominal	**%**	**Nominal**	**%**	
Simpanan (Catatan 18)	1.186.614	7,18	1.327.297	7,71	*Deposits (Note 18)*
Biaya yang masih harus dibayar (Catatan 22)					*Accrual expenses (Note 22)*
PT Global Jasa Sejahtera	14.256	0,09	10.855	0,06	*PT Global Jasa Sejahtera*
PT BSR Indonesia	10.506	0,06	8.698	0,05	*PT BSR Indonesia*
PT Sintesa Prima Mandiri	4.321	0,03	-	-	*PT Sintesa Prima Mandiri*
PT MNC Guna Usaha Indonesia	4.163	0,03	4.091	0,02	*PT MNC Guna Usaha Indonesia*
PT GLD Property	3.514	0,02	2.113	0,01	*PT GLD Property*
PT MNC Tourism Indonesia Tbk	1.711	0,01	792	0,01	*PT MNC Tourism Indonesia Tbk*
PT MNC Finance	1.097	0,01	933	0,01	*PT MNC Finance*
PT Holiawisata Indah	511	0,00	334	0,00	*PT Holiawisata Indah*
PT Nusadua Graha International	279	0,00	-	-	*PT Nusadua Graha International*
PT MNC Sky Vision Tbk	68	0,00	-	-	*PT MNC Sky Vision Tbk*
PT FM Digital Solution	6	0,00	7	0,00	*PT FM Digital Solution*
PT Rajawali Citra Televisi Indonesia	3	0,00	3	0,00	*PT Rajawali Citra Televisi Indonesia*
PT MNC Asuransi Indonesia	-	-	9	0,00	*PT MNC Asuransi Indonesia*
PT Media Nusantara Citra Tbk	-	-	30	0,00	*PT Media Nusantara Citra Tbk*
PT MNC Kabel Mediacom	-	-	174	0,00	*PT MNC Kabel Mediacom*
PT MNC Kapital Indonesia Tbk	-	-	67	0,00	*PT MNC Kapital Indonesia Tbk*
PT Mediate Indonesia	-	-	5	0,00	*PT Mediate Indonesia*
Sub jumlah	40.435	0,25	28.111	0,16	*Sub total*
Jumlah	**1.227.049**	**7,43**	**1.355.408**	**7,87**	***Total***

39. SIFAT DAN TRANSAKSI BERELASI (lanjutan) / *39. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)*

Transaksi Berelasi (lanjutan) / ***Transactions with Related Parties (continued)***

Persentase pendapatan bunga, beban bunga dan beban umum dan administrasi, dan pendapatan non operasional lainnya kepada pihak yang berelasi terhadap jumlah pendapatan bunga, beban bunga serta beban umum dan administrasi adalah sebagai berikut:

The percentage of interest income, interest expense and general administrative, and non-operating revenues expense from related parties to total interest income, total interest expense and total general and administrative expense are as follows:

	2025		2024		
	Nominal	**%**	**Nominal**	**%**	
Pendapatan bunga	76.568	5,20	86.732	6,44	*Interest income*
Beban bunga	42.091	4,41	40.220	4,74	*Interest expense*
Beban *outsourcing*	18.990	7,41	12.789	5,28	*Outsourcing expense*
Beban perawatan gedung	7.289	2,84	5.972	2,47	*Building maintenance expense*
Beban keamanan	5.238	2,04	3.477	1,44	*Security expense*
Beban sewa	5.142	2,01	2.044	0,84	*Rental expense*
Beban listrik	2.162	0,84	2.367	0,98	*Electricity expense*
Beban transportasi dan sewa kendaraan	1.097	0,43	933	0,39	*Transportation and vehicle rental expense*
Beban akomodasi	511	0,20	334	0,14	*Accommodation expense*
Beban komunikasi data	6	0,00	181	0,07	*Data communication expense*
Beban asuransi	-	-	9	0,00	*Insurance expense*
Beban promosi	-	-	5	0,00	*Promotion expense*

40. KOMITMEN DAN KONTINJENSI / *40. COMMITMENTS AND CONTINGENCIES*

	2025	2024	
Komitmen			***Commitments***
Tagihan Komitmen			*Commitment Receivables*
Kontrak pembelian valuta asing	308.853	443.146	*Foreign currencies purchase contracts*
Lainnya	22.534	-	*Others*
Jumlah tagihan komitmen	331.387	443.146	*Total commitment receivables*
Liabilitas Komitmen			*Commitment Liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	(1.079.936)	(707.723)	*Unused facilities*
Kontrak penjualan valuta asing	(308.676)	(442.822)	*Foreign currencies selling contracts*
L/C yang *irrevocable* dan masih berjalan	(22.534)	-	*Outstanding irrevocable letter of credit*
Jumlah Liabilitas Komitmen	(1.411.146)	(1.150.545)	*Total Commitment Liabilities*
Jumlah Liabilitas Komitmen - bersih	**(1.079.759)**	**(707.399)**	***Total Commitment Liabilities - net***
Kontinjensi			***Contingencies***
Tagihan kontinjensi			*Contingent Receivables*
Pendapatan bunga dalam penyelesaian	623.704	565.918	*Past due interest revenues*
Jumlah tagihan kontinjensi	623.704	565.918	*Total contingent receivables*
Liabilitas kontinjensi			*Contingent Liabilities*
Bank garansi	(14.073)	(190.674)	*Bank guarantee*
Jumlah liabilitas kontinjensi	(14.073)	(190.674)	*Total contingent liabilities*
Jumlah tagihan kontinjensi - bersih	**609.631**	**375.244**	***Total contingent receivables - net***
Kredit hapus buku (Catatan 12)	**1.375.638**	**1.296.560**	***Loans written-off (Notes 12)***

40. KOMITMEN DAN KONTINJENSI (lanjutan)

40. COMMITMENTS AND CONTINGENCIES (continued)

Perkara hukum

Dalam melakukan usahanya, Bank menghadapi berbagai perkara hukum dan tuntutan dimana Bank sebagai tergugat, terutama sehubungan dengan kepatuhan dengan kontrak. Walaupun belum ada kepastian yang jelas, Bank berpendapat bahwa berdasarkan informasi yang ada dan keputusan terakhir dari perkara bahwa tuntutan hukum ini tidak akan berdampak secara material pada operasi, posisi keuangan atau tingkat likuiditas Bank.

Various litigation

In the conduct of its business, the Bank is a defendant in various litigation proceedings and legal claims mainly with respect to matters of contractual compliance. Although there is no clear assurance yet, the Bank believes that based on information currently available, the ultimate resolution of these legal proceedings and legal claims will not likely to have a material effect on the operations, financial position or liquidity level of the Bank.

41. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

41. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

Posisi aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut:

The balance of monetary assets and liabilities denominated in foreign currencies are as follows:

	2025	2024	
Aset			***Assets***
Kas	923	4.407	*Cash*
Giro pada Bank Indonesia	16.675	28.971	*Demand deposits with Bank Indonesia*
Giro pada bank lain	145.610	256.379	*Demand deposits with other banks*
Aset lain-lain	40.348	36.924	*Other assets*
Jumlah	**203.556**	**326.681**	***Total***

	2025	2024	
Liabilitas			***Liabilities***
Liabilitas segera	10.142	541	*Liabilities payable immediately*
Simpanan	281.027	483.215	*Deposits*
Liabilitas lain-lain	427	3.025	*Other liabilities*
Jumlah	**291.596**	**486.781**	***Total***

Rincian aset dan liabilitas moneter dalam mata uang asing pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

As of December 31, 2025 and 2024 the details of monetary assets and liabilities denominated in foreign currencies are as follows:

		2025		
		Mata uang asing (Nilai penuh)/ *Foreign currency (Full amount)*	**Ekuivalen dalam Rp/ *Equivalent in Rp***	
Aset				***Assets***
Kas	USD	47.012	784	*Cash*
	EUR	5.700	112	
	SGD	2.088	27	
Giro pada Bank Indonesia	USD	1.000.000	16.675	*Demand deposits with Bank Indonesia*
Giro pada Bank lain	JPY	20.716.407	2.206	*Demand deposits with other Banks*
	USD	6.507.669	108.515	
	CNY	4.333.292	10.335	
	SGD	1.063.726	13.791	
	HKD	609.782	1.307	
	EUR	348.495	6.820	
	AUD	236.316	2.636	
Aset lain-lain	USD	2.419.675	40.348	*Other assets*
Jumlah aset (saldo dipindahkan)			**203.556**	***Total assets (balance carried forward)***

41. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING (lanjutan)

41. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

Posisi aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut: (lanjutan)

The balance of monetary assets and liabilities denominated in foreign currencies are as follows: (continued)

		2025		
		Mata uang asing (Nilai penuh)/ *Foreign currency (Full amount)*	**Ekuivalen dalam Rp/ *Equivalent in Rp***	
Jumlah aset (saldo pindahan)			**203.556**	***Total assets (balance brought forward)***
Liabilitas				***Liabilities***
Liabilitas segera	CNY	4.152.837	9.905	*Liabilities payable immediately*
	USD	7.339	122	
	EUR	5.478	107	
	SGD	604	8	
Simpanan	JPY	18.328.934	1.952	*Deposits*
	USD	15.735.065	262.382	
	SGD	774.384	10.040	
	CNY	114.555	273	
	EUR	273.252	5.348	
	AUD	91.545	1.021	
	HKD	4.925	11	
Liabilitas lain-lain	USD	25.354	423	*Other liabilities*
	SGD	317	4	
	AUD	2	-	
	EUR	2	-	
Jumlah liabilitas			**291.596**	***Total liabilities***
Jumlah aset – bersih			**(88.040)**	***Total assets – net***

		2024		
		Mata uang asing (Nilai penuh)/ *Foreign currency (Full amount)*	**Ekuivalen dalam Rp/ *Equivalent in Rp***	
Aset				***Assets***
Kas	USD	210.746	3.392	*Cash*
	SGD	80.213	950	
	EUR	3.900	65	
Giro pada Bank Indonesia	USD	1.800.000	28.971	*Demand deposits with Bank Indonesia*
Giro pada Bank lain	USD	14.068.189	226.427	*Demand deposits with other Banks*
	SGD	1.428.902	16.925	
	EUR	338.236	5.668	
	JPY	27.849.962	2.869	
	AUD	191.798	1.921	
	CNY	625.595	1.375	
	HKD	575.863	1.194	
Aset lain-lain	USD	2.294.125	36.924	*Other assets*
Jumlah asset (saldo dipindahkan)			**326.681**	***Total assets (balance carried forward)***

41. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING (lanjutan)

41. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

Posisi aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut: (lanjutan)

The balance of monetary assets and liabilities denominated in foreign currencies are as follows: (continued)

		2024		
		Mata uang asing (Nilai penuh)/ *Foreign currency (Full amount)*	**Ekuivalen dalam Rp/ *Equivalent in Rp***	
Jumlah aset (saldo pindahan)			**326.681**	***Total assets (balance brought forward)***
Liabilitas				***Liabilities***
Liabilitas segera	USD	27.447	442	*Liabilities payable immediately*
	JPY	6.468	1	
	EUR	5.478	92	
	SGD	480	6	
	CNY	400	-	
Simpanan	USD	28.252.137	454.718	*Deposits*
	JPY	25.929.746	2.672	
	SGD	1.537.917	18.216	
	EUR	302.340	5.067	
	AUD	210.896	2.112	
	CNY	191.210	420	
	HKD	5.010	10	
Liabilitas lain-lain	USD	153.708	2.474	*Other liabilities*
	SGD	22.777	270	
	AUD	18.002	180	
	EUR	6.002	101	
Jumlah liabilitas			**486.781**	***Total liabilities***
Jumlah aset – bersih			**(160.100)**	***Total assets – net***

Kurs yang digunakan oleh Bank untuk menjabarkan aset dan liabilitas dalam mata uang asing adalah kurs Reuters jam 16.00 WIB dengan rincian sebagai berikut:

The foreign exchange rates used for assets and liabilities of the Bank denominated in foreign currencies were Reuters rates at 4:00 P.M. WIB as follows:

Valuta asing		**2025**	**2024**	***Foreign currencies***
1	Euro	19.571,45	16.758,11	*1 Euro*
1	Dolar Amerika Serikat	16.675,00	16.095,00	*1 United States Dollar*
1	Dolar Singapura	12.965,05	11.844,57	*1 Singapore Dollar*
1	Dolar Australia	11.152,24	10.013,50	*1 Australian Dollar*
1	Renminbi	2.385,00	2.198,50	*1 Chinese Yuan*
1	Dolar Hong Kong	2.142,30	2.073,11	*1 Hong Kong Dollar*
1	Yen Jepang	106,50	103,03	*1 Japanese Yen*

42. INFORMASI SEGMEN

Bank melaporkan segmen-segmen sesuai kegiatan usaha berikut:

Segmen Operasi

Segmen operasi Bank dibagi berdasarkan produk dan jasa sebagai berikut:

- Bisnis
  Produk dan jasa yang diberkan kepada nasabah dan debitur korporasi.
- Konsumer
  Produk dan jasa yang diberikan kepada nasabah dan debitur perorangan.
- Treasuri
  Menyediakan layanan pasar uang, perdagangan, dan transaksi treasuri lainnya.
- Lainnya
  Merupakan transaksi yang tidak dapat dikelompokkan dalam kategori di atas.

Berikut ini adalah informasi segmen berdasarkan segmen operasi:

42. SEGMENT INFORMATION

The Bank's reportable segments based on the following business segments:

Operating Segments

The Bank's operating segment classified based on products and services, with details as follows:

- *Business*
  Products and services provided to corporate customers and debtors.
- *Consumer*
  Products and services provided to individual customers and debtors.
- *Treasury*
  Providing money market, trading and treasury services.
- *Others*
  Transactions that cannot be grouped in the above categories.

The operating segment information is as follows:

	2025					
	Bisnis/ *Business*	**Konsumer/ *Consumer***	**Treasuri/ *Treasury***	**Lainnya/ *Others***	**Jumlah/ *Total***	
PENDAPATAN						***REVENUES***
Pendapatan bunga	1.059.241	139.920	215.594	107.558	1.522.313	*Interest revenues*
Pendapatan operasional lainnya	20.162	7.100	87.222	78.998	193.482	*Other operating revenues*
Jumlah	**1.079.403**	**147.020**	**302.816**	**186.556**	**1.715.795**	***Total***
BEBAN						***EXPENSES***
Beban bunga	(572.436)	(314.466)	(64.079)	(34.825)	(985.806)	*Interest expenses*
Beban operasional	(103.789)	2.393	-	(535.329)	(636.725)	*Operating expenses*
Jumlah	**(676.225)**	**(312.073)**	**(64.079)**	**(570.154)**	**(1.622.531)**	***Total***
Pendapatan (beban) non operasional	-	-	-	10.413	10.413	*Non-operating revenues (expenses)*
Laba sebelum beban pajak	403.178	(165.053)	238.737	(373.185)	103.677	*Profit before tax expenses*
Laba bersih periode berjalan	-	-	-	-	81.775	*Net profit for the period*
Jumlah laba komprehensif	-	-	-	-	89.512	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Penempatan pada Bank Indonesia dan bank lain	-	-	-	1.505.000	1.505.000	*Placements with Bank Indonesia and other bank's*
Efek-efek	-	-	4.298.461	-	4.298.461	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	43.489	-	43.489	*Securities purchased under resale agreements*
Kredit – bersih	9.601.844	1.755.759	-	-	11.357.603	*Loans – net*
Aset tetap – bersih	-	-	-	978.288	978.288	*Premises and equipment – net*
Aset lainnya	59.897	8.816	816	2.020.265	2.089.794	*Other assets*
Jumlah Aset	**9.661.741**	**1.764.575**	**4.342.766**	**4.503.553**	**20.272.635**	***Total Assets***
LIABILITAS						***LIABILITIES***
Simpanan	8.686.532	6.000.412	-	-	14.686.944	*Deposits*
Simpanan dari bank lain	1.144.624	-	-	-	1.144.624	*Deposits from other banks*
Liabilitas lainnya	103.023	61.458	198.887	327.067	690.435	*Other liabilities*
Jumlah Liabilitas	**9.934.179**	**6.061.870**	**198.887**	**327.067**	**16.522.003**	***Total Liabilities***

42. INFORMASI SEGMEN (lanjutan)

Berikut ini adalah informasi segmen berdasarkan segmen operasi: (lanjutan)

42. SEGMENT INFORMATION (continued)

The operating segment information is as follows: (continued)

	2024					
	Bisnis/ ***Business***	**Konsumer/** ***Consumer***	**Treasuri/** ***Treasury***	**Lainnya/** ***Others***	**Jumlah/** ***Total***	
PENDAPATAN						***REVENUES***
Pendapatan bunga	957.694	177.713	192.970	69.055	1.397.432	*Interest revenues*
Pendapatan operasional lainnya	17.756	9.008	49.018	34.096	109.878	*Other operating revenues*
Jumlah	**975.450**	**186.721**	**241.988**	**103.151**	**1.507.310**	***Total***
BEBAN						***EXPENSES***
Beban bunga	(508.340)	(304.874)	(32.406)	(31.319)	(876.939)	*Interest expenses*
Beban operasional	(46.014)	(618)	-	(508.093)	(554.725)	*Operating expenses*
Jumlah	**(554.354)**	**(305.492)**	**(32.406)**	**(539.412)**	**(1.431.664)**	***Total***
Pendapatan (beban) non operasional	-	-	-	18.150	18.150	*Non-operating revenues (expenses)*
Laba sebelum beban pajak	421.096	(118.771)	209.582	(418.111)	93.796	*Profit before tax expenses*
Laba bersih periode berjalan	-	-	-	-	74.850	*Net profit for the period*
Jumlah laba komprehensif	-	-	-	-	73.686	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Penempatan pada Bank Indonesia dan bank lain	-	-	-	1.434.921	1.434.921	*Placements with Bank Indonesia and other bank's*
Efek-efek	-	-	4.645.158	-	4.645.158	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	-	*Securities purchased under resale agreements*
Kredit – bersih	9.110.897	1.872.198	-	-	10.983.095	*Loans – net*
Aset tetap – bersih	-	-	-	1.002.737	1.002.737	*Premises and equipment – net*
Aset lainnya	15.901	9.690	1.201	2.778.706	2.805.498	*Other assets*
Jumlah Aset	**9.126.798**	**1.881.888**	**4.646.359**	**5.216.364**	**20.871.409**	***Total Assets***
LIABILITAS						***LIABILITIES***
Simpanan	8.305.050	6.125.596	-	-	14.430.646	*Deposits*
Simpanan dari bank lain	494.826	-	305.000	-	799.826	*Deposits from other banks*
Liabilitas lainnya	78.962	1.672	724.836	1.174.347	1.979.817	*Other liabilities*
Jumlah Liabilitas	**8.878.838**	**6.127.268**	**1.029.836**	**1.174.347**	**17.210.289**	***Total Liabilities***

Informasi Wilayah Geografis

Seluruh kegiatan operasional Bank berada di wilayah negara Indonesia.

