Go To English Page

| | |
|---|---|
| Nomor Surat | No.SKL.029/04-2026/PRESDIR-CorSec |
| Nama Perusahaan | Bank Sinarmas Tbk |
| Kode Emiten | BSIM |
| Lampiran | 2 |
| Perihal | Penyampaian Laporan Tahunan & Keberlanjutan dan ESG |

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

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

Perseroan melakukan panggilan Rapat Umum Pemegang Saham Tahunan pada tanggal 03 Juni 2026

Informasi sebagaimana dimaksud di atas telah dimuat pada Situs Web Perseroan di alamat link www.banksinarmas.com pada tanggal 30 April 2026

Apakah Perseroan tercatat di Bursa lain? (Tidak)

**A. Kinerja Lingkungan (Environmental Performance)**

Perseroan menyampaikan Keberlanjutan dan ESG Tahunan :

| **E-01 Laporan Emisi Gas Rumah Kaca (GRK)** | |
|---|---|
| Laporan Emisi GRK Konsolidasi? | Tidak |
| Batasan Organisasi | Ekuitas |
| Adakah anak perusahaan yang tidak diikutsertakan dalam laporan ini? | Tidak |

| Name | Total Emisi (tCO2e) |
|---|---|
| **Kategori 1: Emisi GRK langsung dan pembuangan** | |
| Emisi langsung dari pembakaran stasioner | 0 |
| Emisi langsung dari pembakaran bergerak | 121,89 |
| Emisi langsung dari proses pengolahan | 0 |
| Emisi fugitive langsung | 0 |
| Emisi langsung dari Land Use, Land Use Change and Forestry (LULUCF) | 0 |
| **Total Emisi Langsung (Scope 1)** | 121,89 |

| | |
|---|---|
| **Kategori 2: Emisi GRK tidak langsung dari energi yang diimpor/dibeli** | |
| Emisi tidak langsung dari konsumsi Listrik yang diimpor/dibeli | 198,89 |
| Emisi tidak langsung dari konsumsi jaringan energi yang diimpor/dibeli (diluar listrik) | 0 |
| **Total Emisi Tidak Langsung (Scope 2)** | 121,89 |
| **Kategori 3: Emisi GRK tidak langsung dari transportasi** | |
| Transportasi dan distribusi hulu | 0 |
| Perjalanan dinas | 0 |
| Transportasi dari klien dan pengunjung | 0 |
| Transportasi dan distribusi hilir | 0 |
| Perjalanan Karyawan | 0 |
| **Kategori 4: Emisi GRK tidak langsung dari produk yang digunakan oleh perusahaan** | |
| Kegiatan yang berhubungan dengan energi yang tidak termasuk dalam emisi langsung dan emisi energi tidak langsung | 0 |
| Pembelian Barang dan Jasa | 0 |
| Capital equipment/goods | 0 |
| Limbah yang dihasilkan dalam kegiatan operasional | 0 |
| Aset Sewaan hulu | 0 |
| **Kategori 5: Emisi GRK tidak langsung yang terkait dengan penggunaan produk dari perusahaan** | |
| Investasi | 0 |
| Penggunaan produk yang dijual | 0 |
| Perawatan akhir masa pakai produk yang dijual | 0 |
| Waralaba hilir | 0 |
| Aset Sewaan Hilir | 0 |
| Pengolahan produk yang dijual | 0 |

| Kategori 6: Emisi GRK tidak langsung dari sumber lainnya | |
|---|---|
| Emisi atau pembuangan tidak langsung lainnya | 0 |
| **Total Emisi Tidak Langsung (Scope 3)** | 0 |
| **Total Emisi GRK (Scope 1 and 2)** | 320,78 |
| **Total Emisi GRK (Scope 1, 2 and 3)** | 320,78 |
| Offsets/Credits | 0 |
| Pembelian Renewable Energy Certificate (REC) (kWh) | 0 |

| | | | |
|---|---|---|---|
| **E-02** | **Intensitas Emisi GRK** | Total emisi dari Scope 1 dan 2 per unit pendapatan Perusahaan Tercatat | 0,00017 |
| **E-03** | **Konsumsi Energi listrik** | Jumlah total energi yang dikonsumsi secara langsung (kWh or J) | 251.759 |
| | | Jumlah total energi yang dikonsumsi secara tidak langsung (kWh or J)) | 0 |
| | | Total konsumsi energi (kWh or J) | 251.759 |
| **E-04** | **Konsumsi Air** | Total konsumsi air (m3) | 61,18 |
| **E-05** | **Limbah yang dihasilkan** | Total limbah yang dihasilkan (ton) | 5,25 |

| E-06 Komitmen Perusahaan untuk mencapai target Net Zero Emission | |
|---|---|
| Apakah Perusahaan memiliki komitmen pencapaian target net zero? | Ya |
| Tahun berapa Perusahaan menargetkan pencapaian Net Zero emission yang dipublikasi? | 2060 |
| Mohon berikan deskripsi ringkas penjelasan dan tautan ke dokumentasi yang menjelaskan komitmen pencapaian target Net zero emission Perusahaan. | |
| Bank mendukung upaya pencapaian target Net Zero Emission melalui penerapan kebijakan, inisiatif, dan praktik operasional yang mendorong pengurangan emisi serta penggunaan sumber daya secara lebih bertanggung jawab. | |

| E-07 Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca (Emission Reduction) | |
|---|---|
| Apakah Perusahaan memiliki komitmen mengurangi emisi? | Tidak |
| Target pengurangan emisi GRK | 0 % |
| | 0 (tCO2e) |
| Tahun target untuk penurunan emisi GRK? | null |

Apakah perusahaan memiliki manajemen yang mengawasi pengendalian iklim?

Tidak

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

Penjelasan:

1. Pengaturan pemakaian pendingin ruangan dan lampu, serta penggunaan lampu Light Emitting Diode (LED) di beberapa wilayah operasional.
2. Penggunaan sumber energi terbarukan yang berasal dari panel surya di Kantor Cabang Klampis dan Diponegoro.
3. Penggunaan motor listrik sebagai pengganti kendaraan berbahan bakar fosil dalam kegiatan operasional di beberapa kantor cabang.
4. Pelaksanaan rapat atau pertemuan secara daring sehingga mengurangi penggunaan kendaraan operasional kantor.
5. Penyediaan ruang terbuka hijau di sekitar wilayah kantor.

