BANK GANESHA



MENGAKSELERASI TRANSFORMASI UNTUK PERTUMBUHAN BERKELANJUTAN

Accelerating Transformation for Sustainable Growth

PT Bank Ganesha Tbk

2025 Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report

Sanggahan dan Batasan Tanggung Jawab

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As per the applicable laws and regulations, the Bank is committed to publishing Annual Report and Sustainability Report, either in one unit or separately, as a form of embodiment of the transparency principle to all stakeholders.

Laporan Tahunan ini memuat pernyataan kondisi keuangan, hasil operasi, proyeksi, rencana, strategi, kebijakan, serta tujuan Bank, yang digolongkan sebagai pernyataan ke depan dalam pelaksanaan perundang-undangan yang berlaku, kecuali hal-hal yang bersifat historis.

Pernyataan-pernyataan tersebut memiliki prospek risiko, ketidakpastian, serta dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan. Pernyataan-pernyataan prospektif dalam laporan ini dibuat berdasarkan berbagai asumsi mengenai kondisi terkini dan kondisi mendatang serta lingkungan bisnis, di mana Bank menjalankan kegiatan usaha. Pernyataan yang terdapat dalam laporan ini tidak menjadi jaminan kinerja di masa yang akan datang, mengingat kinerja aktual di masa depan dapat berbeda dengan pernyataan pada laporan ini karena dapat dipengaruhi oleh beberapa faktor di luar kendali Bank.

Data keuangan dalam Laporan ini menggunakan denominasi Rupiah, kecuali diindikasikan lain. Data keuangan yang kami sampaikan sudah diaudit oleh Kantor Akuntan Publik Purwanto Susanti dan Surja (Jaringan Asosiasi dari Ernst & Young/EY). Data kuantitatif dalam Laporan ini disajikan dengan menggunakan prinsip daya banding (*comparability*), minimal dalam 2 tahun berturut-turut. Dengan demikian, pengguna laporan dapat melakukan analisis arah kinerja Bank. Laporan dibuat dalam 2 bahasa, yakni Bahasa Indonesia dan Bahasa Inggris.

Penyusunan laporan ini merujuk pada Peraturan Otoritas Jasa Keuangan No. 29/POJK.03/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik, Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.03/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, serta Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Penyusunan Laporan berdasarkan kriteria tersebut telah diverifikasi oleh pihak internal, tanpa proses penjaminan oleh pihak eksternal yang independen.

Melalui laporan ini, Bank berharap para pemangku kepentingan dapat mengetahui komitmen dan kontribusi Bank Ganesha dalam upaya pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDGs). Laporan tahunan ini memuat kata "Bank Ganesha", "Bank", dan "Perseroan" yang didefinisikan sebagai PT Bank Ganesha Tbk yang menjalankan kegiatan usaha di jasa keuangan. Penyebutan satuan mata uang "Rupiah", "Rp", atau "IDR" merujuk pada mata uang resmi Republik Indonesia, sedangkan "Dollar AS" atau "USD" merujuk pada mata uang resmi Amerika Serikat. Adapun semua informasi keuangan Bank disajikan dalam mata uang Rupiah.

This Annual Report contains statements of financial condition, operating results, projections, plans, strategies, policies, and objectives of the Bank, which are classified as forward-looking statements in the implementation of applicable laws and regulations, except for historical matters.

These statements have prospects of risk, uncertainty, and may result in actual developments that are materially different from those reported. Prospective statements in this report are made based on various assumptions regarding current and future conditions and the business environment, where the Bank carries out business activities. The statements contained in this report are not a guarantee of future performance, considering that actual future performance may differ from the statements in this report because they may be influenced by several factors beyond the Bank's control.

Financial data in this Report uses Rupiah denomination, unless otherwise indicated. The financial data that we submit has been audited by Public Accounting Firm Purwanto Susanti and Surja (Association Network of Ernst & Young/EY). Quantitative data in this Report is presented using the comparability principle of at least 2 consecutive years. Thus, report users can analyze the Bank's performance trend. Reports are made in 2 languages, Indonesian and English.

This report is prepared by referring to the Financial Services Authority Regulation No. 29/POJK.03/2016 on Annual Reports of Issuers or Public Companies, Financial Services Authority Circular No. 16/SEOJK.03/2021 on Form and Content of Annual Reports of Issuers or Public Companies, Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports, Financial Services Authority Circular No. 9/SEOJK.03/2020 on Transparency and Publication of Conventional Commercial Bank Reports, and Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. This Report, which is prepared based on these criteria, has been verified by an internal party, without an assurance process by an independent external party.

Through this report, the Bank expects that stakeholders can find out Bank Ganesha's commitment to and contribution in efforts to achieve the Sustainable Development Goals (SDGs). This annual report contains the words "Bank Ganesha", "Bank", and "Company" that are defined as PT Bank Ganesha Tbk, which carries out business activities in financial services. The mention of "Rupiah", "Rp", or "IDR" refers to the official currency of the Republic of Indonesia, while "US Dollars" or "USD" refers to the official currency of the United States of America. All of the Bank's financial information is presented in Rupiah.

2025

Mengakselerasi Transformasi untuk Pertumbuhan Berkelanjutan

Accelerating Transformation for Sustainable Growth



Fase baru perjalanan Bank Ganesha tidak lagi sekadar membangun fondasi perubahan, melainkan mempercepat arah transformasi agar menghasilkan pertumbuhan yang lebih kuat, relevan, dan bernilai jangka panjang. Sepanjang tahun 2025, arah tersebut tampak dalam upaya Bank memperkuat intermediasi, memperluas layanan digital, menjaga kualitas aset, serta meningkatkan efisiensi dan profitabilitas di tengah perlambatan ekonomi global dan tekanan persaingan industri. Peluncuran NEW BANGGA, penguatan ekosistem layanan digital, pertumbuhan kredit dan dana pihak ketiga, serta peningkatan laba bersih menunjukkan bahwa transformasi yang dijalankan tidak berhenti pada pembaruan sistem, tetapi telah menjadi penggerak utama peningkatan kinerja dan daya saing Bank.

Pertumbuhan yang dibangun Bank Ganesha tidak diarahkan untuk jangka pendek semata, melainkan dijalankan dengan keseimbangan antara ekspansi usaha, kehati-hatian, dan tanggung jawab keberlanjutan. Hal ini tercermin dari penguatan struktur keuangan, perbaikan indikator profitabilitas dan kualitas kredit, serta konsistensi integrasi prinsip keberlanjutan melalui pengembangan pembiayaan yang lebih bertanggung jawab, peningkatan kapasitas sumber daya manusia, dan pengelolaan operasional yang semakin efisien. Dengan demikian, transformasi yang dipercepat sepanjang tahun 2025 bukan hanya memperluas kapasitas bisnis Bank, tetapi juga memperkuat kemampuan untuk tumbuh secara sehat, adaptif, dan berkelanjutan di tengah dinamika industri yang terus berubah.

The new phase of Bank Ganesha's journey is no longer simply about establishing the foundation for changes, but rather accelerating the direction of transformation to generate stronger, more relevant, and more valuable long-term growth. Throughout 2025, this direction was evident in the Bank's efforts to strengthen intermediation, expand digital services, maintain asset quality, and improve efficiency and profitability amid the global economic slowdown and pressures of industry competition. The launching of NEW BANGGA, strengthening of digital service ecosystem, growth in loans and third-party funds, as well as increase in net profit demonstrate that the transformation undertaken goes beyond system updates, emerging as the primary driver for the Bank's improved performance and competitiveness.

Bank Ganesha's growth is not solely focused on the short term, but is driven with the balance of business expansion, prudence, and responsibility for sustainability. This is reflected in the strengthening of financial structure, improvements in profitability and loan quality indicators, and the consistent integration of sustainability principles through the development of more responsible financing, improved human resource capacity, and the increasingly efficient operational management. Thus, the accelerated transformation throughout 2025 not only expanded the Bank's business capacity but also strengthened its ability to grow healthily, adaptively, and sustainably amidst the ever-changing industry dynamics.

2024



Pertumbuhan Berkelanjutan melalui Transformasi Digital

Sustainable Growth through Digital Transformation

Bank Ganesha menjadikan transformasi digital sebagai katalis untuk kemajuan berkelanjutan. Bank melakukan perubahan menyeluruh dan fundamental yang diinisiasi oleh teknologi digital dalam semua aspek operasional dan strategis perusahaan. Melalui transformasi yang dilakukan dengan cara yang bertanggung jawab dan berpikiran ke depan, Bank memperkuat kinerja perusahaan sambil mendukung tujuan-tujuan keberlanjutan yang telah ditetapkan.

Bank Ganesha embraces digital transformation as a catalyst for sustainable progress. The Bank is making comprehensive and fundamental changes, initiated by digital technology, in all operational and strategic aspects of the company. Through transformation carried out in a responsible and forward-thinking manner, the Bank strengthens the company's performance while also supporting the predetermined sustainability goals.

2023



Mengoptimalkan Potensi untuk Pertumbuhan Berkelanjutan

Optimizing Potential for Sustainable Growth

Ketidakpastian dunia global yang memengaruhi kondisi perekonomian dan siklus bisnis masih terus berlangsung di tahun 2023. Namun, dengan strategi yang komprehensif untuk mengatasi tantangan yang kompleks, PT Bank Ganesha Tbk dapat melaju lebih jauh, meraih setiap peluang yang terbuka. Bank bergerak lincah untuk mengatasi setiap tantangan, baik yang berasal dari eksternal maupun internal, dalam rangka mengoptimalkan potensi-potensi untuk meraih pertumbuhan yang sehat, solid, dan berkelanjutan. Beberapa strategi utama yang ditempuh Bank adalah melakukan ekspansi kredit melalui peningkatan kerja sama dengan mitra strategis, mengendalikan *cost of fund*, mengefisienkan operasional dan beban operasi, serta menyempurnakan sistem layanan digital.

Global uncertainty that affected economic conditions and business cycle continued in 2023. However, with a comprehensive strategy to overcome complex challenges, PT Bank Ganesha Tbk can progress further, seizing every open opportunity. The Bank moves swiftly to overcome each challenge, both from external and internal, to optimize its potential to achieve healthy, solid, and sustainable growth. Some of the main strategies adopted by the Bank are expanding loans through increasing cooperation with strategic partners, controlling cost of funds, streamlining operations and operating expenses, and improving digital service systems.

2022



Menjaga Keunggulan dengan Pengembangan Bisnis Berkelanjutan

Maintaining Excellence through Continuous Business Development

Pengembangan fundamental pertumbuhan yang sehat dan solid secara berkelanjutan dapat menghasilkan kinerja yang unggul dan berdaya tahan di tengah iklim bisnis yang dinamis dan penuh tantangan. Atas dasar tersebut, Bank terus melanjutkan penguatan dan pembenahan di bidang teknologi informasi, pengembangan pembiayaan, terutama yang mendukung UMKM, serta penguatan struktur permodalan untuk menjamin pengembangan usaha.

Sustainable development of healthy and solid growth fundamentals can produce excellent performance and be resilient amidst the uncertain and challenging business climate. On such basis, the Bank continues to strengthen and improve information technology, develop financing, especially those that support MSMEs, and strengthen the capital structure to ensure business development.

Kekuatan Kompetitif
Competitive Strength



Komitmen Tinggi dari Pemegang Saham
High Commitment from the Shareholders

Mitra Strategis yang Kuat dan Kooperatif
Strong and Cooperative Strategic Partners

Basis Nasabah yang Loyal
Loyal Customer Base

Pencapaian Tahun 2025

Achievement in 2025

Laba Bersih Tahun Berjalan
Net Profit for the Year

Rp227,10 miliar / billion | 12,58%

Total Liabilitas
Total Liabilities

Rp7,65 triliun / trillion | 10,68%

Total Ekuitas
Total Equity

Rp3,69 triliun / trillion | 7,08%

Total Aset
Total Assets

Rp11,34 triliun / trillion | 9,48%

Capital Adequacy Ratio	*Return on Assets*	*Loan to Deposit Ratio*	*Non-Performing Loans – Gross*
78,73%	2,92%	77,52%	1,40%

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Kilas Kinerja
Performance Highlights

Ikhtisar Keuangan
Financial Highlights

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	2023	Description
Posisi Keuangan				**Financial Position**
Aset				**Assets**
Kas	**51.492**	45.628	43.763	Cash
Giro pada Bank Indonesia	**520.644**	372.189	450.009	Current Accounts with Bank Indonesia
Giro pada Bank Lain – Pihak Ketiga	**85.248**	378.754	745.311	Current Accounts with Other Banks – Third Parties
Penempatan pada Bank Indonesia dan Bank Lain – Pihak Ketiga	**1.029.422**	1.636.743	1.085.274	Placements with Bank Indonesia and Other Banks – Third Parties
Efek-Efek – Pihak Ketiga	**3.697.860**	2.837.367	1.482.867	Securities – Third Parties
Efek-Efek yang Dibeli dengan Janji Dijual Kembali – Pihak Ketiga	**43.494**	-	1.150.667	Securities Purchased under Agreements to Resell – Third Parties
Kredit	**5.816.614**	5.019.832	4.335.772	Loans
Tagihan Akseptasi	**5.319**	11.619	-	Acceptance Receivables
Cadangan Kerugian Penurunan Nilai	**(199.290)**	(239.988)	(198.254)	Allowance for Impairment Losses
Aset Tetap – Neto	**61.916**	63.141	61.547	Fixed Assets – Net
Aset Hak Guna – Neto	**8.666**	12.346	18.937	Right-of-Use Assets – Net
Aset Tak Berwujud – Neto	**9.894**	10.703	11.447	Intangible Assets – Net
Aset Pajak Tangguhan	**57.525**	104.037	105.146	Deferred Tax Assets
Aset Lain-Lain – Neto	**151.586**	105.879	109.823	Other Assets – Net
Total Aset	**11.340.390**	**10.358.250**	**9.402.309**	**Total Assets**
Liabilitas				**Liabilities**
Liabilitas Segera	**31.303**	140.958	11.873	Liabilities Due Immediately
Simpanan	**7.503.471**	6.653.778	5.992.039	Deposits
Simpanan dari Bank Lain – Pihak Ketiga	**4.002**	2.143	2.238	Deposits from Other Banks – Third Parties
Kewajiban Akseptasi	**5.319**	11.619	-	Acceptance Liabilities
Utang Pajak	**10.952**	10.315	53.600	Taxes Payable
Liabilitas Imbalan Pasca Kerja	**34.003**	30.212	28.582	Post-Employment Benefits Obligation
Liabilitas Lain-Lain	**62.063**	63.944	69.775	Other Liabilities
Total Liabilitas	**7.651.113**	**6.912.969**	**6.158.107**	**Total Liabilities**
Ekuitas				**Equity**
Modal Saham	**2.397.100**	2.397.100	2.397.100	Share Capital
Tambahan Modal Disetor	**692.110**	692.110	692.110	Additional Paid-In Capital
Surplus Revaluasi Aset Tetap – Neto	**36.784**	36.784	33.746	Revaluation Surplus of Fixed Assets – Net
Perubahan Nilai Wajar dari Aset Keuangan yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain	**8.541**	(9.905)	(5.342)	Fair Value Changes of Securities Measured at Fair Value through Other Comprehensive Income

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

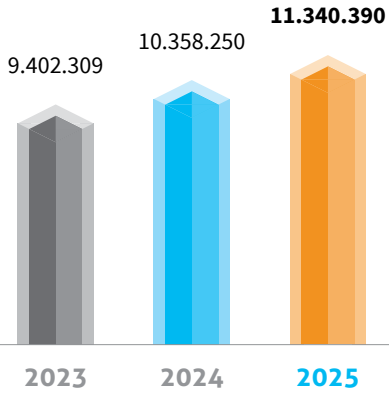
Uraian	2025	2024	2023	Description
Pengukuran Kembali Program Imbalan Pasti – Neto	**(17.308)**	(15.760)	(16.650)	Remeasurement of Defined Benefit Plan – Net
Saldo Laba	**572.050**	344.952	143.238	Retained Earnings
Total Ekuitas	**3.689.277**	**3.445.281**	**3.244.202**	**Total Equity**
Total Liabilitas dan Ekuitas	**11.340.390**	**10.358.250**	**9.402.309**	**Total Liabilities and Equity**
Laba Rugi dan Penghasilan Komprehensif Lain				**Profit or Loss and Other Comprehensive Income**
Pendapatan Bunga	**714.085**	723.201	592.752	Interest Income
Beban Bunga – Neto	**(307.959)**	(258.832)	(151.033)	Interest Expenses – Net
Pendapatan Bunga – Neto	**406.126**	464.369	441.719	Interest Income – Net
Pendapatan Operasional Lainnya	**91.500**	68.211	51.888	Other Operating Income
Beban Kerugian Penurunan Nilai	**36.942**	(50.344)	(141.193)	Provision for Impairment Losses
Beban Operasional Lainnya	**(238.541)**	(222.710)	(221.553)	Other Operating Expenses
Beban Operasional Lainnya – Neto	**(201.599)**	(273.054)	(310.858)	Other Operating Expenses – Net
Laba Operasional	**296.027**	259.526	130.861	Income from Operations
Pendapatan (Beban) Non-Operasional – Neto	**(5.418)**	(4.849)	(2.077)	Non-Operating Income (Expenses) – Net
Laba Sebelum Pajak Penghasilan	**290.609**	254.677	128.784	Profit Before Income Tax
Beban Pajak Penghasilan	**(63.511)**	(52.963)	(24.819)	Income Tax Expense
Laba Bersih Tahun Berjalan yang Diatribusikan kepada:	**227.098**	201.714	103.965	Net Profit for the Year Attributable to:
Pemilik Entitas Induk	**227.098**	201.714	103.965	Owners of the Entity
Kepentingan Non-Pengendali	**-**	-	-	Non-Controlling Interests
Keuntungan (Kerugian) Komprehensif Lain Tahun Berjalan – Neto	**16.898**	(635)	1.475	Other Comprehensive Gain (Loss) for the Year – Net
Total Laba Komprehensif Tahun Berjalan yang Diatribusikan kepada:	**243.996**	201.079	105.440	Total Comprehensive Income for the Year Attributable to:
Pemilik Entitas Induk	**243.996**	201.079	-	Owners of the Entity
Kepentingan Non-Pengendali	**-**	-	-	Non-Controlling Interests
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	**9,4**	8,4	5,0	Basic/Diluted Earnings per Share (in full Rupiah)
Arus Kas				**Cash Flows**
Arus Kas dari Aktivitas Operasi	**(462.085)**	1.074.908	(1.089.924)	Cash Flows from Operating Activities
Arus Kas dari Aktivitas Investasi	**(277.293)**	(954.948)	(7.427)	Cash Flows from Investing Activities
Arus Kas dari Aktivitas Pendanaan	**(7.130)**	(11.003)	(7.698)	Cash Flows from Financing Activity
Kenaikan (Penurunan) Neto Kas dan Setara Kas	**(746.508)**	108.957	(1.105.049)	Net Increase (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas Awal Tahun	**2.433.314**	2.324.357	3.429.406	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Akhir Tahun	**1.686.806**	2.433.314	2.324.357	Cash and Cash Equivalents at End of Year

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	2023	Description
Rasio Keuangan dan Kepatuhan (dalam %)				**Financial and Compliance Ratios (in %)**
Rasio Permodalan				**Capital Ratio**
Capital Adequacy Ratio dengan Memperhitungkan Risiko Kredit dan Risiko Operasional	**80,41**	74,83	94,67	Capital Adequacy Ratio by Calculating Credit Risk and Operational Risk
Capital Adequacy Ratio dengan Memperhitungkan Risiko Kredit, Risiko Pasar, dan Risiko Operasional	**78,73**	72,55	94,38	Capital Adequacy Ratio by Calculating Credit Risk, Market Risk, and Operational Risk
Rasio Aset Produktif				**Earning Assets Ratio**
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif	**1,08**	0,99	1,30	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah terhadap Aset Produktif	**0,76**	0,62	0,82	Non-Performing Earning Assets to Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**1,95**	2,65	2,40	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Non-Performing Loans – Neto	**0,04**	0,09	0,20	Non-Performing Loans – Net
Non-Performing Loans – Bruto	**1,40**	1,16	1,62	Non-Performing Loans – Gross
Rasio Rentabilitas				**Profitability Ratio**
Return on Assets	**2,92**	2,76	1,55	Return on Assets
Return on Equity	**6,57**	6,30	3,45	Return on Equity
Beban Operasional terhadap Pendapatan Operasional	**64,92**	67,21	79,36	Operating Expenses to Operating Income
Net Interest Margin	**4,40**	5,43	5,80	Net Interest Margin
Rasio Profitabilitas				**Profitability Ratio**
Rasio Laba terhadap Total Aset	**2,00**	1,95	1,11	Profit to Total Assets Ratio
Rasio Laba terhadap Total Ekuitas	**6,16**	5,85	3,20	Profit to Total Equity Ratio
Rasio Laba terhadap Pendapatan Bunga	**31,80**	27,89	17,54	Profit to Interest Income Ratio
Rasio Solvabilitas				**Solvency Ratios**
Rasio Liabilitas terhadap Total Aset	**67,47**	66,74	65,50	Liabilities to Total Assets Ratio
Rasio Liabilitas terhadap Total Ekuitas	**207,39**	200,65	189,82	Liabilities to Total Equity Ratio
Rasio Aktiva Tetap terhadap Ekuitas	**1,68**	1,83	1,90	Fixed Assets to Equity Ratio
Rasio Likuiditas				**Liquidity Ratios**
Loan to Deposit Ratio	**77,52**	75,44	72,36	Loan to Deposit Ratio
Rasio Kepatuhan				**Compliance Ratio**
Giro Wajib Minimum				Statutory Reserve Requirement
Primer – Rupiah	**8,01**	6,44	9,18	Primary – Rupiah
Sekunder – Rupiah	**44,38**	36,58	67,23	Secondary – Rupiah
Valuta Asing	**4,32**	4,01	4,07	Foreign Currency
Posisi Devisa Neto	**0,20**	0,50	0,17	Net Open Position

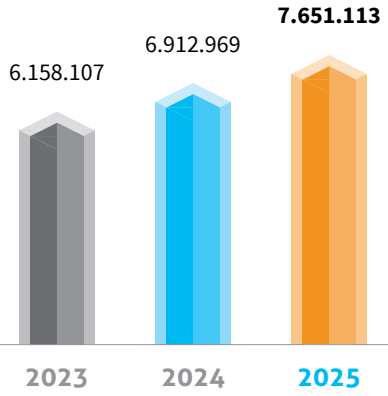
Total Aset
Total Assets

(dalam jutaan Rupiah / in millions of Rupiah)



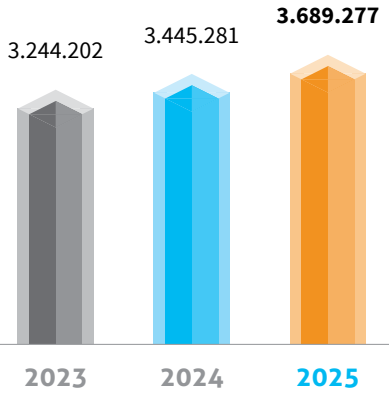
Total Liabilitas
Total Liabilities

(dalam jutaan Rupiah / in millions of Rupiah)



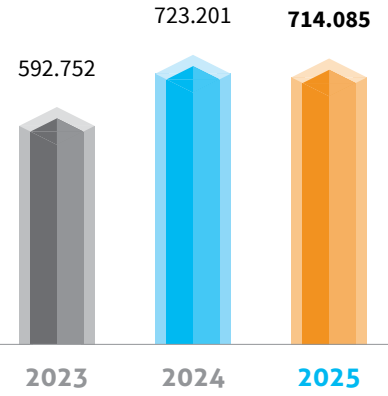
Total Ekuitas
Total Equity

(dalam jutaan Rupiah / in millions of Rupiah)



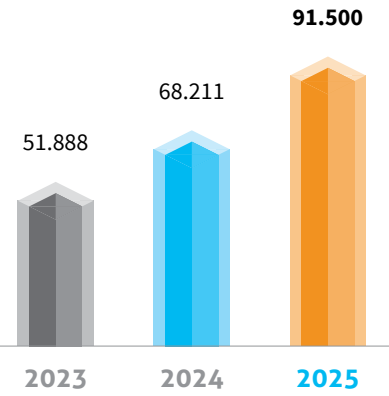
Pendapatan Bunga
Interest Income

(dalam jutaan Rupiah / in millions of Rupiah)



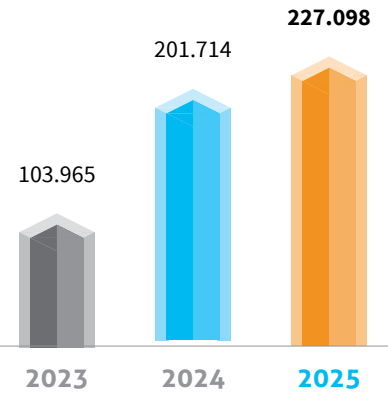
Pendapatan Operasional Lainnya
Other Operating Income

(dalam jutaan Rupiah / in millions of Rupiah)



Laba Bersih Tahun Berjalan
Net Profit for the Year

(dalam jutaan Rupiah / in millions of Rupiah)



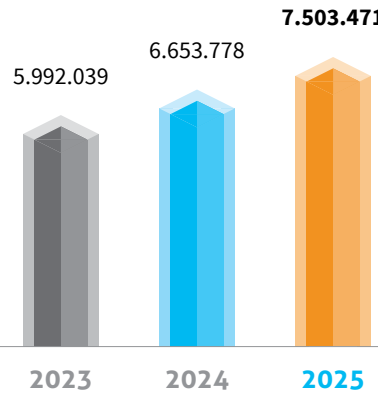
Ikhtisar Operasional
Operational Highlights

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	2023	Description
Produk Simpanan				**Deposit Products**
Deposito Berjangka	**5.577.642**	4.568.030	3.507.763	Time Deposits
Giro	**1.314.865**	1.550.922	1.937.370	Demand Deposits
Tabungan	**610.964**	534.826	546.906	Savings Deposits
Total	**7.503.471**	**6.653.778**	**5.992.039**	**Total**
Produk Pinjaman				**Loan Products**
Kredit Modal Kerja	**4.544.388**	3.409.789	3.040.806	Working Capital Loans
Kredit Investasi	**415.460**	652.289	835.244	Investment Loans
Kredit Konsumsi	**856.766**	957.754	459.722	Consumer Loans
Total	**5.816.614**	**5.019.832**	**4.335.772**	**Total**

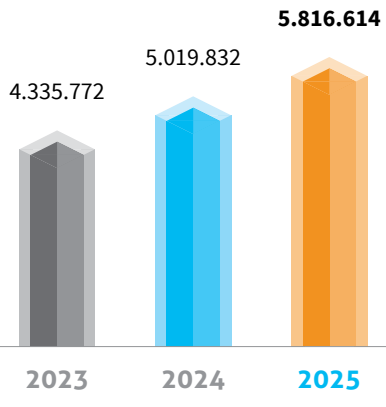
Produk Simpanan
Deposit Products

(dalam jutaan Rupiah / in millions of Rupiah)



Produk Pinjaman
Loan Products

(dalam jutaan Rupiah / in millions of Rupiah)

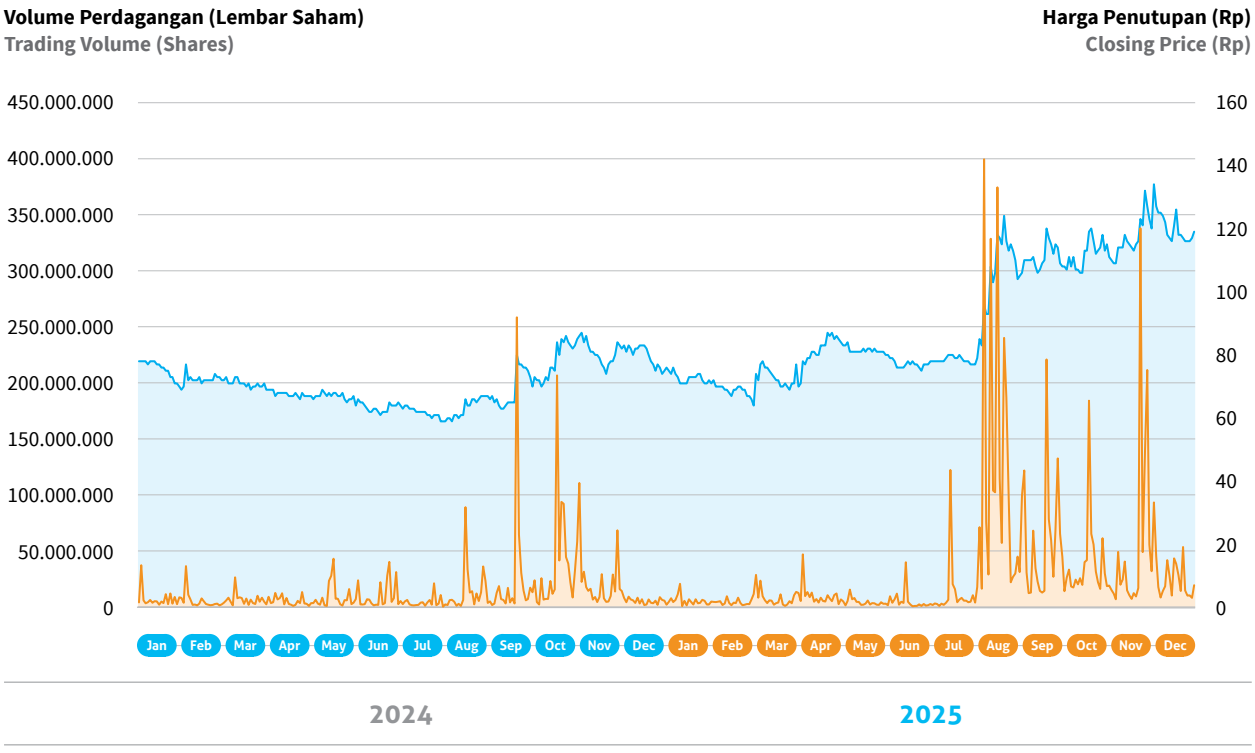


Ikhtisar Saham

Share Highlights

Periode	Harga Saham Share Price			Total Saham Beredar (Lembar Saham) Total Outstanding Shares (Shares)	Volume Transaksi (Lembar Saham) Transaction Volume (Shares)	Kapitalisasi Pasar (Rp Juta) Market Capitalization (Rp Million)	Period
	Terendah Lowest (Rp)	Tertinggi Highest (Rp)	Penutupan Closing (Rp)				
2025							
Triwulan I	**62**	**79**	**77**	**23.970.997.103**	**13.589.400**	**1.845.767**	Quarter I
Triwulan II	**69**	**87**	**77**	**23.970.997.103**	**2.360.200**	**1.845.767**	Quarter II
Triwulan III	**75**	**130**	**112**	**23.970.997.103**	**26.963.600**	**2.684.752**	Quarter III
Triwulan IV	**104**	**135**	**119**	**23.970.997.103**	**19.439.900**	**2.852.549**	Quarter IV
2024							
Triwulan I	69	82	69	23.970.997.103	372.518.600	1.653.999	Quarter I
Triwulan II	61	71	62	23.970.997.103	366.633.300	1.486.202	Quarter II
Triwulan III	58	82	75	23.970.997.103	955.596.300	1.797.825	Quarter III
Triwulan IV	70	92	76	23.970.997.103	1.342.538.100	1.821.796	Quarter IV

Grafik Pergerakan Harga Saham
Graph of Share Price Movement



Aksi Korporasi
Corporate Actions

Pada tahun 2025, Bank tidak melakukan aksi korporasi, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, dan/atau penambahan maupun pengurangan modal.