Geographical Information

The Bank conducts its operational activities in Indonesia.

43. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan No. 2/PLPS/2014 pada tanggal 26 September 2005 tentang Program Penjaminan Simpanan yang menyatakan bahwa sejak tanggal 24 September 2014, Lembaga Penjamin Simpanan menjamin simpanan yang meliputi giro, deposito berjangka, sertifikat deposito, tabungan dan atau bentuk lain yang dipersamakan dengan itu yang merupakan simpanan yang berasal dari masyarakat termasuk yang berasal dari bank lain.

43. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS

Based on "Lembaga Penjamin Simpanan" Regulation No. 2/PLPS/2014 dated September 26, 2005 regarding Deposit Guarantee Program, since September 24, 2014, the "Lembaga Penjamin Simpanan" will guarantee bank deposits including demand deposits, time deposits, certificate of deposits, savings deposit and other forms of deposits, including deposits from other banks.

43. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM (lanjutan)

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008, yang menyatakan bahwa sejak tanggal 13 Oktober 2008 besaran nilai simpanan yang dijamin Lembaga Penjamin Simpanan untuk setiap nasabah pada satu bank yang semula maksimal Rp100 diubah menjadi maksimal Rp2.000.

Beban premi penjaminan Pemerintah yang dibayar untuk tahun yang berakhir tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp31.304 dan Rp28.091.

43. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS (continued)

In accordance with Government Regulation No. 66 year 2008 dated October 13, 2008, starting October 13, 2008 the "Lembaga Penjamin Simpanan" will guarantee deposits of each customer in a bank which was previously set at a maximum of Rp100 and was changed to a maximum of Rp2,000.

The Government guarantee premium paid for the years ended December 31, 2025 and 2024 amounted to Rp31,304 and Rp28,091 respectively.

44. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS

44. CLASIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES

		2025		
	Catatan/ *Notes*	**Nilai tercatat/ *Carrying amount***	**Nilai wajar/ *Fair value***	
Aset Keuangan				*Financial assets*
Biaya perolehan diamortisasi				*Amortized cost*
Efek-efek	9	1.720.035	1.743.804	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	10	43.489	43.529	*Securities purchased under resale agreements*
Kredit – bersih	12	11.357.603	11.428.862	*Loans – net*
Jumlah aset keuangan		13.121.127	13.216.195	*Total financial assets*
Liabilitas Keuangan				*Financial liabilities*
Biaya perolehan diamortisasi				*Amortized cost*
Simpanan	18	14.686.944	14.726.983	*Deposits*
Simpanan dari bank lain	19	1.144.624	1.144.689	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	20	193.557	196.821	*Securities sold under repurchase agreements*
Jumlah liabilitas keuangan		16.025.125	16.068.493	*Total financial liabilities*
Selisih		**(2.903.998)**	**(2.852.298)**	***Difference***

		2024		
	Catatan/ *Notes*	**Nilai tercatat/ *Carrying amount***	**Nilai wajar/ *Fair value***	
Aset Keuangan				*Financial assets*
Biaya perolehan diamortisasi				*Amortized cost*
Efek-efek	9	1.162.397	1.200.040	*Securities*
Kredit – bersih	12	10.983.095	11.008.859	*Loans – net*
Jumlah aset keuangan		12.145.492	12.208.899	*Total financial assets*
Liabilitas Keuangan				*Financial liabilities*
Biaya perolehan diamortisasi				*Amortized cost*
Simpanan	18	14.430.646	14.468.032	*Deposits*
Simpanan dari bank lain	19	799.826	800.416	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	20	1.168.182	1.169.397	*Securities sold under repurchase agreements*
Jumlah liabilitas keuangan		16.398.654	16.437.845	*Total financial liabilities*
Selisih		**(4.253.162)**	**(4.228.946)**	***Difference***

44. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

44. CLASIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

Teknik penilaian dan asumsi yang diterapkan untuk tujuan pengukuran nilai wajar

Valuation techniques and assumptions applied for the purposes of measuring fair value

Nilai wajar aset keuangan dan non keuangan dan liabilitas keuangan ditentukan sebagai berikut:

The fair value of financial assets and non financial asset and financial liabilities are determined as follows:

- Manajemen menganggap bahwa nilai tercatat kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, pendapatan bunga yang masih akan diterima, setoran jaminan, simpanan, simpanan dari bank lain, bunga yang masih harus dibayar, setoran jaminan dan liabilitas keuangan lainnya dengan suku bunga tetap yang diakui dalam laporan keuangan mendekati nilai wajarnya karena jatuh tempo dalam jangka pendek atau yang memiliki tingkat suku bunga pasar.

- *Management considers that the carrying amount of cash, demand deposits with Bank Indonesia, demand deposits with other banks, placements with Bank Indonesia and other banks, accrued interest receivable, security deposits, deposits, deposits from other banks, accrued interest, margin deposits and other financial instruments with floating interest recognized in the financial statements approximate their fair values either because of their short-term maturities or they carry market rates of interest.*

- Nilai wajar efek-efek dengan syarat dan kondisi standar dan diperdagangkan di pasar aktif ditentukan dengan mengacu pada kuotasi harga pasar.

- *Fair value of securities with standard terms and conditions and traded on active markets are determined with reference to quoted market prices.*

- Nilai wajar tagihan dan liabilitas derivatif diukur dengan menggunakan kurs kuotasi dan kurva yield yang berasal dari suku bunga kuotasi mencocokkan jatuh tempo kontrak.

- *Fair value of derivative receivables and payables are measured using quoted forward exchange rates and yield curves derived from quoted interest rates matching maturities of the contracts.*

- Nilai wajar aset keuangan dan liabilitas keuangan lainnya (tidak termasuk yang dijelaskan di atas) ditentukan sesuai dengan model penentuan harga yang berlaku umum berdasarkan analisis *discounted cash flow* menggunakan harga dari transaksi pasar yang dapat diamati saat ini dan kutipan *dealer* untuk instrumen sejenis.

- *Fair value of other financial assets and financial liabilities (excluding those described above) are determined in accordance with generally accepted pricing models on discounted cash flow analysis using prices from observable current market transactions and dealer quotes for similar instruments.*

Tabel berikut ini memberikan kondisi dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke Level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati.

The following tables provide an analysis of fair value of assets and liabilities, grouped into Levels 1 to 3 based on the degree to which the fair value is observable.

	2025				
	Level 1	**Level 2**	**Level 3**	**Jumlah/ *Total***	
Aset Keuangan					*Financial assets*
Nilai wajar melalui penghasilan komprehensif lain					*Fair value through other comprehensive income*
Efek-efek	2.237.063	-	-	2.237.063	*Securities*
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Efek-efek	341.363	-	-	341.363	*Securities*
Tagihan derivatif	-	816	-	816	*Derivative receivables*
Sub jumlah	2.578.426	816	-	2.579.242	*Sub total*
Biaya perolehan diamortisasi					*Amortized cost*
Efek-efek	1.743.804	-	-	1.743.804	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	43.529	43.529	*Securities purchased under resale agreements*
Kredit – bersih	-	-	11.428.862	11.428.862	*Loans – net*
Sub jumlah	1.743.804	-	11.472.391	13.216.195	*Sub total*
Jumlah aset keuangan	4.322.230	816	11.472.391	15.795.437	*Total financial assets*

44. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Tabel berikut ini memberikan kondisi dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke Level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati. (lanjutan)

44. CLASIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The following tables provide an analysis of fair value of assets and liabilities, grouped into Levels 1 to 3 based on the degree to which the fair value is observable. (continued)

	2025				
	Level 1	**Level 2**	**Level 3**	**Jumlah/ *Total***	
Liabilitas keuangan					*Financial liabilities*
Biaya perolehan diamortisasi					*Amortized cost*
Simpanan	-	-	14.726.983	14.726.983	*Deposits*
Simpanan dari bank lain	-	-	1.144.689	1.144.689	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	-	-	196.821	196.821	*Securities sold under repurchased agreements*
Jumlah liabilitas keuangan	-	-	16.068.493	16.068.493	*Total financial liabilities*
Selisih	**4.322.230**	**816**	**(4.596.102)**	**(273.056)**	***Difference***

	2024				
	Level 1	**Level 2**	**Level 3**	**Jumlah/ *Total***	
Aset Keuangan					*Financial assets*
Nilai wajar melalui penghasilan komprehensif lain					*Fair value through other comprehensive income*
Efek-efek	2.790.320	-	-	2.790.320	*Securities*
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Efek-efek	692.441	-	-	692.441	*Securities*
Tagihan derivatif	-	1.201	-	1.201	*Derivative receivables*
Sub jumlah	3.482.761	1.201	-	3.483.962	*Sub total*
Biaya perolehan diamortisasi					*Amortized cost*
Efek-efek	1.200.040	-	-	1.200.040	*Securities*
Kredit – bersih	-	-	11.008.859	11.008.859	*Loans – net*
Sub jumlah	1.200.040	-	11.008.859	12.208.899	*Sub total*
Jumlah aset keuangan	4.682.801	1.201	11.008.859	15.692.861	*Total financial assets*
Liabilitas keuangan					*Financial liabilities*
Biaya perolehan diamortisasi					*Amortized cost*
Simpanan	-	-	14.468.032	14.468.032	*Deposits*
Simpanan dari bank lain	-	-	800.416	800.416	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	-	-	1.169.397	1.169.397	*Securities sold under repurchased agreements*
Jumlah liabilitas keuangan	-	-	16.437.845	16.437.845	*Total financial liabilities*
Selisih	**4.682.801**	**1.201**	**(5.428.986)**	**(744.984)**	***Difference***

Pada tanggal 31 Desember 2025 dan 2024 tidak terdapat perpindahan metode pengukuran nilai wajar dari level 1 menjadi level 2, dan sebaliknya.

On December 31, 2025 and 2024 there is no movement in fair value measurement method from level 1 to level 2, and vice versa.

45. INFORMASI LAINNYA / *45. OTHER INFORMATION*

a. Rasio Kewajiban Penyediaan Modal Minimum / *a. Capital Adequacy Ratio*

Kewajiban Penyediaan Modal Minimum pada tanggal 31 Desember 2025 dan 2024 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tanggal 26 Januari 2016, POJK No. 34/POJK.03/2016 tanggal 22 September 2016, dan POJK No. 27 tahun 2022 tanggal 26 Desember 2022 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dimana bank wajib membentuk tambahan modal minimum sesuai profil risiko yang berfungsi sebagai penyangga (*buffer*) yaitu *Capital Conservation Buffer*, *Countercyclical Buffer* dan *Capital Surcharge* untuk *Domestic Systematically Important Bank.*

Capital Adequacy Ratio (CAR) on December 31, 2025 and 2024 is calculated based on Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 dated January 26, 2016, No. 34/POJK.03/2016 dated September 22, 2016, and POJK No. 27 year of 2022 dated December 26, 2022 regarding Capital Adequacy Ratio of General Banks whereas banks should establish additional minimum capital based on risk profile which serves as a buffer, namely, Capital Conservation Buffer, Countercyclical Buffer and Capital Surcharge for Domestic Systemically Important Bank.

Berdasarkan profil risiko Bank pada tanggal 31 Desember 2025 dan 2024, yaitu peringkat 2 (dua), maka KPMM minimum per 31 Desember 2025 dan 2024 sebesar 9% sampai dengan 10%.

Based on the Bank's risk profile on the date December 31, 2025 and 2024, which is rank 2 (two), then the minimum CAR as of December 31, 2025 and 2024 is 9% to 10%.

Rasio kewajiban penyediaan modal Bank dengan memperhatikan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2025 dan 2024 masing-masing dihitung sebagai berikut:

The Bank's capital adequacy ratio with consideration for credit, operational and market risks as of December 31, 2025 and 2024, are as follows:

	2025	2024	
Modal			*Capital*
Modal Inti (Tier 1)[a)]	3.275.074	3.255.572	*[a)]Core Capital (Tier 1)*
Modal Pelengkap (Tier 2)	114.805	113.633	*Supplementary Capital (Tier 2)*
Jumlah Modal	3.389.879	3.369.205	*Total Capital*
Aset Tertimbang Menurut Risiko:			*Risk Weighted Assets:*
untuk risiko kredit [b)]	12.580.618	12.346.997	*[b)] for credit risk*
untuk risiko operasional [c)]	827.073	765.516	*[c)] for operational risk*
untuk risiko pasar [d)]	339.751	622.829	*[d)] for market risk*
Jumlah ATMR	13.747.442	13.735.342	*Total risk weighted assets*
Rasio Kewajiban Penyediaan Modal Minimum dengan memperhitungkan:			*Capital Adequacy Ratio for:*
Rasio CET 1	23,82%	23,70%	*Ratio CET 1*
Rasio Tier 1	23,82%	23,70%	*Ratio Tier 1*
Rasio Tier 2	0,84%	0,83%	*Ratio Tier 2*
Rasio Total	**24,66%**	**24,53%**	***Total Ratio***
Rasio Minimum Tier 1	6,00%	6,00%	*Minimum Ratio Tier 1*
Rasio Minimum CET 1	4,50%	4,50%	*Minimum Ratio CET 1*
KPMM minimum berdasarkan profil risiko	9,00% - 10,00%	9,00% -10,00%	*Minimum CAR based on risk profile*
CET 1 untuk *buffer*	14,66%	14,53%	*CET 1 for buffer*
Persentase *buffer* yang wajib dipenuhi oleh Bank :			*The percentage of the buffer that must be fulfilled by the Bank :*
Capital Conservation Buffer	0,00%	0,00%	*Capital Conservation Buffer*
Countercyclical Buffer	0,00%	0,00%	*Countercyclical Buffer*
Capital Surcharge untuk Domestic Systemically Important Bank	0,00%	0,00%	*Capital Surcharge for Domestic Systemically Important Bank*

45. INFORMASI LAINNYA (lanjutan)

a. Rasio Kewajiban Penyediaan Modal Minimum (lanjutan)

a) Berdasarkan ketentuan POJK No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum.
b) Rasio ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021.
c) Rasio ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No.06/SEOJK.03/2020 tanggal 29 April 2020.
d) Rasio ATMR untuk risiko pasar dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No.23/SEOJK.03/2022 tanggal 7 Desember 2022.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Otoritas Jasa Keuangan untuk rasio kecukupan modal.

b. Berikut ini adalah informasi saldo penyediaan dana kepada pihak berelasi pada tanggal 31 Desember 2025 dan 2024:

	2025	2024	
Kredit (Catatan 39)	1.038.190	1.170.923	*Loans (Note 39)*
Agunan tunai *(back to back loans)*	(741.740)	(873.698)	*Cash collateral (back to back loans)*
Rekening administratif	3.590	3.400	*Administrative accounts*
Jumlah	**300.040**	**300.625**	***Total***

c. Batas maksimum pemberian kredit kepada pihak berelasi per tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp338.988 dan Rp336.920 (10% dari modal Bank).

45. OTHER INFORMATION (continued)

a. Capital Adequacy Ratio (continued)

a) Based on the provisions of POJK No. 12/POJK.03/2020 concerning Consolidation of Commercial Banks.
b) Risk weighted assets ratio for credit risk is calculated based on Circulation Letter (SEOJK) No. 24/SEOJK.03/2021 dated October 7, 2021.
c) Risk weighted assets ratio for operational risk is calculated based on Surat Edaran Otoritas Jasa Keuangan No.06/SEOJK.03/2020 dated April 29, 2020.
d) Risk weighted assets ratio for market risk is calculated based on Surat Edaran Otoritas Jasa Keuangan No.23/SEOJK.03/2022 dated December 7, 2022..