**B. Kinerja Sosial (Social Performance)**

**S-01 Kesetaraan Gender**

| Level Jabatan | Laki-Laki | | Perempuan | |
|---|---|---|---|---|
| | Jumlah pegawai | Persentasi pegawai | Jumlah pegawai | Persentasi pegawai |
| Entry-level | 2.272 | 38,28 % | 2.272 | 38,28 % |
| Mid-level | 1.263 | 21,28 % | 738 | 12,43 % |
| Senior-level | 797 | 13,43 % | 357 | 6,02 % |
| Executive-level | 263 | 4,43 % | 155 | 2,61 % |
| Total Pegawai | 90 | 1,52 % | 3.522 | 59,34 % |

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

| Rentang Usia (tahun) | Level Jabatan | | | | | | | | Jumlah Pegawai |
|---|---|---|---|---|---|---|---|---|---|
| | Entry-level | | Mid-level | | Senior-level | | Executive-level | | |
| | Laki-Laki | Perempuan | Laki-Laki | Perempuan | Laki-Laki | Perempuan | Laki-Laki | Perempuan | |
| 18-25 | 2.413 | 59,3429 | 207 | 150 | 18 | 14 | 0 | 1 | 0 |
| 25-35 | 0 | 390 | 1.068 | 870 | 387 | 402 | 122 | 86 | 20 |
| 35-45 | 6 | 2.961 | 731 | 229 | 289 | 354 | 209 | 155 | 92 |
| 45-55 | 64 | 2.123 | 256 | 13 | 44 | 27 | 26 | 20 | 32 |
| >55 | 16 | 434 | 10 | 1 | 0 | 0 | 0 | 1 | 11 |

**S-03 Tingkat Pergantian Pegawai**

| | Jumlah Pegawai (dalam tahun pelaporan) | Percentage Pegawai (dalam tahun pelaporan) |
|---|---|---|
| Jumlah Pegawai resign/Pemutusan Hubungan Kerja | 4 Pegawai | 27 % |
| Jumlah Pegawai Baru/pengganti | 614 Pegawai | 12,84 % |

**S-04 Jumlah Pegawai Sementara**

| | Jumlah Pegawai (dalam tahun pelaporan) | Percentage Pegawai (dalam tahun pelaporan) |
|---|---|---|
| Jumlah Pegawai perusahaan yang dipegang oleh kontraktor dan/atau konsultan | 863 Pegawai | 18,05 % |

**S-05 Pelatihan dan Pengembangan Pegawai**

| Rata-rata jam pelatihan per pegawai dalam tahun Pelaporan | Jumlah pegawai yang ikut serta dalam program pelatihan | Persentase jumlah pegawai yang ikut serta dalam pelatihan (%) |
|---|---|---|
| 1.323 jam/pegawai | 27,67 | 84,1 % |

**S-06 Jumlah Kecelakaan Kerja**

| Frekuensi kecelakaan kerja dari total pegawai | Persentase kecelakaan kerja serius yang berakibat cedera serius dan fatal dari total pegawai (%) |
|---|---|
| 4.612 | 78 % |

**S-07 Jumlah Kejadian Pelanggaran Hak Asasi Manusia**

| | |
|---|---|
| **Jumlah pelanggaran hak asasi manusia dalam tahun Pelaporan** | 0 |

| **Kebijakan Perusahaan terkait Pekerja** | |
|---|---|
| **S-08 Perusahaan memiliki kebijakan terkait pelecehan seksual dan/atau non-diskriminasi?** | Tidak |
| Kebijakan mengenai pelecehan seksual dan/atau non-diskriminasi diatur dalam beberapa ketentuan internal, di antaranya Peraturan Perusahaan, Kode Etik dan Pedoman Tingkah Laku, serta SOP Kedisiplinan Karyawan. Bank Sinarmas tidak dapat mentoleransi segala bentuk tindakan diskriminasi, pelecehan, intimidasi, dan pelecehan seksual. Dalam Peraturan Perusahaan pelecehan seksual ditetapkan sebagai pelanggaran bersifat mendesak yang dapat diancam sanksi Pemutusan Hubungan Kerja.<br><br>Untuk informasi lebih lanjut mengenai kebijakan yang dipublikasikan terdapat pada link berikut : https://www.banksinarmas.com/id/informasiumum/tatakelola/terkait-etik-perlindungan | |
| **S-09 Perusahaan memiliki kebijakan mengenai hak asasi manusia?** | Ya |
| Bank Sinarmas menyusun Kode Etik dan Pedoman Tingkah Laku yang secara umum bertujuan untuk mewujudkan kesetaraan perlakuan, menghargai hak asasi manusia, dan peduli pada masyarakat dan lingkungan. | |
| **S-10 Perusahaan memiliki kebijakan mengenai pekerja anak dan/atau pekerja paksa?** | Tidak |
| Batasan usia anak yang berlaku di Indonesia berdasarkan Undang-Undang Perlindungan Anak adalah di bawah 18 tahun. Bank Sinarmas berkomitmen tidak mempekerjakan Pekerja Anak dengan menetapkan usia minimal 18 tahun dalam persyaratan kerja yang dicantumkan dalam Peraturan Perusahaan Pasal 4. | |
| **S-11 Perusahaan memiliki kebijakan perusahaan mengenai kesehatan dan keselamatan kerja serta lingkungan kerja yang aman dan layak diberikan kepada seluruh karyawan?** | Ya |
| Untuk melindungi keamanan, keselamatan, dan kesehatan kerja Karyawan guna mewujudkan produktivitas kerja yang optimal, Bank Sinarmas mengupayakan keamanan, keselamatan, dan kesehatan kerja sesuai peraturan perundang-undangan yang berlaku. Hal ini tercantum dalam Peraturan Perusahaan Pasal 40. | |