In 2025, the Bank did not carry out any corporate actions, such as stock split, reverse stock, stock dividend, bonus shares, changes in shares' nominal value, issuance of convertible securities, and/or capital increase or decrease.

Aktivitas Perdagangan Saham

Di sepanjang tahun 2025, Bank tidak menerima sanksi berupa penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dari Bursa Efek Indonesia.

Share Trading Activity

Throughout 2025, the Bank did not receive any sanctions in the form of temporary suspension of share trading and/or delisting of share from Indonesia Stock Exchange.

Ikhtisar Obligasi
Bond Highlights

Bank tidak menerbitkan obligasi, sukuk, maupun obligasi konversi pada tahun 2025.

The Bank did not issue any bonds, sukuk, or convertible bonds in 2025.

Peristiwa Penting
Significant Events

Januari / January 2025



16

Penghargaan "*The Best Indonesia Enterprises Risk Management Award – VII – 2025*"
Award of "The Best Indonesia Enterprises Risk Management Award – VII – 2025"

Bank Ganesha meraih penghargaan "*The Best Indonesia Enterprises Risk Management Award – VII – 2025*" untuk kategori *Bank Public Company* dengan aset di atas Rp9 triliun yang diselenggarakan oleh Economic Review. Apresiasi ini menegaskan keberhasilan Perseroan dalam menerapkan manajemen risiko secara efektif dan menjaga kinerja tetap solid.

Bank Ganesha won "The Best Indonesia Enterprises Risk Management Award – VII – 2025" award for Bank Public Company category with assets above Rp9 trillion, organized by Economic Review. This recognition confirms the Company's success in implementing effective risk management and maintaining solid performance.

Februari / February 2025



6

Kerja Sama Bank Ganesha dan Tuwaga
Bank Ganesha and Tuwaga Partnership

Bank Ganesha bersama Tuwaga meresmikan kerja sama *referral* untuk produk KPR Ganesha dan KPP Ganesha. Kolaborasi dengan perusahaan *fintech* penyedia kanal agregator kredit kepemilikan rumah dan pinjaman multiguna daring ini memperluas akses nasabah terhadap produk pembiayaan, memperkuat penetrasi pasar digital, serta mendukung pertumbuhan bisnis yang berkelanjutan.

Bank Ganesha and Tuwaga officially launched a referral partnership for KPR Ganesha and KPP Ganesha products. The collaboration with fintech company, an online aggregator channel for housing loan and multipurpose loan, expands customer access to financing products, strengthens digital market penetration, and supports sustainable business growth.



14

Penghargaan "*The Best Indonesia GCG Award – IX – 2025*"
Award of "The Best Indonesia GCG Award – IX – 2025"

Bank memperoleh penghargaan *"The Best Indonesia GCG Award – IX – 2025"* dalam acara "*Indonesia GCG Conference & Award – IX – 2025* (IGCGA – IX – 2025)" untuk kategori *Bank Public Company* dengan aset di atas Rp9 triliun yang diadakan oleh Economic Review sebagai bentuk pengakuan atas konsistensi Perseroan dalam menerapkan prinsip tata kelola perusahaan yang bertanggung jawab.

The Bank won "The Best Indonesia GCG Award – IX – 2025" at the "Indonesia GCG Conference & Award – IX – 2025 (IGCGA – IX – 2025)" for Bank Public Company category with assets above Rp9 trillion, organized by Economic Review, in recognition of the Company's consistency in implementing responsible corporate governance principles.

Maret / March 2025



7

Kerja Sama Bank Ganesha dan Linktown
Bank Ganesha and Linktown Partnership

Bank bersama dengan PT Asia Rumah Utama (Linktown) dan PT Milenial Kreatif Indonesia (Linktown Solution) meresmikan kerja sama *referral* untuk KPR Ganesha (Kredit Pemilikan Rumah) dan KPP Ganesha (Kredit Pinjaman Perorangan). Kolaborasi dengan perusahaan properti dan agensi pemasaran digital ini bertujuan memperluas jangkauan pemasaran, meningkatkan akses pembiayaan perumahan dan pinjaman perorangan, serta menghadirkan sinergi yang mendukung pertumbuhan bisnis secara berkelanjutan.

The Bank, along with PT Asia Rumah Utama (Linktown) and PT Milenial Kreatif Indonesia (Linktown Solution), officially launched a referral partnership for KPR Ganesha (Housing Loan) and KPP Ganesha (Personal Loan). The collaboration with property company and digital marketing agency aims to expand marketing reach, increase access to housing finance and personal loan, and create synergies that support sustainable business growth.

April / April 2025



30

HUT Bank Ganesha ke-33 Tahun
Bank Ganesha's 33rd Anniversary

Bank Ganesha menggelar perayaan Hari Ulang Tahun ke-33 di Wisma Hayam Wuruk, Jakarta, sebagai momentum untuk merefleksikan perjalanan panjang Perseroan sekaligus memperkuat komitmen dalam menghadirkan layanan perbankan yang adaptif, inovatif, dan berorientasi pada pertumbuhan berkelanjutan.

Bank Ganesha held its 33rd Anniversary celebration at Wisma Hayam Wuruk, Jakarta, as a moment to reflect on the Company's long journey and strengthen its commitment to providing adaptive, innovative, and sustainable growth-oriented banking services.

Mei / May 2025



28

Penghargaan "*The Best Indonesia Finance Award 2025*"
Award of "The Best Indonesia Finance Award 2025"

Bank meraih penghargaan *"The Best Indonesia Finance Award 2025"* pada acara "*The Best Indonesia Finance Award 2025"* untuk kategori *Bank Public Company* dengan aset di atas Rp5 triliun yang diadakan oleh Economic Review. Penghargaan ini menjadi pengakuan atas kinerja keuangan yang solid, penerapan tata kelola yang baik, serta komitmen dalam menciptakan nilai tambah berkelanjutan bagi Pemegang Saham dan pemangku kepentingan.

The Bank won "The Best Indonesia Finance Award 2025" at "The Best Indonesia Finance Award 2025" for Bank Public Company category with assets above Rp5 trillion, organized by Economic Review. This award serves as recognition of solid financial performance, good governance, and commitment to creating sustainable added value for Shareholders and stakeholders.

Juni / June 2025



19

Penghargaan "*The Most Innovative Future Finance Award 2025*"
Award of "The Most Innovative Future Finance Award 2025"

Bank menerima penghargaan "*The Most Innovative Future Finance Award 2025 for Enhancing People's Business Credit (KUR) Disbursement and Providing Inclusive Financial Products and Services*" dalam ajang "*Innovative Future Finance Awards 2025*" yang diselenggarakan oleh Plus Idea Komunika bersama goodmoney.ID atas kontribusi Perseroan terhadap penyaluran Kredit Usaha Rakyat (KUR) dan penyediaan produk keuangan inklusif melalui inovasi teknologi dan kolaborasi lintas sektor.

The Bank won "The Most Innovative Future Finance Award 2025 for Enhancing People's Business Credit (KUR) Disbursement and Providing Inclusive Financial Products and Services" award at the "Innovative Future Finance Awards 2025" event, organized by Plus Idea Komunika and goodmoney.ID, for the Company's contribution to the distribution of People's Business Credit (KUR) and the provision of inclusive financial products through technology innovation and cross-sector collaboration.



20

Pelaksanaan RUPS Tahunan
Implementation of Annual GMS

Bank Ganesha melaksanakan RUPS Tahunan dengan mata acara rapat persetujuan laporan tahunan, penetapan laba bersih 2024, penunjukan akuntan publik untuk 2025, perubahan susunan para anggota Direksi dan Dewan Komisaris beserta tunjangannya, persetujuan atas rencana aksi pemulihan, serta perubahan Anggaran Dasar.

Bank Ganesha held an Annual GMS with the agenda items of approval of annual report, determination of the net profit of 2024, appointment of public accountant for 2025, changes to the composition of the Board of Directors and Board of Commissioners and their allowances, approval of the recovery action plan, and amendments to the Articles of Association.



25

Penghargaan "*Indonesia Best Bank 2025*"
Award of "Indonesia Best Bank 2025"

Bank mendapatkan penghargaan "*Indonesia Best Bank 2025 for Exceptional Growth through Strategic Digital Banking Initiatives*" dari Warta Ekonomi dalam ajang "*Indonesia Best Bank Awards 2025*" atas hasil penilaian Dewan Juri terhadap Laporan Tahunan dan publikasi perusahaan yang baik di tahun 2024.

The Bank received the "Indonesia Best Bank 2025 for Exceptional Growth through Strategic Digital Banking Initiatives" award from Warta Ekonomi at "Indonesia Best Bank Awards 2025" event, based on the Jury's assessment of the company's Annual Report and good publications in 2024.



25

Penghargaan "*Investortrust Best Bank 2025*"
Award of "Investortrust Best Bank 2025"

Bank menerima apresiasi dari Investortrust berupa "*Best Bank 2025*" untuk kategori Bank Umum KBMI 1 dalam ajang "*Investortrust Best Bank Awards 2025*" atas performa dan kontribusi Perseroan sepanjang tahun 2024-2025.

The Bank received recognition from Investortrust in the form of "Best Bank 2025" for KBMI 1 Commercial Bank category at the "Investortrust Best Bank Awards 2025" event for the Company's performance and contributions throughout 2024-2025.

Juli / July 2025



8

Peluncuran Aplikasi *Mobile Banking* Terbaru bernama "NEW BANGGA"
Launching of the Latest Mobile Banking Application called "NEW BANGGA"

Bank resmi memperkenalkan aplikasi terbaru yang memuat fitur *Digital Onboarding* dan *Spending Tracker*, serta berbagai fitur layanan utama perbankan lainnya yang mendukung kemudahan transaksi, seperti BI-FAST, QRIS, dan layanan digitalisasi lainnya.

The Bank officially introduced its latest application that provided Digital Onboarding and Spending Tracker features, as well as various other key banking service features that supported easy transactions, such as BI-FAST, QRIS, and other digitalization services.



24

Kerja Sama Bank Ganesha dan Genie
Bank Ganesha and Genie Partnership

Bank Ganesha meresmikan kerja sama *joint financing* dengan PT Sembrani Finance Indonesia, perusahaan *multifinance* yang berfokus pada pembiayaan mobil bekas penumpang dan komersial serta pembiayaan multiguna dengan jaminan BPKB. Kolaborasi ini memperkuat kapasitas penyaluran kredit, memperluas segmen pasar otomotif dan multiguna, sekaligus menghadirkan sinergi yang mendukung pertumbuhan portofolio pembiayaan secara berkelanjutan.

Bank Ganesha officially launched a joint financing partnership with PT Sembrani Finance Indonesia, a multifinance company focused on financing pre-owned passenger and commercial vehicles, as well as multipurpose financing secured by BPKB. This collaboration strengthens lending capacity, expands automotive and multipurpose market segments, and creates synergies that support sustainable financing portfolio growth.



30

Kerja Sama Bank Ganesha dan Radana Finance
Bank Ganesha and Radana Finance Partnership

Bank Ganesha bekerja sama dengan PT Radana Bhaskara Finance Tbk dalam skema *joint financing* guna memperluas akses pembiayaan. Melalui kerja sama ini, pendanaan disalurkan secara bersama kepada debitur dan menciptakan sinergi bisnis yang saling mendukung pertumbuhan berkelanjutan.

Bank Ganesha cooperated with PT Radana Bhaskara Finance Tbk on a joint financing scheme to expand access to financing. Through this collaboration, funding is distributed jointly to debtors, creating a business synergy that mutually supports sustainable growth.

Agustus / August 2025



8

Kerja Sama Bank Ganesha dan KB Bukopin Finance
Bank Ganesha and KB Bukopin Finance Partnership

Bank Ganesha menjalin kerja sama dengan PT KB Bukopin Finance melalui fasilitas kredit *executing* untuk memperluas penyaluran pembiayaan. Skema ini memungkinkan Bank menyediakan pendanaan yang disalurkan mitra kepada debitur, sehingga mendorong pertumbuhan portofolio kredit, meningkatkan efisiensi, serta memperkuat sinergi bisnis yang saling menguntungkan.

Bank Ganesha cooperated with PT KB Bukopin Finance through an executing credit facility to expand financing distribution. This scheme allows the Bank to provide funding channeled by partners to debtors, thereby encouraging loan portfolio growth, increasing efficiency, and strengthening mutually beneficial business synergies.

Agustus / August 2025



29

Penghargaan "*The Excellent Performance Bank*"
Award of "The Excellent Performance Bank"

Bank menerima penghargaan "*The Excellent Performance Bank*" kategori KBMI 1 dari Infobank dalam ajang "*Infobank Award 2025 – 30th Infobank Banking Appreciation*" atas keberhasilan Perseroan dalam mencetak pertumbuhan kinerja gemilang dengan predikat kinerja "Sangat Bagus" pada tahun 2024 oleh Biro Riset Infobank.

The Bank received "The Excellent Performance Bank" award in KBMI 1 category from Infobank at the "Infobank Award 2025 – 30th Infobank Banking Appreciation" event for the Company's success in achieving outstanding performance growth, with performance rating "Very Good" in 2024 by Infobank Research Bureau.

September / September 2025



15

Kerja Sama Bank Ganesha dan Easycash
Bank Ganesha and Easycash Partnership

Bank Ganesha menjalin kerja sama dengan Easycash melalui platform penerima dana Easycash untuk dapat mengajukan pinjaman keperluan multiguna. Kerja sama ini menjadi bagian dari strategi Bank Ganesha dalam memperkuat ekspansi digital sekaligus mendukung program inklusi keuangan di Indonesia.

Bank Ganesha cooperated with Easycash via Easycash payment platform to enable customers to apply for multipurpose loans. This cooperation is part of Bank Ganesha's strategy to strengthen digital expansion while supporting financial inclusion programs in Indonesia.

Oktober / October 2025



3

Kerja Sama Bank Ganesha dan KSP Daya Inspirasi Bangsa
Bank Ganesha and KSP Daya Inspirasi Bangsa Partnership

Bank Ganesha menjalin kerja sama dengan Koperasi Simpan Pinjam (KSP) Daya Inspirasi Bangsa melalui pembiayaan (*channeling*) kepada Pekerja Migran Indonesia (PMI) untuk biaya keberangkatan kerja formal di Jepang.

Bank Ganesha cooperated with Savings and Loans Cooperative (KSP) Daya Inspirasi Bangsa by channeling financing to Indonesian Migrant Workers (PMI) for formal employment in Japan.



14

Kerja Sama *Referral* KPR Bank Ganesha dan Pashouse
Referral Partnership of Bank Ganesha House Loan and Pashouse

Bank Ganesha menjalin kerja sama *referral* Kredit Pemilikan Rumah (KPR) dengan Pashouse, yang merupakan sebuah platform kepemilikan rumah di Indonesia berbasis teknologi yang berkomitmen menghadirkan layanan komprehensif.

Bank Ganesha cooperated on house loan (KPR) referral partnership with Pashouse, a technology-based homeownership platform in Indonesia committed to providing comprehensive services.

Oktober / October 2025



28

Penghargaan "*The Most Promising Bank 2025*"
Award of "The Most Promising Bank 2025"

Bank menerima penghargaan "*The Most Promising Bank 2025 based on Financial Performance 2023-2025*" untuk kategori bank beraset Rp5-10 triliun dari The Finance dalam ajang "Top 20 Financial Institution Award 2025". Penghargaan diberikan kepada pelaku industri keuangan yang berhasil menjaga kinerjanya selama 3 periode keuangan tetap stabil dan tumbuh positif secara konsisten, di tengah berbagai dinamika dan tantangan.

The Bank received "The Most Promising Bank 2025, based on Financial Performance 2023-2025" award for the category of bank with assets of Rp5-10 trillion from The Finance at the "Top 20 Financial Institution Awards 2025" event. The award was given to financial industry players who successfully maintained stable financial performance and consistently grew positively over 3 periods, amidst various dynamics and challenges.

November / November 2025



6

Kerja Sama *Referral* Bank Ganesha dan Yamaha Motor
Referral Partnership of Bank Ganesha and Yamaha Motor

Bank Ganesha menjalin kerja sama *referral* dengan Yamaha Motor sebagai sarana pinjaman karyawan melalui produk Kredit Penghasilan Tetap (KPT) Ganesha untuk kebutuhan multiguna bagi anggota koperasi karyawan.

Bank Ganesha had a partnership referral with Yamaha Motor to provide employee loans through the Ganesha Fixed Income Credit (KPT) product for multipurpose needs of employee cooperative members.



24

Bursa Efek Indonesia Menetapkan Bank Ganesha Naik ke Papan Utama
Indonesia Stock Exchange Elevated Bank Ganesha to the Main Board

Perseroan resmi terdaftar di papan utama Bursa Efek Indonesia setelah pindah dari papan pengembangan per tanggal 28 November 2025. Pemindahan ke papan utama ini menandakan bahwa Bank Ganesha sebagai emiten telah memenuhi standar ketat Bursa Efek Indonesia, termasuk aspek profitabilitas, struktur modal, serta kepatuhan terhadap ketentuan keterbukaan informasi. Diharapkan peningkatan papan pencatatan ini dapat mendorong minat investor serta memperkuat kualitas pasar modal Indonesia secara keseluruhan.

The Company was officially listed on the main board of Indonesia Stock Exchange after moving from the development board on November 28, 2025. This transfer to the main board signifies that Bank Ganesha, as an issuer, has met Indonesia Stock Exchange's stringent standards, including the aspects of profitability, capital structure, and compliance with information disclosure requirements. This elevation to the listing board is expected to stimulate investor interest and strengthen the overall quality of the Indonesian capital market.



28

Kerja Sama Bank Ganesha dan UangMe
Bank Ganesha and UangMe Partnership

Bank Ganesha menjalin kerjasama dengan UangMe yang merupakan platform *peer-to-peer* (P2P) *Lending* yang menyediakan layanan pinjaman secara daring kepada penerima dana untuk beberapa solusi kebutuhan (multiguna).

Bank Ganesha cooperated with UangMe, a peer-to-peer (P2P) lending platform providing online loan services to recipients for various needs (multipurpose).

Desember / December 2025



1

Bank Ganesha Meresmikan Pembukaan Kantor Cabang Denpasar – Bali
Bank Ganesha Inaugurated the Opening of Denpasar – Bali Branch Office

Bank Ganesha terus berupaya untuk memberikan akses, pelayanan, dan dukungan bagi nasabah di berbagai lokasi. Sebagai bentuk dari komitmen tersebut, pada tanggal 1 Desember 2025, Bank Ganesha meresmikan Kantor Cabang Denpasar – Bali.

Bank Ganesha consistently strove to provide access, service, and support to customers in various locations. As the manifestation of this commitment, on December 1, 2025, Bank Ganesha inaugurated its Denpasar – Bali Branch Office.



16

Kerja Sama Bank Ganesha dan Bintang Mandiri Finance
Bank Ganesha and Bintang Mandiri Finance Partnership

Bank Ganesha menjalin kerjasama dengan Bintang Mandiri Finance berupa kerja sama penyaluran pembiayaan *joint financing* yang ditujukan kepada sektor produktif segmen Usaha Mikro, Kecil, dan Menengah (UMKM).

Bank Ganesha cooperated with Bintang Mandiri Finance to provide joint financing to the productive sector of the Micro, Small, and Medium Enterprises (MSMEs).

Penghargaan dan Sertifikasi
• Awards and Certifications

Penghargaan
Awards



The Best Indonesia Enterprises Risk Management Award – VII – 2025 Gold Award – (B) Excellent – (4 Star)

Kategori / Category

Public Company – Bank – Asset >Rp9 T

Tanggal / Date

16 Januari 2025
January 16, 2025

Penyelenggara / Organizer

Economic Review



The Best Indonesia GCG Award – IX – 2025 Gold Award – (B) Excellent – (4 Star)

Kategori / Category

Public Company – Bank – Asset >Rp9 T

Tanggal / Date

14 Februari 2025
February 14, 2025

Penyelenggara / Organizer

Economic Review



The Best Indonesia Finance Award 2025 Platinum Award – (A) Very Excellent – (5 Star)

Kategori / Category

Public Company – Bank – Asset >Rp5 T

Tanggal / Date

28 Mei 2025
May 28, 2025

Penyelenggara / Organizer

Economic Review

Penghargaan
Awards



The Most Innovative Future Finance Award 2025 for Enhancing People's Business Credit (KUR) Disbursement and Providing Inclusive Financial Products and Services

Kategori / Category

-

Tanggal / Date

19 Juni 2025
June 19, 2025

Penyelenggara / Organizer

Plus Idea Komunika & goodmoney.ID



Indonesia Best Bank 2025 for Exceptional Growth through Strategic Digital Banking Initiatives

Kategori / Category

KBMI 1, Swasta
KBMI 1, Private

Tanggal / Date

25 Juni 2025
June 25, 2025

Penyelenggara / Organizer

Warta Ekonomi



Investortrust Best Bank 2025

Kategori / Category

Bank Umum KBMI 1 Modal Inti sampai dengan Rp6 Triliun
KBMI 1 Commercial Bank with Core Capital up to Rp6 Trillion

Tanggal / Date

25 Juni 2025
June 25, 2025

Penyelenggara / Organizer

Investortrust



The Excellent Performance Bank

Kategori / Category

KBMI 1 (*Asset Class IDR 10 to Under 25 Trillion*)

Tanggal / Date

29 Agustus 2025
August 29, 2025

Penyelenggara / Organizer

Infobank



The Most Promising Bank 2025 based on Financial Performance 2023-2025

Kategori / Category

Bank Beraset Rp5 T - Rp10 T
Banks with Assets of Rp5 T - Rp10 T

Tanggal / Date

28 Oktober 2025
October 28 2025

Penyelenggara / Organizer

The Finance

Sertifikasi
Certifications



Sertifikasi Sistem Manajemen Mutu ISO 9001:2015
Certification of Quality Management System ISO 9001:2015

Penyelenggara / Organizer

TCL, JAS-ANZ, IAF & PAC

Masa Berlaku / Validity Period

2 September 2024-3 April 2027
September 2, 2024-April 3, 2027

Daftar Keanggotaan Asosiasi
List of Association Membership

Bank Ganesha tergabung sebagai anggota dalam sejumlah asosiasi sebagai wujud kepatuhan terhadap regulasi sekaligus penguatan peran di industri perbankan. Keanggotaan tersebut menjadi wadah kolaborasi dan sinergi, sebagaimana diuraikan pada daftar berikut.

Bank Ganesha is member of a number of associations to demonstrate its regulatory compliance and strengthen its role in banking industry. These memberships serve as a platform for collaboration and synergy, as outlined in the following list.

Nama Asosiasi Association Name	Skala Asosiasi Association Scale	Posisi Position
Bank Peserta Lembaga Penjamin Simpanan Participating Banks of Indonesia Deposit Insurance Corporation	Nasional National	Anggota Member
Perhimpunan Bank Nasional Association of National Banks	Nasional National	Anggota Member
Indonesia Corporate Secretary Association	Nasional National	Anggota Member
Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Indonesian Alternative Agencies for Dispute Resolution in Financial Services Sector	Nasional National	Anggota Member
Kamar Dagang dan Industri Indonesia Indonesian Chamber of Commerce and Industry	Nasional National	Anggota Member
Asosiasi Sistem Pembayaran Indonesia Indonesian Payment System Association	Nasional National	Anggota Member
Asosiasi Bank Agen Penjual Efek Reksadana Indonesia Association of Banks Selling Agents for Indonesian Mutual Funds	Nasional National	Anggota Member
Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Director Communication Forum	Nasional National	Anggota Member
Forum Komunikasi Direktur Operasional Perbankan Banking Operational Director Communication Forum	Nasional National	Anggota Member
Ikatan Bankir Indonesia Indonesian Bankers Association	Nasional National	Anggota Member
Asosiasi Swift Indonesia Indonesian Swift Association	Nasional National	Anggota Member
Association Combiste Internationale – Financial Market Association Indonesia	Nasional National	Anggota Member
Masyarakat Profesi Penilai Indonesia Indonesian Appraisal Professional Society	Nasional National	Anggota Member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3852575
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2



Laporan Manajemen
Management Report



Marcello Theodore Taufik

Presiden Komisaris
President Commissioner

Laporan Dewan Komisaris
Board of Commissioners' Report

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,
Dear Esteemed Shareholders and Stakeholders,

Sepanjang tahun 2025, Bank Ganesha menunjukkan kinerja yang tetap terjaga di tengah dinamika lingkungan usaha yang belum sepenuhnya stabil. Di tengah tekanan eksternal dan meningkatnya intensitas persaingan, aktivitas usaha dapat dijalankan secara konsisten dengan arah pengelolaan yang terukur. Kondisi ini mencerminkan kemampuan Bank dalam menjaga stabilitas operasional sekaligus mempertahankan keberlanjutan kinerja. Perkembangan tersebut juga menggambarkan bahwa fondasi usaha Bank Ganesha berada dalam kondisi yang cukup solid, dengan pengelolaan yang tetap memperhatikan keseimbangan antara pertumbuhan dan pengendalian risiko.

Seiring dengan dinamika yang terus berkembang, langkah-langkah yang ditempuh sepanjang tahun berjalan memberikan ruang untuk tetap adaptif, sekaligus menjaga posisi usaha agar tetap relevan dan kompetitif. Berlandaskan hal tersebut, Laporan Dewan Komisaris ini disusun untuk memberikan gambaran atas pelaksanaan fungsi pengawasan, evaluasi terhadap kinerja Direksi, serta pandangan terhadap arah pengelolaan Bank sepanjang tahun buku 2025.

Throughout 2025, Bank Ganesha demonstrated stable performance amid the dynamic business environment that was not yet fully stable. Despite external pressures and increasing competitive intensity, business activities were carried out consistently with measured management direction. This condition reflected the Bank's ability to maintain operational stability while maintaining sustainable performance. This development also illustrated that Bank Ganesha's business foundation was in a fairly solid condition, with management consistently maintaining the balance between growth and risk management.

In line with the evolving dynamics, the steps taken throughout the year provided room to remain adaptive while ensuring the business remained relevant and competitive. Based on such matter, this Board of Commissioners' Report was prepared to provide an overview of the implementation of supervisory function, evaluation of the Board of Directors' performance, and an outlook on the direction of the Bank's management throughout the 2025 financial year.

Kondisi Ekonomi dan Industri Perbankan Tahun 2025

Perekonomian global pada tahun 2025 berada dalam fase perlambatan yang disertai tingkat ketidakpastian yang tinggi. Kondisi ini tercermin dari pertumbuhan ekonomi yang melambat menjadi 3,3% dengan inflasi yang masih berada pada kisaran 3,9%, di tengah tekanan kebijakan perdagangan dan dinamika geopolitik yang berlanjut. Meskipun demikian, rata-rata negara-negara di Asia Tenggara tetap menunjukkan ketahanan dengan pertumbuhan yang relatif stabil, termasuk Indonesia. Di tengah dinamika tersebut, perekonomian Indonesia tetap menunjukkan kinerja yang terjaga dengan pertumbuhan sebesar 5,1% dan inflasi sebesar 2,9%. Kinerja ini didukung oleh konsumsi domestik, peningkatan investasi, serta sektor eksternal yang mencatat surplus neraca perdagangan sebesar USD41,1 miliar. Stabilitas sektor keuangan turut memperkuat ketahanan ekonomi nasional dalam menghadapi tekanan eksternal.

Economic Condition and Banking Industry in 2025

The global economy in 2025 was in a slowdown phase, accompanied by a high level of uncertainty. This condition was reflected in economic growth slowing to 3.3% with inflation remaining at around 3.9%, amid persistent trade policy pressures and geopolitical dynamics. Nevertheless, Southeast Asian countries, on average, continued to demonstrate resilience with relatively stable growth, including Indonesia. Amid these dynamics, Indonesia's economy continued to demonstrate stable performance with growth of 5.1% and inflation of 2.9%. This performance was driven by domestic consumption, increased investment, and external sector, which recorded a trade balance surplus of USD41.1 billion. The stability in financial sector also strengthened the national economic resilience in facing external pressures.

Sejalan dengan perkembangan tersebut, industri perbankan nasional pada tahun 2025 tetap menunjukkan kinerja yang solid dengan pertumbuhan kredit sebesar 9,46% menjadi Rp8.693 triliun dan Dana Pihak Ketiga (DPK) yang tumbuh 13,81% menjadi Rp10.057 triliun. Kualitas aset dan permodalan tetap terjaga, tercermin dari rasio *Non-Performing Loan* (NPL) *gross* sebesar 2,05% dan NPL *net* sebesar 0,79%. Selain itu, *Capital Adequacy Ratio* (CAR) tercatat sebesar 25,89% dengan *Return on Assets* (ROA) sebesar 2,53%. Namun demikian, dinamika pada Kelompok Bank berdasarkan Modal Inti 1 (KBMI 1) menunjukkan adanya tekanan, tercermin dari penurunan aset sebesar 9,55%, DPK sebesar 4,55%, serta penyaluran kredit sebesar 6,56%. Kondisi ini mengindikasikan pentingnya penguatan struktur usaha seiring dengan perkembangan industri yang semakin dinamis.

In line with the developments, the national banking industry continued to demonstrate solid performance in 2025, with loan growth of 9.46% to Rp8,693 trillion and Third-Party Funds (DPK) growing by 13.81% to Rp10,057 trillion. Asset and capital quality was properly maintained, reflected in a gross Non-Performing Loan (NPL) ratio of 2.05% and a net NPL ratio of 0.79%. Furthermore, the Capital Adequacy Ratio (CAR) was recorded at 25.89%, with Return on Assets (ROA) of 2.53%. Nevertheless, the dynamics within Bank Group based on Core Capital 1 (KBMI 1) indicated pressure, reflected in the decline in assets by 9.55%, in DPK by 4.55%, and in lending by 6.56%. These conditions indicated the importance of strengthening business structures in line with the increasingly dynamic industry developments.