On December 31, 2025 and 2024, the Bank has complied with the requirements set by Financial Services Authority for capital adequacy ratio.

b. The following are the information of loans to related parties as of December 31, 2025 and 2024:

c. Maximum legal lending limit for affiliates as of December 31, 2025 and 2024 amounted to Rp338,988 and Rp336,920 (10% of the Bank's capital), respectively.

46. MANAJEMEN RISIKO

Kerangka Manajemen Risiko

Penerapan manajemen risiko di Bank berpedoman pada peraturan Otoritas Jasa Keuangan dan/atau Bank Indonesia yang berkaitan dengan penerapan Manajemen Risiko bagi Bank Umum berikut perubahannya. Pengelolaan risiko di Bank mencakup 8 (delapan) jenis risiko yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko kepatuhan, risiko hukum, risiko reputasi dan risiko strategi yang terdapat dalam aktivitas bisnis dan fungsional Bank berdasarkan kebutuhan akan keseimbangan antara pertumbuhan usaha dengan pengelolaan risikonya.

Dalam mengakomodasi tren perbankan, transformasi digital di sektor perbankan (Revolusi Industri 5.0) dan pertumbuhan bisnis, bank secara berkelanjutan melakukan evaluasi secara berkala dengan mengembangkan serta meningkatkan kerangka manajemen risiko Bank secara terpadu dan peningkatan kualitas dari pengendalian internal yang komprehensif, melalui beberapa aspek di antaranya:

1) Melakukan identifikasi dan menganalisis terhadap timbulnya risiko baru dan peningkatan risiko yang melekat.

46. RISK MANAGEMENT

Risk Management Framework

The implementation of risk management of the Bank is guided by Financial Service Authority and/or Bank Indonesia regulations on the implementation of risk management for Commercial Banks. Risk management within the Bank covers 8 (eight) types of risks, namely credit risk, market risk, liquidity risk, operational risk, compliance risk, legal risk, reputation risk and strategic risk in functional activities of the Bank, based on demand to stabilize between the growth of the Bank's business and risk management.

In accommodating banking trends, digital transformation in the banking sector (Industrial Revolution 5.0) and business growth, the bank continuously carries out regular evaluations by developing and improving the Bank's risk management framework and improving the quality of comprehensive internal control, through several aspects namely:

1) Identify and analyze the emergence of new risks and increases in inherent risks.

46. MANAJEMEN RISIKO (lanjutan)

Kerangka Manajemen Risiko (lanjutan)

Dalam mengakomodasi tren perbankan, transformasi digital di sektor perbankan (Revolusi Industri 5.0) dan pertumbuhan bisnis, bank secara berkelanjutan melakukan evaluasi secara berkala dengan mengembangkan serta meningkatkan kerangka manajemen risiko Bank secara terpadu dan peningkatan kualitas dari pengendalian internal yang komprehensif, melalui beberapa aspek di antaranya: (lanjutan)

2) Melakukan penilaian terhadap peningkatan risiko dengan memberikan informasi secara dini terhadap potensi risiko kepada manajemen, sehingga manajemen dapat memitigasi dalam mengambil langkah-langkah yang memadai untuk meminimalisasi dampak risiko yang dihasilkan.

3) Peningkatan kualitas kontrol melalui pengkinian dan sosialisasi terhadap kebijakan, prosedur, batas-batas transaksi, kewenangan dan ketentuan lain.

4) Melakukan implementasi perangkat manajemen risiko pada seluruh lingkup aktivitas fungsional.

5) Memperkuat pengawasan terhadap penggunaan dan pemanfaatan layanan digital yang menggunakan perangkat teknologi informasi melalui pengawasan pada ruang lingkup kejahatan siber dan memonitor terhadap tingkat maturitas digital Bank.

6) Melakukan implementasi perlindungan konsumen dengan memastikan telah terdapatnya ketentuan internal (kebijakan dan prosedur) dan ketersediaan unit kerja yang bertanggung jawab terhadap aspek perlindungan konsumen, pelindungan data pribadi serta unit anti *fraud* termasuk dalam hal pelaporan secara berkala kepada Regulator.

7) Ikut berperan aktif dalam mendukung kebijakan Regulator dalam hal implementasi keuangan berkelanjutan dan risiko dampak perubahan iklim pada sektor jasa keuangan.

Penerapan manajemen risiko, Bank melaksanakan empat pilar dari prinsip-prinsip manajemen risiko yaitu:
a. Pengawasan aktif Dewan Komisaris dan Direksi.
b. Kecukupan kebijakan, prosedur dan limit risiko.
c. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko.
d. Kecukupan sistem pengendalian internal.

Sebagai tambahan, Bank menerapkan kerangka manajemen risiko perusahaan terpadu yang merupakan sarana untuk menentukan strategi, organisasi, kebijakan dan pedoman untuk memastikan bahwa semua risiko yang dihadapi Bank dapat dikenali, diukur, diatasi dan dilaporkan dengan baik.

Bank memiliki Komite Manajemen Risiko di level Direksi dan Komite Pemantau Risiko di level Dewan Komisaris untuk menentukan kebijakan dan membahas permasalahan risiko yang dihadapi Bank secara keseluruhan. Selain komite-komite tersebut, terdapat komite-komite lain yang bertugas untuk menangani risiko-risiko secara lebih spesifik, antara lain: Komite Kredit, Komite Aset dan Kewajiban (ALCO), Komite Special Aset Management, Komite Pengarah Teknologi Informasi dan Komite Audit.

46. RISK MANAGEMENT (continued)

Risk Management Framework (continued)

In accommodating banking trends, digital transformation in the banking sector (Industrial Revolution 5.0) and business growth, the bank continuously carries out regular evaluations by developing and improving the Bank's risk management framework and improving the quality of comprehensive internal control, through several aspects namely: (continued)

2) Assess increased risks by providing early information on potential risks to management, so that management can mitigate them by taking adequate steps to minimize the impact of the resulting risks.

3) Improving quality control through updating and socializing policies, procedures, transaction limits, authority and other provisions.

4) Implement risk management tools throughout the scope of functional activities.

5) Strengthen supervision of the use and utilization of digital services using information technology devices through supervision of the scope of cybercrime and monitoring the Digital maturity bank's level.

6) Implement consumer protection by ensuring internal regulation (policies and procedures) and the availability of a work unit responsible for aspects of consumer protection, personal data protection and an anti-fraud unit, including regular reporting to the Regulator.

7) Take an active role in supporting Regulatory policies regarding the implementation of sustainable finance and the risk of the impact of climate change on the financial services sector.

Implementation of risk management, the Bank uses four pillars of risk management principles as follow:
a. Active supervision from BOC and BOD.
b. Adequacy of policies, procedures, and risk limits.
c. Adequacy of risk identification, measurement, monitoring and control and also risk management information system.
d. Adequacy of internal control system.

In addition, the Bank uses the integrated enterprise risk management framework as a tool to determine strategy, organization, policies and guidelines to ensure that all risks faced by the Bank can be identified, measured, mitigated and reported properly.

The Bank has a Risk Management Committee under the Board of Directors and Risk Oversight Committee under the Board of Commissioners to determine the overall policies and discuss the risk faced by the Bank. In addition to those committees, there are several other committees responsible for handling the risks that are more specific, among others: Credit Committee, Asset and Liability Committee (ALCO), Special Asset Management Committee, Information Technology Steering Committee, and Audit Committee.

46. MANAJEMEN RISIKO (lanjutan)

Kerangka Manajemen Risiko (lanjutan)

Secara berkala, Bank membuat profil risiko yang mencerminkan tingkat risiko yang dimiliki Bank berdasarkan 8 (delapan) jenis risiko yang ditetapkan Otoritas Jasa Keuangan. Termasuk dalam hal ini sebagai bagian dari *self assessment* yang dilakukan oleh Bank dalam melakukan *Risk Base Bank Rating* (RBBR) secara komprehensif terhadap penilaian Tingkat Kesehatan Bank yang dikomunikasikan dan dilaporkan kepada Dewan Direksi pada Rapat Komite Manajemen Risiko dan kepada Dewan Komisaris pada rapat Komite Pemantau Risiko dan dilaporkan secara berkala kepada Otoritas Jasa Keuangan (OJK) sesuai ketentuan yang berlaku.

Bank telah mengembangkan *Climate Risk Scenario System* secara internal sebagai bagian dari kerangka manajemen risiko terpadu untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul akibat perubahan iklim. Sistem ini merupakan *stress test* yang dirancang untuk menilai potensi dampak risiko iklim terhadap kinerja keuangan, posisi keuangan, dan keberlanjutan usaha Bank dalam jangka pendek, menengah, dan panjang.

Climate Risk Scenario System mencakup pengembangan berbagai skenario perubahan iklim yang mempertimbangkan risiko fisik *(physical risk)* dan risiko transisi *(transition risk)*. Risiko fisik meliputi peningkatan frekuensi dan intensitas kejadian cuaca ekstrem, seperti banjir, kekeringan, dan kenaikan suhu, yang berpotensi memengaruhi aset, operasional, serta kemampuan pembayaran debitur atau mitra usaha. Sementara itu, risiko transisi mencakup dampak dari perubahan kebijakan, regulasi, teknologi, serta pergeseran preferensi pasar menuju ekonomi rendah karbon.

Dalam pengembangannya, Bank menggunakan beberapa skenario iklim, antara lain skenario dasar *(baseline scenario)*, skenario transisi bertahap *(orderly transition)*, dan skenario transisi tidak teratur *(disorderly transition)*, dengan mengacu pada asumsi makro ekonomi, kebijakan lingkungan, serta proyeksi iklim yang relevan. Setiap skenario dianalisis untuk menilai dampaknya terhadap kualitas aset, pendapatan, biaya operasional, kebutuhan permodalan, dan likuiditas Perusahaan.

Hasil analisis skenario risiko iklim diharapkan digunakan sebagai dasar dalam pengambilan keputusan strategis, termasuk penyesuaian kebijakan pembiayaan/investasi, penetapan limit risiko, penilaian kelayakan debitur atau proyek, serta perencanaan modal dan strategi keberlanjutan. Bank juga secara berkala melakukan evaluasi dan penyempurnaan terhadap *Climate Risk Scenario System* guna memastikan kesesuaian dengan perkembangan regulasi, kondisi pasar, dan praktik terbaik yang berlaku.

Manajemen Bank meyakini bahwa penerapan *Climate Risk Scenario System* yang memadai akan meningkatkan ketahanan Bank terhadap risiko iklim serta mendukung penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan.

46. RISK MANAGEMENT (continued)

Risk Management Framework (continued)

On a regular basis, the Bank prepares a risk profile that reflects the Bank's 8 (eight) types of risks set by Financial Services Authority. This includes part of the self-assessment conducted by the Bank in conducting a comprehensive Risk Based Bank Rating (RBBR) on the Bank's Health Level assessment which is communicated and reported to the Board of Directors at the Risk Management Committee Meeting and to the Board of Commissioners at the Risk Monitoring Committee meeting and reported periodically to the Financial Services Authority (OJK) in accordance with applicable regulations.

The Bank has developed an internal Climate Risk Scenario System as part of its integrated risk management framework to identify, measure, monitor, and control risks arising from climate change. This system is designed to assess the potential impact of climate-related risks on the Bank's financial performance, financial position, and business sustainability over the short, medium, and long term.

The Climate Risk Scenario System includes the development of various climate change scenarios that take into account physical risks and transition risks. Physical risks include the increasing frequency and severity of extreme weather events, such as floods, droughts, and rising temperatures, which may adversely affect assets, operations, and the repayment capacity of borrowers or business partners. Transition risks arise from changes in environmental policies and regulations, technological developments, and shifts in market preferences toward a low-carbon economy.

In developing the system, the Bank applies several climate scenarios, including a baseline scenario, an orderly transition scenario, and a disorderly transition scenario, with reference to relevant macroeconomic assumptions, environmental policies, and climate projections. Each scenario is analyzed to assess its impact on asset quality, income, operating expenses, capital adequacy, and liquidity of the Bank.

The results of the climate risk scenario analysis are expected to be used as a basis for strategic decision-making, including adjustments to financing and investment policies, the setting of risk limits, the assessment of borrower or project eligibility, as well as capital planning and sustainability strategies. The Bank also conducts periodic reviews and enhancements of the Climate Risk Scenario System to ensure its alignment with regulatory developments, market conditions, and prevailing best practices.

The Bank's management believes that the effective implementation of the Climate Risk Scenario System will enhance the Bank's resilience to climate-related risks and support the creation of long-term value for all stakeholders.

46. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit

Risiko kredit diartikan sebagai risiko kerugian akibat kegagalan debitur atau pihak lain dalam memenuhi kewajibannya pada saat jatuh tempo. Risiko kredit dikelola pada tingkat transaksi maupun portofolio. Pengelolaan risiko kredit dirancang untuk menjaga independensi dan integritas proses penilaian risiko, serta diversifikasi risiko kredit.

Kebijakan manajemen dalam pemberian kredit didasarkan pada prinsip kehati-hatian, yang meliputi:

a. Menghindari pemberian kredit pada debitur yang mengandung risiko tinggi, tujuan usaha yang bersifat spekulatif atau usaha ketika Bank tidak memiliki pengalaman atau keahlian signifikan dalam menilai dan menghindari pemberian kredit pada debitur yang bermasalah, ataupun pada debitur yang namanya tercantum dalam daftar hitam Otoritas Jasa Keuangan.

b. Menghindari konsentrasi pemberian kredit hanya di sektor ekonomi tertentu.

c. Melakukan pemantauan dan pemeriksaan yang ketat, berkala dan terus menerus pada kredit yang telah disalurkan.

Agunan

Bank menerapkan kebijakan untuk memitigasi risiko kredit, antara lain dengan meminta agunan sebagai jaminan kredit, jika sumber pembayaran utama untuk pinjaman debitur tidak lagi tersedia. Maka, untuk meminimalisir kerugian kredit, Bank juga meminta tambahan agunan dari debitur ketika terdapat penurunan nilai atas agunan untuk pinjaman yang terkait. Perkiraan nilai wajar dari agunan yang digunakan oleh Bank didasarkan pada nilai agunan yang dinilai oleh penilai internal maupun eksternal.

46. RISK MANAGEMENT (continued)

Credit Risk Management

Credit risk is defined as the risk of suffering losses due to failure of debtors or other parties to fulfill their obligations at the maturity date. This risk is managed both at the transaction and portfolio levels. Credit risk management are designed to preserve the independence and integrity of the risk assessment process, and also to avoid risk concentration.

The Bank's lending policy is governed by prudent principles, consisting of:

a. Avoid granting of loans to debtors who are assessed as high risk, speculative, or businesses which the Bank is not familiar with or does not have significant knowledge, and avoid granting of loans to troubled debtors, in addition to those registered in Financial Services Authority's black list.

b. Avoid concentration of loans to specific economic sectors.

c. Thoroughly, regularly and continuously review and evaluate loans granted.

Collateral

The Bank applies policies to mitigate credit risk by taking collateral to secure the loan, if the primary source of debtor's payment is no longer available. In order to minimize the credit loss, the Bank will require additional collaterals from the debtor when lower value in the collaterals are identified for the related loans. The fair value of collateral is assessed based on internal and/or external appraisals.