**Corporate Social Responsibility (CSR)**

| | |
|---|---|
| **S-12 Perusahaan memiliki aktivitas CSR, investasi atau sumbangan terhadap komunitas atau organisasi nirlaba terdaftar?** | Ya |
| Bank Sinarmas terus berkontribusi dalam pemberdayaan masyarakat melalui berbagai program yang terarah dan berkelanjutan. Fokus kami adalah mendorong literasi dan inklusi keuangan, meningkatkan kualitas pendidikan, serta mendukung kesejahteraan sosial melalui kegiatan-kegiatan di bidang kesehatan, keagamaan, sarana dan prasarana sosial, hingga filantropi. | |

**C. Kinerja Tata Kelola (Governance Performance)**

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

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

**G-02 Total kehadiran direksi dan komisaris ke rapat dewan**

| | Jumlah rapat dewan (di tahun pelaporan) | Rata-rata persentase kehadiran direksi/komisaris dalam rapat dewan |
|---|---|---|
| Jumlah kehadiran direksi ke rapat dewan | 2 | 0 % |
| Jumlah kehadiran komisaris ke rapat dewan | 11 | 94 % |

Kebijakan mengenai manajemen lainnya

| | |
|---|---|
| **G-03 Perusahaan memiliki kebijakan mengenai pemisahan Chairman of The Board dan CEO?** | Ya |
| Perusahaan telah memiliki kebijakan dimaksud, yang mengacu pada Undang-Undang Cipta Kerja No. 11 tahun 2020, yang mengubah Pasal 1 angka 2, 5, 6 Undang-Undang Perseroan Terbatas No. 40/2007 Pasal 1 angka 1, 2, 5, dan 6 yang menegaskan: Organ Perseroan adalah Rapat Umum Pemegang Saham, Direksi, dan Dewan Komisaris. Dengan demikian, mengingat organisasi Bank menggunakan 2 tier, Dewan Komisaris memiliki tugas dan fungsi melakukan pengawasan dan pemberian nasihat. Sedangkan Direksi mengelola Bank.<br>Kebijakan itu, antara lain mencakup:<br><br>1. Pada prinsipnya, Komisaris Utama memiliki peran dalam mengoordinasikan pelaksanaan fungsi pengawasan serta pemberian nasihat kepada Direksi atas pengelolaan Bank. Komisaris Utama memastikan bahwa pelaksanaan strategi, pengelolaan risiko, kepatuhan, serta penerapan tata kelola perusahaan berjalan sesuai dengan ketentuan yang berlaku dan kepentingan jangka panjang Bank.<br>2. Direktur Utama memimpin pelaksanaan seluruh tugas Direksi dalam mengelola dan menjalankan kegiatan usaha Bank. Tugas dan fungsi tersebut dijalankan dengan memperhatikan efektivitas span of control, koordinasi antar fungsi bisnis dan pendukung, serta pengawasan terhadap implementasi strategi, kinerja operasional, manajemen risiko, dan tata kelola perusahaan guna memastikan keberlangsungan usaha Bank secara berkelanjutan. | |
| **G-04 Perusahaan memiliki kebijakan penilaian dewan direksi dan komisaris** | Ya |

Kebijakan penilaian Direksi dan Dewan Komisaris yang ada mencakup: Prosedur dan Penilaian Kinerja; Dasar/Kriteria Penilaian Kinerja; dan Hasil Penilaian Kinerja secara kualitatif yang mengacu pada hasil self-assessment
G C G .

Self-assessment

Dasar/Kriteria Penilaian Kinerja Dewan Komisaris

1 Struktur dan komposisi Dewan Komisaris;
2 Efektivitas pelaksanaan program kerja komite-komite di bawah Dewan Komisaris;
3 Pengawasan pelaksanaan strategi dan pengelolaan perusahaan;
4 Penerapan tata kelola perusahaan yang baik; dan
5 Penerapan manajemen risiko dan pengendalian internal dalam menghadapi potensi risiko.
.

Dasar/Kriteria Penilaian Kinerja Direksi

1 Penetapan target Bank;
2 Penyusunan strategi dan rencana bisnis Bank ke depannya;
3 Implementasi strategi pengelolaan Bank;
4 Penerapan kebijakan pengendalian internal dan manajemen risiko
.

| **G-05 Perusahaan memiliki kebijakan pelatihan dewan direksi dan komisaris** | Ya |
|---|---|

Kebijakan Pengembangan Kompetensi Dewan Komisaris

Bank Sinarmas telah memiliki kebijakan untuk memfasilitasi Dewan Komisaris mengikuti berbagai program pengembangan kompetensi. Langkah ini dilakukan guna memastikan Dewan Komisaris memiliki kompetensi yang diperlukan untuk menjalankan peran dan fungsinya secara efektif dalam mendukung kesuksesan dan keberlanjutan Bank.

Kebijakan Pengembangan Kompetensi Direksi

Bank Sinarmas telah memiliki kebijakan untuk memfasilitasi Direksi mengikuti berbagai program pengembangan kompetensi. Langkah ini dilakukan guna memastikan Direksi memiliki kompetensi yang diperlukan untuk menjalankan perannya secara efektif dalam mendukung kesuksesan dan keberlanjutan Bank.

| **G-06 Kriteria khusus yang digunakan untuk pemilihan dewan direksi dan komisaris** | Ya |
|---|---|

Kriteria Khusus Dewan Komisaris

Anggota Dewan Komisaris telah lulus penilaian kemampuan dan kepatutan (fit and proper test). Komitmen ini merupakan wujud kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan No. 27/ POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Informasinya telah diungkapkan dalam Laporan Tahunan Tahun Buku 2025.