Penilaian atas Kinerja Direksi

Pengawasan terhadap Perumusan dan Implementasi Strategi

Dewan Komisaris melaksanakan fungsi pengawasan terhadap perumusan strategi Direksi dengan mencermati kesesuaian arah kebijakan terhadap dinamika eksternal dan kebutuhan internal. Dalam menghadapi perlambatan ekonomi global, meningkatnya ketidakpastian, serta persaingan industri yang semakin intensif, strategi yang ditempuh Direksi difokuskan pada pertumbuhan yang terukur dan penguatan fundamental. Hal ini tercermin dari upaya menjaga kualitas portofolio kredit, perluasan layanan berbasis digital, serta penguatan kerja sama dengan berbagai lembaga jasa keuangan. Di sisi pendanaan, optimalisasi dana ritel melalui inovasi produk simpanan yang terintegrasi dalam aplikasi NEW BANGGA, termasuk pengembangan fitur digital, dinilai sebagai langkah yang relevan dalam memperkuat struktur pendanaan dan meningkatkan daya saing layanan.

Pengawasan juga dilakukan terhadap implementasi strategi secara berkelanjutan, khususnya dalam menjaga kualitas portofolio kredit, optimalisasi penghimpunan dana, serta pengembangan sumber pendapatan berbasis komisi. Selain itu, Dewan Komisaris mencermati langkah Direksi dalam mengintegrasikan prinsip *environmental, social, and governance* (ESG) ke dalam kegiatan usaha melalui Rencana Aksi Keuangan Berkelanjutan (RAKB). Upaya tersebut mencakup penguatan kebijakan internal, peningkatan kapasitas sumber daya manusia, serta pengembangan pembiayaan berkelanjutan yang dilakukan secara bertahap dan terukur. Evaluasi senantiasa dilakukan secara berkala untuk memastikan setiap inisiatif tersebut berjalan konsisten, terukur, dan tetap sejalan dengan prinsip kehati-hatian serta profil risiko yang ditetapkan. Secara keseluruhan, strategi yang dijalankan dinilai telah sesuai dengan arah kesinambungan usaha Bank.

Assessment of the Board of Directors' Performance

Supervision of Strategy Formulation and Implementation

The Board of Commissioners supervises the Board of Directors' strategy formulation by examining the alignment of policy direction with external dynamics and internal needs. In facing the global economic slowdown, increasing uncertainty, and intensifying industry competition, the Board of Directors' strategy focuses on measured growth and strengthening fundamentals. This is reflected in the efforts to maintain the quality of loan portfolio, expand digital-based services, and strengthen partnership with various financial services institutions. In terms of financing, optimization of retail funds through innovative savings products integrated into NEW BANGGA application, including the development of digital features, is considered a relevant step in strengthening financing structure and enhancing service competitiveness.

Supervision is also conducted on the implementation of sustainable strategies, particularly in maintaining loan portfolio quality, optimizing funding, and developing commission-based revenue sources. Furthermore, the Board of Commissioners closely monitors the Board of Directors' efforts to integrate environmental, social, and governance (ESG) principles into business activities through the Sustainable Finance Action Plan (RAKB). These efforts include strengthening internal policies, increasing human resource capacity, and developing sustainable financing, implemented in a gradual and measured manner. Evaluation is conducted periodically to ensure that each initiative is consistent, measurable, and remains in line with prudent principles and the established risk profile. Overall, the implemented strategy is considered in line with the Bank's business sustainability direction.

Pandangan terhadap Kinerja Operasional dan Keuangan

Dewan Komisaris menilai bahwa pengelolaan Bank Ganesha oleh Direksi sepanjang tahun 2025 berlangsung dalam koridor yang sehat. Pertumbuhan intermediasi yang tercermin dari peningkatan Dana Pihak Ketiga (DPK) sebesar 12,77% menjadi Rp7,50 triliun dan pertumbuhan penyaluran kredit sebesar 15,87% menjadi Rp5,82 triliun menunjukkan keberlanjutan fungsi bisnis utama. Di sisi lain, pencapaian pendapatan bunga yang berada di bawah target mencerminkan pengaruh kondisi pasar, namun hal tersebut dapat diimbangi melalui pengelolaan biaya yang lebih efektif sehingga laba bersih tetap tumbuh 12,58% dan melampaui target yang ditetapkan.

Dari sisi struktur keuangan dan pengelolaan risiko, perkembangan yang terjadi menunjukkan kondisi yang tetap terkelola dengan baik. Peningkatan aset sebesar 9,48% yang melampaui target, disertai pertumbuhan liabilitas dan ekuitas, mencerminkan ekspansi yang dilakukan secara terukur. Kualitas aset yang tetap terjaga dengan rasio *Non-Performing Loan* (NPL) yang rendah, serta likuiditas yang memadai tercermin *dari Loan to Deposit Ratio* (LDR) yang meningkat secara terkendali, menunjukkan disiplin dalam pengelolaan risiko. Perbaikan rasio profitabilitas seperti *Return on Assets* (ROA) dan *Return on Equity* (ROE), serta penurunan rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO), turut mengindikasikan penguatan kinerja operasional dan efisiensi yang semakin baik.

Pada aspek keberlanjutan, Dewan Komisaris juga mencermati bahwa Direksi telah mengupayakan integrasi tanggung jawab sosial dan lingkungan ke dalam aktivitas usaha secara berkelanjutan. Hal ini antara lain tercermin dari penerapan prinsip kesetaraan dalam ketenagakerjaan, pengembangan kapasitas sumber daya manusia, serta pelaksanaan program pemberdayaan masyarakat. Dari sisi lingkungan, berbagai inisiatif efisiensi yang berdampak pada penurunan intensitas penggunaan energi, emisi, dan air menunjukkan adanya penguatan praktik operasional yang lebih bertanggung jawab dan terarah. Seluruh kinerja tersebut mencerminkan pengelolaan yang tetap terjaga dengan kemampuan adaptasi yang baik terhadap dinamika yang terjadi, tanpa mengabaikan prinsip kehati-hatian.

Pandangan terhadap Penerapan Tata Kelola Perusahaan yang Baik dan Berkelanjutan

Penerapan tata kelola perusahaan yang baik (*Good Corporate Governance* atau GCG) di lingkungan usaha Bank Ganesha dinilai telah berjalan secara memadai dan menunjukkan penguatan yang semakin terstruktur. Penguatan pada aspek mekanisme tata kelola, transparansi, serta akuntabilitas dalam proses pengambilan keputusan menunjukkan bahwa prinsip-prinsip GCG telah diupayakan untuk terinternalisasi dalam kegiatan

Assessment on Operational and Financial Performance

The Board of Commissioners considered that the Board of Directors managed Bank Ganesha in a sound manner throughout 2025. Intermediation growth, reflected in the increase in Third Party Funds (DPK) of 12.77% to Rp7.50 trillion and the growth in lending of 15.87% to Rp5.82 trillion, demonstrated the sustainability of its core business functions. On the other hand, interest income fell below target, reflecting the impact of market conditions. However, this was offset by more effective cost management, thus resulting in net profit growth of 12.58%, exceeding the target set.

In terms of financial structure and risk management, the developments that occurred showed that the situation was still managed properly. The increase in assets of 9.48% that exceeded the target, coupled with growth in liabilities and equity, represented measured expansion. Maintained asset quality, with a low Non-Performing Loan (NPL) ratio and adequate liquidity, reflected in the controlled increase in Loan to Deposit Ratio (LDR), demonstrated disciplined risk management. Improvements in profitability ratios, such as Return on Assets (ROA) and Return on Equity (ROE), as well as the decline in Operating Expenses to Operating Income (BOPO) ratio, also indicated strengthened operational performance and improved efficiency.

Regarding sustainability, the Board of Commissioners also observes that the Board of Directors has striven to integrate social and environmental responsibility into its business activities in a sustainable manner. This is reflected, among others, in the application of equality principle in employment, human resource capacity development, and implementation of community empowerment programs. From an environmental perspective, various efficiency initiatives that result in reduced energy, emissions, and water use demonstrate the strengthening of more responsible and targeted operational practices. All of this performance reflects the management that is well-maintained, with strong adaptability to current dynamics, without neglecting prudent principle.

Perspectives on the Implementation of Good and Sustainable Corporate Governance

The implementation of good corporate governance (GCG) within Bank Ganesha's business environment is considered to be adequate and demonstrates the increasingly structured improvements. Strengthening governance mechanisms, transparency, and accountability in the decision-making process demonstrate that GCG principles are internalized in business activities. Similarly,

usaha. Begitu pun dengan pelaksanaan penilaian mandiri yang mengacu pada ketentuan regulator, disertai keterlibatan fungsi kepatuhan secara terintegrasi, mencerminkan bahwa proses pengawasan dan evaluasi telah berjalan secara berkesinambungan. Perolehan peringkat 2 dengan kategori "Baik" menunjukkan bahwa kualitas penerapan GCG berada pada tingkat yang memadai, dengan ruang penyempurnaan yang relatif terbatas dan bersifat administratif.

Dalam hal ini, Dewan Komisaris memandang bahwa penguatan tata kelola perlu terus dijaga konsistensinya, tidak hanya pada aspek kebijakan, tetapi juga pada implementasi di seluruh lini organisasi. Upaya penyempurnaan yang telah berjalan diharapkan dapat dilanjutkan secara lebih terarah, khususnya dalam memperkuat efektivitas pengawasan internal serta memastikan keselarasan antara praktik tata kelola dan dinamika usaha. Pendekatan yang disiplin dan berkesinambungan menjadi penting agar penerapan GCG dapat terus mendukung kualitas pengelolaan Bank Ganesha dalam jangka panjang.

the implementation of self-assessments that refers to regulatory requirements, accompanied by the integrated involvement of compliance function, demonstrates that the monitoring and evaluation processes are carried out continuously. The achievement of a rating of 2 with "Good" category indicates that the GCG implementation quality is at an adequate level, with relatively limited and administrative room for improvement.

In this regard, the Board of Commissioners believes that strengthening governance requires continued consistency, not only in policy aspects but also in implementation across all levels of the organization. The ongoing improvement efforts are expected to be continued in a more targeted manner, particularly in strengthening the effectiveness of internal supervision and ensuring alignment between governance practices and business dynamics. A disciplined and sustainable approach is essential to ensure that GCG implementation continuously supports the quality of Bank Ganesha's management in the long-term.

Pandangan terhadap Prospek Usaha yang Disusun Direksi

Prospek usaha Bank Ganesha sebagaimana disusun oleh Direksi mencerminkan pendekatan yang mempertimbangkan dinamika eksternal dan peluang domestik secara seimbang. Perlambatan ekonomi global yang masih dibayangi ketidakpastian geopolitik dan kebijakan perdagangan menjadi faktor yang perlu dicermati dalam menjaga arah pengembangan usaha. Di sisi lain, prospek perekonomian nasional yang relatif terjaga dengan pertumbuhan pada kisaran 4,9%-5,7% serta inflasi yang terkendali memberikan ruang bagi keberlanjutan aktivitas ekonomi. Kondisi ini mencerminkan daya tahan ekonomi domestik yang tetap terpelihara di tengah tekanan eksternal. Dalam konteks tersebut, sektor perbankan memiliki ruang yang cukup untuk mempertahankan fungsi intermediasinya secara berkelanjutan.

Sejalan dengan hal tersebut, proyeksi pertumbuhan kredit pada kisaran 8%-12% serta pertumbuhan DPK yang tetap positif menunjukkan adanya peluang ekspansi yang masih terbuka, meskipun tetap memerlukan pengelolaan risiko yang disiplin. Arah kebijakan regulator, termasuk rencana penghapusan kategori KBMI 1, menegaskan pentingnya penguatan struktur permodalan dan peningkatan skala usaha. Dalam konteks ini, langkah strategis yang difokuskan pada penguatan permodalan, peningkatan efisiensi, serta penajaman fokus bisnis dipandang telah selaras dengan perkembangan industri. Adapun konsistensi dalam pelaksanaan strategi serta kemampuan beradaptasi terhadap dinamika yang berkembang perlu terus diperkuat guna menjaga kesinambungan kinerja.

Views on Business Prospects Prepared by the Board of Directors

Bank Ganesha's business prospects, as prepared by the Board of Directors, reflect an approach that considers external dynamics and domestic opportunities in a balanced manner. The global economic slowdown, still overshadowed by geopolitical uncertainty and trade policies, becomes the factor that requires careful consideration in maintaining the direction of business development. On the other hand, the relatively stable national economic prospect, with growth in the range of 4.9%-5.7% and controlled inflation, provides room for sustainable economic activity. This condition reflects the resilience of domestic economy, which remains maintained amid external pressures. In this context, banking sector has sufficient room to maintain its intermediary function sustainably.

In line with that, the loan growth projected to be in the range of 8%-12% and the continued positive growth in DPK indicate that expansion opportunity remains open, although this still requires disciplined risk management. Regulatory policy directions, including the planned elimination of KBMI 1 category, emphasize the importance of strengthening capital structure and increasing business scale. In this context, strategic steps focused on strengthening capital, increasing efficiency, and sharpening business focus are considered in line with industry developments. Consistency in strategy implementation and the ability to adapt to evolving dynamics need to be continuously strengthened to maintain sustainable performance.

Perubahan Komposisi Dewan Komisaris

Pada tahun 2025, Bank Ganesha melakukan restrukturisasi fungsional Dewan Komisaris dengan penataan kembali. Berdasarkan keputusan RUPS Tahunan tanggal 20 Juni 2025, susunan komposisi Dewan Komisaris yang menjabat saat ini meliputi:

Presiden Komisaris	: Marcello Theodore Taufik
Komisaris	: Lisawati
Komisaris Independen	: Sudarto
Komisaris Independen	: Trisna Chandra

Changes in the Board of Commissioners' Composition

In 2025, Bank Ganesha restructured the Board of Commissioners through a reorganization. Based on the Annual GMS resolutions dated June 20, 2025, the current composition of the Board of Commissioners is as follows:

President Commissioner	: Marcello Theodore Taufik
Commissioner	: Lisawati
Independent Commissioner	: Sudarto
Independent Commissioner	: Trisna Chandra

Penutup

Dewan Komisaris menyampaikan apresiasi atas komitmen dan upaya yang telah ditunjukkan oleh Direksi beserta seluruh jajaran manajemen dan karyawan dalam menjaga kinerja Bank Ganesha sepanjang tahun 2025. Dukungan dari Pemegang Saham, nasabah, serta seluruh pemangku kepentingan juga menjadi bagian penting dalam mendukung keberlangsungan usaha. Dukungan dan kepercayaan tersebut diharapkan dapat terus berlanjut guna memperkuat ketahanan Bank dalam menghadapi dinamika usaha di masa mendatang.

Closing

The Board of Commissioners would like to express its appreciation for the commitment and efforts demonstrated by the Board of Directors, all management, and employees in maintaining Bank Ganesha's performance throughout 2025. Support from the Shareholders, customers, and all stakeholders was also crucial in supporting business sustainability. Such support and trust are expected to continue to strengthen the Bank's resilience in facing business dynamics in the future.

Jakarta, April 2026

Atas nama Dewan Komisaris
On behalf of the Board of Commissioners
PT BANK GANESHA TBK,



Marcello Theodore Taufik
Presiden Komisaris
President Commissioner



Setiawan Kumala

Presiden Direktur
President Director

Laporan Direksi
Board of Directors' Report

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,
Dear Esteemed Shareholders and Stakeholders,

Puji dan syukur kami panjatkan atas berbagai pencapaian yang berhasil diraih Bank Ganesha sepanjang tahun 2025 di tengah dinamika lingkungan usaha yang masih diwarnai ketidakpastian. Tahun ini ditandai oleh perlambatan ekonomi global, meningkatnya ketidakpastian geopolitik, serta persaingan industri yang semakin intensif. Namun demikian, kondisi tersebut dapat direspons melalui langkah-langkah yang terukur, sehingga kegiatan usaha tetap berlangsung dengan baik dan arah pengembangan bisnis tetap terjaga.

Dalam konteks tersebut, Bank Ganesha mampu menjaga stabilitas usaha dengan fondasi yang tetap kuat. Stabilitas operasional, pengelolaan risiko yang disiplin, serta penguatan aspek fundamental menjadi faktor yang menopang kesinambungan kinerja. Selain itu, berbagai inisiatif pengembangan yang dijalankan secara selektif turut memberikan ruang bagi Bank untuk mempertahankan daya saing di tengah perubahan yang dinamis.

We would like express our praise and gratitude for the various achievements achieved by Bank Ganesha throughout 2025 amid the dynamic business environment that was still filled with uncertainty. This year was marked by a global economic slowdown, increasing geopolitical uncertainty, and intensifying industry competition. Nevertheless, these conditions were addressed through measured measures, thus ensuring that business activities continued smoothly and the direction of business development remained secure.

In this context, Bank Ganesha was able to maintain business stability with a strong foundation. Operational stability, disciplined risk management, and strengthening fundamental aspects were factors underpinning the sustained performance. Furthermore, various selective development initiatives provided the Bank with room to maintain competitiveness amid the dynamic changes.

Tinjauan Ekonomi dan Industri Perbankan

Perekonomian global pada tahun 2025 menghadapi fase perlambatan yang disertai ketidakpastian tinggi, dipengaruhi oleh kebijakan proteksionis Amerika Serikat serta berlanjutnya ketegangan geopolitik. Penerapan tarif impor universal dan kebijakan resiprokal turut menekan volume perdagangan dunia serta memperpanjang disrupsi rantai pasok global. Dampaknya tercermin pada melemahnya sentimen konsumen dan produsen, serta meningkatnya volatilitas pasar keuangan. Secara agregat, pertumbuhan ekonomi global melambat menjadi 3,3% dengan inflasi yang masih berada di kisaran 3,9%, sementara ruang pelonggaran kebijakan moneter relatif terbatas. Di tengah tekanan tersebut, kawasan ASEAN-5 (Singapura, Malaysia, Thailand, Indonesia, dan Filipina) tetap menunjukkan ketahanan dengan pertumbuhan yang relatif stabil di kisaran 4,3%-4,4% dan inflasi yang terjaga.

Di tengah dinamika global tersebut, perekonomian Indonesia tetap mencatat kinerja yang solid dengan pertumbuhan sebesar 5,1% dan inflasi sebesar 2,9%. Stabilitas ini didukung oleh konsumsi rumah tangga yang tetap kuat, peningkatan investasi melalui pembentukan modal tetap bruto, serta kinerja sektor eksternal yang mencatat surplus neraca perdagangan sebesar USD41,1 miliar.

Economic and Banking Industry Overview

The global economy in 2025 encountered a phase of slowdown accompanied by high uncertainty, influenced by United States protectionist policies and continuing geopolitical tensions. The implementation of universal import tariffs and reciprocal policies contributed to pressure on world trade volume and prolonged disruptions to global supply chains. The impacts were reflected in weakened consumer and producer sentiment, as well as increased financial market volatility. In aggregate, global economic growth slowed to 3.3%, with inflation remaining at around 3.9%, while room for monetary policy easing was relatively limited. Amidst these pressures, the ASEAN-5 region (Singapore, Malaysia, Thailand, Indonesia, and the Philippines) continued to demonstrate resilience, with relatively stable growth in the range of 4.3%-4.4% and controlled inflation.

Amidst the global dynamics, Indonesia's economy continued to record solid performance, with growth of 5.1% and inflation of 2.9%. This stability was driven by robust household consumption, increased investment through gross fixed capital formation, and external sector performance which recorded a trade surplus of USD41.1 billion. In terms of production, manufacturing

Dari sisi produksi, sektor manufaktur menunjukkan ekspansi yang konsisten. Stabilitas sektor keuangan dan penguatan pasar modal, yang tercermin dari kenaikan Indeks Harga Saham Gabungan (IHSG) dan kapitalisasi pasar, turut memperkuat ketahanan ekonomi. Sinergi kebijakan moneter dan fiskal yang terjaga menjadi faktor penting dalam menjaga keseimbangan antara stabilitas makroekonomi dan momentum pertumbuhan.

Sejalan dengan kondisi tersebut, industri perbankan nasional pada tahun 2025 tetap menunjukkan kinerja yang positif dengan fungsi intermediasi yang tumbuh berkelanjutan. Penyaluran kredit meningkat 9,46% secara tahunan menjadi Rp8.693 triliun, terutama didorong oleh pertumbuhan kredit investasi. Sementara itu, Dana Pihak Ketiga (DPK) tumbuh 13,81% menjadi Rp10.057 triliun, mencerminkan kepercayaan masyarakat yang tetap terjaga. Dari sisi stabilitas, nilai *Liquidity Coverage Ratio* (LCR) yang berada pada level tinggi turut menunjukkan ketahanan likuiditas perbankan yang kuat. Kualitas aset juga tetap terjaga dengan rasio *Non-Performing Loan* (NPL) *gross* sebesar 2,05% dan NPL *net* sebesar 0,79%, serta *Loan at Risk* (LaR) yang menunjukkan tren penurunan. Di sisi lain, profitabilitas dan permodalan tetap solid, tercermin dari *Return on Assets* (ROA) sebesar 2,53% dan *Capital Adequacy Ratio* (CAR) sebesar 25,89%. Inovasi digital, termasuk *layanan buy now pay later* (BNPL), juga terus berkembang meskipun kontribusinya terhadap total kredit masih relatif terbatas.

Namun demikian, dinamika industri menunjukkan perbedaan kinerja pada Kelompok Bank berdasarkan Modal Inti 1 (KBMI 1). Pada tahun 2025, aset KBMI 1 tercatat menurun 9,55% dari Rp1.447,35 triliun menjadi Rp1.309,08 triliun. Penurunan juga terjadi pada DPK sebesar 4,55% dari Rp974,82 triliun menjadi Rp930,50 triliun, serta penyaluran kredit yang terkoreksi 6,56% dari Rp810,76 triliun menjadi Rp757,56 triliun. Kondisi ini mencerminkan adanya tekanan dalam menjaga pertumbuhan di tengah meningkatnya persaingan industri, kebutuhan penguatan struktur pendanaan, serta tuntutan peningkatan skala usaha dan efisiensi operasional. Meski begitu, industri perbankan nasional tetap berada dalam kondisi yang stabil dan resilien, didukung oleh fundamental yang kuat serta akselerasi transformasi digital yang berperan dalam memperluas inklusi keuangan dan mendorong pertumbuhan yang berkelanjutan.

Tantangan dan Strategi Keberlanjutan

Pada tahun 2025, Bank Ganesha menghadapi sejumlah tantangan yang bersumber dari dinamika eksternal maupun faktor internal. Dari sisi eksternal, perlambatan ekonomi global, meningkatnya tensi geopolitik, serta kebijakan perdagangan yang cenderung proteksionis turut menekan aktivitas perdagangan dan investasi,

sector showed consistent expansion. Financial sector stability and strengthening capital markets, reflected in the rise in Composite Stock Price Index (IHSG) and market capitalization, also strengthened economic resilience. The continued synergy between monetary and fiscal policies served as a crucial factor in maintaining the balance between macroeconomic stability and growth momentum.

In line with these conditions, the national banking industry continued to demonstrate positive performance in 2025, with its intermediation function growing sustainably. Lending rose 9.46% year-on-year to Rp8,693 trillion, primarily driven by growth in investment loans. Meanwhile, Third-Party Funds (DPK) grew by 13.81% to Rp10,057 trillion, reflecting the public's continued trust. In terms of stability, the high Liquidity Coverage Ratio (LCR) also demonstrated strong banking liquidity resilience. Asset quality also remained stable, with a gross Non-Performing Loan (NPL) ratio of 2.05% and a net NPL ratio of 0.79%, and a downward trend in Loans at Risk (LaR). Meanwhile, profitability and capital remained solid, reflected in Return on Assets (ROA) of 2.53% and Capital Adequacy Ratio (CAR) of 25.89%. Digital innovation, including buy now pay later (BNPL) services, also continued to grow, although its contribution to total loans was still relatively limited.

Nevertheless, industry dynamics showed differences in performance across Bank Group based on Core Capital 1 (KBMI 1). In 2025, KBMI 1 assets decreased by 9.55% from Rp1,447.35 trillion to Rp1,309.08 trillion. DPK also decreased by 4.55% from Rp974.82 trillion to Rp930.50 trillion, and lending decreased by 6.56% from Rp810.76 trillion to Rp757.56 trillion. These conditions reflected the pressure to maintain growth amidst increasing industry competition, the need to strengthen funding structure, and demands for increased business scale and operational efficiency. Even so, the national banking industry remained stable and resilient, supported by strong fundamentals and accelerated digital transformation, which played the roles in expanding financial inclusion and driving sustainable growth.

Sustainability Challenges and Strategies

In 2025, Bank Ganesha encountered a number of challenges stemming from both external and internal dynamics. Externally, the global economic slowdown, rising geopolitical tensions, and protectionist trade policies all dampened trade and investment activity, ultimately impacting loan demand and debtors' risk profiles. Financial market

yang pada akhirnya berdampak pada permintaan kredit dan profil risiko debitur. Volatilitas pasar keuangan dan ketidakpastian arah kebijakan global juga memengaruhi stabilitas likuiditas dan biaya dana di industri perbankan. Di tingkat domestik, persaingan industri yang semakin ketat, percepatan digitalisasi, serta kebutuhan penguatan struktur permodalan, termasuk dalam konteks konsolidasi industri, turut menjadi faktor yang menuntut peningkatan daya saing dan ketahanan operasional Bank.

volatility and uncertainty about global policy direction also impacted liquidity stability and the cost of funds in banking industry. At the domestic level, the increasingly intense industry competition, accelerated digitalization, and the need to strengthen the capital structure, including in the context of industry consolidation, also served as factors that required the Bank to enhance its competitiveness and operational resilience.

Selain itu, penerapan keuangan berkelanjutan masih menghadapi sejumlah kendala. Dari sisi internal, diperlukan penyesuaian kebijakan dan standar operasional prosedur agar selaras dengan prinsip keuangan berkelanjutan, disertai peningkatan pemahaman mengenai implementasinya di seluruh unit kerja. Dari sisi eksternal, tantangan juga muncul dalam mengidentifikasi Usaha Mikro, Kecil, dan Menengah (UMKM) yang telah menjalankan kegiatan usaha berbasis sosial dan lingkungan, sementara jumlah pelaku usaha pada segmen tersebut masih relatif terbatas. Di samping itu, kapasitas Bank dalam menyalurkan kredit ke sektor usaha berkelanjutan juga masih memerlukan penguatan yang komprehensif agar sejalan dengan target dan arah kebijakan yang ditetapkan.

Furthermore, the implementation of sustainable finance still encountered a number of obstacles. Internally, adjustments to policies and standard operating procedures were required to align with sustainable finance principles, along with increased understanding of their implementation across all work units. Externally, challenges also arose in identifying Micro, Small, and Medium Enterprises (MSMEs) that already carried out social and environmental-based business activities, while the number of business owners in this segment was still relatively limited. Furthermore, the Bank's capacity to lending to sustainable business sectors also required comprehensive strengthening to align with established targets and policy directions.

Dalam merespons berbagai tantangan tersebut, Bank Ganesha menetapkan strategi pengembangan bisnis yang berfokus pada pertumbuhan yang terukur dan penguatan fundamental. Pada aspek penyaluran dana, Bank menjaga kualitas portofolio kredit konvensional tetap sehat sekaligus memperluas layanan berbasis digital. Upaya ini diperkuat melalui kerja sama dengan *fintech*, lembaga jasa keuangan, serta ekosistem terkait lainnya untuk meningkatkan efektivitas penyaluran kredit. Dari sisi penghimpunan dana, optimalisasi dana ritel dilakukan melalui inovasi produk simpanan yang terintegrasi dalam aplikasi NEW BANGGA, yang dilengkapi dengan pengembangan fitur digital seperti *digital onboarding, spending tracker*, serta layanan transaksi utama. Adapun peningkatan *fee based income* diarahkan melalui pengembangan layanan transaksi digital dan produk *wealth management* yang terintegrasi, serta perluasan kemitraan guna menjawab kebutuhan nasabah yang semakin beragam.

In response to these challenges, Bank Ganesha established business development strategies focused on measurable growth and fundamental strengthening. In terms of funding distribution, the Bank maintained a sound conventional loan portfolio while expanding digital-based services. These efforts were strengthened through partnerships with fintech companies, financial services institutions, and other relevant ecosystems to increase the effectiveness of lending. In terms of funding, retail funding was optimized through innovative savings products integrated into NEW BANGGA application, complemented by the development of digital features such as digital onboarding, spending tracker, and key transaction services. Fee-based income growth was aimed at developing integrated digital transaction services and wealth management products, as well as expanding partnerships to meet the increasingly diverse needs of customers.

Sejalan dengan tantangan dalam penerapan keuangan berkelanjutan, Bank Ganesha terus memperkuat integrasi prinsip *environmental, social, and governance* (ESG) ke dalam kegiatan usaha melalui Rencana Aksi Keuangan Berkelanjutan (RAKB) periode 2021-2025. Langkah ini diimplementasikan melalui penyelarasan kebijakan dan prosedur internal agar sejalan dengan prinsip keberlanjutan, peningkatan pemahaman dan kapasitas sumber daya manusia, serta penguatan proses identifikasi dan pengembangan pembiayaan pada segmen usaha yang memiliki dampak sosial dan lingkungan. Selain itu, Bank secara bertahap mendorong perluasan portofolio

In line with the challenges of implementing sustainable finance, Bank Ganesha continued to strengthen the integration of environmental, social, and governance (ESG) principles into its business activities through the Sustainable Finance Action Plan (RAKB) for the 2021-2025 period. This step was implemented through aligning internal policies and procedures to align with sustainability principles, improving human resource understanding and capacity, and strengthening the process of identifying and developing financing for business segments with social and environmental impacts. Furthermore, the Bank gradually expanded its sustainable financing portfolio while

pembiayaan berkelanjutan dengan tetap memperhatikan kesiapan pasar dan profil risiko. Pendekatan tersebut diharapkan dapat menjaga keseimbangan antara kinerja usaha dan tanggung jawab keberlanjutan, dengan tetap mengedepankan prinsip kehati-hatian serta pengelolaan risiko yang memadai.