	2025						
	Korporasi/ *Corporate*	**Ritel/ *Retail***	**Mikro/ *Micro***	**Kredit pemilikan rumah/ *Mortgage***	**Lainnya/ *Others***	**Jumlah/ *Total***	
Eksposur kredit	8.391.665	348.426	3.912	627.936	2.241.559	11.613.498	*Credit exposure*
Nilai agunan	18.865.828	897.768	22.408	1.572.945	563.577	21.922.526	*Collateral value*
Jumlah eksposur kredit tanpa agunan	-	-	-	-	959.900	959.900	*Total unsecured credit exposure*
Porsi eksposur kredit tanpa agunan (%)	-	-	-	-	42.82%	8,27%	*Unsecured portion of credit exposure (%)*
Jenis agunan:							*Types of collateral*
Kas (giro, tabungan, dan deposito)	895.983	127.681	1.018	-	-	1.024.682	*Cash (demand deposits, saving deposits, and time deposits)*
Tanah dan/atau bangunan	8.067.133	521.810	21.390	1.572.945	10.563	10.193.841	*Land and/or building*
Mesin-mesin	2.220.763	7.453	-	-	-	2.228.216	*Machineries*
Kendaraan	591.881	-	-	-	364.210	956.091	*Vehicles*
Piutang usaha	3.626.591	214.163	-	-	-	3.840.754	*Accounts receivable*
Persediaan	508.851	22.661	-	-	-	531.512	*Inventories*
Kapal	100.648	-	-	-	-	100.648	*Vessels*
Lainnya	2.853.978	4.000	-	-	188.804	3.046.782	*Others*
Jumlah	**18.865.828**	**897.768**	**22.408**	**1.572.945**	**563.577**	**21.922.526**	***Total***

46. MANAJEMEN RISIKO (lanjutan) / *46. RISK MANAGEMENT (continued)*

Manajemen Risiko Kredit (lanjutan) / ***Credit Risk Management (continued)***

	2024						
	Korporasi/ *Corporate*	**Ritel/ *Retail***	**Mikro/ *Micro***	**Kredit pemilikan rumah/ *Mortgage***	**Lainnya/ *Others***	**Jumlah/ *Total***	
Eksposur kredit	8.176.411	248.809	3.966	738.712	2.071.688	11.239.586	*Credit exposure*
Nilai agunan	16.394.522	870.906	21.505	1.860.496	730.331	19.877.760	*Collateral value*
Jumlah eksposur kredit tanpa agunan	-	-	-	-	890.237	890.237	*Total unsecured credit exposure*
Porsi eksposur kredit tanpa agunan (%)	-	-	-	-	42,97%	7,92%	*Unsecured portion of credit exposure (%)*
Jenis agunan:							*Types of collateral*
Kas (giro, tabungan, dan deposito)	901.310	70.590	1.018	-	-	972.918	*Cash (demand deposits, saving deposits, and time deposits)*
Tanah dan/atau bangunan	6.550.032	487.296	20.487	1.860.496	150.307	9.068.618	*Land and/or building*
Mesin-mesin	2.435.082	44.029	-	-	-	2.479.111	*Machineries*
Kendaraan	941.201	-	-	-	473.313	1.414.514	*Vehicles*
Piutang usaha	3.360.303	220.880	-	-	-	3.581.183	*Accounts receivable*
Persediaan	454.513	41.893	-	-	-	496.406	*Inventories*
Kapal	129.274	-	-	-	-	129.274	*Vessels*
Lainnya	1.622.807	6.218	-	-	106.711	1.735.736	*Others*
Jumlah	**16.394.522**	**870.906**	**21.505**	**1.860.496**	**730.331**	**19.877.760**	***Total***

Eksposur Maksimum Risiko Kredit / ***Maximum Exposure to Credit Risk***

Tabel berikut menyajikan eksposur maksimum Bank terhadap risiko kredit (sebelum dikurangi cadangan kerugian penurunan nilai) untuk instrumen keuangan pada laporan posisi keuangan maupun rekening administratif dengan memperhitungkan agunan yang dimiliki atau perlindungan kredit lainnya.

The following table presents the Bank's maximum exposure to credit risk (before deducting allowance for impairment losses) on statements of financial position and administrative accounts. taking into account any collateral held or other credit enhancement.

	2025	**2024**	
Laporan posisi keuangan			***Statements of financial position***
Giro pada Bank Indonesia	693.872	738.201	*Demand deposits with Bank Indonesia*
Giro pada bank lain	172.536	277.507	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.505.000	1.434.921	*Placements with Bank Indonesia and other banks*
Efek-efek	4.298.461	4.645.158	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	43.489	-	*Securities purchased under resale agreements*
Tagihan derivatif	816	1.201	*Derivative receivables*
Kredit yang diberikan	11.613.498	11.239.586	*Loans*
Tagihan akseptasi	2.558	42.176	*Acceptance receivables*
Aset lain-lain	144.986	120.420	*Other assets*
Jumlah	**18.475.216**	**18.499.170**	***Total***
Komitmen dan Kontinjensi			***Commitments and Contingencies***
Fasilitas kredit kepada nasabah yang belum digunakan	1.079.936	707.723	*Unused loan facilities granted*
Bank garansi yang diterbitkan	14.073	190.674	*Bank guarantees issued*
L/C yang *irrevocable* dan masih berjalan	22.534	-	*Outstanding irrevocable letter of credit*
Jumlah	**1.116.543**	**898.397**	***Total***

46. MANAJEMEN RISIKO (lanjutan)

46. *RISK MANAGEMENT (continued)*

Risiko Konsentrasi Kredit

Credit Risk Concentration

Risiko konsentrasi kredit adalah risiko yang timbul akibat terkonsentrasinya penyediaan dana kepada debitur dalam hal wilayah geografis, produk, jenis pembiayaan atau lapangan usaha tertentu saja.

Credit concentration risk is the risk arising from concentrated provision of funds to debtors in certain geographical areas, products, types of financing or certain business fields.

Berikut ini adalah tabel dari konsentrasi aset keuangan dan rekening administratif berdasarkan jenis *counterparty* (sebelum dikurangi cadangan kerugian penurunan nilai):

The following tables present the financial assets and administrative account concentration by type of counterparty (before deducting allowance for impairment losses):

	2025				
	Pemerintah dan Bank Indonesia/ *Government and Bank Indonesia*	**Bank lain/ *Other banks***	**Korporasi dan perseorangan/ *Corporate and personal***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	693.872	-	-	693.872	*Demand deposits with Bank Indonesia*
Giro pada bank lain	-	172.536	-	172.536	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	1.505.000	-	1.505.000	*Placements with Bank Indonesia and other banks*
Efek-efek	2.841.703	-	1.456.758	4.298.461	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	43.489	-	-	43.489	*Securities purchased under resale agreements*
Tagihan derivatif	-	815	1	816	*Derivative receivables*
Kredit	-	53.346	11.560.152	11.613.498	*Loans*
Tagihan akseptasi	-	-	2.558	2.558	*Acceptance receivables*
Aset lain-lain	26.113	79.678	39.195	144.986	*Other assets*
Komitmen dan kontinjensi	-	42.659	1.073.884	1.116.543	*Commitments and contingencies*
Jumlah	**3.605.177**	**1.854.034**	**14.132.548**	**19.591.759**	***Total***

	2024				
	Pemerintah dan Bank Indonesia/ *Government and Bank Indonesia*	**Bank lain/ *Other banks***	**Korporasi dan perseorangan/ *Corporate and personal***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	738.201	-	-	738.201	*Demand deposits with Bank Indonesia*
Giro pada bank lain	-	277.507	-	277.507	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	539.921	895.000	-	1.434.921	*Placements with Bank Indonesia and other banks*
Efek-efek	3.727.626	125.000	792.532	4.645.158	*Securities*
Tagihan derivatif	470	728	3	1.201	*Derivative receivables*
Kredit	-	45.119	11.194.467	11.239.586	*Loans*
Tagihan akseptasi	-	-	42.176	42.176	*Acceptance receivables*
Aset lain-lain	40.827	25.767	53.826	120.420	*Other assets*
Komitmen dan kontinjensi	-	25.000	873.397	898.397	*Commitments and contingencies*
Jumlah	**5.047.045**	**1.394.121**	**12.956.401**	**19.397.567**	***Total***

46. MANAJEMEN RISIKO (lanjutan)

46. RISK MANAGEMENT (continued)

Risiko Konsentrasi Kredit (lanjutan)

Credit Risk Concentration (continued)

Berikut ini adalah konsentrasi risiko kredit maksimum berdasarkan wilayah geografis adalah sebagai berikut:

The following table presents the maximum credit risk concentration by geographical area are as follows:

	2025							
	Jakarta	Jawa Barat/ *West Java*	Jawa Tengah dan Yogyakarta/ *Central Java and Yogyakarta*	Jawa Timur dan Bali/ *East Java and Bali*	Sumatera	Indonesia Timur/ *East Indonesia*	Jumlah/ *Total*	
Giro pada Bank Indonesia	693.872	-	-	-	-	-	693.872	*Demand deposits with Bank Indonesia*
Giro pada bank lain	172.536	-	-	-	-	-	172.536	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.505.000	-	-	-	-	-	1.505.000	*Placements with Bank Indonesia and other banks*
Efek-efek	4.298.461	-	-	-	-	-	4.298.461	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	43.489	-	-	-	-	-	43.489	*Securities purchased under resale agreements*
Tagihan derivatif	816	-	-	-	-	-	816	*Derivative receivables*
Kredit	9.090.636	240.043	387.129	713.737	523.722	658.231	11.613.498	*Loans*
Tagihan akseptasi	2.558	-	-	-	-	-	2.558	*Acceptance receivables*
Aset lain-lain	129.955	1.024	1.808	3.716	5.206	3.277	144.986	*Other assets*
Fasilitas kredit kepada nasabah yang belum digunakan	758.770	2.708	51.210	109.077	72.097	86.074	1.079.936	*Unused loan facilities granted*
L/C yang *irrevocable* dan masih berjalan	-	-	22.534	-	-	-	22.534	*Outstanding irrevocable letter of credit*
Bank garansi yang diterbitkan	7.097	-	-	5.500	1.476	-	14.073	*Bank guarantees issued*
Jumlah	**16.703.190**	**243.775**	**462.681**	**832.030**	**602.501**	**747.582**	**19.591.759**	***Total***

	2024							
	Jakarta	Jawa Barat/ *West Java*	Jawa Tengah dan Yogyakarta/ *Central Java and Yogyakarta*	Jawa Timur dan Bali/ *East Java and Bali*	Sumatera	Indonesia Timur/ *East Indonesia*	Jumlah/ *Total*	
Giro pada Bank Indonesia	738.201	-	-	-	-	-	738.201	*Demand deposits with Bank Indonesia*
Giro pada bank lain	277.507	-	-	-	-	-	277.507	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.434.921	-	-	-	-	-	1.434.921	*Placements with Bank Indonesia and other banks*
Efek-efek	4.645.158	-	-	-	-	-	4.645.158	*Securities*
Tagihan derivatif	1.201	-	-	-	-	-	1.201	*Derivative receivables*
Kredit	8.833.368	279.530	497.564	1.011.779	423.017	194.328	11.239.586	*Loans*
Tagihan akseptasi	42.176	-	-	-	-	-	42.176	*Acceptance receivables*
Aset lain-lain	105.206	1.141	1.741	5.245	6.064	1.023	120.420	*Other assets*
Fasilitas kredit kepada nasabah yang belum digunakan	505.360	27.975	9.872	100.565	18.301	45.650	707.723	*Unused loan facilities granted*
Bank garansi yang diterbitkan	185.174	-	-	4.500	1.000	-	190.674	*Bank guarantees issued*
Jumlah	**16.768.272**	**308.646**	**509.177**	**1.122.089**	**448.382**	**241.001**	**19.397.567**	***Total***

Kualitas Kredit Berdasarkan Kelas Aset Keuangan

Sebagai bagian dari manajemen risiko kredit, Bank mengadopsi bobot risiko dalam perhitungan aset tertimbang menurut risiko untuk mengukur kualitas kredit dari aset keuangan. Pedoman perhitungan bobot risiko dalam ATMR risiko kredit mengacu kepada Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021.

Credit Quality by Class of Financial Assets

As part of its credit risk management, the Bank adopts a risk weighting in the calculation of credit risk weighted assets to measure the credit quality of financial assets. Guidelines for the calculation of risk weight in the credit risk weighted assets are stated in Otoritas Jasa Keuangan Circular Letter No. 24/SEOJK.03/2021.

46. MANAJEMEN RISIKO (lanjutan)

Kualitas Kredit Berdasarkan Kelas Aset Keuangan (lanjutan)

Kualitas kredit aset keuangan berdasarkan bobot risiko diklasifikasikan sebagai berikut:

- Grade A = bobot risiko 0%
- Grade B = bobot risiko 20%
- Grade C = bobot risiko 25%
- Grade D = bobot risiko 30%
- Grade E = bobot risiko 40%
- Grade F = bobot risiko 45%
- Grade G = bobot risiko 50%
- Grade H = bobot risiko 70%
- Grade I = bobot risiko 75%
- Grade J = bobot risiko 85%
- Grade K = bobot risiko 100%
- Grade L = bobot risiko 150%

Kelas aset keuangan di atas adalah untuk aset keuangan yang belum jatuh tempo dan tidak mengalami penurunan nilai.

Untuk aset keuangan yang sudah jatuh tempo dibagi menjadi dua bagian yaitu:

a. Telah jatuh tempo tetapi tidak mengalami penurunan nilai

b. Mengalami penurunan nilai

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas risiko kredit, jumlah yang disajikan adalah sebelum dikurangi cadangan kerugian penurunan nilai:

46. RISK MANAGEMENT (continued)

Credit Quality by Class of Financial Assets (continued)

Credit quality of financial assets classified by risk weights is as follows:

- *Grade A = risk weight 0%*
- *Grade B = risk weight 20%*
- *Grade C = risk weight 25%*
- *Grade D = risk weight 30%*
- *Grade E = risk weight 40%*
- *Grade F = risk weight 45%*
- *Grade G = risk weight 50%*
- *Grade H = risk weight 70%*
- *Grade I = risk weight 75%*
- *Grade J = risk weight 85%*
- *Grade K = risk weight 100%*
- *Grade L = risk weight 150%*

The above credit quality classification are for neither past due nor impaired financial assets.

Overdue financial assets are segregated into two groups, which are:

a. Past due but not impaired

b. Impaired

The tables below show the quality of financial assets with credit risk by class. The amounts presented are gross of allowance for impairment losses:

2025

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*						Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *impaired*	Jumlah/ *Total*	
	A	B	C	D	E	F				
Aset keuangan										***Financial assets***
Kas	97.905	-	-	-	-	-	-	-	97.905	*Cash*
Giro pada Bank Indonesia	693.872	-	-	-	-	-	-	-	693.872	*Demand deposits with Bank Indonesia*
Giro pada bank lain	-	172.536	-	-	-	-	-	-	172.536	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	1.505.000	-	-	-	-	-	-	1.505.000	*Placements with Bank Indonesia and other banks*
Efek-efek	2.651.703	250.105	-	-	258.312	-	-	-	3.160.120	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	43.489	-	-	-	-	-	-	-	43.489	*Securities purchased under resale agreements*
Tagihan derivatif	-	619	-	-	-	-	-	-	619	*Derivatives receivable*
Kredit yang diberikan	-	373.651	131.178	110.692	627.456	66.678	-	-	1.309.655	*Loans*
Tagihan akseptasi	-	-	-	-	-	-	-	-	-	*Acceptande receivable*
Aset lain-lain	-	-	-	-	-	-	-	-	-	*Other assets*
Sub jumlah	**3.486.969**	**2.301.911**	**131.178**	**110.692**	**885.768**	**66.678**	**-**	**-**	**6.983.196**	***Sub total***

46. MANAJEMEN RISIKO (lanjutan)

Kualitas Kredit Berdasarkan Kelas Aset Keuangan (lanjutan)

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas risiko kredit, jumlah yang disajikan adalah sebelum dikurangi cadangan kerugian penurunan nilai: (lanjutan)

46. RISK MANAGEMENT (continued)

Credit Quality by Class of Financial Assets (continued)

The tables below show the quality of financial assets with credit risk by class. The amounts presented are gross of allowance for impairment losses: (continued)

2025 (lanjutan/ *continued*)

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*						Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *impaired*	Jumlah/ *Total*	
	G	H	I	J	K	L				
Aset keuangan										***Financial assets***
Kas	-	-	-	-	-	-	-	-	97.905	*Cash*
Giro pada Bank Indonesia	-	-	-	-	-	-	-	-	693.872	*Demand deposits with Bank Indonesia*
Giro pada bank lain	-	-	-	-	-	-	-	-	172.536	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	-	-	-	-	-	1.505.000	*Placements with Bank Indonesia and other banks*
Efek-efek	706.154	-	50.049	-	382.138	-	-	-	4.298.461	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	-	-	-	-	43.489	*Securities purchased under resale agreements*
Tagihan derivatif	-	-	-	-	197	-	-	-	816	*Derivatives receivable*
Kredit yang diberikan	1.368.071	491.159	818.372	555.636	6.931.600	139.005	-	342.975	11.613.498	*Loans*
Tagihan akseptasi	-	-	-	-	2.558	-	-	-	2.558	*Acceptande receivable*
Aset lain-lain	-	-	-	-	144.986	-	-	-	144.986	*Other assets*
Jumlah	**2.074.225**	**491.159**	**868.421**	**555.636**	**7.461.479**	**139.005**	**-**	**342.975**	**18.573.121**	***Total***

2024

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*						Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *impaired*	Jumlah/ *Total*	
	A	B	C	D	E	F				
Aset keuangan										***Financial assets***
Kas	102.054	-	-	-	-	-	-	-	102.054	*Cash*
Giro pada Bank Indonesia	738.201	-	-	-	-	-	-	-	738.201	*Demand deposits with Bank Indonesia*
Giro pada bank lain	-	277.507	-	-	-	-	-	-	277.507	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	539.921	895.000	-	-	-	-	-	-	1.434.921	*Placements with Bank Indonesia and other banks*
Efek-efek	3.377.626	475.000	-	-	-	-	-	-	3.852.626	*Securities*
Tagihan derivatif	470	728	-	-	-	-	-	-	1.198	*Derivatives receivable*
Kredit yang diberikan	-	512.515	140.405	141.671	809.339	56.925	-	-	1.660.855	*Loans*
Tagihan akseptasi	-	-	-	-	-	-	-	-	-	*Acceptande receivable*
Aset lain-lain	-	-	-	-	-	-	-	-	-	*Other assets*
Sub jumlah	**4.758.272**	**2.160.750**	**140.405**	**141.671**	**809.339**	**56.925**	**-**	**-**	**8.067.362**	***Sub total***

46. MANAJEMEN RISIKO (lanjutan)

Kualitas Kredit Berdasarkan Kelas Aset Keuangan (lanjutan)

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas risiko kredit, jumlah yang disajikan adalah sebelum dikurangi cadangan kerugian penurunan nilai: (lanjutan)

46. RISK MANAGEMENT (continued)

Credit Quality by Class of Financial Assets (continued)

The tables below show the quality of financial assets with credit risk by class. The amounts presented are gross of allowance for impairment losses: (continued)

2024 (lanjutan/ *continued*)

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*						Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *impaired*	Jumlah/ *Total*	
	G	H	I	J	K	L				
Aset keuangan										***Financial assets***
Kas	-	-	-	-	-	-	-	-	102.054	*Cash*
Giro pada Bank Indonesia	-	-	-	-	-	-	-	-	738.201	*Demand deposits with Bank Indonesia*
Giro pada bank lain	-	-	-	-	-	-	-	-	277.507	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	-	-	-	-	-	1.434.921	*Placements with Bank Indonesia and other banks*
Efek-efek	-	-	-	-	792.532	-	-	-	4.645.158	*Securities*
Tagihan derivatif	-	-	-	-	3	-	-	-	1.201	*Derivatives receivable*
Kredit yang diberikan	1.204.122	300.022	1.143.305	512.737	6.305.463	113.082	-	436.104	11.239.586	*Loans*
Tagihan akseptasi	-	-	-	-	42.176	-	-	-	42.176	*Acceptande receivable*
Aset lain-lain	-	-	-	-	120.420	-	-	-	120.420	*Other assets*
Jumlah	**1.204.122**	**300.022**	**1.143.305**	**512.737**	**7.260.594**	**113.082**	**-**	**436.104**	**18.601.224**	***Total***

Risiko Pasar

Risiko pasar adalah risiko pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar. Tujuan utama manajemen risiko pasar adalah untuk meminimalkan kemungkinan dampak negatif akibat perubahan kondisi pasar terhadap aset dan permodalan Bank.