Kriteria Khusus Direksi

Anggota Direksi telah lulus penilaian kemampuan dan kepatutan (fit and proper test). Komitmen ini merupakan wujud kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan No. 27/ POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Informasinya telah diungkapkan dalam Laporan Tahunan Tahun Buku 2025.

| **G-07 Perusahaan memiliki kebijakan mengenai kode etik dan/atau anti-korupsi?** | Ya |
|---|---|

Kebijakan Kode Etik

Kebijakan Kode Etik dan Pedoman Tingkah Laku merupakan pedoman dasar dalam bersikap dan bertindak bagi seluruh insan Bank Sinarmas serta menjadi bagian integral dari kebijakan perusahaan. Setiap keputusan dan tindakan yang diambil atas nama perusahaan diarahkan oleh standar integritas pribadi dan profesional yang tinggi, sesuai dengan ketentuan perundang-undangan yang berlaku. Detail tentang Kebijakan Kode Etik dan Pedoman Tingkah Laku yang disusun oleh Divisi Organization Development & Industrial Relations-Group Human Capital Management berlaku sejak 20 September 2023, dan telah

dipublikasikan di situs web Bank pada laman Hubungan Investor bagian Kebijakan Terkait Tata Kelola.

Bank juga telah merumuskan etika bisnis dan perilaku sebagai bagian integral dari komitmen integritas, yang diiringi dengan pengembangan sistem manajemen risiko yang disesuaikan dengan menjunjung tinggi prinsip kehati-hatian dan GCG.
Kebijakan Anti Korupsi

Bank Sinarmas telah mengimplementasikan prinsip-prinsip anti korupsi, sebagaimana tertuang dalam pasal-pasal Peraturan Perusahaan, Kode Etik dan Pedoman Tingkah Laku, dan SOP Kedisiplinan Karyawan. Untuk menangani praktik korupsi, balas jasa (kickbacks), fraud, suap, dan/atau gratifikasi, Bank telah menetapkan sejumlah prosedur yang diatur dalam Kode Etik dan Pedoman Tingkah Laku Versi 2.0.

Bank juga telah merumuskan etika bisnis dan perilaku sebagai bagian integral dari komitmen integritas, yang diiringi dengan pengembangan sistem manajemen risiko yang disesuaikan dengan menjunjung tinggi prinsip kehati-hatian dan GCG.

| **G-08 Perusahaan memiliki kebijakan mengenai perlakuan adil terhadap Pemegang Saham?** | Ya |
|---|---|

Perlakuan Adil terhadap Pemegang Saham
Seluruh informasi telah dipublikasikan dalam Laporan Tahunan Tahun Buku 2025. Rinciannya mencakup:
Pemegang Saham memiliki hak untuk berpartisipasi dalam pengambilan keputusan-keputusan terkait:
1 Perubahan Anggaran Dasar dan perubahan-perubahan mendasar lainnya mengenai Bank;
2 Hak untuk berpartisipasi secara efektif dan menggunakan suara dalam RUPS; serta
3 Hak untuk mendapatkan informasi mengenai RUPS termasuk mata acara/agenda, aturan, dan prosedur dalam pengambilan suara.

Bank Sinarmas melindungi dan memfasilitasi pelaksanaan hak-hak dasar Pemegang Saham, tanpa membedakan kepemilikan berdasarkan kelas saham, seperti:
1 Menghadiri dan memberikan 1 suara dalam RUPS;
2 Mendapatkan informasi yang relevan dan material secara tepat waktu;
3 Dapat memberikan kuasa kepada pihak lain apabila Pemegang Saham berhalangan hadir dalam RUPS;
4 Memperoleh materi RUPS sebelum RUPS dilaksanakan;
5 Dapat memberikan suara setuju, tidak setuju atau abstain pada setiap usulan putusan agenda RUPS; dan
6 Mendapat perlakuan yang sama dan setara dari Bank Sinarmas.
.

| **G-09 Perusahaan memiliki kebijakan mengenai kewajiban direksi/komisaris untuk mencegah adanya konflik kepentingan?** | Ya |
|---|---|

Bank Sinarmas telah memiliki kebijakan mengenai kewajiban direksi/komisaris untuk mencegah adanya konflik kepentingan dan telah diungkapkan dalam Laporan Tahunan Tahun Buku 2025.

Pengelolaan Benturan Kepentingan Dewan Komisaris

Benturan kepentingan terjadi ketika kepentingan ekonomi Bank bertentangan dengan kepentingan ekonomis pribadi. Maka dari itu, setiap anggota Dewan Komisaris wajib:
1. Mengutamakan kepentingan Perseroan dan tidak mengurangi keuangan Perseroan dalam hal terjadi benturan kepentingan;
2. Menghindari diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan;
3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/atau Pemegang Saham pengendali bank dan atau pihak lainnya dalam rangka bisnis Perseroan; dan
4. Melakukan pengungkapan dalam hal pengambilan keputusan tetap harus diambil pada kondisi adanya benturan kepentingan.

Pengelolaan Benturan Kepentingan Direksi

Pengelolaan benturan kepentingan Direksi dilakukan berdasarkan kebijakan terkait transaksi afiliasi, transaksi benturan kepentingan, transaksi material, serta perubahan kegiatan usaha sebagai bagian dari penerapan tata kelola perusahaan yang baik. Kebijakan ini menjadi landasan dalam memastikan setiap pengambilan keputusan dilakukan secara objektif, transparan, dan independen, dengan tetap

mengutamakan kepentingan Bank serta kepatuhan terhadap ketentuan yang berlaku.

1. Direksi wajib memperhatikan prinsip dasar untuk menghindari benturan kepentingan terhadap kebijakan dan pelaksanaan Tata Kelola Perusahaan sebagaimana telah diatur di dalam peraturan regulator.
2. Dalam hal ini terjadi benturan kepentingan, anggota Direksi dilarang mengambil tindakan yang dapat merugikan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan.