Pencapaian Kinerja di Tahun 2025

Kinerja Bank Ganesha pada tahun 2025 menunjukkan perkembangan yang sejalan dengan target yang telah ditetapkan, didukung oleh pertumbuhan intermediasi yang tetap terjaga. Penghimpunan Dana Pihak Ketiga (DPK) mencapai Rp7,50 triliun atau tumbuh 12,77% dibandingkan tahun sebelumnya sebesar Rp6,65 triliun. Pencapaian ini mencerminkan kepercayaan nasabah yang tetap terjaga serta efektivitas strategi penghimpunan dana yang dijalankan. Sejalan dengan hal tersebut, penyaluran kredit meningkat 15,87% menjadi Rp5,82 triliun dari Rp5,02 triliun pada tahun 2024. Kondisi ini menunjukkan bahwa peran intermediasi Bank tetap berjalan secara konsisten dalam mendukung pembiayaan sektor ekonomi.

Dari sisi pendapatan, Bank mencatat pendapatan bunga sebesar Rp714,09 miliar atau sedikit terkoreksi 1,26% dibandingkan tahun sebelumnya sebesar Rp723,20 miliar, dengan tingkat pencapaian sebesar 85,75% dari target. Koreksi ini antara lain dipengaruhi oleh dinamika suku bunga dan komposisi aset produktif sepanjang tahun berjalan. Meskipun demikian, pengelolaan biaya yang lebih optimal dan peningkatan efisiensi operasional mampu menjaga kinerja laba, sehingga laba bersih tercatat tumbuh 12,58% menjadi Rp227,10 miliar atau mencapai 100,83% dari target yang ditetapkan. Hal ini menunjukkan bahwa penguatan pada sisi efisiensi turut berkontribusi dalam menjaga profitabilitas secara keseluruhan.

Dari sisi posisi keuangan, total aset meningkat 9,48% menjadi Rp11,34 triliun dengan tingkat pencapaian sebesar 103,12% dari target. Peningkatan ini diikuti oleh pertumbuhan liabilitas sebesar 10,68% sebagai dampak dari penguatan penghimpunan dana, serta pertumbuhan ekuitas sebesar 7,08% yang didukung oleh akumulasi laba. Dengan demikian, struktur keuangan Bank tetap terjaga dengan keseimbangan antara pertumbuhan dan kapasitas permodalan. Rasio permodalan (*Capital Adequacy Ratio* atau CAR) tercatat sebesar 78,73% lebih tinggi dibandingkan tahun sebelumnya sebesar 72,55%. Hal ini menunjukkan kemampuan Bank dalam menyerap risiko tetap berada dalam koridor yang memadai.

Kualitas aset dan likuiditas Bank tetap berada dalam kondisi yang terjaga. Hal ini tercermin dari rasio *Non-Performing Loan* (NPL) neto dan bruto yang masing-masing sebesar 0,04% dan 1,40%, yang menunjukkan pengelolaan risiko kredit

still considering market readiness and risk profiles. This approach was expected to maintain a balance between business performance and sustainability responsibilities, while prioritizing prudent principles and adequate risk management.

Performance Achievements in 2025

Bank Ganesha's performance in 2025 demonstrated progress in line with the targets established, supported by maintained intermediation growth. Third-Party Funds (DPK) reached Rp7.50 trillion, an increase of 12.77% compared to Rp6.65 trillion in the previous year. This achievement reflected the continued trust of customers and the effectiveness of the implemented funding strategy. In line with such performances, lending increased by 15.87% to Rp5.82 trillion from Rp5.02 trillion in 2024. This condition demonstrated the Bank's consistent intermediation role in supporting financing for economic sector.

In terms of revenue, the Bank recorded interest income of Rp714.09 billion, a slight correction of 1.26% compared to Rp723.20 billion in the previous year, achieving 85.75% of its target. This correction was influenced by the dynamics in interest rate and the composition of earning assets throughout the year. Nevertheless, more optimal cost management and increased operational efficiency managed to maintain profit performance, resulting in a net profit growth of 12.58% to Rp227.10 billion, reaching 100.83% of the target set. These achievements demonstrated that improvements in efficiency also contributed to maintaining the overall profitability.

Regarding financial position, total assets increased by 9.48% to Rp11.34 trillion, achieving 103.12% of the target. This increase was accompanied by the growth in liabilities by 10.68% due to stronger funding, and the growth in equity by 7.08%, supported by accumulated profits. As a result, the Bank's financial structure remained sound, maintaining the balance between growth and capital adequacy. The Capital Adequacy Ratio (CAR) was recorded at 78.73%, higher than that of the previous year of 72.55%. This demonstrated the Bank's ability to absorb risk remained within an adequate range.

The Bank's asset quality and liquidity were well-maintained. This was reflected in the net and gross Non-Performing Loan (NPL) ratios of 0.04% and 1.40%, respectively, indicating reliable credit risk management. In line with

berjalan secara andal. Sejalan dengan itu, dari sisi likuiditas, *Loan to Deposit Ratio* (LDR) meningkat menjadi 77,52% dari 75,44%, yang mengindikasikan penyaluran dana yang lebih optimal dengan tetap menjaga kecukupan likuiditas. Kondisi tersebut turut mendukung perbaikan kinerja profitabilitas, yang tercermin dari peningkatan *Return on Assets* (ROA) dari 2,76% menjadi 2,92% dan *Return on Equity* (ROE) dari 6,30% menjadi 6,57%. Selain itu, efisiensi operasional juga menunjukkan perbaikan, sebagaimana terlihat dari penurunan rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) dari 67,21% menjadi 64,92%.

Pada aspek sosial dan lingkungan, Bank Ganesha terus memperkuat komitmen terhadap keberlanjutan. Dari sisi ketenagakerjaan, komposisi karyawan wanita mencapai 38,11% dari total 349 karyawan, yang mencerminkan penerapan prinsip kesetaraan kesempatan kerja. Upaya peningkatan kualitas sumber daya manusia juga dilakukan melalui alokasi dana pengembangan kompetensi sebesar Rp4,72 miliar, sebagai bagian dari investasi jangka panjang dalam mendukung kinerja organisasi. Selain itu, kontribusi terhadap masyarakat diwujudkan melalui pelaksanaan 4 program utama pemberdayaan dengan total biaya sebesar Rp35 juta. Dari sisi lingkungan, berbagai inisiatif efisiensi menunjukkan hasil yang positif, antara lain penurunan intensitas penggunaan energi, emisi, dan air, yang mencerminkan implementasi kebijakan operasional yang lebih efisien dan bertanggung jawab. Upaya tersebut turut diperkuat melalui pelaksanaan kampanye peduli lingkungan sebagai bagian dari peningkatan kesadaran dan partisipasi aktif dalam pengelolaan dampak lingkungan secara berkelanjutan.

Penerapan Tata Kelola yang Baik dan Berkelanjutan

Bank Ganesha secara konsisten memperkuat penerapan tata kelola perusahaan yang baik (*Good Corporate Governance* atau GCG) sebagai fondasi dalam menjalankan kegiatan usaha. Komitmen ini diwujudkan melalui penguatan struktur dan mekanisme tata kelola, peningkatan transparansi, serta penerapan akuntabilitas dalam setiap proses pengambilan keputusan. Penerapan GCG diarahkan tidak hanya untuk menjaga kinerja yang berkelanjutan, tetapi juga untuk menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan. Dalam pelaksanaannya, Bank berpedoman pada prinsip-prinsip tata kelola yang baik sebagaimana dirumuskan dalam Pedoman Umum Governansi Korporat Indonesia (PUGKI), antara lain perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan.

Untuk memastikan implementasi yang efektif, Bank Ganesha telah mengembangkan kerangka kerja GCG yang terstruktur dan komprehensif, yang mencakup struktur tata kelola, proses tata kelola, dan hasil tata kelola. Kerangka ini

this, in terms of liquidity, the Loan to Deposit Ratio (LDR) increased to 77.52% from 75.44%, indicating more optimal fund distribution while maintaining adequate liquidity. Such condition also supported improved profitability performance, as reflected in the increase in Return on Assets (ROA) from 2.76% to 2.92% and Return on Equity (ROE) from 6.30% to 6.57%. Furthermore, operational efficiency also showed improvement, as seen in the decrease in Operating Expenses to Operating Income (BOPO) ratio from 67.21% to 64.92%.

In terms of social and environmental aspects, Bank Ganesha continued to strengthen its commitment to sustainability. In terms of employment, female employees accounted for 38.11% of the total 349 employees, reflecting the application of the principle of equal employment opportunities. Efforts to improve human resource quality were also undertaken through the allocation of Rp4.72 billion in competency development funds, as part of a long-term investment to support organizational performance. Furthermore, contributions to the community were realized through the implementation of 4 main empowerment programs with a total cost of Rp35 million. From an environmental perspective, various efficiency initiatives showed positive results, including reduced energy, emissions, and water use, reflecting the implementation of more efficient and responsible operational policies. These efforts were further strengthened through the implementation of environmental awareness campaigns as part of raising awareness and active participation in sustainable environmental impact management.

Implementation of Good and Sustainable Governance

Bank Ganesha consistently strengthens the implementation of good corporate governance (GCG) as a foundation for conducting its business activities. This commitment is manifested through strengthening governance structures and mechanisms, increasing transparency, and implementing accountability in every decision-making process. GCG implementation is aimed not only at maintaining sustainable performance but also at creating long-term value for all stakeholders. In its implementation, the Bank adheres to the principles of good governance as formulated in the General Guidelines for Indonesian Corporate Governance (PUGKI), including ethical conduct, accountability, transparency, and sustainability.

To ensure the effective implementation, Bank Ganesha has developed a structured and comprehensive GCG framework, encompassing governance structure, governance process, and governance outcome. This framework serves as

menjadi dasar dalam mengintegrasikan prinsip tata kelola ke dalam seluruh aktivitas operasional dan pengambilan keputusan strategis. Dalam konteks tersebut, Direksi berperan dalam merumuskan arah strategis Bank melalui proses yang terstruktur dengan mempertimbangkan dinamika eksternal, kondisi industri, serta kapasitas internal Bank. Perumusan strategi dilakukan secara kolektif dengan mengacu pada Rencana Bisnis Bank (RBB), hasil evaluasi kinerja, serta prinsip kehati-hatian dan tata kelola yang baik. Dalam menetapkan kebijakan strategis, Direksi memastikan adanya keseimbangan antara target pertumbuhan, pengelolaan risiko, dan keberlanjutan usaha, termasuk dengan mengintegrasikan aspek transformasi digital dan prinsip keuangan berkelanjutan ke dalam arah pengembangan bisnis.

Untuk mendukung pelaksanaan strategi secara konsisten, Direksi melakukan pengendalian melalui penetapan kebijakan operasional yang jelas, pemantauan kinerja secara berkala, serta penguatan fungsi manajemen risiko dan kepatuhan. Proses ini didukung oleh koordinasi lintas fungsi dan evaluasi berkelanjutan terhadap capaian yang dihasilkan, sehingga memungkinkan penyesuaian strategi secara responsif terhadap perubahan kondisi. Evaluasi atas penerapan GCG juga dilakukan secara berkala melalui mekanisme penilaian mandiri yang mengacu pada ketentuan regulator, termasuk Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025. Penilaian ini mencakup 16 aspek yang dilaksanakan oleh Satuan Kerja Kepatuhan secara terintegrasi dengan Dewan Komisaris, Direksi, serta seluruh unit kerja terkait.

Berdasarkan hasil evaluasi tahun 2025, Bank Ganesha memperoleh peringkat 2 dengan kategori “Baik”, yang mencerminkan bahwa penerapan tata kelola telah berjalan secara memadai dan efektif. Sebagai tindak lanjut, Bank menetapkan rencana aksi yang terukur untuk memperbaiki area yang masih memerlukan penyempurnaan, dengan fokus pada aspek administratif yang bersifat non-material. Upaya perbaikan tersebut dilaksanakan secara berkelanjutan guna meningkatkan kualitas penerapan GCG. Komitmen ini turut tercermin dari apresiasi yang diterima, antara lain penghargaan *The Best Indonesia GCG Award 2025* untuk kategori Bank dari Economic Review.

Prospek Keberlanjutan Usaha

Perekonomian global pada tahun 2026 diperkirakan masih berada dalam tekanan dengan pertumbuhan yang melambat pada kisaran 3,2%. Kondisi ini dipengaruhi oleh berlanjutnya tensi geopolitik serta kebijakan perdagangan yang cenderung restriktif, termasuk penerapan tarif

the basis for integrating governance principles into all operational activities and strategic decision-making. In this context, the Board of Directors plays a role in formulating the Bank’s strategic direction through a structured process with due regard to external dynamics, industry conditions, and the Bank’s internal capacity. Strategy is formulated collectively, with reference to the Bank’s Business Plan (RBB), performance evaluation results, and the principles of prudence and good governance. In establishing strategic policies, the Board of Directors ensures a balance between growth targets, risk management, and business sustainability, including by integrating aspects of digital transformation and sustainable finance principles into business development directions.

To support a consistent strategy implementation, the Board of Directors exercises control through the establishment of clear operational policies, regular performance monitoring, and strengthening of risk management and compliance functions. This process is supported by cross-functional coordination and continuous evaluation of achievements, allowing for responsive strategy adjustments to changing conditions. Evaluation of GCG implementation is also conducted periodically through a self-assessment mechanism that refers to regulatory requirements, including Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 14/SEOJK.03/2025. This assessment covers 16 aspects, carried out by the Compliance DIvision in an integrated manner with the Board of Commissioners, Board of Directors, and all relevant divisions.

Based on the 2025 evaluation results, Bank Ganesha received a rating of 2 with “Good” category, reflecting that good corporate governance was implemented adequately and effectively. As a follow-up, the Bank established a measurable action plan to address areas requiring improvement, focusing on non-material administrative aspects. These improvement efforts were implemented continuously to enhance the quality of GCG implementation. This commitment was also reflected in the awards received, including The Best Indonesia GCG Award 2025 for the category of Bank from Economic Review.

Business Sustainability Prospects

The global economy is projected to remain under pressure in 2026, with growth slowing to around 3.2%. This condition is influenced by continued geopolitical tensions and restrictive trade policies, including the implementation of reciprocal tariffs by the United States. Despite such

resiprokal oleh Amerika Serikat. Di tengah kondisi tersebut, perekonomian Indonesia menunjukkan prospek yang tetap terjaga dengan pertumbuhan diperkirakan berada pada kisaran 4,9%-5,7% dan inflasi yang terkendali pada sasaran 2,5%±1%. Konsumsi rumah tangga diproyeksikan meningkat seiring dukungan stimulus pemerintah, perbaikan ekspektasi konsumen, serta peningkatan aktivitas ekonomi, termasuk pada periode Hari Besar Keagamaan Nasional. Sementara itu, investasi menunjukkan kecenderungan membaik melalui proyek hilirisasi Sumber Daya Alam (SDA) dan belanja pemerintah yang lebih produktif.

Sejalan dengan perkembangan tersebut, industri perbankan diperkirakan tetap mencatatkan pertumbuhan intermediasi secara terukur. Kredit perbankan diproyeksikan tumbuh pada kisaran 8%-12%, didukung oleh pelonggaran kebijakan moneter dan makroprudensial serta meningkatnya permintaan pembiayaan. Di sisi lain, pertumbuhan Dana Pihak Ketiga yang tetap positif menjadi penopang likuiditas industri. Meskipun demikian, pengelolaan risiko tetap menjadi perhatian utama, khususnya pada segmen konsumsi dan UMKM. Dari sisi fundamental, industri perbankan masih ditopang oleh permodalan yang kuat dan kualitas aset yang relatif terjaga, di tengah arah kebijakan regulator yang mendorong konsolidasi dan penguatan struktur industri.

Dalam merespons dinamika tersebut, Bank Ganesha turut mencermati arah kebijakan regulator, termasuk rencana penghapusan kategori KBMI 1 yang menegaskan pentingnya penguatan struktur permodalan dan peningkatan skala usaha di industri perbankan. Sejalan dengan hal tersebut, Bank senantiasa menyiapkan langkah strategis yang berfokus pada penguatan permodalan, peningkatan efisiensi operasional, serta penajaman fokus pada segmen usaha yang lebih selektif dan terukur, disertai optimalisasi proses bisnis dan pemanfaatan teknologi untuk meningkatkan kualitas layanan dan daya saing. Dengan pendekatan yang berhati-hati dan adaptif, Bank Ganesha berupaya menjaga kesinambungan kinerja sekaligus memperkuat kontribusi dalam pembiayaan sektor produktif, termasuk pengembangan UMKM, secara berkelanjutan.

Perubahan Komposisi Direksi

Pada tahun 2025, Bank Ganesha melakukan penyesuaian komposisi Direksi seiring dengan berakhirnya masa jabatan Ibu Lenny Sugihat sebagai Presiden Direktur. Berdasarkan keputusan RUPS Tahunan tanggal 20 Juni 2025, Bank mengangkat Bapak Setiawan Kumala sebagai penggantinya. Perubahan tersebut dilakukan dengan mempertimbangkan keselarasan kompetensi dan pengalaman masing-masing anggota Direksi dengan kebutuhan strategis Bank.

conditions, Indonesia's economy shows a stable prospect, with growth estimated at 4.9%-5.7% and inflation controlled at the target of 2.5%±1%. Household consumption is projected to increase due to government stimulus support, improved consumer expectations, and increased economic activity, including during the National Religious Holiday period. Meanwhile, investment shows an upward trend through natural resource downstreaming projects and more productive government spending.

In line with these developments, banking industry is expected to continuously record measurable intermediation growth. Bank loan is projected to grow in the range of 8%-12%, supported by easing monetary and macroprudential policies, as well as the increasing demand for financing. Meanwhile, the continued positive growth in Third-Party Funds supports industry liquidity. Nevertheless, risk management remains a primary concern, particularly in consumer and MSME segments. Fundamentally, banking industry remains supported by strong capital and relatively well-maintained asset quality, amid regulatory policy directions encouraging consolidation and strengthening the industry structure.

In response to these dynamics, Bank Ganesha closely monitors regulatory policy directions, including the planned elimination of KBMI 1 category, which emphasizes the importance of strengthening capital structure and increasing business scale in banking industry. In line with this, the Bank continuously prepares strategic measures focused on strengthening capital, increasing operational efficiency, and sharpening its focus on more selective and measurable business segments, along with optimizing business processes and utilizing technology to enhance service quality and competitiveness. With a cautious and adaptive approach, Bank Ganesha strives to maintain performance continuity while strengthening its contribution to financing productive sectors, including MSME development, in a sustainable manner.

Changes in the Board of Directors' Composition

In 2025, Bank Ganesha adjusted the Board of Directors' composition following the end of Mrs. Lenny Sugihat's term of office as President Director. Based on the Annual GMS resolution dated June 20, 2025, the Bank appointed Mr. Setiawan Kumala to replace her. This change was made by considering the alignment of the competencies and experience of each member of the Board of Directors with the Bank's strategic needs.

Dengan begitu, susunan komposisi Direksi yang menjabat saat ini meliputi:
Presiden Direktur : Setiawan Kumala
Direktur : Arif Wicaksono
Direktur : Suroso
Direktur : Ibrahim

Therefore, the current composition of the Board of Directors is as follows:
President Director : Setiawan Kumala
Director : Arif Wicaksono
Director : Suroso
Director : Ibrahim

Penutup

Menutup laporan ini, Direksi menyampaikan apresiasi atas dukungan dan kepercayaan yang terus terjaga dari Pemegang Saham, nasabah, mitra usaha, serta kontribusi seluruh insan Bank Ganesha sepanjang tahun 2025. Sinergi yang terbangun menjadi faktor penting dalam menjaga kesinambungan kinerja di tengah berbagai dinamika yang dihadapi. Hal tersebut juga memperkuat fondasi usaha untuk melangkah secara lebih adaptif ke depan, seiring dengan perkembangan industri dan ekspektasi pemangku kepentingan.

Closing

In closing this report, the Board of Directors would like to express its appreciation for the continued support and trust from the Shareholders, customers, business partners, and the contributions of all Bank Ganesha employees throughout 2025. The established synergy served as a crucial factor in maintaining performance continuity amid the various dynamics faced. This synergy also strengthens business foundation to move forward in a more adaptive manner, in line with industry developments and stakeholders' expectations.

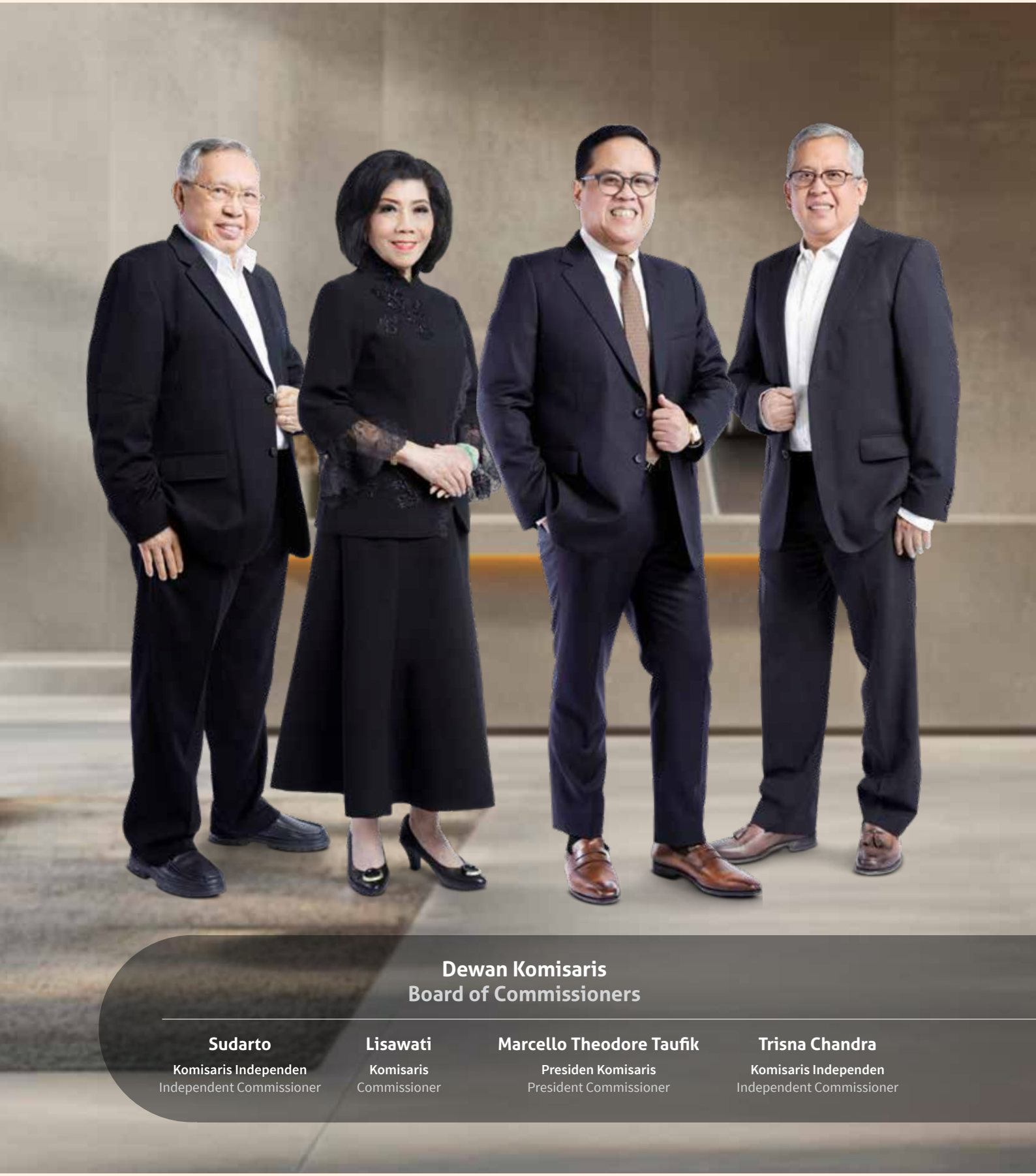
Jakarta, April 2026

Atas nama Direksi
On behalf of the Board of Directors
PT BANK GANESHA TBK,



Setiawan Kumala
Presiden Direktur
President Director





Dewan Komisaris
Board of Commissioners

Sudarto
Komisaris Independen
Independent Commissioner

Lisawati
Komisaris
Commissioner

Marcello Theodore Taufik
Presiden Komisaris
President Commissioner

Trisna Chandra
Komisaris Independen
Independent Commissioner



Direksi
Board of Directors

Ibrahim
Direktur
Director

Setiawan Kumala
Presiden Direktur
President Director

Suroso
Direktur
Director

Arif Wicaksono
Direktur
Director



3



Profil Perusahaan
Company Profile

Informasi Perusahaan
Company Information

Nama Perusahaan
Company Name

PT Bank Ganesha Tbk

Kode Saham
Share Ticker Code

BGTG

Media Sosial
Social Media

- LinkedIn: PT Bank Ganesha Tbk
- Instagram: @bankganesha
- Facebook: Bank Ganesha
- Youtube: Bank Ganesha

Tanggal Pendirian
Date of Establishment

15 Mei 1990
May 15, 1990

Bidang Usaha
Line of Business

Bank Devisa
Foreign Exchange Bank

Modal Dasar
Authorized Capital

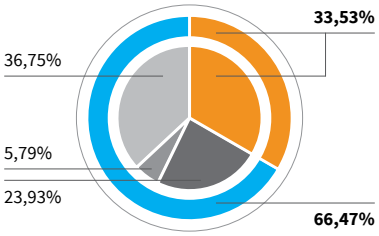
Rp4.000.000.000.000,-

Dasar Hukum Pendirian
Legal Basis of Establishment

Akta Notaris No. 47 tanggal 15 Mei 1990 yang dibuat di hadapan Notaris Esther Daniar Iskandar, SH dan telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C2-4331HT.01.01.Th.91 tanggal 30 Agustus 1991, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 85 tanggal 23 Oktober 1992, Tambahan No. 5296.

Notarial Deed No. 47 dated May 15, 1990, made before Notary Esther Daniar Iskandar, SH and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. C2-4331HT.01.01.Th.91 dated August 30, 1991, and has been announced in the State Gazette of the Republic of Indonesia No. 85 dated October 23, 1992, Supplement No. 5296.

Kepemilikan Saham
Share Ownership



Keterangan:
Description:

PT Equity Development Investment Tbk	:	**33,53%**
Masyarakat Public	:	**66,47%**
Equity Global International Limited	:	23,93%
UOB Kay Hian Pte Ltd*	:	5,79%
Masyarakat di Bawah 5% Public Below 5%	:	36,75%

* Bapak Jamil bin Mohamed sebagai pemilik manfaat secara tidak langsung. / Mr. Jamil bin Mohamed as an indirect beneficial owner.

Total Karyawan
Total Employees

2025	2024	2023
349 orang / people	348 orang / people	317 orang / people

Modal Ditempatkan dan Disetor Penuh
Issued and Fully Paid Capital

Rp2.397.099.710.300,-

Tanggal Pencatatan Saham
Share Listing Date

12 Mei 2016
May 12, 2016

Lembaga Pencatatan dan Perdagangan Saham
Stock Listing dan Trading Institution

Bursa Efek Indonesia
Gedung Indonesia Stock Exchange Tower I
Jl. Jenderal Sudirman Kav. 52-53
Jakarta 12190

Indonesia Stock Exchange
Indonesia Stock Exchange Building Tower I
Jl. Jenderal Sudirman Kav. 52-53
Jakarta 12190

Alamat Kantor Pusat
Head Office Address

Wisma Hayam Wuruk Lt. 1 & 2
Jl. Hayam Wuruk No. 8, Jakarta Pusat 10120
(021) 2910 9900 (*hunting*)
(021) 2910 9992
corpsect@bankganesha.co.id
www.bankganesha.co.id

Wisma Hayam Wuruk 1st & 2nd Fl.
Jl. Hayam Wuruk No. 8, Central Jakarta 10120
(021) 2910 9900 (hunting)
(021) 2910 9992
corpsect@bankganesha.co.id
www.bankganesha.co.id

Perubahan yang Bersifat Material

Pada tahun 2025, tidak terdapat perubahan yang bersifat material pada Bank, sehingga tidak ada informasi tambahan yang dapat disampaikan terkait hal tersebut.

Material Changes

In 2025, there were no material changes to the Bank, and therefore, there were no additional information that could be provided regarding this matter.

Riwayat Singkat
Brief History



Bank Ganesha didirikan pada 15 Mei 1990 dan mulai beroperasi komersial pada 30 April 1992 setelah memperoleh izin usaha sebagai bank umum dari Menteri Keuangan Republik Indonesia pada 14 April 1992.

Bank Ganesha was established on May 15, 1990, and started its commercial operations on April 30, 1992, after obtaining business license as commercial bank from the Minister of Finance of the Republic of Indonesia on April 14, 1992.

Pada tahun 1995, statusnya ditingkatkan menjadi bank devisa berdasarkan persetujuan Bank Indonesia. Seiring perkembangannya, Bank Ganesha mencatatkan saham di Bursa Efek Indonesia pada 12 Mei 2016 dengan kode emiten BGTG, yang menandai era baru transparansi dan akses permodalan. Saat ini, kantor pusat berlokasi di Wisma Hayam Wuruk, Jakarta Pusat, dengan jaringan cabang yang tersebar di Jakarta, Tangerang, dan Surabaya, melayani nasabah melalui produk simpanan yaitu tabungan, deposito, dan giro, serta pembiayaan untuk segmen korporasi dan UMKM.

Sebagai bank devisa, Bank Ganesha aktif mendukung transaksi ekspor-impor, valuta asing, serta layanan *treasury* lainnya. Dalam mendukung transformasi digital, Bank menghadirkan aplikasi dengan fitur *Digital Onboarding* dan *Spending Tracker,* serta mengintegrasikan layanan modern, seperti BI-FAST, QRIS, dan digitalisasi perbankan lain untuk meningkatkan kenyamanan transaksi. Pada tahun 2025, Bank juga memperkuat jaringan bisnis melalui kerja sama strategis dengan sejumlah *multifinance* dan perusahaan *fintech* dalam pembiayaan bersama serta *referral* produk perbankan, sebagai bagian dari strategi memperluas jangkauan pasar dan memperkuat ekosistem layanan keuangan.

In 1995, the status was upgraded to a foreign exchange bank with the approval of Bank Indonesia. Along with its development, Bank Ganesha listed its shares on Indonesia Stock Exchange on May 12, 2016, with the ticker code BGTG, marking a new era of transparency and access to capital. Currently, the head office is located at Wisma Hayam Wuruk, Central Jakarta, with branch networks spread across Jakarta, Tangerang, and Surabaya, serving customers through savings products such as savings deposits, time deposits, and demand deposits, as well as financing for corporate and MSME segments.