Bank menggunakan standar model untuk menghitung dan memantau risiko pasar sesuai Peraturan Otoritas Jasa Keuangan tentang kewajiban penyediaan modal minimum. Hasil perhitungan Aset Tertimbang Menurut Risiko (ATMR) risiko pasar dengan pendekatan standar yang berdampak terhadap rasio Kewajiban Penyediaan Modal Minimum (KPMM) dilaporkan kepada Dewan Komisaris, Direksi, manajemen senior dan Regulator secara berkala.

Market Risk

Market risk is the risk on the balance sheet and off balance sheet position including derivative transactions due to the overall changes of the market condition. The main purpose of risk management for market risk is to minimize the possibility of negative impact due to the changes of market condition on Bank's assets and equity.

The Bank employs the standard model to calculate and monitor its market risks in line with OJK regulation concerning capital adequacy ratio. The result of Risk Weighted Assets (RWA) of market risk with a standard approach affecting its capital adequacy ratio are reported to the Board of Commissioners, Board of Directors, senior management and Regulator in regular basis.

46. MANAJEMEN RISIKO (lanjutan)

Pengelolaan risiko pasar

Bank mengelola risiko pasar yang inheren pada portofolio *trading book* dan *banking book* menggunakan pengukuran sebagai berikut:

- Sensitivitas dari posisi atau portofolio terhadap perubahan faktor risiko pasar yang mempengaruhinya;
- Perubahan secara maksimal dari faktor risiko pasar dalam kurun waktu tertentu dengan tingkat keyakinan tertentu terhadap pengukuran tingkat volatilitas yang dapat terjadi, baik dari risiko perubahan suku bunga serta kurs valuta asing;
- Memberikan limit terhadap posisi *trading book* dan limit potensi kerugian *(unrealize loss)* terhadap posisi *banking book.*

Sebagai tambahan dari pendekatan tersebut, Bank juga melakukan *stress testing analysis* untuk mengetahui kemampuan Bank dalam menghadapi pergerakan atau kondisi pasar yang tidak normal.

Risiko suku bunga

Pengelolaan risiko pasar dilakukan dengan berbagai analisa risiko dan limit.

Sementara itu, pengelolaan risiko pasar pada posisi *non trading (banking book*) difokuskan pada pengelolaan risiko suku bunga melalui analisis imbal hasil suku bunga bulanan untuk penelaahan dampak dari perubahan suku bunga aktual terhadap aset dan liabilitas yang sensitif terhadap perubahan suku bunga dan pengukuran dengan menggunakan analisis *repricing gap*, dalam analisis ini aset yang akan di-*reprice* dalam suatu periode tertentu akan dikurangi dengan pasiva yang akan di-*reprice* dalam periode yang sama untuk menghasilkan *net repricing gap* untuk periode waktu tersebut dan akan diberikan limit per masing-masing bukcet.

46. RISK MANAGEMENT (continued)

Managing market risk

The Bank manages market risk inherent in the trading book and banking book through:

- *The sensitivity of the position or portfolio to a movement in the market risk factor to which it is exposed;*
- *The maximum expected movement in the market risk factor within a certain period of time with a certain level of confidence in measuring the level of voltality that can occured, both from the risk of change in interest rate and foreign exchange rates.*
- *Provide lmit on trading book and limit on potential loss (unrealized loss) on banking book postions*

Supplementary to the above approach, the Bank also performs stress testing analysis, a proactive measure of the Bank's capability to withstand abnormal market volatility or condition.

Interest rate risk

Managing market risk is performed through various risk analysis and limits.

Meanwhile, market risk for non trading (banking book) is focused on interest rate risk exposure as shown by monthly interest rate yield analysis to review the actual interest rate changes for all interest rate sensitive assets and liabilities and also by repricing gap analysis wherein assets that would be repriced over a certain time interval are subtracted from the liabilities that would reprice in the same period to produce the net repricing gap and will given limit for each buckets.

46. MANAJEMEN RISIKO (lanjutan)

46. RISK MANAGEMENT (continued)

Risiko suku bunga (lanjutan)

Interest rate risk (continued)

Tabel berikut merangkum aset dan liabilitas Bank yang sensitif terhadap perubahan tingkat suku bunga:

The following tables below summarize the Bank's sensitivity of financial assets and financial liabilities to interest rate changes:

	2025						
	Sampai dengan 1 bulan/ *1 month or less*	**>1 bulan - 3 bulan/ *>1 month - 3 months***	**>3 bulan - 12 bulan/ *>3 months- 12 months***	**>1 tahun- 5 tahun/ *>1 year - 5 years***	**>5 tahun/ *>5 years***	**Jumlah/ *Total***	
Aset keuangan							*Financial assets*
Giro pada Bank Indonesia	693.872	-	-	-	-	693.872	*Demand deposits with Bank Indonesia*
Giro pada bank lain	172.536	-	-	-	-	172.536	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.505.000	-	-	-	-	1.505.000	*Placements with Bank Indonesia and other banks*
Efek-efek	370.468	-	2.261.398	843.248	823.347	4.298.461	*Securities*
Efek efek yang dibeli dengan janji dijual kembali	43.489	-	-	-	-	43.489	*Securities purchased under resale agreements*
Kredit	552.673	671.820	3.538.398	3.596.496	3.254.111	11.613.498	*Loans*
Jumlah aset keuangan	3.338.038	671.820	5.799.796	4.439.744	4.077.458	18.326.856	*Total financial assets*
Liabilitas keuangan							*Financial liabilities*
Simpanan	9.259.703	3.420.503	2.006.738	-	-	14.686.944	*Deposits*
Simpanan dari bank lain	784.684	226.440	133.500	-	-	1.144.624	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	-	-	193.557	-	-	193.557	*Securities sold under repurchase agreement*
Jumlah liabilitas keuangan	10.044.387	3.646.943	2.333.795	-	-	16.025.125	*Total financial liabilities*
Jumlah aset (liabilitas) – bersih	**(6.706.349)**	**(2.975.123)**	**3.466.001**	**4.439.744**	**4.077.458**	**2.301.731**	***Total assets (liabilities) – net***

	2024						
	Sampai dengan 1 bulan/ *1 month or less*	**>1 bulan - 3 bulan/ *>1 month - 3 months***	**>3 bulan - 12 bulan/ *>3 months- 12 months***	**>1 tahun- 5 tahun/ *>1 year - 5 years***	**>5 tahun/ *>5 years***	**Jumlah/ *Total***	
Aset keuangan							*Financial assets*
Giro pada Bank Indonesia	738.201	-	-	-	-	738.201	*Demand deposits with Bank Indonesia*
Giro pada bank lain	277.507	-	-	-	-	277.507	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.434.921	-	-	-	-	1.434.921	*Placements with Bank Indonesia and other banks*
Efek-efek	-	452.090	2.121.395	713.864	1.357.809	4.645.158	*Securities*
Kredit	4.659.955	750.459	1.887.755	1.877.356	2.064.061	11.239.586	*Loans*
Jumlah aset keuangan	7.110.584	1.202.549	4.009.150	2.591.220	3.421.870	18.335.373	*Total financial assets*
Liabilitas keuangan							*Financial liabilities*
Simpanan	9.643.163	3.072.700	1.701.224	13.308	251	14.430.646	*Deposits*
Simpanan dari bank lain	698.075	100.751	1.000	-	-	799.826	*Deposits from other banks*
Jumlah liabilitas keuangan	10.341.238	3.173.451	1.702.224	13.308	251	15.230.472	*Total financial liabilities*
Jumlah aset (liabilitas) – bersih	**(3.230.654)**	**(1.970.902)**	**2.306.926**	**2.577.912**	**3.421.619**	**3.104.901**	***Total assets (liabilities) – net***

46. MANAJEMEN RISIKO (lanjutan)

Risiko suku bunga (lanjutan)

Pada kondisi terjadinya potensi perubahan suku bunga, yang berimplikasi terhadap terpengaruhnya suku bunga kredit maupun suku bunga *funding* sehingga menimbulkan penurunan kinerja pada neraca Bank.

Hal ini kemudian dibahas secara rutin setiap sebulan sekali dalam rapat Asset & Liability Committee (ALCO) yang dalam agendanya turut memberikan persetujuan penetapan suku bunga Bank yang dianggap paling aman bagi Bank.

Maka Bank kemudian melakukan beberapa skenario *stress test* IRRBB (*Interest Rate Risk Banking Book*) serta simulasi terhadap adanya potensi perubahan suku bunga yang memiliki korelasi terhadap komponen penting lainnya, seperti pengaruh suku bunga kredit terhadap kemampuan debitur dalam melakukan pembayaran dan pengaruh suku bunga *funding* terhadap *cost of fund* yang menjadi beban bagi Bank serta pengaruhnya terhadap kecukupan modal yang dimiliki oleh Bank sehingga pelaksanaan *stress test* ini dapat memberikan gambaran secara memadai terhadap mitigasi yang harus dilakukan oleh Bank sesuai kompleksitasnya.

Risiko valuta asing

Risiko valuta asing adalah risiko-risiko yang berpotensi terhadap kerugian finansial karena nilai instrumen keuangan berfluktuasi karena perubahan dalam nilai tukar mata uang asing. Bank telah menetapkan limit posisi berdasarkan mata uang. Posisi tersebut dimonitor harian dengan mitigasi pelaksanaan strategi lindung nilai yang digunakan untuk meyakinkan bahwa posisi terjaga dalam batasan yang telah ditetapkan.

Sesuai Peraturan Bank Indonesia No. 5/13/PBI/2003, sebagaimana telah diubah terakhir dengan Peraturan Bank Indonesia No. 17/05/PBI/2015, Bank wajib mengelola dan memelihara Posisi Devisa Neto (PDN) pada akhir hari kerja secara keseluruhan paling tinggi 20% dari modal. Sesuai kompleksitas Bank, maka kemudian Bank telah menetapkan limit internal PDN sebesar 10% dari modal dalam rangka mencegah terjadinya pelampauan terhadap limit yang ditetapkan oleh regulator.

46. RISK MANAGEMENT (continued)

Interest rate risk (continued)

In conditions of potential changes in interest rate, which could have implications for influencing credit interest rate and funding interest rate thereby causing a decline in performance on the Bank's balance sheet.

It is then discussed routinely once a month at the Asset & Liability Committee (ALCO) whose the agenda provides approval determining Bank interest rate which is considered the safest for the Bank.

The Bank to do several IRRBB (Interest Rate Risk Banking Book) stress test scenario as well as simulations of potential changes interest rate which have correlation with other important components, such as influence credit interest rate against debtor ability to making payment and influence funding interest rate against cost of fund which is a burden for the Bank as well as influence on the Bank's capital adequacy so that stress test implementation can be provide an adequate picture of the mitigation have to be done by the Bank according to the complexity of the Bank.

Currency risk

Currency risk is the risk that the value of a financial instrument will fluctuate due to changes in foreign exchange rates. The Bank has set limits on positions by currency. Positions are monitored on a daily basis and hedging strategies will be used to ensure positions are maintained within established limits.

In accordance with Bank Indonesia Regulation No. 5/13/PBI/2003 which was amended by Regulation No. 17/05/PBI/2015, the Bank is required to manage and maintain the end of day Net Open Position (NOP) up to 20% of its capital. In accordance with the Bank's complexity, The Bank has set internal limit for maximum NOP of 10% in order to prevent a breach of the limit set by regulator.

46. MANAJEMEN RISIKO (lanjutan) / *46. RISK MANAGEMENT (continued)*

Risiko valuta asing / ***Currency risk***

Rasio PDN pada tanggal 31 Desember 2025 dan 2024, adalah sebagai berikut:

NOP ratios as of December 31, 2025 and 2024, are as follows:

	2025				
	Aset/ ***Assets***	**Liabilitas/** ***Liabilities***	**Nilai bersih/** ***Net value***	**Nilai bersih absolut/** ***Absolute value***	
Laporan posisi keuangan					*Statement of financial position*
Dolar Amerika Serikat	166.322	262.927	(96.605)	96.605	*United States Dollar*
Dolar Hong Kong	1.307	11	1.296	1.296	*Hong Kong Dollar*
Dolar Singapura	13.818	10.052	3.766	3.766	*Singapore Dollar*
Euro	6.932	5.455	1.477	1.477	*Euro*
JPY	2.206	1.952	254	254	*Japanese Yen*
Renminbi	10.335	10.178	157	157	*Chinese Yuan*
Dolar Australia	2.636	1.021	1.615	1.615	*Australian Dollar*
Jumlah	203.556	291.596	(88.040)	105.170	*Total*
Rekening administratif					*Administrative account*
Dolar Amerika Serikat	110.055	197.265	(87.210)	87.210	*United States Dollar*
Renmimbi	5.726	5.010	716	716	*Chinese Yuan*
Jumlah	115.781	202.275	(86.494)	87.926	*Total*
Jumlah	**319.337**	**493.871**	**(174.534)**	**193.096**	***Total***
Persentase PDN				**5,71%**	***NOP ratio***

	2024				
	Aset/ ***Assets***	**Liabilitas/** ***Liabilities***	**Nilai bersih/** ***Net value***	**Nilai bersih absolut/** ***Absolute value***	
Laporan posisi keuangan					*Statement of financial position*
Dolar Amerika Serikat	295.714	457.634	(161.920)	161.920	*United States Dollar*
Dolar Hong Kong	1.194	11	1.183	1.183	*Hong Kong Dollar*
Dolar Singapura	17.875	18.491	(616)	616	*Singapore Dollar*
Euro	5.733	5.260	473	473	*Euro*
JPY	2.869	2.673	196	196	*Japanese Yen*
Renminbi	1.375	420	955	955	*Chinese Yuan*
Dolar Australia	1.921	2.292	(371)	371	*Australian Dollar*
Jumlah	326.681	486.781	(160.100)	165.714	*Total*
Rekening administratif					*Administrative account*
Dolar Amerika Serikat	177.045	264.784	(87.739)	87.739	*United States Dollar*
Dolar Australia	1.001	-	1.001	1.001	*Australian Dollar*
Jumlah	178.046	264.784	(86.738)	88.740	*Total*
Jumlah	**504.727**	**751.565**	**(246.838)**	**254.454**	***Total***
Persentase PDN				**7,53%**	***NOP ratio***

46. MANAJEMEN RISIKO (lanjutan)

46. RISK MANAGEMENT (continued)

Risiko valuta asing (lanjutan)

Currency risk (continued)

Tabel di bawah menggambarkan analisa sensitivitas atas 10 basis poin kenaikan atau penurunan dalam nilai tukar terhadap PDN Bank pada tanggal 31 Desember 2025 dan 2024.

The table below shows sensitivity analysis of 10 basis point increase or decrease in the foreign exchange rates on Bank's NOP as of December 31, 2025 and 2024.