**D. Lain-lain**

Keselarasan Laporan Keberlanjutan/Tahunan dengan Metrik ESG

| Kinerja | Kode | Nama Metrik | Halaman di Laporan Keberlanjutan/Tahunan |
|---|---|---|---|
| Lingkungan | E-01 | Laporan Emisi Gas Rumah Kaca | 6 |
| | E-02 | Intensitas Emisi Gas Rumah Kaca | 100 |
| | E-03 | Konsumsi Energi Listrik | 607 |
| | E-04 | Konsumsi Air | 607 |
| | E-05 | Limbah yang Dihasilkan | 606 |
| | E-06 | Komitmen Perusahaan untuk Mencapai Target Net Zero Emission | 608 |
| | E-07 | Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca | 609 |
| Sosial | S-01 | Kesetaraan Gender | 605 |
| | S-02 | Pegawai Berdasarkan Gender dan Kelompok Umur | 606 |
| | S-03 | Tingkat Pergantian Pegawai | 586 |
| | S-04 | Jumlah Pegawai Sementara | 83 |
| | S-05 | Pelatihan dan Pengembangan Pegawai | 84 |
| | S-06 | Jumlah Kecelakaan Kerja | 84 |
| | S-07 | Kejadian Pelanggaran Hak Asasi Manusia | 590 |
| | S-08 | Kebijakan Pelecehan Seksual dan/atau Non-diskriminasi | 588 |
| | S-09 | Kebijakan Mengenai Hak Asasi Manusia | 0 |
| | S-10 | Kebijakan Pekerja Anak dan/atau Pekerja Paksa | 586 |
| | S-11 | Kebijakan Mengenai Kesehatan dan Keselamatan Kerja serta Lingkungan Kerja yang Aman dan Layak diberikan Kepada Seluruh Karyawan | 586 |
| | S-12 | Pencegahan Konflik Kepentingan | 587 |

| | | | |
|---|---|---|---|
| Tata-kelola | G-01 | Keberagaman Manajemen dan Independensi | 588 |
| | G-02 | Total Kehadiran Direksi dan Komisaris ke Rapat Dewan | 593 |
| | G-03 | Kebijakan Pemisahan Chairman of the Board dan CEO | 219-317 |
| | G-04 | Kebijakan Penilaian Dewan Direksi dan Komisaris | 310-315 |
| | G-05 | Kebijakan Pelatihan Dewan Direksi dan Komisaris | 307-308 |
| | G-06 | Kriteria Khusus Pemilihan Dewan | 309-310 |
| | G-07 | Kode Etik dan/atau Anti-Korupsi | 288-306 |
| | G-08 | Kebijakan Perlakuan Adil terhadap Pemegang Saham | 281-298 |
| | G-09 | Pencegahan Konflik Kepentingan | 442-447 |

Standar Internasional yang Diacu dan Verifikasi Pihak Ketiga

Keselarasan dengan kerangka pelaporan keberlanjutan

[X] Ya [ ] Tidak

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

Assurance dan validasi pihak ketiga

[X] Tidak

Demikian untuk diketahui.

Hormat Kami,

**Bank Sinarmas Tbk**

Retno Tri Wulandari

Corporate Secretary Division Head

Bank Sinarmas Tbk

Sinar Mas Land Plaza - Menara 1 Lantai 8

Telepon : 021-31990101 , Fax : 021-31990401, www.banksinarmas.com

| | |
|---|---|
| Nama Pengirim | Retno Tri Wulandari |
| Jabatan | Corporate Secretary Division Head |
| Tanggal dan Waktu | 30-04-2026 16:56 |
| Lampiran | 1. Peny Lap Tahunan dan Keberlanjutan 2025 (OJK PPM).pdf |
| | 2. BSIM_AR_2025 (300426) Medium_OK.pdf |

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

Go To Indonesian Page

| | |
|---|---|
| Letter / Announcement No. | No.SKL.029/04-2026/PRESDIR-CorSec |
| Issuer Name | Bank Sinarmas Tbk |
| Issuer Code | BSIM |
| Attachment | 2 |
| Subject | Submission of Annual And Sustainability Report |

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

Will the Company be/has summons for the Annual General Meeting of Shareholders? (Yes)

The Company made invitations to the Annual General Meeting of Shareholders on 03 Juni 2026

The information referred above has been published on the Company's website www.banksinarmas.com at 30 April 2026

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

**A. Environmental Performance**

The Company submits its Annual Sustainability and ESG Report:

| **E-01 Greenhouse Gas (GHG) Emission Report** | |
|---|---|
| Consolidated GHG Emission Report? | No |
| Organizational Boundaries | Ekuitas |
| Any subsidiaries that are not included in the report? | No |

| Name | Total emission (tCO2e) |
|---|---|
| **Category 1: Direct GHG emissions and removals** | |
| Direct emissions from stationary combustion | 0 |
| Direct emissions from mobile combustion | 121,89 |
| Direct emissions from processes | 0 |
| Direct fugitive emissions | 0 |
| Direct emissions from Land Use, Land Use Change and Forestry (LULUCF) | 0 |
| Total Direct Emissions (Scope 1) | 121,89 |
| **Category 2: Indirect GHG emissions from imported energy** | |

| | |
|---|---|
| Indirect emissions from imported/purchased electricity consumption | 198,89 |
| Indirect emissions from imported/purchased network energy consumption (excluding electricity) | 0 |
| Total Indirect Emissions (Scope 2) | 121,89 |
| **Category 3: Indirect GHG emissions from transportation** | |
| Upstream transport and distribution | 0 |
| Business travels | 0 |
| Transportation of clients and visitors | 0 |
| Downstream transportation and distribution | 0 |
| Employee commuting | 0 |
| **Category 4: Indirect GHG emissions from products used by Organization** | |
| Energy related activities not included in direct emissions and energy indirect emissions | 0 |
| Purchased goods and services | 0 |
| Capital equipment/goods | 0 |
| Waste generated in operations | 0 |
| Upstream leased assets | 0 |
| **Category 5: Indirect GHG Emissions associated with the use of products from the Organization** | |
| Investments | 0 |
| Use of sold products | 0 |
| End of life treatment of sold products | 0 |
| Downstream franchises | 0 |
| Downstream leased assets | 0 |
| Processing of sold products | 0 |
| **Category 6: Indirect GHG emissions from other sources** | |