As a foreign exchange bank, Bank Ganesha actively supports export-import transactions, foreign exchange transactions, and other treasury services. To support digital transformation, the Bank presents an application with Digital Onboarding and Spending Tracker features that integrates modern services, such as BI-FAST, QRIS, and other banking digitalizations to enhance transaction convenience. In 2025, the Bank also strengthened its business network through strategic partnerships with a number of multifinance companies and fintech companies for joint financing and banking product referral, as part of its strategy to expand market reach and strengthen financial services ecosystem.

Jejak Langkah
Milestones

1990-2015

1990

Didirikan di Jakarta dengan nama PT Bank Ganesha pada tanggal 15 Mei 1990.

Established in Jakarta under the name PT Bank Ganesha on May 15, 1990.

1992

Bank Ganesha mulai beroperasi secara komersial pada tanggal 30 April 1992, sesuai dengan izin usaha yang diberikan oleh Menteri Keuangan Republik Indonesia dalam Surat Keputusan No. 393/KMK-013/1992 tanggal 14 April 1992.

Bank Ganesha started its commercial operations on April 30, 1992, according to the business license granted by the Minister of Finance of the Republic of Indonesia in Decree No. 393/KMK-013/1992 dated April 14, 1992.

1995

Sesuai dengan Surat Keputusan Bank Indonesia No. 28/66/KEP/DIR tanggal 12 September 1995, Bank Ganesha berubah menjadi Bank Devisa.

In accordance with Bank Indonesia Decree No. 28/66/KEP/DIR dated September 12, 1995, Bank Ganesha changed to a Foreign Exchange Bank.

2005

Bank Ganesha meluncurkan layanan mesin ATM yang terkoneksi dengan jaringan ATM Bersama.

Bank Ganesha launched an ATM machine service that is connected to ATM Bersama network.

2011

Sesuai dengan Akta No. 86 tanggal 21 Oktober 2011, jumlah modal disetor Bank Ganesha meningkat menjadi Rp351.609.000.000,-.

In accordance with Deed No. 86 dated October 21, 2011, the total paid-up capital of Bank Ganesha increased to Rp351,609,000,000.

2015

RUPS Luar Biasa pada tanggal 26 November 2015, menyetujui perubahan status dari perusahaan tertutup menjadi perusahaan terbuka, serta peningkatan modal dasar menjadi Rp1.400.000.000.000,-.

Extraordinary GMS on November 26, 2015, approved the change in status from a private company to a public company, as well as an increase in authorized capital to Rp1,400,000,000,000.

2016-2020

2016

- Bank Ganesha resmi mencatatkan perdana saham di Bursa Efek Indonesia pada tanggal 12 Mei 2016.
- Kantor Pusat Bank Ganesha menempati lokasi baru di Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta Pusat.
- Bank Ganesha memecahkan rekor Museum Rekor Indonesia (MURI) sebagai Lembaga Perbankan yang Menyalurkan Kredit Tanpa Agunan Terbanyak secara Serentak.
- Bank Ganesha officially registered its initial shares on Indonesian Stock Exchange on May 12, 2016.
- Bank Ganesha's Head Office occupied a new location at Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Central Jakarta.
- Bank Ganesha broke the Indonesian Record Museum (MURI) record as the Banking Institution that Distributes the Most Unsecured Loans Simultaneously.

2018

- Bank Ganesha meluncurkan platform *Internet Banking* dan *Mobile Banking* dalam aplikasi "BANGGA".
- Bank Ganesha menerima Sertifikasi Standar ISO 9001:2015.
- Bank Ganesha launched Internet Banking and Mobile Banking platform in "BANGGA" application.
- Bank Ganesha received ISO 9001:2015 Standard Certification.

2019

Bank Ganesha turut serta mengampanyekan gerakan nasional non-tunai dalam program Gerbang Pembayaran Nasional (GPN) melalui layanan Kartu ATM Debit GPN.

Bank Ganesha participated in campaigning non-cash national movement in the National Payment Gateway (GPN) program through ATM Debit Card GPN.

2020

Penerapan keuangan berkelanjutan dengan mengintegrasikan aspek lingkungan hidup, sosial, dan tata kelola ke dalam proses bisnis, kebijakan, program, dan produk.

Implemented sustainable finance by integrating environmental, social, and governance aspects into business processes, policies, programs, and products.

2021

- Di bulan Desember 2021, Bank Ganesha kembali menghadirkan inovasi layanan untuk nasabah dengan menghadirkan layanan digital baru yang dapat diakses dalam aplikasi *mobile banking* BANGGA, yaitu layanan pembayaran QRIS.
- RUPS Luar Biasa pada tanggal 22 Desember 2021, menyetujui peningkatan modal dasar menjadi Rp4.000.000.000.000,- dan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD).
- In December 2021, Bank Ganesha presented another service innovation for customers by presenting a new digital service that can be accessed in BANGGA mobile banking application, namely QRIS payment service.
- Extraordinary GMS on December 22, 2021, approved an increase in authorized capital to Rp4,000,000,000,000 and the issuance of new shares through Capital Increase with Pre-emptive Rights (PMHMETD).

2024

- Bank Ganesha meluncurkan layanan *e-form* Ganesha untuk mempermudah proses kredit *consumer loan* melalui https://eform.bankganesha.co.id.
- Dalam upaya untuk meningkatkan pertumbuhan bisnis dan memperluas jaringan pelayanan kepada nasabah, Bank Ganesha merelokasi Kantor Cabang dari The East Mega Kuningan ke Thamrin Nine – Jakarta Pusat, dan meresmikan pembukaan Kantor Cabang Pembantu di Puri – Jakarta Barat.
- Bank Ganesha launched e-form Ganesha service to simplify the credit process of consumer loan through https://eform.bankganesha.co.id.
- In an effort to increase business growth and expand service network to customers, Bank Ganesha relocating Branch Office from The East Mega Kuningan to Thamrin Nine – Central Jakarta, and inaugurating the opening of Sub-Branch Office in Puri – West Jakarta.

2021-2023

2022

- Bank Ganesha memenuhi ketentuan modal inti minimum Rp3 triliun.
- Bank Ganesha melakukan PMHMETD I dan PMHMETD II dengan total penambahan saham sebanyak 12,79 miliar lembar saham.
- Bank Ganesha menjadi salah satu Bank peserta layanan pembayaran BI-FAST dari Bank Indonesia.
- Bank Ganesha fulfilled the minimum core capital requirement of Rp3 trillion.
- Bank Ganesha conducted PMHMETD I and PMHMETD II with a total of 12.79 billion additional shares.
- Bank Ganesha became one of the participating banks for BI-FAST payment service from Bank Indonesia.

2023

Bank Ganesha melakukan penggantian *Core Banking System* (CBS) dengan teknologi terkini untuk menunjang dan meningkatkan performa dan kapabilitas infrastruktur sistem dan teknologi informasi Bank.

Bank Ganesha replaced the Core Banking System (CBS) with the latest technology to support and improve the performance and capability of the Bank's system infrastructure and information technology.

2024-2025

2025

- **Bank Ganesha resmi memperkenalkan aplikasi terbaru NEW BANGGA yang memuat fitur *Digital Onboarding* dan *Spending Tracker*, serta berbagai fitur layanan utama perbankan lainnya yang mendukung kemudahan transaksi, seperti BI-FAST, QRIS, dan layanan digitalisasi lainnya.**
- **Bank Ganesha meresmikan Kantor Cabang Denpasar – Bali sebagai upaya untuk memberikan akses, pelayanan, dan dukungan bagi nasabah secara luas.**
- **Pada tanggal 28 November 2025, saham Bank Ganesha dengan kode BGTG resmi berpindah dari Papan Pengembangan ke Papan Utama Bursa Efek Indonesia. Perpindahan ini mencerminkan terpenuhinya persyaratan terkait kapitalisasi pasar, kinerja keuangan, dan penerapan tata kelola, serta menunjukkan posisi Bank yang semakin stabil dan matang dalam pengelolaan usaha.**
- Bank Ganesha officially introduced the latest NEW BANGGA application, which included Digital Onboarding and Spending Tracker features, as well as various other key banking service features that supported easy transactions, such as BI-FAST, QRIS, and other digitalization services.
- Bank Ganesha inaugurated its Denpasar – Bali Branch Office as an effort to provide broader access, services, and support to customers.
- On November 28, 2025, Bank Ganesha's shares, ticker code BGTG, officially moved from the Development Board to the Main Board of Indonesia Stock Exchange. This transfer reflected the fulfillment of requirements related to market capitalization, financial performance, and governance implementation, as well as demonstrated the Bank's increasingly stable and mature position in business management.

Visi, Misi, dan Nilai-Nilai Perusahaan

Vision, Mission, and Corporate Values





VISI
Vision

“Menjadi Bank yang Terpercaya”
“Becoming the Most Trusted Bank”

Perseroan fokus dalam melayani nasabah dengan memberikan pelayanan terbaik, solusi keuangan sesuai kebutuhan, yang pada gilirannya memberikan nilai tambah bagi seluruh *stakeholders*.
The Company focuses on serving customers by providing the best service, financial solutions as needed, which in turn provides added value for all stakeholders.

MISI
Mission

“Menjalankan Usaha Perbankan yang Sehat dengan Menyediakan Produk yang Handal dan Inovatif melalui Pelayanan Prima”
“Running a Healthy Banking Business by Providing Reliable and Innovative Products through Excellent Service”

ARAH KEBIJAKAN
Policy Direction

Arah kebijakan merupakan panduan strategis yang menentukan jalur atau langkah-langkah yang akan diambil oleh Bank dalam mencapai tujuan yang telah ditetapkan.
Policy direction is a strategic guide that determines the path or steps to be taken by the Bank in achieving the goals stated.

1. Memperkuat permodalan dan infrastruktur yang memadai;
2. Pengembangan bisnis melalui penguatan 5 pilar utama: *Customer, Channel, Process, Product and Service,* dan *Synergy*;
3. Penyaluran dana melalui peningkatan kerja sama dengan lembaga jasa keuangan dan *financial technology*;
4. Mengembangkan produk dan layanan perbankan digital, seiring dengan perubahan perilaku pasar dan perkembangan teknologi digital dengan manajemen risiko yang memadai;
5. Pengembangan sumber daya manusia dan meningkatkan budaya kerja yang efektif dan efisien; dan
6. Penerapan tata kelola perusahaan yang baik, pengelolaan risiko yang efektif, dan kepatuhan terhadap ketentuan yang berlaku.

1. Strengthening adequate capital and infrastructure;
2. Business development by strengthening the 5 main pillars: Customer, Channel, Process, Product and Service, and Synergy;
3. Distribution of funds through increased cooperation with financial service institutions and financial technology;
4. Development of digital banking products and services, in line with changes in market behavior and developments in digital technology with adequate risk management;
5. Development of human resources and enhancement of an effective and efficient work culture; and
6. Implementation of good corporate governance, effective risk management, and compliance with applicable regulations.

Pilar Strategi
Strategy Pillars

CUSTOMER 1

Akuisisi nasabah baru dengan tetap mengoptimalkan nasabah *existing* serta meningkatkan pelayanan yang optimal.

Acquisition of new customers by continuing to optimize existing customers and improve optimal service.

CHANNEL 2

Optimalisasi jaringan kantor yang ada dengan pengembangan *channel* elektronik untuk memberikan akses pelayanan yang mudah, cepat, akurat, efisien, dan informatif.

Optimization of the existing office network with electronical channel development to provide easy, fast, accurate, efficient, and informative service access.

PROCESS 3

Penyempurnaan proses operasional yang efisien dan produktif, demi tercapainya kemudahan, kelancaran, dan efisiensi pelayanan kepada nasabah.

Improving efficient and productive operational processes, in order to achieve ease, smoothness, and efficiency of service to customers.

PRODUCT & SERVICE 4

Penyediaan produk dan layanan sesuai kebutuhan nasabah yang akan terus dikembangkan, baik produk bersifat konvensional, maupun produk berbasis *digital banking*.

Provision of products and services according to customer needs which will continue to be developed, both conventional products and digital banking products.

SYNERGY 5

Menjalin dan meningkatkan kerja sama dengan mitra strategis dengan memanfaatkan *value chain management*.

Establishing and improving cooperation with strategic partners by utilizing value chain management.

Nilai-Nilai Perusahaan

Corporate Values

Gairah/Semangat
Passion

Memiliki semangat dan keinginan untuk maju dan berkembang.

Has passion and desire to step forward and develop.

Integritas
Integrity

Menjunjung tinggi etika, jujur, dan memegang teguh komitmen.

Upholds ethics, honesty, and upholds commitments.

Berorientasi pada Pelanggan
Customer Oriented

Senantiasa menjadikan pelanggan sebagai mitra utama yang saling menguntungkan untuk tumbuh secara berkesinambungan.

Always puts the customers as the main partners that are mutually beneficial to have sustainable growth.

Bekerja dalam Tim
Teamwork

Menghargai perbedaan antar tim dan memacu kinerja melalui kerja sama tim yang solid.

Appreciates differences within teams and drives performance through solid teamwork.

Komitmen
Commitment

Memiliki komitmen yang tinggi untuk mencapai suatu tujuan.

Has high commitment to achieve goal.

Profitabilitas
Profitability

Berorientasi pada kinerja yang positif untuk pencapaian profit.

Positive performance oriented to achieve profit.

Dapat Dipercaya
Trustworthy

Bertanggung jawab dan dapat dipercaya.

Responsible and reliable.

Inovasi
Innovation

Berpandangan jauh ke depan dan tanggap terhadap perubahan untuk memunculkan inovasi terbaru.

Forward thinking and reseponsive to changes to bring about the latest innovations.

Kreativitas
Creativity

Memiliki kreativitas, ide, dan gagasan baru untuk pengembangan bisnis perusahaan.

Has creativity, new ideas, and concepts to develop the company's business.

Kegiatan Usaha
Business Activities

Berdasarkan Pasal 3 Anggaran Dasar Perseroan, Bank Ganesha menjalankan usaha sebagai bank umum sesuai ketentuan peraturan perundang-undangan yang berlaku. Selain kegiatan utama berupa penghimpunan dana, penyaluran kredit, dan layanan perbankan lainnya, Bank juga diperkenankan melakukan kegiatan penunjang yang mendukung operasional serta memperkuat daya saing dan keberlanjutan usaha.

Pada tahun 2025, Bank Ganesha telah menjalankan mayoritas kegiatan usaha, sebagaimana diuraikan berikut ini.

Based on Article 3 of the Company's Articles of Association, Bank Ganesha carries out business as a commercial bank in accordance with applicable laws and regulations. In addition to core activities of funding, lending, and other banking services, the Bank is also permitted to engage in supporting activities that support operations and strengthen competitiveness and business sustainability.

In 2025, Bank Ganesha carried out the majority of business activities, as outlined below.

Kegiatan Usaha Menurut Anggaran Dasar Terakhir Business Activities According to the Latest Articles of Association	Kegiatan Usaha yang Dijalankan pada Tahun 2025 Business Activities Conducted in 2025	
	Sudah Done	Belum Not Yet
Kegiatan Usaha Utama **Main Business Activities**		
Bank Umum Swasta Devisa yang berwenang melakukan transaksi valuta asing dan perbankan luar negeri sesuai penunjukan Bank Indonesia guna mendukung usaha pokok sebagai berikut. Foreign Exchange Private Commercial Bank that is authorized to conduct foreign exchange transactions and offshore banking as appointed by Bank Indonesia to support the main business as follows.		
1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya dalam mata uang Rupiah maupun mata uang asing. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms both in Rupiah and foreign currencies.	✓	
2. Memberikan kredit dalam berbagai bentuk dan jangka waktu sesuai praktik perbankan, dengan tetap mematuhi ketentuan perundang-undangan yang berlaku. Providing loans in various forms and terms in accordance with banking practices, while adhering to applicable laws and regulations.	✓	
3. Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan nasabah. Transferring money, both for own interests and for the benefit of customers.	✓	
4. 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 at, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities, or by money orders, checks, or other means.	✓	
5. Melakukan kegiatan dalam valuta asing, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Carrying out activities in foreign currencies, by complying with the provisions stipulated by the Financial Services Authority and Bank Indonesia.	✓	
Kegiatan Usaha Penunjang **Supporting Business Activities**		
Menerbitkan instrumen surat berharga, seperti *promissory note, medium term note,* obligasi, dan obligasi subordinasi. Issuing securities instruments, such as promissory note, medium term note, bonds, and subordinated bonds.		✓
Membeli, menjual, atau menjamin, atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya, meliputi: Buying, selling, or guaranteeing, at its own risk or for the benefit of and upon instruction of its customers, including:		
1. Surat wesel, termasuk yang diakseptasi oleh Perseroan, dengan jangka waktu sesuai praktik perdagangan yang berlaku. Bills of exchange, including those accepted by the Company, with terms in accordance with applicable trading practices.		✓

Kegiatan Usaha Menurut Anggaran Dasar Terakhir Business Activities According to the Latest Articles of Association	Kegiatan Usaha yang Dijalankan pada Tahun 2025 Business Activities Conducted in 2025	
	Sudah Done	Belum Not Yet
2. Surat pengakuan utang dan kertas dagang lainnya dengan jangka waktu sesuai kebiasaan perdagangan yang berlaku. Letters of acknowledgment of debt and other trade papers with terms in accordance with the applicable trading custom.		✓
3. Kertas perbendaharaan negara dan surat jaminan pemerintah. State treasury papers and government guarantee letters.	✓	
4. Sertifikat Bank Indonesia. Bank Indonesia Certificate.	✓	
5. Obligasi. Bond.	✓	
6. Instrumen surat berharga lain dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Other securities instruments that comply with the provisions stipulated by the Financial Services Authority and Bank Indonesia.	✓	
Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan antar pihak ketiga. Receiving payments from bills on securities and performing calculations between third parties.	✓	
Menyediakan tempat untuk menyimpan barang atau surat berharga. Providing a place to store goods or securities.	✓	
Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak. Carrying out custodial activities for the benefit of other parties based on a contract.		✓
Melaksanakan upaya penyelamatan kredit, termasuk membeli agunan secara penuh atau sebagian melalui pelelangan maupun cara lain jika debitur wanprestasi, dengan kewajiban mencairkan agunan tersebut secepatnya. Carrying out efforts to save loans, including buying collateral in whole or in part through auctions or other means in the event of a debtor's default, with the obligation to disburse collateral as soon as possible.	✓	
Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat. Performing factoring activities, credit card business, and trusteeship 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 dan penjamin, serta lembaga penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Carrying out investment activities in banks or other companies in the financial sector, such as leasing, venture capital, credit card business, consumer financing, securities companies, insurance as well as clearing and guarantee institutions, as well as settlement and deposit institutions, by complying with the provisions stipulated by Financial Services Authority and Bank Indonesia.		✓
Menjalankan penyertaan modal sementara untuk mengatasi kegagalan kredit, sesuai dengan ketentuan Otoritas Jasa Keuangan dan otoritas berwenang. Performing temporary investment to address loan default, in accordance with the provisions of the Financial Services Authority and relevant authorities.		✓
Bertindak sebagai pendiri maupun pengelola dana pensiun, sesuai ketentuan peraturan perundang-undangan yang berlaku. Acting as both the founder and manager of pension fund, in accordance with applicable laws and regulations.		✓
Melakukan kegiatan lain yang lazim dilakukan di dunia perbankan. Carrying out other activities commonly carried out in the banking world.	✓	

Produk dan Jasa
Products and Services

Sepanjang tahun 2025, Bank Ganesha menghadirkan beragam produk dan layanan perbankan yang dirancang untuk menjawab kebutuhan nasabah secara komprehensif. Uraian produk dan layanan tersebut disajikan berdasarkan pengelompokkannya sebagai berikut.

Throughout 2025, Bank Ganesha offered a variety of banking products and services designed to comprehensively address customer needs. The description of these products and services is presented based on classification as follows.

Produk Simpanan

Savings Products



1. **Tabungan Ganesha MAPCLUB Digital**
   Tabungan yang memberikan kebutuhan gaya hidup dengan keuntungan gratis poin MAPCLUB setiap bulan yang dapat dipergunakan untuk belanja *online* di www.mapclub.com dan belanja *offline* di MAP *stores*.
2. **Tabungan Ganesha Optima**
   Tabungan yang memberikan keuntungan menabung yang optimal dengan suku bunga progresif harian, serta bebas biaya administrasi bulanan.
3. **Tabungan Ganesha Investasi**
   Tabungan untuk mempersiapkan rencana jangka panjang nasabah dengan keuntungan suku bunga majemuk (bunga berbunga) dan bebas biaya administrasi bulanan.
4. **Tabungan Ganesha Savingplus**
   Tabungan yang memberikan hadiah-hadiah sesuai pilihan nasabah. Saldo tabungan akan diblokir sebagian dalam jangka waktu tertentu sesuai dengan hadiah yang diambil.
5. **Tabungan Ganesha**
   Tabungan dengan bunga yang kompetitif, dilengkapi layanan tarik tunai dan transfer di ribuan jaringan ATM Bersama dan ATM Link serta bebas biaya administrasi bulanan.
6. **Tabungan Ganesha Digital**
   Rekening Tabungan Ganesha Digital yang bisa dibuka secara *online* di mana saja dan kapan saja melalui aplikasi *Mobile Banking* NEW BANGGA yang tersedia di Google Play dan App Store.

1. **Ganesha MAPCLUB Digital Savings**
   Savings account that provides lifestyle needs with the benefit of free MAPCLUB points every month which can be used for online shopping at www.mapclub.com and offline shopping in MAP stores.
2. **Ganesha Optima Savings**
   Savings account that provides optimal savings benefits with a progressive daily interest rate and free monthly administration fees.
3. **Ganesha Investasi Savings**
   Savings account to prepare long-term plans for customers with the advantage of compound interest rates and free monthly administration fees.
4. **Ganesha Savingplus**
   Savings account that provides prizes according to the customer's choice. The savings balance will be partially blocked within a certain period of time according to the prizes taken.
5. **Ganesha Savings**
   Savings account with competitive interest, equipped with cash withdrawal and transfer services at thousands of ATM Bersama and ATM Link networks and is free of monthly administration fees.
6. **Ganesha Digital Savings**
   Ganesha Digital Savings account that can be opened online anywhere and anytime through the NEW BANGGA Mobile Banking application, available on Google Play and App Store.

7. **Tabungan Ganesha Payroll**
   Tabungan yang dirancang khusus untuk pembayaran gaji karyawan perusahaan yang telah bekerja sama dengan Bank Ganesha.
8. **Tabungan Ganesha Pelajar**
   Tabungan yang membantu nasabah mewujudkan cita-cita dan impian buah hatinya.

7. **Ganesha Payroll Savings**
   Savings account specifically designed for the payment of employees' salaries of companies who have collaborated with Bank Ganesha.
8. **Ganesha Pelajar Savings**
   Savings account that helps customers realize their children's goals and dreams.



9. **TabunganKu**
   TabunganKu diterbitkan secara bersama oleh bank-bank di Indonesia untuk menumbuhkan budaya menabung demi kesejahteraan masa depan.
10. **Deposito Ganesha**
    Deposito Ganesha memberikan suku bunga kompetitif, sehingga investasi nasabah menjadi maksimal.
11. **Deposito Ganesha Digital**
    Simpanan berjangka dari Bank Ganesha yang bisa dibuka melalui aplikasi NEW BANGGA.
12. **Tabungan Ganesha Dollar**
    Simpanan untuk memenuhi kebutuhan nasabah dalam bertransaksi dengan mata uang asing (USD), baik untuk berinvestasi maupun keperluan bisnis perjalanan.
13. **Giro Ganesha**
    Giro Ganesha membantu pembayaran transaksi bisnis, sehingga transaksi menjadi lebih mudah, aman, dan cepat, dalam mata uang Rupiah maupun USD.
14. **Giro Ganesha Active**
    Giro Ganesha Active mendukung setiap aktivitas bisnis nasabah dengan memberikan keuntungan untuk setiap aktivitas pencapaian saldo rata-rata bulanan Anda.

9. **TabunganKu**
   TabunganKu is issued jointly by banks in Indonesia to foster a culture of savings for future prosperity.
10. **Ganesha Time Deposits**
    Ganesha Time Deposits provide competitive interest rates, so that customers' investments can be maximized.
11. **Ganesha Digital Time Deposits**
    Time deposits from Bank Ganesha that can be opened through the NEW BANGGA application.
12. **Ganesha Dollar Saving**
    Account to meet customer needs in making transactions with foreign currencies (USD), both for investment and travel business needs.
13. **Ganesha Demand Deposits**
    Ganesha Demand Deposits help business transactions, making transactions easier, safer, and faster, in Rupiah and USD.
14. **Ganesha Active Demand Deposits**
    Ganesha Active Demand Deposits support every customer's business activity by providing benefits for each activity to achieve your monthly average balance.

Produk Pinjaman

Loan Products



1. **Kredit Penghasilan Tetap (KPT)**
   Kredit pembiayaan bagi karyawan aktif perusahaan yang bermitra dengan Bank Ganesha, untuk memenuhi segala kebutuhan, seperti pernikahan, sekolah, kuliah, perjalanan, wisata rohani, rawat inap rumah sakit, melahirkan, dan khitanan.
2. **Kredit Pemilikan Mobil (KPM)**
   Kredit pemilikan mobil Bank Ganesha membantu nasabah untuk memiliki mobil idaman, baik tipe *passenger* maupun niaga dengan angsuran yang fleksibel.
3. **Kredit Pemilikan Rumah (KPR)**
   KPR Bank Ganesha membantu pembiayaan atau pendanaan untuk pembelian properti, atau renovasi rumah/apartemen/ruko/rukan dengan angsuran yang fleksibel.
4. **Kredit Pinjaman Perorangan (KPP)**
   KPP Bank Ganesha membantu pembiayaan atau pendanaan untuk tujuan multiguna dengan jaminan sertifikat rumah atau Buku Pemilik Kendaraan Bermotor (BPKB) mobil.
5. **Kredit Modal Kerja**
   Kredit pembiayaan untuk melayani kebutuhan nasabah yang beragam, di mana Bank Ganesha membantu kelancaran usaha dan bisnis nasabah dengan menyediakan kredit modal kerja untuk segmen korporasi, komersial, dan usaha kecil menengah.
6. **Kredit Investasi**
   Kredit jangka menengah atau panjang yang diberikan kepada debitur untuk membiayai barang-barang modal (aktiva tetap) dalam rangka rehabilitasi, modernisasi, perluasan, atau pun pendirian proyek baru, seperti pembelian mesin-mesin, bangunan, dan tanah dalam jangka waktu di atas 1 tahun.
7. ***Letter of Credit*/Surat Kredit Berdokumen Dalam Negeri**
   Fasilitas pembukaan *Letter of Credit*/surat kredit berdokumen dalam negeri untuk menunjang kelancaran aktivitas ekspor dan impor dalam dan luar negeri usaha debitur.

1. **Fixed Income Loans (KPT)**
   Financing loans for active employees of companies partnering with Bank Ganesha, to meet all needs, such as wedding, school, college, traveling, spiritual tourism, hospitalization, maternity, and circumcision.
2. **Car Ownership Loan (KPM)**
   Bank Ganesha's car ownership loan helps customers to have their dream car, both passenger type and commercial type with flexible instalments.
3. **Housing Loan (KPR)**
   Bank Ganesha's KPR helps finance or fund the purchase of property, or renovation of house/apartment/shop-house/office-house with flexible installments.
4. **Personal Loan (KPP)**
   Bank Ganesha's KPP helps finance or fund for multipurpose loan with the guarantee of a house certificate or a Car Ownership Book (BPKB).
5. **Working Capital Loan**
   Financing loans to serve diverse customer needs, in which Bank Ganesha assists customers' business course by providing working capital loans for corporate, commercial, and small medium enterprise.
6. **Investment Loan**
   Medium or long-term loans given to debtors to finance capital goods (fixed assets) in the context of rehabilitation, modernization, expansion, or establishment of new projects, such as purchasing machinery, buildings, and land for a period of more than 1 year.
7. **Letter of Credit/Domestic Document Credit**

   Facility for opening Letter of Credit/domestic document credit to support the smooth running of export and import activities at home and abroad for the debtor's business.



8. **Bank Garansi**
   Fasilitas pinjaman tidak langsung berupa jaminan tertulis dalam bentuk warkat kepada penerima jaminan (pihak ketiga) yang diterbitkan oleh Bank Ganesha. Jaminan ini mengakibatkan kewajiban membayar terhadap pihak yang menerima garansi apabila pihak yang dijamin cedera janji (wanprestasi).

Layanan

1. **Kartu ATM DEBIT Ganesha Gerbang Pembayaran Nasional**
   Fasilitas yang memberikan kemudahan, akses yang cepat dan aman selama 24 jam bagi nasabah untuk melakukan transaksi tarik tunai, setor, pindah buku, transfer antar bank, dan informasi saldo melalui jaringan ATM Ganesha serta ribuan ATM di jaringan ATM Bersama dan Link.

   Kartu ATM Ganesha telah menggunakan teknologi *chip* dan sudah dapat melayani transaksi Debit di mesin *Electronic Data Capture* berlogo Gerbang Pembayaran Nasional.
2. **NEW BANGGA (*Mobile Banking*)**
   Aplikasi *mobile banking* yang dapat digunakan untuk berbagai transaksi, seperti deposito *online*, pembayaran *Quick Response Code Indonesian Standard* (QRIS), tarik tunai tanpa kartu, transfer dana, bayar tagihan (kartu kredit dan tiket kereta api), isi ulang (pulsa dan *e-wallet*), tagihan air, televisi berlangganan, tagihan pascabayar, cek saldo, cek mutasi, dan *live chat.*
3. **G-online (*Internet Banking*)**
   Fitur *internet banking* dari Bank Ganesha yang membuat transaksi perbankan lebih cepat, nyaman, dan aman.
4. **G-corporate**
   Layanan *online banking* berbasis internet *(web based)* bagi nasabah institusional mulai dari nasabah usaha kecil dan menengah, komersial, hingga korporasi untuk melakukan berbagai transaksi perbankan secara mudah, cepat, aman, dan lebih efisien, di mana pun nasabah berada.

8. **Bank Guarantee**
   Indirect loan facility in the form of written guarantee in the form of script to the guarantee recipient (third party) issued by Bank Ganesha. This guarantee results in an obligation to pay the party receiving the guarantee if the guaranteed party defaults.

Services

1. **Ganesha ATM DEBIT Card National Payment Gate**

   A facility that provides convenience, fast, and secure 24-hour access for customers to make cash withdrawals, deposits, book transfers, interbank transfers, and balance check through Ganesha ATM network and thousands of ATMs in ATM Bersama and Link networks.