Mata Uang	Kenaikan (penurunan) dalam basis poin/ *Increase (decrease) in basis point*	Sensitivitas dalam posisi mata uang/ *Sensitivity of open position* 2025		2024		*Currencies*
Dolar Amerika Serikat	10/(10)	(183.999)	(183.631)	(248.920)	(248.422)	*United States Dollar*
Dolar Singapura	10/(10)	3.770	3.763	(356)	(355)	*Singapore Dollar*
Dolar Australia	10/(10)	1.616	1.613	811	809	*Australian Dollar*
Euro	10/(10)	1.478	1.475	576	575	*Euro*
Dolar Hong Kong	10/(10)	1.297	1.294	1.185	1.182	*Hong Kong Dollar*
Renminbi	10/(10)	874	872	955	953	*Chinese Yuan*
Yen Jepang	10/(10)	255	254	197	197	*Japanese Yen*

Risiko Likuiditas

Liquidity Risk

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 tanpa mengganggu aktivitas dan kondisi keuangan Bank. Likuiditas Bank dipengaruhi oleh struktur pendanaan, likuiditas aset, liabilitas kepada *counterparty* dan komitmen kredit kepada debitur.

Liquidity risk is the risk which is caused by Bank's inability to meet its obligation from cash flow funding sources and/or the high quality liquid assets without disturbing the activity and financial condition of the Bank. The Bank's liquidity affected by funding structure, assets liquidity, liability to counterparty and loan commitments to debtors.

Tujuan utama manajemen risiko untuk risiko likuiditas adalah untuk meminimalkan kemungkinan ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas.

The main purpose of the risk management for the liquidity risk is to minimize the possibility of the Bank's inability to obtain cash flow funding source.

Pemantauan dan perhitungan risiko likuiditas dilakukan dengan menggunakan indikator risiko likuiditas seperti Giro Wajib Minimum, Primer dan Sekunder, *Loan to Funding Ratio* (LFR), *Net Stable Funding Ratio* (NSFR), rasio aset lancar terhadap dana pihak ketiga, konsentrasi 50 nasabah terbesar serta *maturity mismatch,* monitoring ketat secara harian terhadap perubahan *gap* likuditas dalam bentuk pembuatan limit MCO (*Maximum Cummulative Outflow*) sebagai *trigger level* dan *early warning system* yang dilaporkan kepada Dewan Komisaris, Direksi dan manajemen senior secara harian, mingguan dan bulanan maupun dalam rapat bulanan ALCO.

Monitoring and calculation of liquidity risk is conducted by using liquidity risk indicators such as reserve requirement, both primary and secondary, Loan to Funding Ratio (LFR), Net Stable Funding Ratio (NSFR), liquid assets to third party funds ratio, concentration of 50 biggest customers and maturity mismatch, carried out strict daily monitoring the risk changes interest rate in the form of creating MCO (Maximum Cumulative Outflow) limit as a trigger level and early warning system reported to the Board of Commissioners, Directors and senior management on a daily, weekly and monthly basis as well as during the monthly meeting of ALCO.

Secara berkala Bank melakukan kaji ulang terhadap kebijakan dan limit risiko likuiditas. Selain itu, Bank memiliki kebijakan *liquidity contingency plan* sebagai pedoman bagi Bank untuk mengantisipasi situasi krisis likuiditas. Untuk mengetahui dampak perubahan pasar maupun faktor internal pada kondisi ekstrim (krisis) terhadap kondisi likuiditas yang dapat berdampak pada kecukupan modal Bank, Bank melakukan *stress test* terhadap posisi likuiditas Bank secara regular. Melalui *stress test*, Bank dapat mengantisipasi lebih awal dan mengambil langkah-langkah pengendalian dan solusi yang paling optimal sebagai strategi jangka pendek maupun jangka panjang sebagai rencana pemulihan likuiditas. Bank juga melakukan simulasi Liquidity Contingency Plan yang dilakukan secara berkala.

The Bank on a regular basis reviews the liquidity risk management policy and its limits. Furthermore, the Bank has liquidity contingency plan policy as a guidance for the Bank to overcome the situation of liquidity crisis. In determining impact of changes in market and internal factors in extreme conditions (crisis) to the liquidity conditions that could impact the Bank's capital adequacy, the Bank performs stress test on Bank's funding liquidity position on a regular basis. By applying stress test, the Bank can anticipate early and take control measures as well as calculate the most optimal solution per short-term strategy and long-term recovery of liquidity. The Bank also conducts Liquidity Contingency Plan simulations periodically.

46. MANAJEMEN RISIKO (lanjutan)

46. RISK MANAGEMENT (continued)

Risiko Likuiditas (lanjutan)

Liquidity Risk (continued)

Tabel berikut menggambarkan profil maturitas aset dan liabilitas Bank (sebelum dikurangi penyisihan cadangan kerugian penurunan nilai) terhadap dana pihak ketiga dan sisa jatuh tempo:

The following tables below show the maturity profile of the Bank's financial assets (before deducting allowance for impairment losses) and financial liabilities based on third party funds and maturity period:

	2025						
	Sampai dengan 1 bulan/ *1 month or less*	**>1 bulan - 3 bulan/ *>1 month - 3 months***	**>3 bulan – 12 bulan/ *>3 months – 12 months***	**>1 tahun - 5 tahun/ *>1 year - 5 years***	**>5 tahun/ *>5 years***	**Jumlah/ *Total***	
Aset Keuangan							***Financial Assets***
Tanpa suku Bunga							*Non-interest bearing*
Kas	97.905	-	-	-	-	97.905	*Cash*
Giro pada Bank Indonesia	693.872	-	-	-	-	693.872	*Demand deposits with Bank Indonesia*
Tagihan derivatif	816	-	-	-	-	816	*Derivative receivables*
Tagihan akseptasi	-	-	2.558	-	-	2.558	*Acceptance receivables*
Aset lain-lain	-	-	-	144.986	-	144.986	*Other assets*
Suku bunga variabel							*Variable interest rate*
Kredit	217.869	210.856	1.654.935	1.090.961	1.857.646	5.032.267	*Loans*
Giro pada bank lain	933	-	-	-	-	933	*Demand deposits with other banks*
Suku bunga tetap							*Fixed interest rate*
Giro pada bank lain	171.603	-	-	-	-	171.603	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.505.000	-	-	-	-	1.505.000	*Placements with Bank Indonesia and other banks*
Efek-efek	370.468	-	2.261.398	843.248	823.347	4.298.461	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	43.489	-	-	-	-	43.489	*Securities sold under repurchase agreement*
Kredit	334.804	460.964	1.883.463	2.505.535	1.396.465	6.581.231	*Loans*
Jumlah aset keuangan	**3.436.759**	**671.820**	**5.802.354**	**4.584.730**	**4.077.458**	**18.573.121**	***Total financial assets***
Liabilitas Keuangan							***Financial Liabilities***
Tanpa suku bunga							*Non-interest bearing*
Liabilitas segera	88.995	-	-	-	-	88.995	*Liabilities payable immediately*
Liabilitas derivatif	639	-	-	-	-	639	*Derivative liabilities*
Liabilitas akseptasi	-	-	2.558	-	-	2.558	*Acceptance payable*
Biaya yang masih harus dibayar	-	-	217.148	-	-	217.148	*Accrual expenses*
Liabilitas lain-lain	25.999	-	-	-	-	25.999	*Other liabilities*
Suku bunga variabel							*Variable interest rate*
Simpanan	2.806.524	-	-	-	-	2.806.524	*Deposits*
Simpanan dari bank lain	118.578	-	-	-	-	118.578	*Deposits from other banks*
Suku bunga tetap							*Fixed interest rate*
Simpanan	6.453.179	3.420.503	2.006.738	-	-	11.880.420	*Deposits*
Simpanan dari bank lain	666.106	226.440	133.500	-	-	1.026.046	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	-	-	193.557	-	-	193.557	*Securities sold under repurchase agreement*
Jumlah liabilitas keuangan	**10.160.020**	**3.646.943**	**2.553.501**	**-**	**-**	**16.360.464**	***Total financial liabilities***

46. MANAJEMEN RISIKO (lanjutan)

46. RISK MANAGEMENT (continued)

Risiko Likuiditas (lanjutan)

Liquidity Risk (continued)

Tabel berikut menggambarkan profil maturitas aset dan liabilitas Bank (sebelum dikurangi penyisihan cadangan kerugian penurunan nilai) terhadap dana pihak ketiga dan sisa jatuh tempo: (lanjutan)

The following tables below show the maturity profile of the Bank's financial assets (before deducting allowance for impairment losses) and financial liabilities based on third party funds and maturity period: (continued)

	2024						
	Sampai dengan 1 bulan/ *1 month or less*	**>1 bulan - 3 bulan/ *>1 month - 3 months***	**>3 bulan – 12 bulan/ *>3 months – 12 months***	**>1 tahun - 5 tahun/ *>1 year - 5 years***	**>5 tahun/ *>5 years***	**Jumlah/ *Total***	
Aset Keuangan							***Financial Assets***
Tanpa suku Bunga							*Non-interest bearing*
Kas	102.054	-	-	-	-	102.054	*Cash*
Giro pada Bank Indonesia	738.201	-	-	-	-	738.201	*Demand deposits with Bank Indonesia*
Tagihan derivatif	1.201	-	-	-	-	1.201	*Derivative receivables*
Tagihan akseptasi	36.897	5.279	-	-	-	42.176	*Acceptance receivables*
Aset lain-lain	-	-	-	120.420	-	120.420	*Other assets*
Suku bunga variabel							*Variable interest rate*
Kredit	584.431	467.093	693.077	1.281.593	633.521	3.659.715	*Loans*
Suku bunga tetap							*Fixed interest rate*
Giro pada bank lain	277.507	-	-	-	-	277.507	*Demand deposits with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.434.921	-	-	-	-	1.434.921	*Placements with Bank Indonesia and other banks*
Efek-efek	-	452.090	2.121.395	713.864	1.357.809	4.645.158	*Securities*
Kredit	1.000.240	750.459	1.887.755	1.877.356	2.064.061	7.579.871	*Loans*
Jumlah aset keuangan	**4.175.452**	**1.674.921**	**4.702.227**	**3.993.233**	**4.055.391**	**18.601.224**	***Total financial assets***
Liabilitas Keuangan							***Financial Liabilities***
Tanpa suku bunga							*Non-interest bearing*
Liabilitas segera	457.641	-	-	-	-	457.641	*Liabilities payable immediately*
Liabilitas derivatif	879	-	-	-	-	879	*Derivative liabilities*
Liabilitas akseptasi	-	5.279	-	-	-	5.279	*Acceptance payable*
Biaya yang masih harus dibayar	-	-	241.133	-	-	241.133	*Accrual expenses*
Liabilitas lain-lain	18.625	-	-	-	-	18.625	*Other liabilities*
Suku bunga variabel							*Variable interest rate*
Simpanan	2.931.601	-	-	-	-	2.931.601	*Deposits*
Simpanan dari bank lain	97.806	-	-	-	-	97.806	*Deposits from other banks*
Suku bunga tetap							*Fixed interest rate*
Simpanan	6.711.562	3.072.700	1.701.224	13.308	251	11.499.045	*Deposits*
Simpanan dari bank lain	600.269	100.751	1.000	-	-	702.020	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	1.168.182	-	-	-	-	1.168.182	*Securities sold under repurchase agreement*
Jumlah liabilitas keuangan	**11.986.565**	**3.178.730**	**1.943.357**	**13.308**	**251**	**17.122.211**	***Total financial liabilities***

46. MANAJEMEN RISIKO (lanjutan) / 46. RISK MANAGEMENT (continued)

Risiko Likuiditas (lanjutan) / Liquidity Risk (continued)

Analisa Jatuh Tempo untuk Liabilitas Keuangan / *Maturity Analysis for Financial Liabilities*

Tabel di bawah menunjukkan arus kas kontraktual tidak terdiskonto dari liabilitas keuangan dan rekening administratif Bank didasarkan pada sisa jatuh tempo kontrak dari tanggal pelaporan:

The tables below show the contractual undiscounted cash flows of the Bank's financial liabilities and off balance sheet based on the remaining contractual maturity from the reporting date:

	2025						
	Sampai dengan 1 bulan/ *1 month or less*	**>1 bulan – 3 bulan / *>1 month – 3 months***	**>3 bulan - 12 bulan / *>3 months - 12 months***	**>1 tahun – 5 tahun / *>1 year – 5 years***	**>5 tahun / *>5 years***	**Jumlah / *Total***	
Liabilitas Keuangan							***Financial liabilities***
Tanpa suku bunga							*Non-interest bearing*
Liabilitas segera	88.995	-	-	-	-	88.995	*Liabilities payable immediately*
Liabilitas derivatif	639	-	-	-	-	639	*Derivative payables*
Liabilitas akseptasi	-	-	2.558	-	-	2.558	*Acceptance liabilities*
Biaya yang masih harus dibayar	-	-	217.148	-	-	217.148	*Accrual expenses*
Liabilitas lain-lain	25.999	-	-	-	-	25.999	*Other liabilities*
Suku bunga variabel							*Variable interest rate*
Simpanan	2.806.524	-	-	-	-	2.806.524	*Deposits*
Simpanan dari bank lain	118.578	-	-	-	-	118.578	*Deposits from other bank*
Suku bunga tetap							*Fixed interest rate*
Simpanan	6.453.179	3.420.503	2.006.738	-	-	11.880.420	*Deposits*
Simpanan dari bank lain	666.106	226.440	133.500	-	-	1.026.046	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	-	-	193.557	-	-	193.557	*Securities sold under repurchase agreement*
Sub jumlah	**10.160.020**	**3.646.943**	**2.553.501**	**-**	**-**	**16.360.464**	*Sub total*
Liabilitas komitmen							***Commitment liabilities***
Fasilitas kredit kepada nasabah yang belum digunakan	72.079	132.540	839.387	1.211	34.719	1.079.936	*Unused loan facilities granted*
Irrevocable letter of credit	22.534	-	-	-	-	22.534	*Irrevocable letter of credit*
Liabilitas kontinjensi							***Contingent liabilities***
Bank garansi yang diterbitkan	1.496	1.852	9.636	1.089	-	14.073	*Bank guarantees issued*
Jumlah	**10.256.129**	**3.781.335**	**3.402.524**	**2.300**	**34.719**	**17.477.007**	***Total***

	2024						
	Sampai dengan 1 bulan/ *1 month or less*	**>1 bulan – 3 bulan / *>1 month – 3 months***	**>3 bulan - 12 bulan / *>3 months - 12 months***	**>1 tahun – 5 tahun / *>1 year – 5 years***	**>5 tahun / *>5 years***	**Jumlah / *Total***	
Liabilitas Keuangan							***Financial liabilities***
Tanpa suku bunga							*Non-interest bearing*
Liabilitas segera	457.641	-	-	-	-	457.641	*Liabilities payable immediately*
Liabilitas derivatif	879	-	-	-	-	879	*Derivative liabilities*
Liabilitas akseptasi	-	5.279	-	-	-	5.279	*Acceptances payables*
Biaya yang masih harus dibayar	-	-	241.133	-	-	241.133	*Accrual expenses*
Liabilitas lain-lain	18.625	-	-	-	-	18.625	*Other liabilities*
Suku bunga variabel							*Variable interest rate*
Simpanan	2.931.601	-	-	-	-	2.931.601	*Deposits*
Simpanan dari bank lain	97.806	-	-	-	-	97.806	*Deposits from other bank*
Suku bunga tetap							*Fixed interest rate*
Simpanan	6.711.562	3.072.700	1.701.224	13.308	251	11.499.045	*Deposits*
Simpanan dari bank lain	600.269	100.751	1.000	-	-	702.020	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	1.168.182	-	-	-	-	1.168.182	*Securities sold under repurchase agreement*
Sub jumlah	11.986.565	3.178.730	1.943.357	13.308	251	17.122.211	*Sub total*
Liabilitas komitmen							***Commitment liabilities***
Fasilitas kredit kepada nasabah yang belum digunakan	23.569	164.177	460.956	53.134	5.887	707.723	*Unused loan facilities granted*
Liabilitas kontinjensi							***Contingent liabilities***
Bank garansi yang diterbitkan	124.094	680	65.112	788	-	190.674	*Bank guarantees issued*
Jumlah	**12.134.228**	**3.343.587**	**2.469.425**	**67.230**	**6.138**	**18.020.608**	***Total***

46. MANAJEMEN RISIKO (lanjutan)

Risiko Operasional

Risiko operasional adalah potensi timbulnya kerugian sebagai akibat dari kejadian-kejadian yang melibatkan manusia, proses, sistem dan kejadian-kejadian di luar Bank.

Dalam rangka menjaga pengelolaan risiko Bank, *Risk Taking Unit* bertanggung jawab atas seluruh risiko yang terjadi di unitnya masing-masing termasuk risiko operasional. Cara pengendalian risiko-risiko tersebut telah diatur melalui ketentuan Bank secara menyeluruh pada kebijakan dan prosedur yang terdapat di masing-masing unit kerja termasuk dalam hal pembuatan metode pengendalian dan pemantauan yang harus dilakukan.

Risk Management Group, bekerjasama dengan *Risk Taking Unit,* telah mengembangkan tiga metode utama untuk membantu mengelola, memantau dan mengikhtisarkan risiko operasional, yaitu:

1. *Management Control Assessment/ Regulatory Risk Self Assesment* (RRSA), yaitu sarana yang digunakan oleh unit-unit kerja untuk mengidentifikasi, menilai, memantau dan melakukan pengendalian dengan cara merencanakan dan melaksanakan mitigasi risiko, sebagai bagian dari pengelolaan risiko pada setiap lini pertahanan mulai dari *Risk Taking Unit* hingga *Risk Management* serta Audit dalam melakukan pengelolaan risiko yang bersinergi dan berkesinambungan.