| | |
|---|---|
| Other indirect emissions or removals | 0 |
| Total GHG Emissions (Scope 1 and 2) | 0 |
| Total GHG Emissions (Scope 1 and 2) | 320,78 |
| Total GHG Emissions (Scope 1, 2 and 3) | 320,78 |
| Offsets/Credits | 0 |
| REC Purchases (kWh) | 0 |

| | | | |
|---|---|---|---|
| **E-02** | **GHG Emissions Intensity** | Total scope 1 and 2 emissions produced per revenue of listed compant (tCO2e/Rp) | 0,00017 |
| **E-03** | **Electricity Consumption** | Total amount of energy directly consumed (kWh or J) | 251.759 |
| | | Total amount of energy indirectly consumed (kWh or J) | 0 |
| | | Total energy consumption (kWh or J) | 251.759 |
| **E-04** | **Water Consumption** | Total water consumed (m3) | 61,18 |
| **E-05** | **Waste Generation** | Total waste generated (ton) | 5,25 |

| **E-06 Company commitment to Net Zero Emission Target** | |
|---|---|
| Does the Company have a net zero emission target commitment? | Yes |
| What year is the Company's net zero emission published target? | 2060 |
| Please provide a brief description and a link to documentation explaining the Company's commitment in achieving net zero emission target. | |
| The Bank supports efforts to achieve Net Zero Emission targets through policies, initiatives, and operational practices that drive emission reductions and more responsible resource use. | |

| **E-07 Company Commitment to GHG Emission Reduction Target** | |
|---|---|
| Does the Company commit to reducing GHG emission? | Tidak |
| What is the Company's GHG emission reduction target? | 0 % |
| | 0 (tCO2e) |
| Targeted year in achieving GHG reduction target? | null |

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

No

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

1. Managing air conditioning and lighting usage, as well as the use of Light Emitting Diode (LED) lights in several operational areas.
2. Utilizing renewable energy sources from solar panels at the Klampis and Diponegoro Branch Offices.
3. Utilizing electric motorcycles as a substitute for fossil fuel vehicles in operational activities at several branch offices.
4. Implementing online meetings or gatherings to reduce the use of office operational vehicles.
5. Providing green open spaces around office areas.

**B. Kinerja Sosial (Social Performance)**

**S-01 Gender Diversity**

| Job positions | Men | | Women | |
|---|---|---|---|---|
| | Number of employees | Percentage of employees | Number of employees | Percentage of employees |
| Entry-level | 2.272 | 38,28 % | 2.272 | 38,28 % |
| Mid-level | 1.263 | 21,28 % | 738 | 12,43 % |
| Senior-level | 797 | 13,43 % | 357 | 6,02 % |
| Executive-level | 263 | 4,43 % | 155 | 2,61 % |
| Total Pegawai | 90 | 1,52 % | 3.522 | 59,34 % |

**S-02 Employees Level by Gender and Age Group**

| Age group (years) | Job levels | | | | | | | | Number of employees |
|---|---|---|---|---|---|---|---|---|---|
| | Entry-level | | Mid-level | | Senior-level | | Executive-level | | |
| | Men | Women | Men | Women | Men | Women | Men | Women | |
| 18-25 | 2.413 | 59,3429 | 207 | 150 | 18 | 14 | 0 | 1 | 0 |
| 25-35 | 0 | 390 | 1.068 | 870 | 387 | 402 | 122 | 86 | 20 |
| 35-45 | 6 | 2.961 | 731 | 13 | 289 | 354 | 209 | 155 | 92 |
| 45-55 | 64 | 2.123 | 256 | 13 | 44 | 27 | 26 | 20 | 32 |
| >55 | 16 | 434 | 10 | 1 | 0 | 0 | 0 | 1 | 11 |

**S-03 Employees Turnover**

| | Number of employees (in reporting year) | Percentage (in reporting year) |
|---|---|---|
| Number of employees resigned | 4 Employees | 27 % |
| Number of newly appointed Employees | 614 Employees | 12,84 % |

**S-04 Temporary Worker**

| | Number of employees (in reporting year) | Percentage (in reporting year) |
|---|---|---|
| Total company headcount held by contractors and/or consultants | 863 Employees | 18,05 % |

**S-05 Employee Training and Development**

| Average training hour per employee (in reporting year) | Total employee attending company training program | Percentage of employee attending company training program (%) |
|---|---|---|
| 1.323 hours/employee | 27,67 | 84,1 % |

**S-06 Injury Rate**

| Frequency of work-related accidents of total Employees (in reporting year) | Percentage of serious work-related accidents resulting in serious and fatal injuries from total employees (%) |
|---|---|
| 4.612 | 78 % |

**S-07 Incidents Regarding Human Rights Abuse**

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

**Company Policy Regarding Employees**

| | |
|---|---|
| **S-08 Does the company has a policy regarding sexual harassment and/or non-discrimination?** | No |
| Policies regarding sexual harassment and/or non-discrimination are governed by several internal regulations, including the Company Regulations, the Code of Ethics and Conduct, and the Employee Disciplinary Standard Operating Procedure. Bank Sinarmas maintains a zero-tolerance policy towards all forms of discrimination, harassment, bullying, and sexual harassment. Within the Company Regulations, sexual harassment is classified as a serious offense warranting potential termination of employment.<br><br>For more information regarding the published policies, please refer to the following link:<br>https://www.banksinarmas.com/id/informasiumum/tatakelola/terkait-etik-perlindungan | |
| **S-09 Does the company has a policy regarding human rights?** | Yes |
| Bank Sinarmas has formulated a Code of Ethics and Conduct, which is generally aimed at realizing equitable treatment, upholding human rights, and demonstrating a profound sense of responsibility towards society and the environment. | |
| **S-10 Does the company have a policy regarding child labor and/or forced labor?** | No |
| In accordance with the Indonesian Child Protection Law, the legal definition of a child in Indonesia is any person under the age of 18. Bank Sinarmas is committed to not employing child labor and has established a minimum age requirement of 18 years in the employment conditions stipulated in the Company Regulations, Article 4. | |
| **S-11 Does the company have a company policy regarding occupational health and safety as well as a safe working environment for all employees?** | Yes |
| In order to safeguard the security, safety, and occupational health of Employees and thereby cultivate optimal work productivity, Bank Sinarmas is committed to implementing comprehensive occupational safety and health measures in accordance with prevailing laws and regulations. This commitment is explicitly stipulated within the Company Regulations, Article 40. | |