   Ganesha ATM card has used chip technology and can serve Debit transactions on Electronic Data Capture machine with the National Payment Gate logo.
2. **NEW BANGGA (Mobile Banking)**
   Mobile banking application which can be used for various transactions, such as online deposits, Quick Response Code Indonesian Standard (QRIS) payment, cardless cash withdrawal, transfer funds, pay bills (credit cards and train tickets), top up (phone credit and e-wallet), water bills, television subscription, postpaid bills, balance check, transfer check, and live chat.
3. **G-online (Internet Banking)**
   Internet banking feature from Bank Ganesha which makes banking transactions faster, more comfortable, and safer.
4. **G-corporate**
   Web-based online banking for institutional customers starting from small business and medium, commercial, to corporate customers to carry out various banking transactions easily, quickly, safely, and more efficiently, from wherever the customer is.

5. **G-money**
   Dompet elektronik yang dilengkapi dengan fitur uang elektronik atau *cash wallet* dan *link* kartu kredit. Nasabah dapat menggunakan G-money untuk berbelanja *online* maupun *offline* di *merchant-merchant* yang telah tergabung di G-money.
6. ***Safe Deposit Box***
   Bank Ganesha menyediakan tempat penyimpanan barang-barang dan/atau surat berharga dengan jaminan keamanan dan privasi.
7. **Pengiriman Mata Uang Asing**
   Layanan pengiriman dana dalam mata uang asing, baik ke bank dalam atau luar negeri dengan biaya yang kompetitif. Mata uang asing yang dapat ditransaksikan adalah USD, SGD, EUR, JPY, dan AUD.
8. **Pembayaran**
   a. **Pembayaran Tagihan Listrik**
      Pembayaran tagihan listrik untuk nasabah dan non-nasabah secara *online* dengan tepat waktu dan dapat dilakukan melalui *counter teller* (tunai dan debit rekening) atau *auto debit*.
   b. **Pembayaran Tagihan Telepon**
      Pembayaran tagihan telepon untuk nasabah dan non-nasabah melalui *counter teller* (tunai dan debit rekening) atau *auto debit* (praktis, aman, dan mudah).
   c. **Pembayaran Pajak**
      Layanan pembayaran kewajiban pajak yang meliputi pajak penghasilan, pajak pertambahan nilai, dan jenis pajak lainnya, seperti pajak impor, ekspor, dan cukai. Saat ini dapat dilakukan melalui *teller* atau ATM, Bank Ganesha telah mengimplementasikan Modul Penerimaan Negara Generasi 3 yang memberikan kemudahan bagi wajib pajak atau wajib bayar atau wajib setor dalam melakukan pembayaran atau penyetoran pajak ke negara.
9. ***E-statement* Ganesha**
   Sebuah versi elektronik dari laporan rekening bulanan dalam format *Adobe Acrobat* yang dikirimkan melalui *e-mail* dan dapat juga dikirimkan dalam bentuk kertas dengan pengenaan biaya.
10. **Ekspor dan Impor**
    Fasilitas *Letter of Credit*/Surat Kredit Berdokumen Dalam Negeri dan *trade finance* memudahkan nasabah dalam melakukan perdagangan dengan mitra usaha di luar negeri maupun dalam negeri secara cepat, aman, dan lancar.
11. **Transfer Dana**
    Layanan bagi nasabah Bank Ganesha untuk memindahkan dana, baik ke rekening lain di Bank Ganesha ataupun di bank lain. Layanan ini dapat dilakukan melalui *teller*, ATM (ATM Bersama dan ATM Link), *internet banking,* dan *mobile banking*. Bank Ganesha juga sudah memiliki layanan transaksi *Bank Indonesia Fast Payment* (BI-FAST) di *counter teller* dan jaringan mesin ATM Ganesha.

5. **G-money**
   Electronic wallet equipped with an electronic money feature or cash wallet and credit card link. Customers can use G-money for online or offline shopping in merchants who have joined G-money.
6. **Safe Deposit Box**
   Bank Ganesha provides a storage area for goods and/or securities with guaranteed security and privacy.
7. **Foreign Currency Remittance**
   Fund transfer services in foreign currencies, both to domestic and foreign banks with competitive fees. The currencies that can be traded are USD, SGD, EUR, JPY, and AUD.
8. **Payment**
   a. **Electricity Bill Payment**
      Payment of electricity bills for customers and non-customers online, on time, and can be done through counter teller (cash and debit accounts) or auto debit.
   b. **Phone Bill Payment**
      Payment of telephone bills for customers and non-customers via counter teller (cash and debit accounts) or auto debit (practical, safe, and easy).
   c. **Tax Payment**
      Tax payment services that include income tax, value added tax, and other types of taxes, such as import, export, and excise taxes. Currently can be done through teller or ATMs, Bank Ganesha has implemented the Generation 3 State Revenue Module which provides convenience for taxpayers or taxpayers or depositors in making payments or depositing taxes to the state.
9. **E-statement Ganesha**
   An electronic version of the monthly account statement in the form of Adobe Acrobat sent via e-mail and can also be sent in paper form for a fee.
10. **Export and Import**
    Letter of Credit/Domestic Document Credit and trade finance facilities make it easier for customers to trade with business partners overseas and domestically quickly, safely, and smoothly.
11. **Fund Transfers**
    A service for Bank Ganesha customers to transfer funds, either to other accounts at Bank Ganesha or at other banks. This service can be done via teller, ATM (ATM Bersama and ATM Link), internet banking, and mobile banking. Bank Ganesha also has a Bank Indonesia Fast Payment (BI-FAST) transaction service at counter teller and Ganesha ATM machine network.

Bancassurance

Bancassurance



Bentuk kerja sama Bank dengan perusahaan asuransi dalam menyediakan solusi perlindungan dan keuangan yang lebih lengkap sebagai berikut.

1. Bekerja sama dengan PT Equity Life Indonesia melalui produk *Pro Whole Life*, yaitu asuransi tradisional yang memberikan perlindungan jiwa hingga usia 100 tahun dengan kepastian manfaat nilai tunai berupa 3 manfaat utama, yaitu:
   a. Santunan meninggal dunia sebesar 100% uang pertanggungan.
   b. Dana 100% uang pertanggungan bila tertanggung hidup hingga akhir masa asuransi.
   c. Nilai tunai sesuai tabel polis jika terjadi pembatalan.

2. Bekerja sama dengan PT Great Eastern Life Indonesia untuk memasarkan produk *bancassurance*, yaitu:
   a. *GREAT Prestige Heritage Protector,* yaitu produk dengan premi tunggal dalam mata uang USD dan perlindungan hingga usia 99 tahun, imbal hasil tetap selama 10 tahun pertama, serta bonus loyalitas 3% dari premi pada tahun ke-11.
   b. *GREAT Prestige Protector,* yaitu produk berbasis Rupiah dengan pembayaran premi tunggal, difokuskan pada kepastian pencapaian tujuan keuangan nasabah.

The Bank's cooperation with insurance companies to provide more comprehensive protection and financial solutions is as follows.

1. Cooperating with PT Equity Life Indonesia through Pro Whole Life product, a traditional insurance product providing life protection until the age of 100 with guaranteed cash value benefits in the form of 3 main benefits, namely:
   a. Death benefit of 100% of the sum insured.
   b. A 100% of the sum insured if the insured lives until the end of the insurance period.
   c. Cash value according to the policy table in the event of cancellation.
2. Cooperating with PT Great Eastern Life Indonesia to market bancassurance products, namely:
   a. GREAT Prestige Heritage Protector, a product with a single premium in USD and protection until the age of 99, fixed returns for the first 10 years, and a 3% loyalty bonus in the 11th year premium.
   b. GREAT Prestige Protector, a Rupiah-based product with a single premium payment, focused on ensuring the achievement of customer financial goals.

Reksa Dana

Bank bekerja sama dengan perusahaan manajamen investasi guna menghasilkan produk reksa dana unggulan sebagai berikut.

1. Bekerja sama dengan PT Bahana TCW Investment Management untuk memasarkan 3 pilihan produk reksa dana, yaitu:
   a. Bahana Dana Likuid Kelas G
   Reksa dana pasar uang yang memberikan solusi manajemen likuiditas jangka pendek dengan tetap memberikan imbal hasil yang optimal melalui penempatan pada instrumen pasar uang, seperti deposito.

Mutual Funds

The Bank cooperates with investment management companies to generate excellent mutual fund products as follows.

1. Cooperating with PT Bahana TCW Investment Management to market 3 choices of mutual funds products, which are:
   a. Bahana Dana Likuid Kelas G
   Money market mutual funds that provide short-term liquidity management solutions while still providing optimal returns through placements in money market instruments, such as time deposits.



b. Bahana Obligasi Ganesha Kelas D
Reksa dana pendapatan tetap yang bertujuan untuk menghasilkan pendapatan yang optimal, yang berasal dari kenaikan harga dan kupon *underlying* berupa obligasi pemerintah dan obligasi korporasi.

c. Bahana Primavera Plus
Reksa dana saham yang berisikan sejumlah saham *big cap* yang terkonsentrasi untuk mencapai kinerja yang kompetitif terhadap indeks acuan.

2. Bekerja sama dengan PT Trimegah Asset Management untuk memasarkan 4 pilihan produk reksa dana, yaitu:

a. TRIM Kas 2 Kelas A
Reksa dana pasar uang yang bertujuan untuk memperoleh pendapatan yang optimal berupa pertumbuhan nilai investasi dengan berusaha tetap mempertahankan nilai investasi awal dan memberikan tingkat likuiditas yang tinggi.

b. TRIM Dana Tetap 2 Kelas A
Reksa dana pendapatan tetap bertujuan untuk mempertahankan investasi awal dan untuk memperoleh pendapatan yang optimal berupa kupon bunga dan apresiasi nilai pokok dari efek bersifat utang.

c. TRAM Consumption Plus Kelas A
Reksa dana saham bertujuan untuk memperoleh peningkatan nilai investasi yang maksimal dalam jangka panjang berupa *capital gain* dan dividen melalui investasi pada efek bersifat ekuitas.

d. Trimegah Dana Tetap Syariah Kelas A
Reksa dana pendapatan tetap syariah yang bertujuan untuk memperoleh pertumbuhan nilai investasi yang optimal untuk jangka panjang sesuai dengan Prinsip Syariah di Pasar Modal melalui investasi pada Efek Syariah Berpendapatan Tetap yang tercantum dalam Daftar Efek Syariah yang ditetapkan oleh Otoritas Jasa Keuangan dan/atau pihak lain yang diakui oleh Otoritas Jasa Keuangan.

b. Bahana Obligasi Ganesha Kelas D
Fixed income mutual fund that aims to generate optimal income, which comes from rising prices and underlying coupons in the form of government bonds and corporate bonds.

c. Bahana Primavera Plus
Equity mutual funds that invest in a number of big cap shares concentrated to achieve competitive performance against the benchmark index.

2. Cooperating with PT Trimegah Asset Management to market 4 choices of mutual funds products, which are:

a. TRIM Kas 2 Kelas A
Money market mutual funds that aim to obtain optimal income in the form of investment value growth by trying to maintain the initial investment value and provide a high level of liquidity.

b. TRIM Dana Tetap 2 Kelas A
Fixed income mutual funds aim to maintain the initial investment and to obtain optimal income in the form of interest coupons and appreciation of the principal value of debt securities.

c. TRAM Consumption Plus Kelas A
Equity mutual funds aim to obtain a maximum increase in investment value in the long term in the form of capital gain and dividends through investments in equity securities.

d. Trimegah Dana Tetap Syariah Class A
A sharia fixed-income mutual fund that aims to achieve optimal long-term investment growth in accordance with Sharia Principles in the Capital Market through investments in Sharia Fixed-Income Securities listed on Sharia Securities List established by Financial Services Authority and/or other parties recognized by Financial Services Authority.

Surat Berharga Negara

State Securities



1. **Pasar Perdana**
   Bank Ganesha bekerja sama dengan PT Trimegah Sekuritas Indonesia Tbk selaku mitra distribusi dari Kementerian Keuangan untuk menawarkan seri Surat Berharga Negara (SBN) ritel secara daring pada masa penawaran pasar perdana. Produk yang ditawarkan terdiri dari:
   a. **Sukuk Negara Ritel**
      Salah satu instrumen produk investasi syariah yang ditawarkan oleh pemerintah kepada individu Warga Negara Indonesia sebagai instrumen investasi yang aman, mudah, terjangkau, dan menguntungkan, serta memberikan kesempatan kepada masyarakat untuk berpartisipasi langsung dalam pembangunan Indonesia.
   b. **Obligasi Ritel Indonesia**
      Salah satu instrumen surat berharga negara yang ditujukan kepada individu Warga Negara Indonesia di pasar perdana sebagai alternatif investasi yang memiliki karakteristik serupa, yaitu aman, mudah, terjangkau, dan menguntungkan, sekaligus mendukung partisipasi publik dalam pembangunan Indonesia.
2. **Pasar Sekunder**
   Melalui layanan pasar sekunder, Bank Ganesha menyediakan fasilitas transaksi pembelian dan penjualan obligasi yang diterbitkan oleh pemerintah, dengan peran sebagai Agen Penjual. Produk-produk yang ditawarkan mencakup berbagai seri Obligasi Negara yang diperdagangkan di pasar sekunder, antara lain:
   a. ***Fixed Rate* (FR)**
      Surat utang yang diterbitkan oleh pemerintah dengan tingkat kupon tetap dan jangka waktu bervariasi antara 5 hingga 30 tahun.
   b. ***Project Based* Sukuk (PBS)**
      Surat utang berbasis syariah yang diterbitkan oleh pemerintah dengan tenor antara 5 hingga 30 tahun.
   c. **Obligasi Ritel Indonesia (ORI)**
      Instrumen surat utang negara dengan tenor awal sesuai ketentuan penerbitan pemerintah, ditujukan untuk investor ritel.

1. **Primary Market**
   Bank Ganesha cooperates with PT Trimegah Sekuritas Indonesia Tbk as a distribution partner of the Ministry of Finance to offer a series of retail Government Securities (SBN) online during the initial market offering period. The products offered are among others:
   a. **Sukuk Negara Ritel**
      One sharia investment product instrument that is offered by the government to individual Indonesian citizens, as investment instrument that is safe, easy, affordable, and profitable, and providing an opportunity for the public to participate directly in Indonesia's development.
   b. **Obligasi Ritel Indonesia**
      One state securities instrument that is aimed at individual Indonesian citizens in the primary market as investment alternative with similar characteristics, which are safe, easy, affordable, and profitable, as well as supporting public participation in Indonesia's development.
2. **Secondary Market**
   Through secondary market services, Bank Ganesha provides facilities for purchase and sale transaction of bonds issued by the government, with the role as Selling Agent. The products offered include various series of Government Bonds traded in the secondary market, including:
   a. **Fixed Rate (FR)**
      Debt securities issued by the government with fixed coupon rate and term varying between 5 to 30 years.
   b. **Project Based Sukuk (PBS)**
      Sharia-based debt securities issued by the government with a tenor of between 5 to 30 years.
   c. **Obligasi Ritel Indonesia (ORI)**
      An instrument of government debt securities with an initial tenor in accordance with government issuance regulations, aimed at retail investors.

d. Sukuk Ritel (SR)
Surat berharga negara berbasis syariah dengan tenor awal sesuai ketentuan penerbitan pemerintah, juga ditujukan untuk investor ritel.

Kerja Sama Strategis

1. **Kerja Sama *Channeling* Akulaku**
   Bank Ganesha bekerja sama dengan PT Akulaku Finance Indonesia dalam memberikan pembiayaan *channeling* kredit konsumsi kepada konsumen yang melakukan transaksi pembelian barang melalui platform Akulaku.
2. **Kerja Sama *Channeling* Amartha**
   Bank Ganesha bekerja sama dengan PT Amartha Mikro Fintek dalam memberikan pembiayaan *channeling* kepada pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) binaan Amartha di seluruh Indonesia.
3. **Kerja Sama *Channeling* Esta Dana Ventura**
   Bank Ganesha bekerja sama dengan Esta Dana Ventura dalam memberikan pembiayaan *channeling* kepada pelaku UMKM binaan Esta Dana Ventura di seluruh Indonesia.
4. **Kerja Sama *Joint Financing* Equity Finance Indonesia**

   Bank Ganesha bekerja sama dengan PT Equity Finance Indonesia dalam memberikan penyaluran pembiayaan bersama yang bertujuan memberikan dampak positif untuk pembiayaan kepada sektor produktif dan multiguna terutama segmen UMKM.
5. **Kerja Sama *Channeling* Batumbu**
   Bank Ganesha bekerja sama dengan PT Berdayakan Usaha Indonesia (Batumbu) dalam penerusan pemberian fasilitas pinjaman *(channeling)* untuk memperluas jangkauan penyaluran kredit Bank Ganesha kepada masyarakat, khususnya segmentasi UMKM dengan skema pembiayaan berdasarkan tagihan.
6. **Kerja Sama *Joint Financing* MNC Guna Usaha Indonesia**
   Bank Ganesha bekerja sama dengan PT MNC Guna Usaha Indonesia (MNC GUI) dalam memberikan penyaluran pembiayaan bersama untuk kebutuhan investasi dan modal kerja para pelaku UMKM dengan jaminan berupa *invoice* atau BPKB.
7. **Kerja Sama *Channeling* Rupiah Cepat**
   Bank Ganesha bekerja sama dengan PT Kredit Utama Fintech Indonesia (Rupiah Cepat) dalam penerusan pemberian fasilitas pinjaman (*channeling*) untuk kebutuhan konsumtif melalui platform Rupiah Cepat.
8. **Kerja Sama *Joint Financing* Multindo Auto Finance**
   Bank Ganesha bekerja sama dengan PT Multindo Auto Finance dalam memberikan penyaluran pembiayaan bersama untuk memenuhi kebutuhan masyarakat Indonesia untuk investasi dengan jaminan berupa BPKB roda 4.

d. Sukuk Ritel (SR)
Sharia-based government securities with an initial tenor in accordance with government issuance regulations, also aimed at retail investors.

Strategic Partnership

1. **Channelling Partnership with Akulaku**
   Bank Ganesha cooperates with PT Akulaku Finance Indonesia in providing consumer credit channelling financing to consumers who purchase goods through Akulaku platform.
2. **Channelling Partnership with Amartha**
   Bank Ganesha cooperates with PT Amartha Mikro Fintek in providing channelling financing to Amartha-assisted Micro, Small, and Medium Enterprises (MSMEs) throughout Indonesia.
3. **Channelling Partnership with Esta Dana Ventura**
   Bank Ganesha cooperates with Esta Dana Ventura in providing channeling financing to MSMEs fostered by Esta Dana Ventura throughout Indonesia.
4. **Joint Financing Partnership with Equity Finance Indonesia**
   Bank Ganesha cooperates with PT Equity Finance Indonesia in providing joint financing distribution which is intended to give positive impact for financing the productive and multipurpose sector especially the MSME segment.
5. **Channeling Partnership with Batumbu**
   Bank Ganesha cooperates with PT Berdayakan Usaha Indonesia (Batumbu) in continuing to provide loan facilities (channeling) to expand the reach of Bank Ganesha's loan distribution to the public, especially the MSME segmentation with bill-based financing schemes.
6. **Joint Financing Partnership with MNC Guna Usaha Indonesia**
   Bank Ganesha cooperates with PT MNC Guna Usaha Indonesia (MNC GUI) in providing joint financing distribution for the investment and working capital for MSME players with collateral in the form of invoices or BPKB.
7. **Channeling Partnership with Rupiah Cepat**
   Bank Ganesha cooperates with PT Kredit Utama Fintech Indonesia (Rupiah Cepat) in continuing to provide loan facilities (channeling) for consumer needs through Rupiah Cepat platform.
8. **Joint Financing Partnership with Multindo Auto Finance**
   Bank Ganesha cooperates with PT Multindo Auto Finance in providing joint financing distribution to meet the needs of Indonesian people for investment with collateral in the form of a 4-wheeled BPKB.

9. **Kerja Sama *Channeling* Samakita**
   Bank Ganesha dan PT Sejahtera Sama Kita (Samakita) melakukan kerja sama penerusan pembiayaan (*channeling*) untuk kebutuhan multiguna peminjam menggunakan kartu debit yang dapat digunakan untuk transaksi belanja di seluruh *merchant* yang memiliki EDC GPN.
10. **Kerja Sama *Channeling* AdaKami**
    Bank Ganesha dan PT Pembiayaan Digital Indonesia (AdaKami) melakukan kerja sama penerusan pembiayaan (*channeling*) kepada para peminjam melalui *platform* P2P AdaKami.
11. **Kerja Sama Penyediaan KPR Opus Bay**
    Bank Ganesha dan PT Goodworth Investments (Opus Bay) melakukan kerja sama KPR dan apartemen untuk memudahkan masyarakat dalam memiliki rumah dan apartemen impian mereka dengan sistem pembiayaan yang lebih cepat dan mudah.
12. **Kerja Sama Penyediaan KPR dengan Harvest City**
    Bank Ganesha dan perumahan Harvest City melakukan kerja sama KPR untuk memudahkan masyarakat dalam memiliki rumah dengan pembiayaan yang cepat dan mudah.
13. **Kerja Sama *Channeling* dengan DanaRupiah**
    Bank Ganesha bekerja sama dengan PT Layanan Keuangan Berbagi (DanaRupiah) dalam penerusan pembiayaan (*channeling*) kepada penerima dana melalui *platform* P2P DanaRupiah.
14. **Kerja Sama *Channeling* dengan AsetKu**
    Bank Ganesha menjalin kerja sama dengan PT Pintar Inovasi Digital (AsetKu) untuk mendukung penerusan pembiayaan melalui platform P2P AsetKu.
15. **Kerja Sama Produk Asuransi dengan Great Eastern Life Indonesia**
    Bank Ganesha menggandeng Great Eastern Life Indonesia untuk menghadirkan produk asuransi jiwa *GREAT Prestige Protector*, guna meningkatkan inklusi keuangan serta perlindungan bagi nasabah.
16. **Kerja Sama *Referral* Pembiayaan KPR dengan Era Graharealty**
    Bank Ganesha bekerja sama dengan PT Era Graharealty Tbk dalam program *referral* pembiayaan KPR yang dilaksanakan di Kantor Pusat Bank Ganesha di Wisma Hayam Wuruk, Jakarta.
17. **Kerja Sama *Referral* Pembiayaan KPR dengan Harcourts Indonesia**
    Bank Ganesha menjalin kerja sama dengan Harcourts Indonesia dalam program *referral* untuk pembiayaan KPR.
18. **Kerja Sama *Referral* Pembiayaan KPR dengan Pinhome**
    Bank Ganesha resmi bermitra dengan PT Perdagangan Real Estate Terdepan (Pinhome) untuk kerja sama *referral* dalam pembiayaan KPR.

9. **Channeling Partnership with Samakita**
   Bank Ganesha and PT Sejahtera Sama Kita (Samakita) cooperate on channeling financing for borrowers' multipurpose needs by using debit cards that can be used for shopping transactions at all merchants with EDC GPN.
10. **Channeling Partnership with AdaKami**
    Bank Ganesha and PT Pembiayaan Digital Indonesia (AdaKami) cooperate on channeling financing to borrowers through AdaKami P2P platform.
11. **Partnership in Providing Opus Bay KPR**
    Bank Ganesha and PT Goodworth Investments (Opus Bay) cooperate in KPR and apartment ownership loan to facilitate people to own their dream house and apartment with a faster and easier financing system.
12. **Partnership in Providing KPR with Harvest City**
    Bank Ganesha and Harvest City housing cooperate on KPR to facilitate people to own a home with fast and easy financing.
13. **Channeling Partnership with DanaRupiah**
    Bank Ganesha cooperates with PT Layanan Keuangan Berbagi (DanaRupiah) in channeling financing to recipients through DanaRupiah P2P platform.
14. **Channeling Partnership with AsetKu**
    Bank Ganesha cooperates with PT Pintar Inovasi Digital (AsetKu) to support financing continuation through AsetKu P2P platform.
15. **Insurance Product Partnership with Great Eastern Life Indonesia**
    Bank Ganesha cooperates with Great Eastern Life Indonesia to present GREAT Prestige Protector life insurance product, to increase financial inclusion and protection for customers.
16. **KPR Financing Referral Partnership with Era Graharealty**
    Bank Ganesha cooperates with PT Era Graharealty Tbk in KPR financing referral program implemented at the Bank Ganesha Head Office in Wisma Hayam Wuruk, Jakarta.
17. **KPR Financing Referral Partnership with Harcourts Indonesia**
    Bank Ganesha cooperates with Harcourts Indonesia in a referral program for KPR financing.
18. **KPR Financing Referral Partnership with Pinhome**
    Bank Ganesha officially partners with PT Perdagangan Real Estate Terdepan (Pinhome) for referral partnership in KPR financing.

19. **Kerja Sama *Channeling* dengan Cairin**
    Bank Ganesha bekerja sama dengan PT Idana Solusi Sejahtera (Cairin) dalam penerusan pembiayaan (*channeling*) kepada penerima dana melalui *platform* P2P Cairin.
20. **Kerja Sama *Joint Financing* dengan Transpacific Finance**
    Bank Ganesha menjalin kerja sama *joint financing* dengan PT Transpacific Finance dalam pembiayaan kendaraan roda 2, ditandai dengan penandatanganan perjanjian oleh kedua belah pihak.
21. **Kerja Sama Penyediaan KPR Grand House Mulia (Parkville Serpong)**
    Bank Ganesha dan perumahan Grand House Mulia (Parkville Serpong) melakukan kerja sama KPR untuk memudahkan masyarakat dalam memiliki rumah dengan pembiayaan yang cepat dan mudah.
22. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Yobelindo Graha Mandiri**
    Bank Ganesha menjalin kerja sama dengan PT Yobelindo Graha Mandiri (Brighton Real Estate) dalam program *referral* untuk pembiayaan KPR dan KPP.
23. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Ray White Indonesia**
    Bank Ganesha menjalin kerja sama dengan PT Ray White Indonesia (Ray White Indonesia) dalam program *referral* untuk pembiayaan KPR dan KPP.
24. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Signature Properties**
    Bank Ganesha menjalin kerja sama dengan PT Signature Properties (Re-Max) dalam program *referral* untuk pembiayaan KPR dan KPP.
25. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Xavier Marks Indonesia**
    Bank Ganesha menjalin kerja sama dengan PT Xavier Marks Indonesia (Xavier) dalam program *referral* untuk pembiayaan KPR dan KPP.
26. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Berkat Mulia Intinusa**
    Bank Ganesha menjalin kerja sama dengan PT Berkat Multi Intinusa (Mr Realty) dalam program *referral* untuk pembiayaan KPR dan KPP.
27. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Violet Indonesia Pratama**
    Bank Ganesha menjalin kerja sama dengan PT Violet Indonesia Pratama (Asia One) dalam program *referral* untuk pembiayaan KPR dan KPP.
28. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Properti Maksima**
    Bank Ganesha menjalin kerja sama dengan PT Properti Maksima (Promex) dalam program *referral* untuk pembiayaan KPR dan KPP.
29. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Sagotra Usaha**
    Bank Ganesha menjalin kerja sama dengan PT Sagotra Usaha (Century 21) dalam program *referral* untuk pembiayaan KPR dan KPP.

19. **Channeling Partnership with Cairin**
    Bank Ganesha cooperates with PT Idana Solusi Sejahtera (Cairin) in channeling financing to recipients through Cairin P2P platform.
20. **Joint Financing Partnership with Transpacific Finance**
    Bank Ganesha cooperates in joint financing with PT Transpacific Finance in financing 2-wheeled vehicles, marked by the signing in agreement by both parties.
21. **KPR Provision Partnership for Grand House Mulia (Parkville Serpong)**
    Bank Ganesha and Grand House Mulia housing (Parkville Serpong) cooperate in KPR to make it facilitate people to own a home with fast and easy financing.
22. **Partnership in KPR Financing Referral with PT Yobelindo Graha Mandiri**
    Bank Ganesha cooperates with PT Yobelindo Graha Mandiri (Brighton Real Estate) in a referral program for KPR and KPP financing.
23. **Partnership in KPR Financing Referral with PT Ray White Indonesia**
    Bank Ganesha cooperates with PT Ray White Indonesia (Ray White Indonesia) in a referral program for KPR and KPP financing.
24. **Partnership in KPR Financing Referral with PT Signature Properties**
    Bank Ganesha cooperates with PT Signature Properties (Re-Max) in a referral program for KPR and KPP financing.
25. **Partnership in KPR Financing Referral with PT Xavier Marks Indonesia**
    Bank Ganesha cooperates with PT Xavier Marks Indonesia (Xavier) in a referral program for KPR and KPP financing.
26. **Partnership in KPR Financing Referral with PT Berkat Mulia Intinusa**
    Bank Ganesha cooperates with PT Berkat Multi Intinusa (Mr Realty) in a referral program for KPR and KPP financing.
27. **Partnership in KPR Financing Referral with PT Violet Indonesia Pratama**
    Bank Ganesha cooperates with PT Violet Indonesia Pratama (Asia One) in a referral program for KPR and KPP financing.
28. **Partnership in KPR Financing Referral with PT Properti Maksima**
    Bank Ganesha cooperates with PT Properti Maksima (Promex) in a referral program for KPR and KPP financing.
29. **Partnership in KPR Financing Referral with PT Sagotra Usaha**
    Bank Ganesha cooperates with PT Sagotra Usaha (Century 21) in a referral program for KPR and KPP financing.

30. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Loan Market Indonesia**
    Bank Ganesha menjalin kerja sama dengan PT Loan Market Indonesia (Loan Market) dalam program *referral* untuk pembiayaan KPR, KPP, SME & *Commercial*.
31. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Pasar Dana Pinjaman**
    Bank Ganesha menjalin kerja sama dengan PT Pasar Dana Pinjaman (Danamas) dalam program *referral* untuk pembiayaan KPR dan KPP.
32. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Hidup Ideal Sejahtera**
    Bank Ganesha menjalin kerja sama dengan PT Hidup Ideal Sejahtera (Ideal) dalam program *referral* untuk pembiayaan KPR dan KPP.
33. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Lumbung Dana Asia**
    Bank Ganesha menjalin kerja sama dengan PT Lumbung Dana Asia (Finloan) dalam program *referral* untuk pembayaran KPR dan KPP.
34. **Kerja Sama *Referral* Pembiayaan KPR dan KPP dengan Tuwaga**
    Bank Ganesha menjalin kerja sama dengan Tuwaga sebagai kanal *fintech* agregator dalam program *referral* untuk pembiayaan KPR dan KPP.
35. **Kerja Sama *Referral* Pembiayaan KPR dan KPP dengan PT Milenial Kreatif Indonesia (Linktown Solution)**
    Bank Ganesha menjalin kerja sama dengan PT Asia Rumah Utama (Linktown) dan PT Milenial Kreatif Indonesia (Linktown Solution) untuk produk KPR dan KPP.
36. **Kerja Sama *Joint Financing* dengan PT Sembrani Finance Indonesia**
    Bank Ganesha menjalin kerja sama dengan PT Sembrani Finance Indonesia dalam memberikan penyaluran pembiayaan bersama untuk memenuhi kebutuhan masyarakat Indonesia terkait investasi, modal kerja, dan aktifitas konsumsi lainnya dengan jaminan berupa BPKB roda 4.
37. **Kerja Sama *Joint Financing* dengan PT Radana Bhaskara Finance Tbk**
    Bank Ganesha menjalin kerja sama dengan PT Radana Bhaskara Finance Tbk dalam memberikan penyaluran pembiayaan bersama untuk memenuhi kebutuhan masyarakat Indonesia terkait investasi, dengan jaminan berupa BPKB roda 4.
38. **Kerja Sama Kredit *Executing* dengan PT KB Bukopin Finance**
    Bank Ganesha menjalin kerja sama dengan PT KB Bukopin Finance dalam program kredit *executing* untuk memperluas akses pembiayaan.
39. **Kerja Sama *Channeling* dengan Easycash**
    Bank Ganesha bekerja sama dengan PT Indonesia Fintopia Technology (Easycash) dalam penerusan pembiayaan (*channeling*) untuk kebutuhan konsumtif melalui platform Easycash.