2. *Operational Risk Event Database*, merupakan metode yang digunakan untuk mencatat setiap peristiwa risiko operasional yang menimbulkan dampak finansial secara langsung maupun tidak langsung. Setiap kali *Risk Taking Unit* mengalami kejadian risiko operasional, maka unit tersebut harus melaporkan ke dalam kertas kerja *Loss Event Database* (LED). Dari LED akan diketahui tipe risiko yang terjadi, penyebab kejadian tersebut, lokasi (lini bisnis) tempat terjadinya risiko serta besarnya kerugian yang terjadi serta pemulihan (bila ada). Sarana ini sangat penting untuk memonitor profil risiko operasional secara teratur, serta data yang diperoleh merupakan data utama bila Bank akan mengaplikasikan pendekatan lebih maju (*advance*) dalam pengukuran kecukupan modal minimumnya.

3. *Key Risk Indicators*, yang merupakan serangkaian parameter pengukuran kuantitatif risiko operasional yang mengindikasikan tingkat risiko pada suatu fungsi/proses/bisnis dengan tujuan agar potensi risiko dapat teridentifikasi melalui analisa dari *trend statistic individual*, juga melalui pengendalian lingkungan yang tercermin dari data kuantitatif. Diharapkan penyimpangan-penyimpangan dapat teridentifikasi secara dini, serta dapat diperbaiki sebelum permasalahan tersebut berkembang menjadi lebih buruk.

46. RISK MANAGEMENT (continued)

Operational Risk

Operational risk is the potential for loss resulting from events involving people, processes, systems and external events.

In keeping with the Bank's risk management governance, the Risk Taking Unit are responsible for all the risks within the business, including operational risks. Such risks are managed through Bank-wide policies, risk taking unit specific policies and procedures, controls and monitoring tools.

The Risk Management Group, working in conjunction with the Risk Taking Unit has developed three key methods to help manage, monitor and summarize operational risks as follows:

1. *Management Control Assessment / Regulatory Risk Self-Assessment (RRSA), which is a tool used by related working units to identify, assess, monitor and exercise control by planning and implementing risk mitigation, as part of risk management in each line of defense starting from the Risk Taking Unit, Risk Management and Audit in managing risks that are synergistic and irrational.*

2. *Operational Risk Event Database, a method used to record every event of operational risk with direct and indirect financial impact. Each time the Risk Taking Unit experience operational risk events, the event should be reported into Loss Event Database Working Paper. Through this LED, the type of the risk, the cause, location (business line), the place it occurred and also the legal obligation together with the recovery time (if any), are indentified. This means it is very important to monitor the operational risk portfolio on a regular basis, and the data obtained is the main data input when the Bank is going to apply the advanced approach on the minimum adequacy measurement.*

3. *Key Risk Indicators, are quantitative operational risk measures that indicate the level of risk in a particular area of a function/process/ business, with the purpose of identifying potential risks through analysis of trend in individual statistics as well as the environment control implied by quantitative data. Any deficiency is identified at an early stage and appropriate remedial action is taken before the issue becomes worse.*

46. MANAJEMEN RISIKO (lanjutan)

Risiko Operasional (lanjutan)

Hasil dari penggunaan metode tersebut di atas telah disampaikan kepada departemen dan divisi terkait, senior manajemen dan Dewan Direksi melalui *Risk Management Committee (RMC) Meeting* dan kepada Dewan Komisaris melalui *Risk Oversight Committee (ROC) Meeting* sebagai bagian dari proses pemantauan dan pelaporan risiko operasional yang dilakukan rutin setiap bulan.

1. Menanamkan budaya risiko (*risk culture*) dan meningkatkan *risk awareness* (kesadaran akan risiko) melalui program *risk campaign* dengan meluncurkan *Operational Risk Newsletter* melalui email blast secara berkala serta *risk campaign* yang disampaikan ke dalam seluruh wallpaper layar monitor komputer yang masuk ke dalam jaringan Bank serta penempelan poster-poster *risk campaign* di dinding ruang kerja. Hal ini pun didukung oleh rapat budaya yang dilakukan rutin di setiap hari Rabu berupa *morning briefing* yang materinya telah diberikan secara standar dan disisipkan sesuai tema *risk campaign* yang dilakukan secara berkala.
2. Melakukan monitoring terhadap ketentuan internal (kebijakan prosedur dan ketentuan turunan lainnya) yang ada di Bank dengan cara memastikan masa berlaku, pengkinian dan *review* secara berkala. Mekanisme monitoring tersebut dengan cara memberikan reminder kepada *Group*/unit kerja terkait secara berkala, yang hasil pemantauannya turut disampaikan kepada Dewan Direksi melalui Rapat Komite Manajemen Risiko dan kepada Dewan Komisaris melalui rapat Komite Pemantau Risiko secara bulanan.
3. Dalam menjaga kualitas Sistem Manajemen Keamanan Informasi (SMKI) untuk layanan digital yang dimiliki oleh Bank, maka Bank melakukan audit independen secara berkala terhadap Sertifikasi ISO/IEC 270001:2022 yang telah dimiliki. Adapun hasil audit independen Sertifikasi ISO/IEC 270001:2022 Bank masih berhak untuk terus mempertahankan sertifikasi tersebut.
4. Peran aktif dari unit kerja IT *Risk* dalam memastikan kepatuhan Bank dalam pengawasan terhadap penggunaan dan pemanfaatan layanan digital yang menggunakan perangkat Teknologi informasi melalui pengawasan pada ruang lingkup ketahanan dan keamanan siber serta monitoring terhadap tingkat maturitas Digital Bank.
5. Dalam memastikan ketersediaan dari layanan *Core Banking System* pada Bank, Operational Risk khususnya pada IT *Risk* untuk memastikan bahwa TI telah memiliki *Disaster Recovery Center* (DRC) *site* sebagai *backup Data Center Core Banking System*.
6. Memastikan Bank telah melakukan Penyusunan serta melakukan implementasi terkait Kebijakan *Business Continuity Management* (BCM) sebagai pendukung operasional Bank jika terdapat kejadian Bencana Alam dan Non Alam. Hal tersebut dituangkan di dalam kelengkapan dokumentasi *Business Continuity Plan/ BCP, Business Impact Analysis/ BIA* dan memastikan ketersediaan Calling Tree dari masing-masing unit kerja.

46. RISK MANAGEMENT (continued)

Operational Risk (continued)

The results from the application of methods above are submitted to the related departments and divisions, senior management and Directors through Risk Management Committee (RMC) and to the Board of Commissioners through the Risk Oversight Committee (ROC) Meeting as part of the operational risk monitoring and reporting process held on every month.

1. *Instilling the risk culture and improving risk awareness through risk campaign programs by launching Operational Risk Newsletter via regular email blasts, as well as risk campaigns delivered to all computer monitor screen wallpapers that enter the Bank's network and the posting of risk campaign posters on the walls of the workspace. This is also supported by a culture meeting held regularly every Wednesday in the form of a morning briefing whose material has been provided in a standard manner and inserted according to the theme of the risk campaign that is carried out periodically.*
2. *Monitoring the internal provisions (policies and procedures) in the Bank by ensuring the validity period, updating and reviewing periodically by providing reminders to the Group or related working unit on monthly basis, the monitoring results of which are also submitted to the Board of Directors through the Risk Management Committee Meeting and to the Board of Commissioners through the monthly Risk Monitoring Committee meeting.*
3. *In maintaining the quality of the Information Security Management System (SMKI) for digital services owned by the Bank, the Bank carries out regular independent audits of the ISO/IEC 270001:2022 Certification that it has. As for the results of the independent audit of ISO/IEC 270001:2022 Certification, the Bank still has the right to continue to maintain this certification.*
4. *The active role of the IT Risk working unit in ensuring Bank compliance in monitoring the use and utilization of digital services using information technology devices through supervision of the scope of cybercrime and monitoring the Bank's Digital maturity level.*
5. *In ensuring the availability of core banking system services at the bank, Operational risk ensure that IT has a Disaster Recovery Center (DRC) site as a backup of the Core Banking System Data Center.*
6. *Ensure the Bank has prepared and implemented a Business Continuity Management (BCM) policy to support the Bank in the event of natural and non-natural disasters. The implementation reflected by the completeness of documentation, Business Continuity Plan/ BCP, Business Impact Analysis/ BIA, and the availability of a Calling Tree for each working unit.*

46. MANAJEMEN RISIKO (lanjutan)

Risiko Operasional (lanjutan)

Hasil dari penggunaan metode tersebut di atas telah disampaikan kepada departemen dan divisi terkait, senior manajemen dan Dewan Direksi melalui *Risk Management Committee (RMC) Meeting* dan kepada Dewan Komisaris melalui *Risk Oversight Committee (ROC) Meeting* sebagai bagian dari proses pemantauan dan pelaporan risiko operasional yang dilakukan rutin setiap bulan. (lanjutan)

7. Memberikan opini kepada *Risk Taking Unit* (RTU) dalam hal penyampaian usulan rekomendasi terhadap kajian kebijakan, prosedur dan ketentuan serta produk dan layanan baru yang akan diimplementasikan serta memberikan informasi dan masukan terhadap temuan operasional di lapangan dari hasil pemeriksaan Risiko Operasional pada perspektif SDM, Proses, Sistem maupun Kejadian Eksternal.

8. Dalam memastikan Bank telah mematuhi kebijakan OJK dan LPS terkait pengelolaan krisis yang mungkin terjadi pada Bank, maka Bank memastikan telah tersedianya dokumentasi berupa Rencana Aksi Pemulihan/ Recovery Plan dan Rencana Resolusi/ Resolution Plan yang disusun secara komprehensif dengan memperhatikan syarat dan ketentuan Regulator yang berlaku.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholders* yang bersumber dari persepsi negatif terhadap Bank. Risiko ini melekat dalam setiap kegiatan yang dilakukan oleh Bank. Kegagalan Bank dalam menjaga reputasinya di mata masyarakat dapat menimbulkan pandangan maupun persepsi negatif masyarakat terhadap Bank. Apabila risiko ini dihadapi oleh Bank, maka dalam waktu singkat dapat terjadi penurunan atau hilangnya kepercayaan nasabah terhadap Bank yang pada akhirnya akan memberikan dampak negatif terhadap pendapatan dan volume aktivitas Bank.

Untuk memitigasi risiko reputasi, Bank telah menunjuk divisi *Corporate Secretary* untuk melakukan pengamatan terhadap pemberitaan media untuk memantau publikasi negatif atau keluhan nasabah yang muncul di media. Untuk pemberitaan negatif dan keluhan nasabah yang muncul di media selanjutnya dibuatkan klarifikasi dan tanggapan sesuai dengan langkah yang ditempuh Bank. Pemantauan atas keluhan nasabah, Bank memiliki fasilitas seperti *call center* dan *website*, sedangkan keluhan yang datang dari cabang, maka Bank mengakomodir setiap keluhan yang masuk ke dalam sistem COMMONE *(Comunication One)* sebagai media monitoring penyelesaian keluhan nasabah yang disampaikan langsung ke Bank melalui unit kerja *Customer Experience* untuk kemudian ditindaklanjuti penyelesaiannya oleh setiap *solution desk* terkait sesuai Service Level Agreement (SLA) yang berlaku.

46. RISK MANAGEMENT (continued)

Operational Risk (continued)

The results from the application of methods above are submitted to the related departments and divisions, senior management and Directors through Risk Management Committee (RMC) and to the Board of Commissioners through the Risk Oversight Committee (ROC) Meeting as part of the operational risk monitoring and reporting process held on every month. (continued)

7. Provide opinion to the Risk Taking Unit (RTU) in terms of submitting proposed recommendations regarding the review of policies, procedures, and provisions as well as new products and services that will be implemented as well as providing information and input on operational finding in the field from the results of operational risk examinations from the perspective of HR, Process, System and External Events.

8. To ensure compliance with the OJK and LPS policies regarding the crisis management framework that may occur at the Bank, the Bank has documentation, namely the Recovery Plan and Resolution Plan, which are prepared comprehensively in accordance with the terms and conditions provided by the Regulator.

Reputation Risk

Reputation risk is the risk related to the decreasing level of stakeholders' confidence arising from the negative perception on the Bank. Reputation risk is inherent in every activity conducted by the Bank. The Bank's failure to protect its reputation in the public's eye may result in negative view as well as perception by the public towards the Bank. Once the Bank encounters such risk, the Bank may lose the customer's trust that will ultimately result in a negative impact to the Bank's income and volume of activities.

To mitigate reputation risk, the Bank has appointed the Corporate Secretary division to monitor the media to check on customer complaints or negative publicity that appeared in the media. In response to negative publicity and customer complaints that appear in the media, the Bank issues clarification as well as responses according to actions taken by the Bank. To monitor customer complaints, Bank has facilities such as call center and website, complaints coming from branches of the Bank are accommodated by COMMONE (Comunication One) system delivered directly to the Bank through Customer Experience unit until followed up by the solution desk related units in accordance with the applicable Service Level Agreement (SLA).

46. MANAJEMEN RISIKO (lanjutan)

Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/ atau kelemahan aspek yuridis. Risiko hukum timbul antara lain karena ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak atau pengikatan agunan yang tidak sempurna.

Proses identifikasi risiko hukum dilakukan dengan menganalisis seluruh sumber risiko hukum yang sekurang-kurangnya dilakukan terhadap risiko hukum yang melekat pada produk dan aktivitas usaha Bank serta risiko hukum dari produk dan aktivitas baru melalui proses pengendalian manajemen risiko hukum yang memadai sebelum dijalankan dan diperkenalkan ke masyarakat.

Proses identifikasi risiko hukum yang melekat pada Bank dilakukan dengan menggunakan indikator/parameter:

a. faktor litigasi.
b. faktor kelemahan perikatan.
c. faktor ketiadaan/perubahan perundang-undangan.

Hasil pengukuran risiko hukum tercermin dalam profil risiko hukum. Pemantauan risiko hukum dilakukan guna mengevaluasi eksposur risiko hukum yang melekat terutama yang bersifat material atau yang berdampak pada permodalan Bank. Hasil pemantauan yang mencakup evaluasi terhadap eksposur risiko hukum tersebut dilaporkan secara berkala termasuk tindak lanjut yang diperlukan.

Berikut adalah mitigasi pengendalian risiko hukum yang dilakukan oleh Bank, antara lain:

1. Memberikan advis hukum dalam hal terdapat risiko hukum dalam aktivitas operasional Bank dan melakukan kajian hukum terhadap perjanjian dengan pihak ketiga.
2. Mengkaji dan menetapkan format standar perjanjian, guna memastikan kesesuaian dengan peraturan perundang-undangan serta melindungi kepentingan yuridis Bank.
3. Terdapat unit kerja khusus, yaitu unit kerja litigasi yang mengkaji posisi hukum Bank dan memantau setiap permasalahan hukum yang dihadapi oleh Bank.
4. Menyusun prosedur terkait penanganan risiko hukum Bank dan melakukan kaji ulang secara berkala atas prosedur tersebut.
5. Melakukan pengembangan sumber daya manusia tim legal Bank antara lain dengan mengikuti pelatihan baik internal maupun eksternal, guna meningkatkan kualitas advis hukum maupun kajian hukum terhadap perjanjian-perjanjian antara Bank dengan pihak ketiga untuk melindungi kepentingan Bank.

46. RISK MANAGEMENT (continued)

Legal Risk

Legal risk is the risk related to legal claims and/or weakness in the legal aspect. Such weakness in legal aspect is caused, among others, by the lack of the supporting legislation or weakness of the contracts such as incomplete requirements for a valid contract and imperfect document contract.

The process of identifying legal risks is undertaken by analyzing all legal risk sources there are at least made against the legal risks of the Bank's products and business activities and legal risks of new products and activities through appropriate legal risk management process prior to introduction or operation.

The process of identifying legal risks attached to the Bank is performed using indicators/parameters:

a. litigation factor.
b. engagement weakness factor.
c. absence or alteration of legislation factor.

The results of legal risk measurement are reflected in the legal risk profile. Legal risk monitoring is undertaken to evaluate the inherent exposure of legal risks, particularly those of a material nature or affecting the Bank's capital. Monitoring results that include an evaluation of such legal risk exposures are reported on a regular basis including its required follow-up.

In terms of mitigate to control legal risk, it is conducted by at least:

1. *Provide legal advice in the event there is legal risk in operational activities of the Bank and conduct legal review of agreement with third parties.*
2. *Review and establish standard format of agreement, to ensure compliance with regulations and to protect the Bank's legal interests.*
3. *There is a special working unit , namely the litigation unit which review legal position of the Bank and monitor any legal issues faced by the Bank.*
4. *Establish procedure related to handling legal risk and review such procedure periodically.*
5. *Conduct human resources development of Bank's legal team, including participating in both internal and external training to enhance the quality of legal advice and legal review of agreement between the Bank and third parties to protect Bank's interests.*

46. MANAJEMEN RISIKO (lanjutan)

Risiko Kepatuhan

Risiko kepatuhan merupakan risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan regulasi yang berlaku. Dalam menjalankan kegiatan usaha pada industri perbankan, Bank diwajibkan untuk selalu tunduk terhadap peraturan perbankan yang diterbitkan baik oleh Pemerintah atau Otoritas Jasa Keuangan maupun Bank Indonesia. Selain itu, Bank juga wajib tunduk kepada beberapa ketentuan lainnya, seperti peraturan yang mengatur penjaminan simpanan, perseroan terbatas, perpajakan dan peraturan di bidang pasar modal yang diterbitkan oleh Otoritas Jasa Keuangan ("OJK") dan Bursa Efek Indonesia.