**Corporate Social Responsibility (CSR)**

| S-12 Does the company have CSR activities, investments or donations to the community or registered non-profit organizations? | Yes |
|---|---|
| Bank Sinarmas continues to contribute to community empowerment through various targeted and sustainable programs. Our focus is to encourage financial literacy and inclusion, improve the quality of education, and support social welfare through activities in health, religion, social facilities and infrastructure, and philanthropy. | |

**C. Governance Performance**

**G-01 Board Diversity and Independence**

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

**G-02 Board Meeting Attendance**

| | Number of board meetings (in reporting year) | Percentage of board meeting attendances (in reporting year) |
|---|---|---|
| Director Attendance to Board Meetings | 2 | 0 % |
| Comissioner Attendance to Board Meetings | 11 | 94 % |

Other governmental-related policy

| G-03 Does the company has a policy regarding separation of the Chairman of the Board and CEO? | Yes |
|---|---|
| The Company has established the policy in question, which refers to Law No. 11 of 2020 on Job Creation, amending Article 1 paragraphs 2, 5, and 6 of Law No. 40 of 2007 on Limited Liability Companies-specifically Article 1 paragraphs 1, 2, 5, and 6-which affirms that the Organs of the Company comprise the General Meeting of Shareholders, the Board of Directors, and the Board of Commissioners. Accordingly, given that the Bank operates under a two-tier organizational structure, the Board of Commissioners is charged with supervisory duties and the provision of advice, whereas the Board of Directors is responsible for managing the Bank.<br><br>The policy encompasses, among other matters, the following:<br><br>1. In principle, the President Commissioner is responsible for coordinating the discharge of the supervisory function and the provision of advice to the Board of Directors regarding the management of the Bank. The President Commissioner ensures that the implementation of strategy, risk management, compliance, and the application of corporate governance is conducted in accordance with prevailing regulations and the long-term interests of the<br>2. The President Director leads the execution of all Board of Directors' duties in managing and conducting the Bank's business activities. These duties and functions are carried out with due regard to the effectiveness of span of control, coordination between business and supporting functions, and oversight of strategy implementation, operational performance, risk management, and corporate governance, to safeguard the sustainability of the Bank's business on a continuing basis. | |
| **G-04 Does the company has a policy regarding board appraisal?** | Yes |

The existing performance assessment policy for the Board of Directors and the Board of Commissioners encompasses the following: Performance Assessment Procedures; the Basis and Criteria for Performance Assessment; and the Qualitative Performance Assessment Results, which refer to the outcomes of the GCG self-assessment.

Self-assessment.

Basis and Criteria for Performance Assessment of the Board of Commissioners

1. The structure and composition of the Board of Commissioners;
2. The effectiveness of the implementation of the work programs of the committees under the Board of Commissioners;
3. The supervision of strategy implementation and corporate management;
4. The application of good corporate governance, and
5. The application of risk management and internal controls in addressing potential risks.

Basis and Criteria for Performance Assessment of the Board of Directors

1. The establishment of the Bank's targets;
2. The formulation of the Bank's forward-looking strategy and business plan;
3. The implementation of the Bank's management strategy, and
4. The application of internal control and risk management policies.

| **G-05 Does the company has a policy regarding board training and development?** | Yes |
|---|---|

Competency Development Policy for the Board of Commissioners

Bank Sinarmas has established a policy to facilitate the Board of Commissioners' participation in a range of competency development programs. This measure is undertaken to ensure that the Board of Commissioners possesses the competencies required to discharge its roles and functions effectively in support of the Bank's success and long-term sustainability.

Competency Development Policy for the Board of Directors

Bank Sinarmas has established a policy to facilitate the participation of the Board of Directors in a range of competency development programs. This measure is undertaken to ensure that the Board of Directors possesses the competencies required to discharge its role effectively in support of the Bank's success and long-term sustainability.

| **G-06 Does the company has a criteria regarding board appointment and re-election?** | Yes |
|---|---|

Specific Criteria for the Board of Commissioners

All members of the Board of Commissioners have successfully passed the fit-and-proper test. This commitment reflects the Bank's compliance with Regulation No. 27/POJK of the Financial Services Authority.03/2016 concerning the Fit and Proper Assessment for Principal Parties of Financial Services Institutions. The relevant information has been disclosed in the Annual Report for Financial Year 2025.

Specific Criteria for the Board of Directors

All members of the Board of Directors have successfully passed the fit-and-proper test. This commitment reflects the Bank's compliance with Financial Services Authority Regulation No. 27/POJK.03/2016 concerning the Fit and Proper Assessment for Principal Parties of Financial Services Institutions. The relevant information has been disclosed in the Annual Report for Financial Year 2025.

| **G-07 Does the company has a policy regarding ethics and/or anti-corruption?** | Yes |
|---|---|

Code of Conduct Policy

The Code of Ethics and Code of Conduct Policy serves as the fundamental guideline for the attitudes and conduct of all members of the Bank Sinarmas community and forms an integral part of the Company's policy framework. Every decision and action undertaken on behalf of the Company is guided by high standards of personal and professional integrity, in accordance with applicable laws and regulations. The details of the

Code of Ethics and Code of Conduct Policy, formulated by the Organization Development & Industrial Relations Division-Group Human Capital Management, have been in effect since 20 September 2023 and have been published on the Bank's website under the Investor Relations page, in the Governance-Related Policies section.

Anti-Corruption Policy

Bank Sinarmas has implemented anti-corruption principles, as set forth in the relevant provisions of the Company Regulations, the Code of Ethics and Code of Conduct, and the Standard Operating Procedures on Employee Discipline. To address corruption, kickbacks, fraud, bribery, and/or gratification, the Bank has established a series of procedures outlined in the Code of Ethics and Code of Conduct Version 2.0.