30. **Partnership in KPR Financing Referral with PT Loan Market Indonesia**
    Bank Ganesha cooperates with PT Loan Market Indonesia (Loan Market) in a referral program for KPR, KPP, SME & Commercial financing.
31. **Partnership in KPR Financing Referral with PT Pasar Dana Pinjaman**
    Bank Ganesha cooperates with PT Pasar Dana Pinjaman (Danamas) in a referral program for KPR and KPP financing.
32. **Partnership in KPR Financing Referral with PT Hidup Ideal Sejahtera**
    Bank Ganesha cooperates with PT Hidup Ideal Sejahtera (Ideal) in a referral program for KPR and KPP financing.
33. **Partnership in KPR Financing Referral with PT Lumbung Dana Asia**
    Bank Ganesha cooperates with PT Lumbung Dana Asia (Finloan) in a referral program for KPR and KPP payments.
34. **Partnership in KPR and KPP Financing Referral with Tuwaga**
    Bank Ganesha cooperates with Tuwaga as a fintech aggregator channel in a referral program for KPR and KPP financing.
35. **Partnership in KPR and KPP Financing Referral with PT Milenial Kreatif Indonesia (Linktown Solution)**
    Bank Ganesha cooperates with PT Asia Rumah Utama (Linktown) and PT Milenial Kreatif Indonesia (Linktown Solution) for KPR and KPP products.
36. **Joint Financing Partnership with PT Sembrani Finance Indonesia**
    Bank Ganesha cooperates with PT Sembrani Finance Indonesia in providing joint financing distribution to meet the needs of Indonesian people for investment, working capital, and other consumption activities, secured by a 4-wheeled vehicle ownership certificate (BPKB).
37. **Joint Financing Partnership with PT Radana Bhaskara Finance Tbk**
    Bank Ganesha cooperates with PT Radana Bhaskara Finance Tbk in providing joint financing distribution to meet the needs of Indonesian people for investment, secured by a 4-wheeled BPKB.
38. **Loan Execution Partnership with PT KB Bukopin Finance**
    Bank Ganesha cooperates with PT KB Bukopin Finance on loan execution program to expand access to financing.
39. **Channeling Partnership with Easycash**
    Bank Ganesha cooperates with PT Indonesia Fintopia Technology (Easycash) in channelling financing for consumer needs via Easycash platform.

40. Kerja Sama *Channeling* dengan KSP Daya Inspirasi Bangsa

Bank Ganesha bekerja sama dengan Koperasi Simpan Pinjam (KSP) Daya Inspirasi Bangsa dalam penerusan pembiayaan (*channeling*) kepada Pekerja Migran Indonesia (PMI) untuk biaya keberangkatan ke Jepang.

41. Kerja Sama *Referral* Pembiayaan KPR dengan Pashouses

Bank Ganesha menjalin kerja sama dengan PT Pionir Alfa Sejahtera (Pashouse) dalam program *referral* untuk pembayaran KPR Ganesha (Kredit Pemilikan Rumah – *Take Over*).

42. Kerja Sama Penerusan *Channeling* dengan UangMe

Bank Ganesha bekerja sama dengan PT Uangme Fintek Indonesia (UangMe) dalam penerusan pembiayaan (*channeling*) kepada penerima dana melalui *platform* P2P UangMe.

43. Kerja Sama *Joint Financing* dengan PT Bintang Mandiri Finance

Bank Ganesha menjalin kerja sama dengan PT Bintang Mandiri Finance Indonesia dalam memberikan penyaluran pembiayaan bersama untuk memenuhi kebutuhan masyarakat Indonesia terkait investasi dan aktifitas konsumsi lainnya dengan jaminan berupa BPKB roda 4.

44. Kerja Sama Penyediaan KPR dengan JMG Land

Bank Ganesha dan perumahan JMG Land melakukan kerja sama KPR untuk memudahkan masyarakat dalam memiliki rumah dengan pembiayaan yang cepat dan mudah.

45. Kerja Sama *Referral* Pembiayaan KPR dan KPP dengan Rumah 123

Bank Ganesha menjalin kerja sama dengan PT Web Marketing Indonesia (Rumah 123) sebagai kanal *fintech* agregator dalam program *referral* untuk pembiayaan KPR dan KPP.

40. Channeling Partnership with KSP Daya Inspirasi Bangsa

Bank Ganesha cooperates with Daya Inspirasi Bangsa Credit Union (KSP) in channeling financing to Indonesian Migrant Workers (PMI) for travel expenses to Japan.

41. KPR Financing Referral Partnership with Pashouses

Bank Ganesha cooperates with PT Pionir Alfa Sejahtera (Pashouse) on a referral program for Ganesha KPR payment (Home Ownership Loan – Take Over).

42. Channeling Partnership with UangMe

Bank Ganesha cooperates with PT Uangme Fintek Indonesia (UangMe) in channeling financing to recipients through UangMe P2P platform.

43. Joint Financing Partnership with PT Bintang Mandiri Finance

Bank Ganesha cooperates with PT Bintang Mandiri Finance Indonesia in providing joint financing distribution to meet the needs of Indonesian people for investment and other consumption activities, secured by a 4-wheeled BPKB.

44. Partnership in Providing KPR with JMG Land

Bank Ganesha and JMG Land housing cooperate on KPR to facilitate people to own a home with fast and easy financing.

45. Partnership in KPR and KPP Financing Referral with Rumah 123

Bank Ganesha cooperates with PT Web Marketing Indonesia (Rumah 123) as a fintech aggregator channel in a referral program for KPR and KPP financing.


Galeri GANESHA

Wilayah Operasional Bank
Bank Operational Area



Kantor Pusat / Head Office

Wisma Hayam Wuruk Lt. 1 & 2 / 1st & 2nd Fl.
Jl. Hayam Wuruk No. 8, Jakarta Pusat / Central Jakarta 10120
(021) 2910 9900 (hunting) (021) 2910 9992

Jaringan Kantor / Office Network

Uraian	2025	2024	2023	Description
Kantor Pusat	**1**	1	1	Head Office
Kantor Cabang	**7**	6	6	Branch Office
Kantor Cabang Pembantu	**5**	5	4	Sub-Branch Office
Safe Deposit Box	**2**	2	2	Safe Deposit Box
Jaringan ATM	**27**	34	33	ATM Network

Kantor Pusat
Head Office

Wisma Hayam Wuruk Lt. 1 & 2 / 1st & 2nd Fl.
Jl. Hayam Wuruk No. 8, Jakarta Pusat / Central Jakarta 10120
(021) 2910 9900 (hunting) (021) 2910 9992 corpsect@bankganesha.co.id www.bankganesha.co.id

Kantor Cabang
Branch Offices

KCU Hayam Wuruk
Wisma Hayam Wuruk Lt. 1 & 2 / 1st & 2nd Fl.
Jl. Hayam Wuruk No. 8
Jakarta Pusat / Central Jakarta 10120
(021) 2910 9900

KC Kertajaya
Jl. Kertajaya No. 194-196
Surabaya 60282
(031) 503 2060

KC Denpasar
Pertokoan Duta Wijaya No. 4-5
Jl. Raya Puputan
Denpasar, Bali 80226
(0361) 2108 169

Kantor Cabang
Branch Offices

KC Kelapa Gading
Kelapa Gading Permai
aJakarta Utara / North Jakarta 14240
(021) 450 4961

KC Mangga Dua
Wisma Eka Jiwa Kav. 19
Jl. Mangga Dua Raya
Jakarta Pusat / Central Jakarta 10730
(021) 3000 7901

KC Sastra Plaza
Ruko Sastra Plaza Blok B-57
Jl. Gatot Subroto No. 21
Tangerang 15134
(021) 5930 8885; 5930 8889; 5930 8900

KC Thamrin
Thamrin Nine, Gd. Chubb Square Lt. Lobby / Lobby Fl., Unit F1
Jl. MH. Thamrin No. 10
Jakarta Pusat / Central Jakarta 10230
(021) 2929 0808

Kantor Cabang Pembantu
Sub-Branch Offices

KCP Sunter
Sunter Mall Lt. Dasar / Ground Fl.
Jl. Danau Sunter Utara Blok G-7 Kav. II
Jakarta Utara / North Jakarta 14350
(021) 2669 0182; 2265 1624

KCP Pantai Indah Kapuk
Rukan Emerald Park No. 25
Jl. Pantai Indah Kapuk
Jakarta Utara / North Jakarta 14470
(021) 2903 1706; 2903 1708

KCP Puri
Jl. Puri Indah Raya Blok A No. 18
Jakarta Barat / West Jakarta 11610
(021) 3877 4030

KCP Sudirman
Sahid Sudirman Center Lt. 37 / 37th Fl.
Jl. Jenderal Sudirman Kav. 86
Jakarta Pusat / Central Jakarta 10220
(021) 2788 9156; 2788 9157

KCP Gajah Tunggal
Jl. Raya Gajah Tunggal No. 8-9
Pasir Jaya, Jati Uwung
Tangerang 15135
(021) 5931 6638

Safe Deposit Box

SDB Hayam Wuruk
Wisma Hayam Wuruk Lt. 1 / 1st Fl.
Jl. Hayam Wuruk No. 8
Jakarta Pusat / Central Jakarta 10120
(021) 2910 9900 (hunting)

SDB Kelapa Gading
Kelapa Gading Permai
Jl. Raya Boulevard Barat Blok LC 6 No. 49-50
Jakarta Utara / North Jakarta 14240
(021) 450 4961 (hunting)

ATM

ATM Cakung
Kabel Metal Indonesia
Jl. Raya Bekasi, Cakung
Jakarta Timur / East Jakarta 13910

ATM Casablanka
Apartemen Puri Casablanca Lt. 1 / 1st Fl.
Jl. Puri Casablanca No. 1
Jakarta Selatan / South Jakarta 12870

ATM Denpasar
Pertokoan Duta Wijaya No. 4-5
Jl. Raya Puputan, Renon
Denpasar, Bali 80226

ATM Gajah Tunggal
Ruko Gajah Tunggal
Jl. Gajah Tunggal No. 1-2
Tangerang 15135

ATM Hayam Wuruk
Wisma Hayam Wuruk Lt. 1
Jl. Hayam Wuruk No. 8
Jakarta Pusat / Central Jakarta 10120

ATM Inoac
Pabrik / Factory Inoac Polytechno Indonesia
Kawasan / Area Bintang Puspita Dwi Karya
Wanasari, Teluk Jambe Barat
Karawang 41361

ATM Kelapa Gading
Kelapa Gading Permai
Jl. Raya Boulevard Barat Blok LC 6 No. 49-50
Jakarta Utara / North Jakarta 14240

ATM Kertajaya
Jl. Kertajaya No. 194-196
Surabaya 60282

ATM Letjen S. Parman
Hotel Grand Tropic
Jl. Letjen S Parman Kav. 3
Jakarta Barat / West Jakarta 11470

ATM Mangga Dua
Wisma Eka Jiwa Kav. 19
Jl. Mangga Dua Raya
Jakarta Pusat / Central Jakarta 10730

ATM Pabrik Gajah Tunggal
Jl. Gatot Subroto
Pasir Jaya, Jatiuwung
Tangerang 15135

ATM Pantai Indah Kapuk
Rukan Emerald Park No. 25
Jl. Pantai Indah Kapuk
Jakarta Utara / North Jakarta 14470

ATM Puri
Ruko Puri Indah
Jl. Puri Indah Raya Blok A No. 18
Jakarta Barat / West Jakarta 11610

ATM Sudirman
Gedung Abdullah Lt. 1 / 1st Fl.
Jl. Jenderal Sudirman Kav. 34
Jakarta Pusat / Central Jakarta 10220

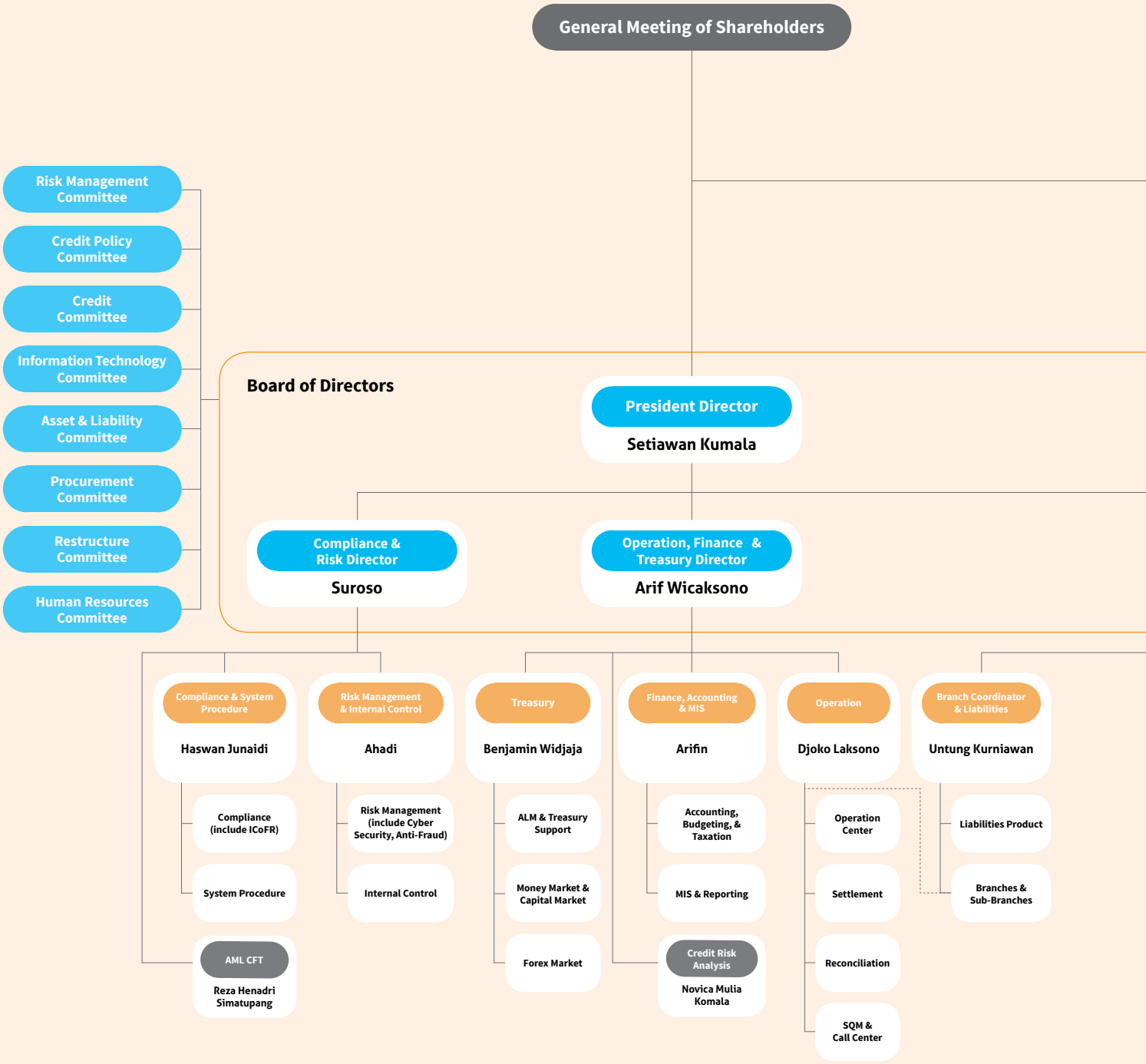
ATM Sudirman
Sahid Sudirman Center Lt. 37 / 37th Fl.
Jl. Jenderal Sudirman Kav. 86
Jakarta Pusat / Central Jakarta 10220

ATM Sunter
Sunter Mall Lt. Dasar / Ground Fl.
Jl. Danau Sunter Utara Blok G-7 Kav. II
Jakarta Utara / North Jakarta 14350

ATM Tangerang
Ruko Sastra Plaza Blok B-57
Jl. Gatot Subroto No. 21
Tangerang 15134

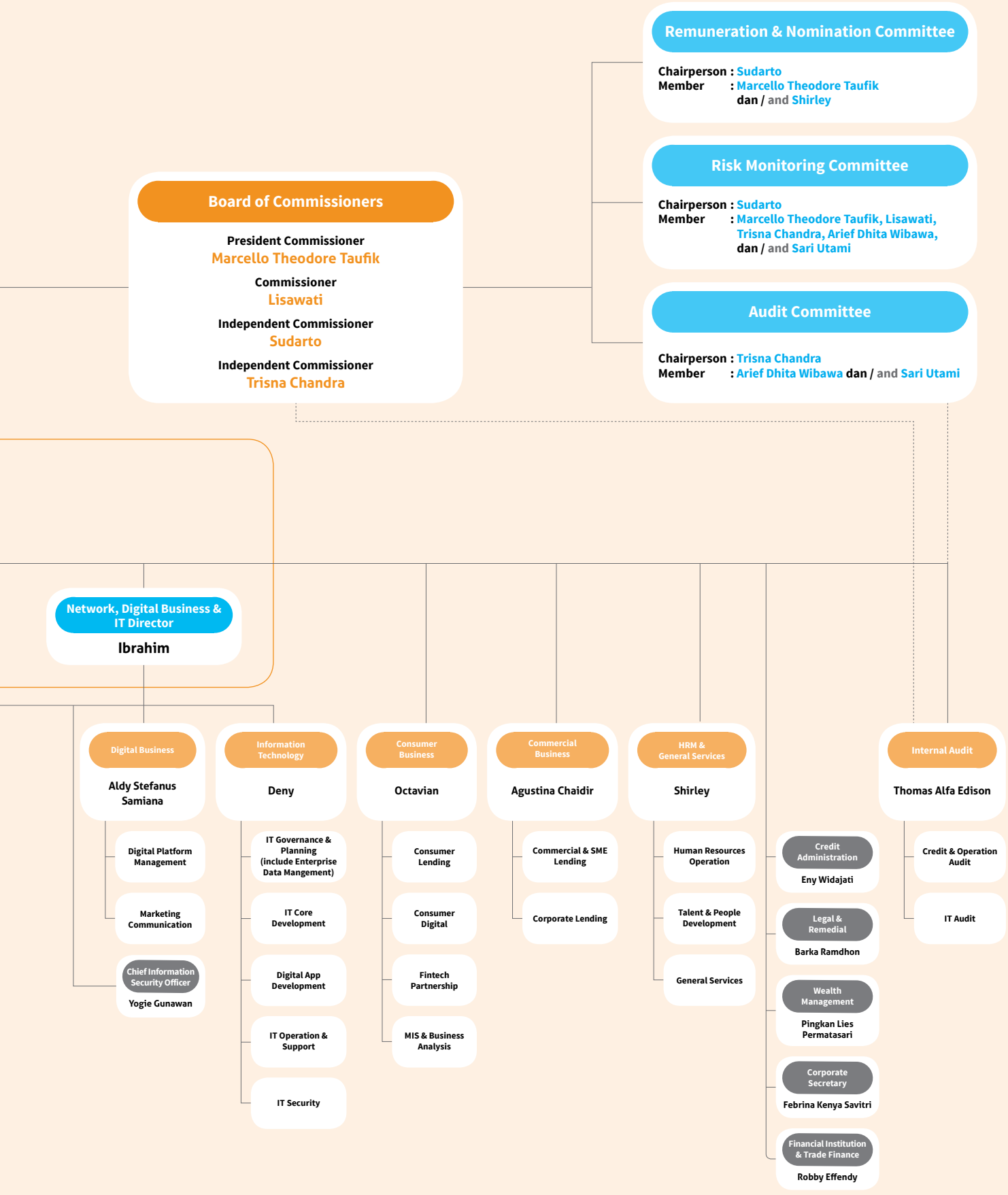
ATM Thamrin
Thamrin Nine, Gd. Chubb Square Lt. Lobby / Lobby Fl.
Jl. MH. Thamrin No. 10
Jakarta Pusat / Central Jakarta 10230

Struktur Organisasi
Organization Structure



Keterangan / Remarks:

Melapor/Tanggung Jawab Langsung / Direct Report/Responsibility
Koordinasi/Komunikasi Tidak langsung / Coordination/Indirect Communication
Division Level
Department Level


Remuneration & Nomination Committee
Chairperson : Sudarto
Member : Marcello Theodore Taufik
dan / and Shirley
Risk Monitoring Committee
Chairperson : Sudarto
Member : Marcello Theodore Taufik, Lisawati, Trisna Chandra, Arief Dhita Wibawa, dan / and Sari Utami
Audit Committee
Chairperson : Trisna Chandra
Member : Arief Dhita Wibawa dan / and Sari Utami
Board of Commissioners
President Commissioner
Marcello Theodore Taufik
Commissioner
Lisawati
Independent Commissioner
Sudarto
Independent Commissioner
Trisna Chandra
Network, Digital Business & IT Director
Ibrahim
Digital Business
Aldy Stefanus Samiana
Digital Platform Management
Marketing Communication
Chief Information Security Officer
Yogie Gunawan
Information Technology
Deny
IT Governance & Planning (include Enterprise Data Mangement)
IT Core Development
Digital App Development
IT Operation & Support
IT Security
Consumer Business
Octavian
Consumer Lending
Consumer Digital
Fintech Partnership
MIS & Business Analysis
Commercial Business
Agustina Chaidir
Commercial & SME Lending
Corporate Lending
HRM & General Services
Shirley
Human Resources Operation
Talent & People Development
General Services
Credit Administration
Eny Widajati
Legal & Remedial
Barka Ramdhon
Wealth Management
Pingkan Lies Permatasari
Corporate Secretary
Febrina Kenya Savitri
Financial Institution & Trade Finance
Robby Effendy
Internal Audit
Thomas Alfa Edison
Credit & Operation Audit
IT Audit

Profil Dewan Komisaris

Profile of the Board of Commissioners



Marcello Theodore Taufik

Presiden Komisaris
President Commissioner

Warga Negara Indonesia, lahir pada tahun 1968. Menjabat sebagai Presiden Komisaris Bank Ganesha periode 2024-2026 berdasarkan Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025. Sebelumnya, menjabat sebagai Presiden Komisaris Bank Ganesha periode 2022-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi dari Universitas Indonesia dan *Master of Science* dari New Hampshire College, Amerika Serikat dan *Master of Business Administration* dari Southern New Hampshire University, Amerika Serikat. Memiliki pengalaman karier sebagai *Product Development Manager* Bank Dagang Nasional Indonesia (1995-1998), Peneliti Kebijakan Keuangan Publik, Centre for Financial Policy Study (1998-1999), *General Manager Treasury and International* Bank Ganesha (1999-2000), *Manager Investor Relation and Corporate Communication* PT Prima Tunas Investama (2001-2004), *Executive Vice President* PT Gajah Tunggal Tbk (2004-2008), *General Manager Legal and Finance* PT Prima Tunas Investama (2008-2013), Direktur Keuangan dan Akuntansi PT Bali Turtle Island Development (2013-2018), Presiden Direktur PT KMI Wire and Cable Tbk (2019-2025), Presiden Komisaris PT Bank Ganesha Tbk (2015-2017), dan Komisaris PT Bank Ganesha Tbk (2018-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Presiden Komisaris PT Bank Ganesha Tbk.

Selain itu, beliau juga menjabat sebagai Presiden Direktur PT Indonesia Prima Property Tbk (sejak 2025) dan Komisaris PT Equity Development Investment Tbk (sejak Juni 2022).

Indonesian citizen, born in 1968. Serving as President Commissioner of Bank Ganesha for the 2024-2026 period based on the Deed of Meeting Resolutions No. 24 dated August 5, 2025. Previously, he served as President Commissioner of Bank Ganesha for the 2022-2024 period. He has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, as well as Major and Controlling Shareholders.

Obtained Bachelor of Economics from Universitas Indonesia and Master of Science from New Hampshire College, United States of America and Master of Business Administration from Southern New Hampshire University, United States of America. Having career experience as Product Development Manager of Bank Dagang Nasional Indonesia (1995-1998), Public Financial Policy Researcher at the Centre for Financial Policy Study (1998-1999), General Manager Treasury and International of Bank Ganesha (1999-2000), Manager Investor Relation and Corporate Communication of PT Prima Tunas Investama (2001-2004), Executive Vice President of PT Gajah Tunggal Tbk (2004-2008), General Manager of Legal and Finance of PT Prima Tunas Investama (2008-2013), Director of Finance and Accounting of PT Bali Turtle Island Development (2013-2018), President Director of PT KMI Wire and Cable Tbk (2019-2025), President Commissioner of PT Bank Ganesha Tbk (2015-2017), and Commissioner of PT Bank Ganesha Tbk (2018-2022). Since December 19, 2022 until now, he has held the position of President Commissioner of PT Bank Ganesha Tbk.

Furthermore, he currently serves as President Director of PT Indonesia Prima Property Tbk (since 2025) and Commissioner of PT Equity Development Investment Tbk (since June 2022).



Lisawati*

Komisaris
Commissioner

Warga Negara Indonesia, lahir pada tahun 1954. Menjabat sebagai Komisaris Bank Ganesha periode 2025-2026 berdasarkan Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi, Magister Manajemen bidang Keuangan, dan *Master of Business Administration* dari salah satu universitas di Surabaya. Mengawali karier di bidang perbankan sebagai Staf Bagian Kredit Bank Sumber Ekonomi Asia (1973-1975). Bekerja di berbagai perusahaan lainnya (1975-1984) dan bergabung di Bank Swadesi (1984-2009) dengan jabatan terakhir sebagai Direktur Utama. Selanjutnya, beliau menjabat sebagai Wakil Presiden Direktur Bank Jasa Jakarta (2009-2018), Presiden Direktur Bank Ganesha (2018-2022), dan Wakil Presiden Komisaris Bank Ganesha (2022-2025).

Saat ini beliau tidak memiliki rangkap jabatan.

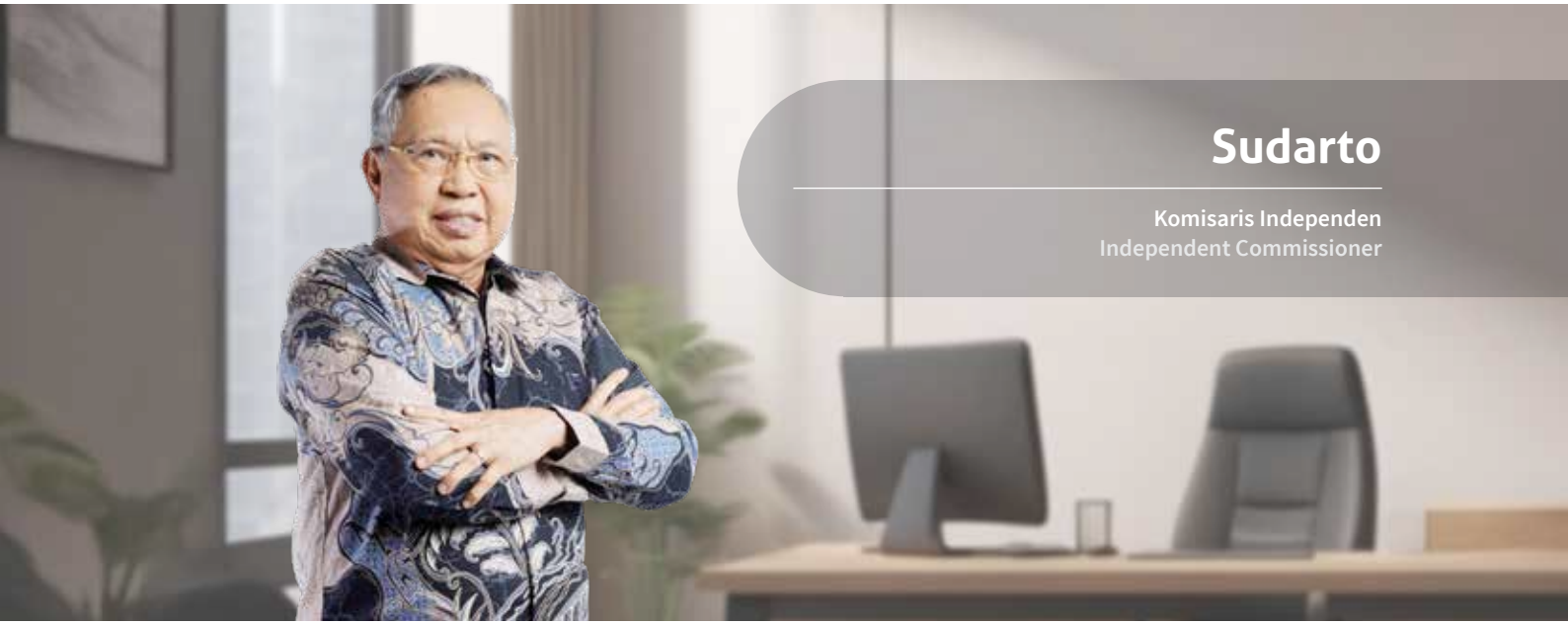
* Efektif menjabat sebagai Komisaris sejak tanggal 20 Juni 2025, sebelumnya menjabat sebagai Wakil Presiden Komisaris.

Indonesian citizen, born in 1954. Serving as Commissioner of Bank Ganesha for the 2025-2026 period based on Deed of Meeting Resolutions No. 24 dated August 5, 2025. She has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, nor Major or Controlling Shareholders.