Bank memiliki satuan kerja divisi kepatuhan yang bertanggung jawab secara langsung kepada direktur kepatuhan.

Tugas utama pada satuan kerja divisi kepatuhan adalah melakukan koordinasi atas pelaksanaan fungsi kepatuhan Bank yaitu:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank.
3. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan yang berlaku.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada otoritas pengawas yang berwenang.

Mitigasi risiko kepatuhan dilakukan dalam rangka pengendalian aspek kepatuhan yang setidaknya meliputi:

1. Menerbitkan kebijakan terkait dengan penetapan limit risiko, konsistensi kebijakan manajemen risiko, penerapan kepatuhan pada jenjang organisasi, kebijakan penyimpangan dalam pengambilan keputusan guna menyelaraskan dengan struktur organisasi yang berlaku, kebijakan pemantauan kepatuhan, kebijakan *whistleblowing* dan kebijakan pelaporan kepada Bank Indonesia atau Otoritas Jasa Keuangan sesuai ketentuan yang berlaku.
2. Menerbitkan prosedur terkait dengan ketepatan waktu pengkomunikasian kebijakan kepada seluruh pegawai, pengendalian dan analisa terhadap produk dan aktivitas baru, kewajiban pelaporan dan sistem data, kecukupan pengawasan komisaris dan direksi, pemisahan fungsi dan lain-lain.

46. RISK MANAGEMENT (continued)

Compliance Risk

Compliance risk is the risk resulting from the failure of the Bank in fulfilling and/or implementing the prevailing laws and regulations. In engaging in the banking industry services, the Bank is required to always comply with the banking regulations issued by the Government or Financial Services Authority and Bank Indonesia. In addition, the Bank is also required to comply with several other rules, such as regulation on Deposit guarantee program, limited liability company, taxation and capital market Financial Services Authority ("OJK") and Indonesian Stock Exchange.

The Bank has a compliance unit division which is directly responsible to compliance director.

The main task of the Compliance Unit Division is to coordinate the implementation of the Bank's compliance function:

1. *Implementation of the culture of compliance at all levels of the organization and business activities of the Bank.*
2. *Management of the compliance risks faced by the Bank.*
3. *Ensuring that policies, regulations, systems and procedures and activities undertaken by the Bank is in accordance with applicable regulations.*
4. *Ensuring the Bank's compliance with the commitments made by the Bank to the supervisory authority.*

The Bank mitigates compliance risk by at least:

1. *Establishing policy related to determination of limit risk, consistency of risk management policy, implementation of compliance towards organizational hierarchy, deviation policy in making decisions to harmonize with the prevailing organizational structure, compliance monitoring policy, whistleblowing policy and policy of reporting to Bank Indonesia or Financial Services Authority as required based on prevailing regulation.*
2. *Establishing procedures related to timely communication policy to all employees, control and analysis towards new products and activities, obligations of reporting and data system, adequacy in control from commissioners and directors, segregation of duties, etc.*

46. MANAJEMEN RISIKO (lanjutan)

Risiko Kepatuhan (lanjutan)

Mitigasi risiko kepatuhan dilakukan dalam rangka pengendalian aspek kepatuhan yang setidaknya meliputi: (lanjutan)

3. Melakukan analisa kepatuhan untuk memberikan saran, masukan serta rekomendasi atas *draft* kebijakan internal Bank termasuk *review* terhadap Penyelenggaraan Produk Bank yang akan diterbitkan untuk memastikan bahwa kebijakan internal yang dikeluarkan oleh Manajemen dan Penyelenggaraan Produk Bank tersebut telah sesuai dengan peraturan yang berlaku.

4. Melakukan pengawasan (*monitoring*) dan memastikan kepatuhan terhadap ketentuan Bank Indonesia dan Otoritas Jasa Keuangan, serta bertanggung jawab untuk mengirimkan semua laporan perkembangan atas temuan dan tindakan perbaikan kepada Bank Indonesia dan Otoritas Jasa Keuangan sekaligus bertindak sebagai pejabat perantara antara Bank Indonesia dan Otoritas Jasa Keuangan dengan Bank.

5. Memberikan pelatihan, literasi serta sosialisasi tentang pelaksanaan fungsi kepatuhan Bank dan ketentuan Bank Indonesia dan/atau Otoritas Jasa Keuangan kepada seluruh karyawan terkait, baik karyawan di kantor pusat maupun cabang.

6. Menerapkan kebijakan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) sebagaimana diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 perihal Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan dan Peraturan Otoritas Jasa Keuangan No. 23/POJK.03/2019 perihal Perubahan Atas Peraturan Otoritas Jasa Keuangan No.12/POJK.03/2017 Tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan.

7. Dalam rangka untuk memperkuat sistem pengendalian internal, khususnya dalam mengendalikan *fraud*, maka telah dibentuk unit kerja Anti *Fraud,* serta telah diterapkan dan diterbitkan kebijakan dan prosedur penerapan strategi *anti fraud*, sebagai salah satu bentuk kepatuhan terhadap Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 perihal Penerapan Strategi *Anti Fraud* Bagi Bank Umum.

8. Dalam melakukan fungsi *internal control*, *second line of defense* sebagai unit kerja yang independen terhadap pelaksanaan operasional di *first line of defense* berperan dalam melakukan fungsi pengawasan serta pemeriksaan melalui unit kerja *Quality Assurance* pada Kantor Cabang dan Kantor Pusat, yang turut memastikan pelaksanaan aktifitas operasional sudah berjalan sesuai dengan ketentuan yang berlaku.

46. RISK MANAGEMENT (continued)

Compliance Risk (continued)

The Bank mitigates compliance risk by at least: (continued)

3. Perform compliance analysis to provide advice, inputs, and also recommendations for the Bank's draft internal policy including review on Bank's products implementation that will be launched to ensure that the internal policies established by the Management and Bank's products implementation already comply with the prevailing laws and regulations.

4. Perform monitoring and ensure the compliance with the agreements and commitments made with Bank Indonesia and Financial Services Authority, also responsible to submit all progress reports of the findings and corrective actions to Bank Indonesia and Financial Services Authority, and also act as liaison officer between Bank Indonesia and Financial Services Authority and the Bank.

5. Providing training, literacy and socialization regarding the implementation of the Bank's compliance function and the provision of Bank Indonesia and/or Financial Services Authority regulatory for all employees, both employees at head or branch office.

6. Implement a policy of anti-money laundering and combating the financing of terrorism as regulated in Otoritas Jasa Keuangan Circular Letter No. 32/SEOJK.03/2017 on Implementation of Anti-Money Laundering and Combating the Financing of Terrorism for Banking Industry and Otoritas Jasa Keuangan Regulation No. 23/POJK.03/2019 on Amendment of Otoritas Jasa Keuangan Regulation No. 12/POJK.03/2017 on Implementation of Anti-Money Laundering and Combating the Financing of Terrorism in Financial Sectors Programs.

7. To strengthen the internal control system, especially in controlling fraud, an Anti-Fraud work unit has been formed, policies and procedures of Anti-Fraud Strategy Implementation have been applied and issued, as one of compliance form with the Otoritas Jasa Keuangan Regulation No. 39/POJK.03/2019 concerning Anti Fraud Strategy Implementation for Commercial Bank.

8. In carrying out the internal control function, the second line of defense as a work unit that is independent of operational implementation in the first line of defense plays a role in carrying out supervisory and inspection functions through the Quality Assurance work unit at the Branch Office and Head Office, which also ensures that the implementation of operational activities is running in accordance with the applicable provisions.

46. MANAJEMEN RISIKO (lanjutan)

Risiko Stratejik

Risiko stratejik berhubungan dengan perencanaan strategi yang baik untuk menghindari dampak negatif lainnya dari adanya kesalahan dalam pengambilan keputusan yang berdampak luas dan jangka panjang kepada Bank. Berkaitan dengan pengelolaan risiko strategi ini, Bank secara berkala mengidentifikasi, memantau serta memberikan respon terhadap termasuk proses manajemen risiko strategi antara lain melalui:

1. Analisa lingkungan bisnis

   Menganalisa faktor internal dan eksternal, menangkap peluang dan tantangan dari perubahan lingkungan bisnis dan menganalisa kelebihan internal dan kekurangan.

2. Perencanaan

   Menyusun sasaran yang ingin dicapai disesuaikan dengan kompleksitas, profil risiko maupun *risk bearing capacity*, menetapkan strategi dan direksi menetapkan kebijakan untuk dijadikan dasar keputusan.

3. Implementasi

   Mengalokasikan sumber daya berupa keuangan maupun manusia, menyelesaikan program kerja, dan komitmen Direksi untuk mengalokasikan sumber daya yang dibutuhkan.

4. Evaluasi

   Evaluasi terhadap kondisi aktual dengan apa yang telah direncanakan, dan melakukan *corrective action* untuk perbaikan.

Untuk meminimalisir potensi risiko strategi, Bank memiliki satuan kerja *Corporate Planning* maupun unit kerja *Branch Performance Management* yang bertugas dan bertanggung jawab membantu Direksi dalam memantau implementasi strategi yang ditetapkan termasuk melalui realisasi target-target aktivitas bisnis Bank dalam rangka pengembangan perusahaan secara berkelanjutan.

Secara berkala Bank juga melakukan pemantauan konteks bisnis, kondisi pasar dan mengumpulkan informasi penting sebagai bahan pertimbangan dalam pengambilan keputusan dan penetapan kebijakan strategi Bank. Seiring dengan pemantauan kondisi pasar tersebut, Bank memiliki beragam portofolio produk dan aktivitas agar rencana stratejik yang ditetapkan dapat tercapai.

Secara triwulanan melalui pengukuran profil risiko, Bank melakukan pengukuran risiko stratejik dengan menggunakan indikator atau parameter berupa tingkat kompleksitas strategi bisnis Bank, posisi bisnis Bank di industri perbankan, pencapaian rencana bisnis, dan kesesuaian strategi dengan kondisi lingkungan bisnis sesuai ketentuan yang berlaku.

46. RISK MANAGEMENT (continued)

Strategic Risk

Strategic Risk corresponds with good strategic planning to avoid negative effects from faulty decision making that has broad and long-lasting impact to the Bank. In regards to managing this strategic risk, the Bank will periodically identify, monitor, and give responses regarding managing strategic risk through:

1. *Business environment analysis*

   Analyze internal and external factors, seize opportunities and meet challenges of the changing business environment and analyze internal strengths and weaknesses.

2. *Plannings*

   Set goals to be achieved tailored to the complexity of business, risk profile and risk bearing capacity, set the policies and strategies on which to base subsequent decisions.

3. *Implementation*

   Allocated necessary resources, financial and human capital, complete work programs, and the commitment of Board of Directors to allocate the resources needed.

4. *Evaluation*

   Evaluation of the actual condition of what has been planned, and corrective actions for improvement.

To minimize the potential of strategic risk, the Bank has Corporate Planning and Branch Performance Management unit division which has the duty and responsibility to help the Directors monitor and implement established strategies including through the realization of the Bank's business activity goals in line with the continued development of the company.

Periodically the Bank will monitor the business context, market condition, and gather important information as consideration in decision making and arrangement of the Bank's policy strategies. In conjuction with monitoring the market condition, the Bank has a variety of product portofolio and activies to ensure the strategic plan that has been set will be fulfilled.

On a quarterly basis through the risk profile assessment, the Bank measures strategic risk using indicators or parameters such as the level of complexity of the business strategy of the Bank, the Bank's business position in the banking industry, the achievement of the business plan, strategy and compliance with the conditions of the business environment according to applicable regulations.

47. SALDO RUGI DAN RENCANA MANAJEMEN

Akumulasi saldo rugi Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp536.329 dan Rp618.104. Jumlah aset per 31 Desember 2025 adalah sebesar Rp20.272.635 turun Rp598.774 atau 2,87% dibanding dengan total aset per 31 Desember 2024 sebesar Rp20.871.409. Penurunan terutama disebabkan peningkatan jumlah dana pihak ketiga yang diterima Bank.

Berdasarkan rencana bisnis Bank untuk tahun 2025, manajemen Bank telah menetapkan upaya-upaya Bank untuk meningkatkan kinerja Perseroan secara keseluruhan:

a. Memperkuat struktur permodalan sesuai ketentuan agar Bank dapat tumbuh dengan sehat.

b. Penyaluran kredit secara hati-hati dan peningkatan komposisi dana murah.

c. Melakukan inovasi pengembangan produk pinjaman dan simpanan, saluran pemasaran serta pengembangan *platform* digital yang sudah dimiliki yaitu aplikasi MotionBank dan MNC eBiz Banking dalam mendukung upaya akuisisi nasabah, penetrasi pasar dan layanan perbankan bagi nasabah.

d. Bersinergi yang kuat dengan berbagai Perusahaan baik dalam Grup MNC maupun diluar Grup MNC .

47. DEFICIT AND MANAGEMENT PLAN

The Bank's accumulated loss balance as of December 31, 2025 and 2024 amounted to Rp536,329 and Rp618,104, respectively. Total assets as of December 31, 2025, amounted to Rp20,272,635 an decrease of Rp598,774 or 2.87% compared to total assets as of December 31, 2024 amounted to Rp20,871,409. The decrease was mainly due to increase of third party funds received by the Bank.

Based on the Bank's business plan for 2025, the Bank's management has determined the Bank's efforts to improve the Company's overall performance:

a. Strengthening capital structure accordance to regulations in order to growth sustainable prudent.

b. Loan disbursement and focusing on increase of low cost fund.

c. Continues innovation of loan and saving product development, marketing channel, as well as development of the Bank's digital platform which are application MotionBank and MNC eBiz Banking in order to support customer acquicition, market penetration and banking service for customer.

d. Build strong sinergy with various Company within MNC Group or outside MNC Group.

48. KEJADIAN SETELAH TANGGAL LAPORAN KEUANGAN

Sesuai Ringkasan Risalah Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) No.15/III/2026 tertanggal 12 Maret 2026 yang dibuat dihadapan Notaris Aulia Taufani, S.H., Notaris di Jakarta, menetapkan susunan Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut:

48. SUBSEQUENT EVENT

Based on the Summary of Minutes of Extraordinary General Meeting of Shareholders (EGMS) No.15/III/2026 dated March 12, 2026, prepared before Notary Aulia Taufani, S.H., a Notary in Jakarta, it was resolved that the composition of Company's Board of Commissioners and Directors is as follows:

Dewan Komisaris		***Board Of Commissioners***
Presiden Komisaris (Independen)	Ponky Nayarana Pudijanto	*President Commissioner (Independent)*
Komisaris	Peter Fajar	*Commissioner*
Komisaris Independen	Frederikus P. Weoseke	*Independent Commissioner*
Direksi		***Board Of Directors***
Presiden Direktur	Rita Montagna Siahaan	*President Director*
Direktur	Hermawan	*Director*
Direktur Kepatuhan	Tiolina Tumanggor	*Compliance Director*
Direktur	Aris Palembangan [a)]	*Director*
Direktur	Lukito Adisubrata Suwardi [b)]	*Director*
Direktur	Donny Kushendratno [c)]	*Director*

a) Aris Palembangan diangkat sebagai Direktur berdasarkan keputusan RUPST pada tanggal 25 Juni 2025 dan akan efektif setelah lulus uji kemampuan dan kepatutan OJK.

b) Lukito Adisubrata Suwardi diangkat sebagai Direktur dan telah lulus uji kemampuan dan kepatutan OJK pada tanggal 23 Oktober 2025.

c) Donny Kushendratno diangkat sebagai Direktur dan akan efektif setelah lulus uji kemampuan dan kepatutan OJK.

a) Aris Palembangan was appointed as Director based on the AGMS on June 25, 2025 and will be effective after passing fit and proper test from OJK.

b) Lukito Adisubrata Suwardi was appointed as Director and passed the fit and proper test by the Financial Services Authority (OJK) on October 23, 2025.

c) Donny Kushendratno was appointed as Director and will be effective after passing the fit and proper test by the Financial Services Authority (OJK).

49. TANGGUNG JAWAB MANAJEMEN DAN PERSETUJUAN LAPORAN KEUANGAN

Penyusunan dan penyajian wajar laporan keuangan merupakan tanggung jawab manajemen, dan telah disetujui oleh Direksi untuk diterbitkan pada tanggal 30 Maret 2026.

49. MANAGEMENT RESPONSIBILITY AND APPROVAL OF FINANCIAL STATEMENTS

The preparation and fair presentation of the financial statements are the responsibilities of the management and, are approved and authorized for issue by the Directors on March 30, 2026.

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ANNUAL REPORT & SUSTAINABILITY REPORT

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