The Bank has likewise formulated business ethics and conduct standards as an integral component of its commitment to integrity, accompanied by the development of a risk management system designed to uphold the principles of prudence and good corporate governance.

| **G-08 Does the company has a policy regarding equitable treatment of shareholders?** | Yes |
|---|---|

Fair Treatment of Shareholders

All relevant information has been disclosed in the Annual Report for Financial Year 2025. The details are set out as follows:

Shareholders are entitled to participate in decision-making with respect to:

1. Amendments to the Articles of Association and other fundamental changes pertaining to the Bank;
2. The right to participate effectively and to cast their votes at the General Meeting of Shareholders (GMS); and
3. The right to receive information regarding the GMS, including the items of business and agenda, the rules, and the voting procedures.

Bank Sinarmas safeguards and facilitates the exercise of shareholders' fundamental rights, without distinction as to ownership by class of shares, including the right to:

1. Attend and cast one vote at the
2. Receive material and relevant information in a timely manner;
3. Grant a power of attorney to another party in the event that the shareholder is unable to attend the GMS in person;
4. Obtain the GMS materials prior to the GMS convention.
5. Cast a vote in favor of, against, or abstain on each proposed resolution on the GMS agenda; and
6. Receive equal and equitable treatment from Bank Sinarmas.

| **G-09 Does the company have a policy regarding the obligations of directors/commissioners to prevent conflicts of interest?** | Yes |
|---|---|

Bank Sinarmas has a policy for its Board of Directors and the Board of Commissioners to prevent conflicts of interest, as disclosed in the Annual Report for Financial Year 2025.

Management of Conflicts of Interest-Board of Commissioners

A conflict of interest arises when the Bank's economic interests are at odds with personal economic interests. Accordingly, every member of the Board of Commissioners is obliged to:

1. Put the Company's interests first and refrain from any action that would diminish its financial position in the event of a conflict of interest
2. Recuse themselves from decision-making in any situation involving a conflict of interest
3. Disclose any familial, financial, managerial, or ownership relationships with other Commissioners, Directors, the Bank's controlling shareholders, or any other parties connected to the Company's business and
4. Disclose any conflict of interest where a decision must nonetheless be taken under such conditions.

Management of Conflicts of Interest-Board of Directors

Conflicts of interest involving the Board of Directors are managed in accordance with the policies on affiliated transactions, conflict-of-interest transactions, material transactions, and changes in business

activities, as part of good corporate governance. These policies ensure that every decision is made objectively, transparently, and independently, while prioritizing the Bank's interests and regulatory compliance.

1. The Board of Directors must observe the fundamental principles for avoiding conflicts of interest in the formulation and implementation of corporate governance policy, as stipulated in prevailing regulations.
2. In the event of a conflict of interest, Directors must refrain from taking any action detrimental to the Bank or that may diminish its profitability, and must disclose such conflicts in connection with every decision taken.

**D. Other**

Alignment of Sustainability/Annual Reports with ESG Metrics

| Kinerja | Kode | Metric Name | Pages in the Sustainability/Annual Report |
|---|---|---|---|
| Environment | E-01 | Greenhouse Gas Emission Report | 6 |
| | E-02 | Greenhouse Gas Emission Intensity | 100 |
| | E-03 | Electricity Consumption | 607 |
| | E-04 | Water Consumption | 607 |
| | E-05 | Waste Generated | 606 |
| | E-06 | Company Commitment to Achieving Net Zero Emission Target | 608 |
| | E-07 | Company Commitment to Reduce Emission | 609 |
| Social | S-01 | Gender Equality | 605 |
| | S-02 | Employees by Gender and Age Group | 606 |
| | S-03 | Employee Turnover Rate | 586 |
| | S-04 | Number of Temporary Officers | 83 |
| | S-05 | Employee Training and Development | 84 |
| | S-06 | Number of Work Accidents | 84 |
| | S-07 | Human Rights Violation Incidents | 590 |
| | S-08 | Sexual Harassment and/or Non-Discrimination Policy | 588 |
| | S-09 | Policy on Human Rights | 0 |
| | S-10 | Child Labor and/or Forced Labor Policy | 586 |
| | S-11 | Occupational Health and Safety Policy and Safe and Secure Work Environment are provided to all employees. | 586 |
| | S-12 | Corporate Social Responsibility | 587 |

| | | | |
|---|---|---|---|
| Governance | G-01 | Management Diversity and Independence | 588 |
| | G-02 | Total Attendance of Directors and Commissioners to Board Meetings | 593 |
| | G-03 | Chairman of the Board and CEO Separation Policy | 219-317 |
| | G-04 | Board of Directors and Commissioners Assessment Policy | 310-315 |
| | G-05 | Board of Directors and Commissioners Training Policy | 307-308 |
| | G-06 | Special Criteria for Election of the Board | 309-310 |
| | G-07 | Code of Ethics and/or Anti-Corruption | 288-306 |
| | G-08 | Fair Treatment Policy for Shareholders | 281-298 |
| | G-09 | Conflict of Interest Prevention Policy | 442-447 |

Referenced International Standards and Third Party Verification

Alignment with sustainability reporting framework

[X] Yes [ ] No

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

null

Third-party assurance and/or validation

- [X] No

Thus to be informed accordingly.

Respectfully,

**Bank Sinarmas Tbk**

Retno Tri Wulandari

Corporate Secretary Division Head

Bank Sinarmas Tbk

Sinar Mas Land Plaza - Menara 1 Lantai 8

Phone : 021-31990101 , Fax : 021-31990401, www.banksinarmas.com

| | |
|---|---|
| Sender Name | Retno Tri Wulandari |
| Function | Corporate Secretary Division Head |
| Date and Time | 30-04-2026 16:56 |
| Attachment | 1. Peny Lap Tahunan dan Keberlanjutan 2025 (OJK PPM).pdf |
| | 2. BSIM_AR_2025 (300426) Medium_OK.pdf |

This is an official document of Bank Sinarmas Tbk that does not require a signature as it was generated electronically by the electronic reporting system. Bank Sinarmas Tbk is fully responsible for the information contained within this document.