Obtained Bachelor of Economics, Master of Management in Finance, and Master of Business Administration a university in Surabaya. Began her career in banking sector as Credit Section Staff at Bank Sumber Ekonomi Asia (1973-1975). Worked at various other companies (1975-1984) and joined Bank Swadesi (1984-2009) with her last position as President Director. Subsequently, she served as Vice President Director of Bank Jasa Jakarta (2009-2018), President Director of Bank Ganesha (2018-2022), and Vice President Commissioner of Bank Ganesha (2022-2025).

Currently, she has no concurrent positions.

* Effectively serving as Commissioner since June 20, 2025, previously served as Vice President Commissioner.



Sudarto

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, lahir pada tahun 1951. Menjabat sebagai Komisaris Independen Bank Ganesha periode 2024-2026 berdasarkan Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025. Sebelumnya, menjabat sebagai Komisaris Independen Bank Ganesha periode 2022-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi dari Universitas Terbuka. Memiliki pengalaman karier sebagai *Investigator* Eksekutif Bank Indonesia (1971-2006), Direktur Kepatuhan Bank INA Perdana (2007-2008), Komite Audit Asuransi Binagriya (2008-2009), Komite Audit PT Pemeringkat Efek Indonesia (Pefindo) (2008-2010), Komisaris Independen Bank Ganesha (2009-2010), dan Wakil Presiden Komisaris Independen Bank Ganesha (2010-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Komisaris Independen Bank Ganesha.

Saat ini beliau tidak memiliki rangkap jabatan.

Pernyataan Independensi

Beliau telah menjabat selama 2 periode dan telah menyatakan dirinya independen kepada RUPS.

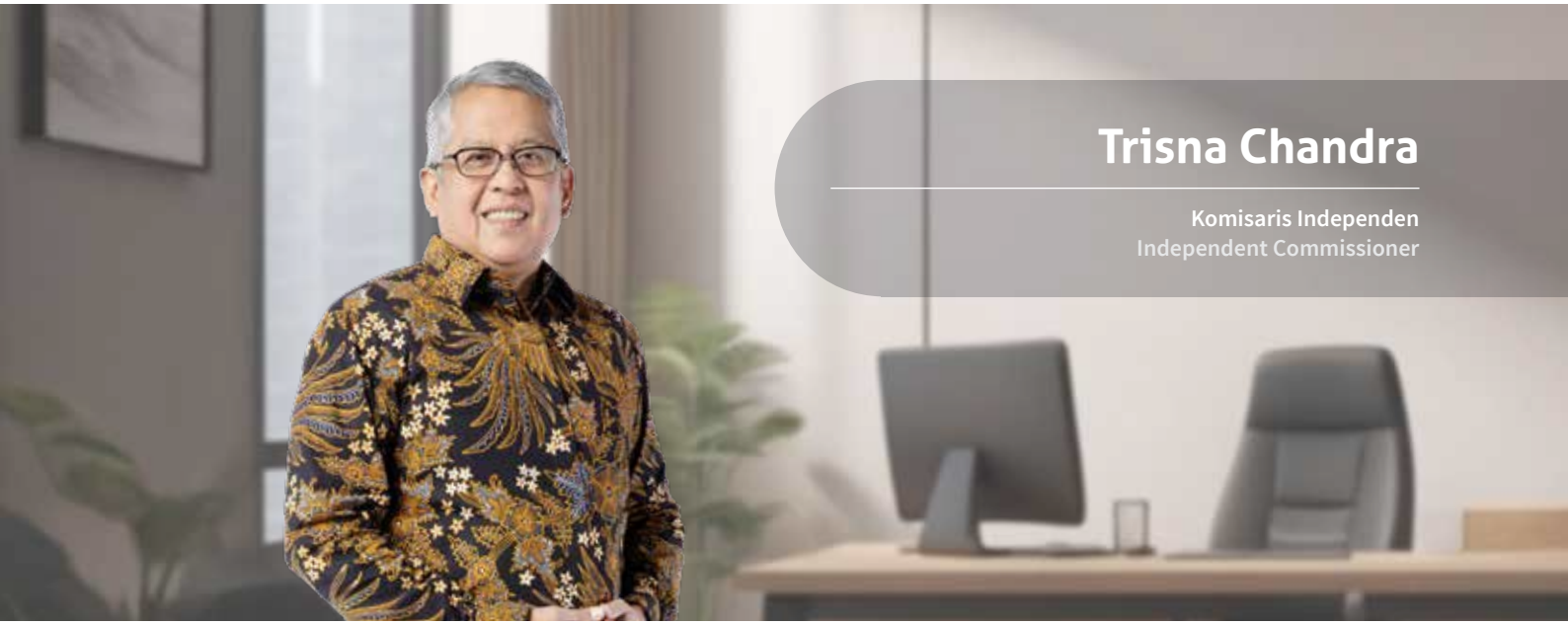
Indonesian citizen, born in 1951. Serving as Independent Commissioner of Bank Ganesha for the 2024-2026 period based on Deed of Meeting Resolutions No. 24 dated August 5, 2025. Previously, he served as Independent Commissioner of Bank Ganesha for the 2022-2024. He has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics from Universitas Terbuka. Having career experience as Executive Investigator of Bank Indonesia (1971-2006), Compliance Director of Bank INA Perdana (2007-2008), Audit Committee of Binagriya Insurance (2008-2009), Audit Committee of PT Pemeringkat Efek Indonesia (Pefindo) (2008-2010), Independent Commissioner of Bank Ganesha (2009-2010), and Independent Vice President Commissioner of Bank Ganesha (2010-2022). Since December 19, 2022, until now, he has held the position of Independent Commissioner of Bank Ganesha.

Currently, he has no concurrent positions.

Statement of Independence

He has served for 2 terms and has declared himself independence at the GMS.



Trisna Chandra

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, lahir pada tahun 1960. Menjabat sebagai Komisaris Independen Bank Ganesha periode 2024-2026 berdasarkan Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025. Sebelumnya, menjabat sebagai Komisaris Independen Bank Ganesha periode 2023-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Insinyur dari Institut Pertanian Bogor pada tahun 1984 dan Magister Manajemen dari STIM Prasetya Mulya pada tahun 1998. Memulai karier dari PT Bank Dagang Negara (Persero) sebagai *Relationship Manager* (1986-1999), setelah itu berkarier di PT Bank Mandiri (Persero) Tbk pada berbagai jabatan, dengan jabatan terakhir sebagai Pelaksana Jabatan *Regional Wholesale Head* IV Jakarta (1999-2016), dan Direktur Dana Pensiun Bank Mandiri Dua (2016-2023).

Saat ini beliau tidak memiliki rangkap jabatan.

Pernyataan Independensi

Beliau telah menjabat selama 2 periode dan telah menyatakan dirinya independen kepada RUPS.

Indonesian citizen, born in 1960. Serving as Independent Commissioner of Bank Ganesha for the 2024-2026 period based on Deed of Meeting Resolutions No. 24 dated August 5, 2025. Previously, he served as Independent Commissioner of Bank Ganesha for the 2023-2024 period. He has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained an Engineer degree from Institut Pertanian Bogor in 1984 and Master of Management from STIM Prasetya Mulya in 1998. Began his career at PT Bank Dagang Negara (Persero) as Relationship Manager (1986-1999), then he worked at PT Bank Mandiri (Persero) Tbk in various positions, with his last position as Acting Regional Wholesale Head IV Jakarta (1999-2016), and Director of Pension Fund of Bank Mandiri Dua (2016-2023).

Currently, he has no concurrent positions.

Statement of Independence

He has served for 2 terms and has declared himself to remain independent at the GMS.

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Berdasarkan hasil keputusan RUPS Tahunan tanggal 29 Mei 2024, susunan anggota Dewan Komisaris Bank yaitu:

Presiden Komisaris	: Marcello Theodore Taufik
Wakil Presiden Komisaris	: Lisawati
Komisaris Independen	: Sudarto
Komisaris Independen	: Trisna Chandra

Pada tanggal 20 Juni 2025, Bank Ganesha melakukan perubahan susunan fungsional Dewan Komisaris dengan memberhentikan Lisawati dari jabatan Wakil Presiden Komisaris serta mengangkatnya kembali sebagai Komisaris. Perubahan ini merupakan bagian dari penataan ulang manajemen korporat dalam rangka pembaruan struktur kepengurusan Perseroan. Berdasarkan keputusan tersebut, susunan anggota Dewan Komisaris menjadi:

Presiden Komisaris	: Marcello Theodore Taufik
Komisaris	: Lisawati
Komisaris Independen	: Sudarto
Komisaris Independen	: Trisna Chandra

Changes to the Composition of Board of Commissioners and Reasons of Changes

Based on the resolutions of the Annual GMS on May 29, 2024, the composition of the Bank's Board of Commissioners is as follows:

President Commissioner	: Marcello Theodore Taufik
Vice President Commissioner	: Lisawati
Independent Commissioner	: Sudarto
Independent Commissioner	: Trisna Chandra

On June 20, 2025, Bank Ganesha changed the functional composition of Board of Commissioners by dismissing Lisawati from her position as Vice President Commissioner and reappointing her as Commissioner. This change is part of corporate management restructuring to update the Company's management structure. Based on such resolution, the composition of the Board of Commissioners is as follows:

President Commissioner	: Marcello Theodore Taufik
Commissioner	: Lisawati
Independent Commissioner	: Sudarto
Independent Commissioner	: Trisna Chandra

Profil Direksi
Profile of the Board of Directors



Setiawan Kumala*

Presiden Direktur
President Director

Warga Negara Indonesia, lahir pada tahun 1975. Menjabat sebagai Presiden Direktur untuk periode 2025-2026 berdasarkan Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Menyelesaikan pendidikan di Canning College, Perth, Australia Barat. Memiliki pengalaman karier sebagai *Business Development Manager* Citibank (1999-2004), *Regional Sales Head Privilege* Bank Danamon Indonesia (2004-2008), *Deposit*, *Investment and Insurance National Sales* Bank UOB Indonesia (2008-2010), *Retail Banking Head* Bank ICBC Indonesia (2010-2015), Direktur *Consumer Banking* Bank Ganesha (2015-2018), Direktur Bisnis Bank Ganesha (2018-2022), Direktur Komersial Bank Ganesha (2022-2024), dan Wakil Presiden Direktur Bank Ganesha (2024-2025).

Pada 8 Desember 2025, beliau menerima apresiasi berupa *Infobank Top Young CEO 2025* dari Infobank pada acara *Infobank TOP 100 CEO and the Future Leaders Forum & Appreciation 2025.*

Saat ini beliau tidak memiliki rangkap jabatan.

* Efektif menjabat sebagai Presiden Direktur pada tanggal 5 Agustus 2025, sebelumnya menjabat sebagai Wakil Presiden Direktur.

Indonesian citizen, born in 1975. Serving as President Director for the 2025-2026 period based on Deed of Meeting Resolutions No. 24 dated August 5, 2025. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Completed his education at Canning College, Perth, Western Australia. Having career experience as Business Development Manager of Citibank (1999-2004), Regional Sales Head Privilege of Bank Danamon Indonesia (2004-2008), Deposit, Investment, and Insurance National Sales of Bank UOB Indonesia (2008-2010), Retail Banking Head of Bank ICBC Indonesia (2010-2015), Director of Consumer Banking of Bank Ganesha (2015-2018), Business Director of Bank Ganesha (2018-2022), Commercial Director of Bank Ganesha (2022-2024), and Vice President Director of Bank Ganesha (2024-2025).

On December 8, 2025, he received the Infobank Top Young CEO 2025 award from Infobank at the Infobank TOP 100 CEO and the Future Leaders Forum & Appreciation 2025 event.

Currently, he has no concurrent positions.

* Effectively serving as President Director as of August 5, 2025, previously served as Vice President Director.



Arif Wicaksono

Direktur Operasional, Keuangan & *Treasury*
Operational, Finance & Treasury Director

Warga Negara Indonesia, lahir pada tahun 1965. Menjabat sebagai Direktur Operasional, Keuangan & *Treasury* PT Bank Ganesha Tbk periode 2024-2026 berdasarkan Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi dari Universitas Brawijaya pada tahun 1989, Magister Manajemen dari Universitas Gadjah Mada, Yogyakarta, serta University of Agder, Norwegia pada tahun 1999. Memiliki pengalaman karier di bidang perbankan sejak tahun 1990 di berbagai posisi pada PT Bank Rakyat Indonesia Tbk hingga terakhir menjabat sebagai Kepala Divisi *Retail Payment* pada tahun 2020. Kemudian, sejak tahun 2020 sampai dengan tahun 2022 menjabat sebagai Direktur Keuangan dan Operasional pada PT Bank Raya Indonesia Tbk. Sejak 19 Desember 2022 sampai dengan 29 Mei 2024 menempati posisi sebagai Direktur Keuangan & *Treasury* Bank Ganesha.

Saat ini beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1965. Serving as Operational, Finance & Treasury Director of PT Bank Ganesha Tbk for the 2024-2026 period based on the Deed of Meeting Resolutions No. 24 dated August 5, 2025. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics from Universitas Brawijaya in 1989, Master of Management from Universitas Gadjah Mada, Yogyakarta, and University of Agder, Norway in 1999. Having career experience in banking since 1990 in various positions at PT Bank Rakyat Indonesia Tbk until his last position as Head of Retail Payment Division in 2020. Then, from 2020 to 2022, he served as Director of Finance and Operations at PT Bank Raya Indonesia Tbk. Since December 19, 2022 until May 29, 2024, he has held the position of Finance & Treasury Director at Bank Ganesha.

Currently, he has no concurrent positions.



Suroso

Direktur Kepatuhan & Risiko
Compliance & Risk Director

Warga Negara Indonesia, lahir pada tahun 1968. Menjabat sebagai Direktur Kepatuhan & Risiko Bank Ganesha periode 2024-2026 berdasarkan Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

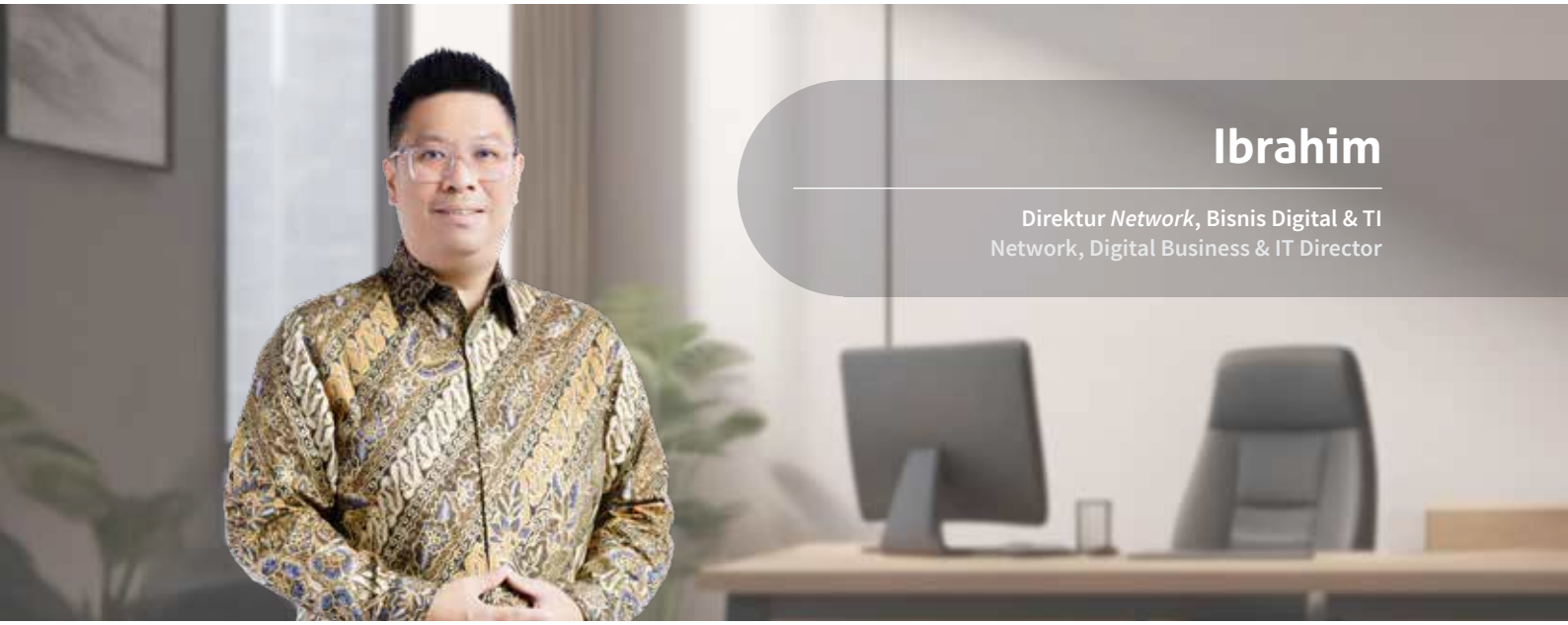
Memperoleh gelar Sarjana Ekonomi dari STIE Perbanas Surabaya (1992), dan gelar Sarjana Hukum dari Universitas Airlangga Surabaya (1992), serta gelar Magister Akuntansi dari Universitas Indonesia Jakarta (2007). Memulai karier di Bank of India Indonesia (d/h Bank Swadesi) sejak tahun 1993 dengan menduduki berbagai posisi dan jabatan mulai dari Staf Operasional, Auditor, Kepala Bagian Penelitian dan Pengembangan (Litbang), Kepala Biro Direksi, *Corporate Secretary*, hingga Direktur Kepatuhan. Awal tahun 2009 bergabung di Bank Jasa Jakarta dan menjabat sebagai Kepala Divisi Penunjang Operasional Bank Jasa Jakarta dan sejak April 2014 sampai dengan tahun 2022 menjabat sebagai Direktur Kepatuhan Bank Jasa Jakarta. Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Direktur Kepatuhan & Risiko Bank Ganesha.

Saat ini, beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1968. Serving as Compliance & Risk Director of Bank Ganesha for the 2024-2026 period based on the Deed of Meeting Resolutions No. 24 dated August 5, 2025. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics from STIE Perbanas Surabaya (1992), and Bachelor of Law from Universitas Airlangga Surabaya (1992), and Masters of Accounting from Universitas Indonesia, Jakarta (2007). Began his career at Bank of India Indonesia (formerly Bank Swadesi) since 1993, holding various positions and titles ranging from Operational Staff, Auditor, Head of Research and Development (R&D), Head of Bureau of Directors, Corporate Secretary, to Compliance Director. Early in 2009, he joined Bank Jasa Jakarta and served as Head of Operational Support Division of Bank Jasa Jakarta and from April 2014 to 2022, he served as Compliance Director of Bank Jasa Jakarta. Since December 19, 2022, until now, he has held the position of Compliance & Risk Director of Bank Ganesha.

Currently, he has no concurrent positions.



Ibrahim

Direktur *Network*, Bisnis Digital & TI
Network, Digital Business & IT Director

Warga Negara Indonesia, lahir pada tahun 1987. Menjabat sebagai Direktur *Network*, Bisnis Digital & TI Bank Ganesha periode 2024-2026 berdasarkan Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Ekonomi dari Universitas Atma Jaya pada tahun 2010 dan *Master of Commerce* dari Macquarie University, Sydney, Australia pada tahun 2012. Memulai perjalanan kariernya sebagai *Sales Executive* di Revell tahun 2008. Pada tahun 2012-2013 bergabung dengan PT Gajah Tunggal Tbk dengan jabatan terakhir sebagai *Assistant Brand Manager* (GT Radial). Kemudian, tahun 2013-2014 menjabat sebagai *Assistant Manager* di Kasongan Bumi Kencana dan pada tahun 2015-2016 menjabat sebagai *General Manager of Finance and Accounting* di PT Sinar Harapan Persada.

Mulai bergabung dengan Bank Ganesha sejak Maret 2016 dan menjabat sebagai *Task Force Manager, Business Relationship Manager* Korporasi, Kepala Bagian *Business Development & Delivery Channel*, hingga menjabat sebagai Kepala Divisi *Digital Business & Funding*. Sejak 1 Oktober 2024 sampai dengan saat ini menempati posisi sebagai Direktur *Network*, Bisnis Digital & TI Bank Ganesha.

Pada 8 Desember 2025, beliau menerima apresiasi berupa *Infobank 200 The Next Future Leader* dari Infobank pada acara *Infobank TOP 100 CEO and the Future Leaders Forum & Appreciation 2025*.

Saat ini, beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1987. Serving as Network, Digital Business & IT Director of Bank Ganesha for the 2024-2026 period based on the Deed of Meeting Resolutions No. 24 dated August 5, 2025. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained an Economics degree from Universitas Atma Jaya in 2010 and Master of Commerce from Macquarie University, Sydney, Australia in 2012. Began his career as Sales Executive at Revell in 2008. In 2012-2013, he joined PT Gajah Tunggal Tbk with his last position as Assistant Brand Manager (GT Radial). Then, in 2013-2014, he served as Assistant Manager at Kasongan Bumi Kencana, and in 2015-2016, he served as General Manager of Finance and Accounting at PT Sinar Harapan Persada.

Started joining Bank Ganesha in March 2016 and served as Task Force Manager, Corporate Business Relationship Manager, Head of Business Development & Delivery Channel, up to serve as Head of the Digital Business & Funding Division. Since October 1, 2024, until now, he has held the position of Network, Digital Business & IT Director of Bank Ganesha.

On December 8, 2025, he received the Infobank 200 The Next Future Leader award from Infobank at the Infobank TOP 100 CEO and the Future Leaders Forum & Appreciation 2025 event.

Currently, he has no concurrent positions.

Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Berdasarkan hasil keputusan RUPS Tahunan tanggal 29 Mei 2024, susunan anggota Direksi Bank yaitu:

Presiden Direktur	: Lenny Sugihat
Wakil Presiden Direktur	: Setiawan Kumala
Direktur	: Arif Wicaksono
Direktur	: Suroso
Direktur	: Ibrahim

Melalui RUPS Tahunan tanggal 20 Juni 2025, Bank Ganesha memberhentikan secara terhormat Lenny Sugihat selaku Presiden Direktur Perseroan dan mengangkat Setiawan Kumala sebagai penggantinya. Perubahan ini merupakan bagian dari langkah strategis Perseroan dalam memperkuat kepemimpinan dan memperbarui arah pengelolaan secara berkelanjutan. Adapun pengangkatan Setiawan Kumala selaku Presiden Direktur Perseroan efektif terhitung sejak diperolehnya kelulusan uji kemampuan dan kepatutan dari Otoritas Jasa Keuangan. Berdasarkan keputusan tersebut, susunan anggota Direksi Bank menjadi:

Presiden Direktur	: Setiawan Kumala
Direktur	: Arif Wicaksono
Direktur	: Suroso
Direktur	: Ibrahim

Changes to the Composition of Board of Directors and Reasons of Changes

Based on the resolutions of the Annual GMS on May 29, 2024, the composition of the Bank's Board of Directors is as follows:

President Director	: Lenny Sugihat
Vice President Director	: Setiawan Kumala
Director	: Arif Wicaksono
Director	: Suroso
Director	: Ibrahim

At the Annual GMS dated June 20, 2025, Bank Ganesha honorably dismissed Lenny Sugihat as President Director of the Company and appointed Setiawan Kumala as her successor. This change is part of the Company's strategic steps to strengthen leadership and continuously renew management direction. The appointment of Setiawan Kumala as President Director of the Company is effective as of obtaining the fit and proper test from the Financial Services Authority. Based on such resolution, the composition of the Board of Directors is as follows:

President Director	: Setiawan Kumala
Director	: Arif Wicaksono
Director	: Suroso
Director	: Ibrahim

Pejabat Eksekutif
Executive Officers






















Nama Name	Jabatan Position	Usia (Tahun) Age (Years Old)	Kewarganegaraan Nationality	Dasar Hukum Pengangkatan Legal Basis of Appointment	Pendidikan Terakhir Education
Haswan Junaidi	Head of Compliance & System Procedure	59	Indonesia Indonesian	362/SKDIR-SDM/VIII/18	Diploma III dari Akademi Keuangan dan Perbankan Perbanas Palembang Diploma III from Akademi Keuangan dan Perbankan Perbanas Palembang
Ahadi	Head of Risk Management & Internal Control	56	Indonesia Indonesian	032/SDM/SPB/IV/20	Sarjana dari Indonesia Banking School Bachelor's Degree from Indonesia Banking School
Benjamin Widjaja	Treasury Division Head	54	Indonesia Indonesian	080/SKDIR/VIII/2024	Magister Monash University Master's Degree from Monash University
Arifin	Finance, Accounting, & Management Information System Division Head	50	Indonesia Indonesian	055/SDM-SK/X/22	Sarjana dari Sekolah Tinggi Ilmu Ekonomi Taman Siswa Bachelor's degree from Sekolah Tinggi Ilmu Ekonomi Taman Siswa
Djoko Laksono	Operational Division Head	48	Indonesia Indonesian	009/SDM-SK/II/20	Sarjana dari Universitas Mercu Buana Bachelor's Degree from Universitas Mercu Buana
Untung Kurniawan	Branch Coordinator & Liabilities Product Division Head	56	Indonesia Indonesian	049/SKDIR/VIII/2025	Magister dari Universitas Gadjah Mada Master's Degree from Universitas Gadjah Mada
Aldy Stefanus Samiana	Digital Business Division Head	37	Indonesia Indonesian	106/SKDIR/XII/2024	Sarjana dari Institut Teknologi Harapan Bangsa Bachelor's Degree from Institut Teknologi Harapan Bangsa
Deny	Information Technology Division Head	48	Indonesia Indonesian	091/SKDIR/XI/2025	Sarjana dari Universitas Katolik Parahyangan Bachelor's Degree from Universitas Katolik Parahyangan
Octavian	Consumer Business Division Head	54	Indonesia Indonesian	009/SDM-SK/I/22	Sarjana dari Institut Teknologi Sepuluh Nopember Bachelor's Degree from Institut Teknologi Sepuluh Nopember
Agustina Chaidir	Commercial Business Division Head	44	Indonesia Indonesian	110/SKDIR/XII/2025	Sarjana dari Universitas Pelita Harapan Bachelor's Degree from Universitas Pelita Harapan
Shirley	HRM & General Services Division Head	54	Indonesia Indonesian	033/SKDIR/X/2023	Sarjana dari California State University at Hayward Bachelor's Degree from California State University at Hayward
Thomas Alfa Edison	Head of Internal Audit	43	Indonesia Indonesian	086/SKDIR/XI/2025	Sarjana dari Sekolah Tinggi Ilmu Ekonomi Yayasan Administrasi Indonesia Bachelor's Degree from Sekolah Tinggi Ilmu Ekonomi Yayasan Administrasi Indonesia
Yogie Gunawan	Chief Information Security Officer	37	Indonesia Indonesian	093/SKDIR/XI/2025	Magister dari Universitas Gunadarma Master's Degree from Universitas Gunadarma
Reza Henadri Simatupang	Head of AML CFT	43	Indonesia Indonesian	050/SKDIR/VIII/2025	Sarjana dari Universitas Trisakti Bachelor's Degree from Universitas Trisakti
Novica Mulia Komala	Head of Credit Risk Analyst	54	Indonesia Indonesian	005/SDM-SK/I/22	Sarjana dari Universitas Tarumanagara Bachelor's Degree from Universitas Tarumanagara
Eny Widajati	Head of Credit Administration	54	Indonesia Indonesian	343/SKDIR-SDM/I/18	Sarjana dari Universitas Airlangga Bachelor's Degree from Universitas Airlangga
Barka Ramdhon	Head of Legal & Remedial	42	Indonesia Indonesian	278/SKDIR-SDM/II/17	Magister dari Universitas Jayabaya Master's Degree Universitas Jayabaya
Pingkan Lies Permatasari	Head of Wealth Management	42	Indonesia Indonesian	367/SKDIR-SDM/VIII/18	Sarjana dari Universitas Trisakti Bachelor's Degree from Universitas Trisakti
Febrina Kenya Savitri*	Head of Corporate Secretary	53	Indonesia Indonesian	339/SKDIR-SDM/XII/17	Sarjana dari Universitas Gunadarma Bachelor's Degree from Universitas Gunadarma
Robby Effendy**	Head of Financial Institution & Trade Finance	52	Indonesia Indonesian	031/SKDIR/IV/2024	Sarjana dari Universitas Tarumanagara Bachelor's Degree from Universitas Tarumanagara

* Efektif menjabat hingga 28 Februari 2026. / Effectively serving until February 28, 2026.
** Efektif menjabat hingga 1 Februari 2026. / Effectively serving until February 1, 2026.

Daftar Pimpinan Cabang
List of Head of Branch

Nama Name	Jabatan Position
Bobby Santoso	Pimpinan Kantor Cabang Utama Hayam Wuruk – Jakarta Head of Hayam Wuruk Main Branch Office – Jakarta
Sebastian Yogi	Pimpinan Kantor Cabang Kelapa Gading – Jakarta Head of Kelapa Gading Branch Office – Jakarta
Purbasari Tjakra	Pimpinan Kantor Cabang Mangga Dua – Jakarta Head of Mangga Dua Branch Office – Jakarta
Esther Gunawan	Pimpinan Kantor Cabang Mega Kuningan – Jakarta Head of Mega Kuningan Branch Office – Jakarta
Yohanes Hendro	Pimpinan Kantor Cabang Tangerang Head of Tangerang Branch Office
Lenny Ekawaty Boediargo	Pimpinan Kantor Cabang Kertajaya – Surabaya Head of Kertajaya Branch Office – Surabaya
Ayu Putu Debiyani	Pimpinan Kantor Cabang Denpasar – Bali Head of Denpasar Branch Office – Bali

Komposisi Pemegang Saham
• Composition of Shareholders

Uraian Description	31 Desember 2025 December 31, 2025			1 Januari 2025 January 1, 2025		
	Total Saham (Lembar Saham) Total of Shares (Shares)	Jumlah Nominal Nominal Value (Rp)	Kepemilikan Saham Share Ownership (%)	Total Saham (Lembar Saham) Total of Shares (Shares)	Jumlah Nominal Nominal Value (Rp)	Kepemilikan Saham Share Ownership (%)
Kepemilikan 5% atau Lebih **Ownership of 5% or More**						
PT Equity Development Investment Tbk	**8.036.410.000**	**803.641.000.000**	**33,53**	8.036.410.000	803.641.000.000	33,53
Masyarakat Public	**15.934.587.103**	**1.593.458.710.300**	**66,47**	15.934.587.103	1.593.458.710.300	66,47
Kepemilikan Masyarakat **Public Ownership**						
Masyarakat Mencapai 5% atau Lebih **Public Reaching 5% or More**						
Equity Global International Limited	**5.736.363.400**	**573.636.340.000**	**23,93**	5.736.363.400	573.636.340.000	23,93
UOB Kay Hian Pte Ltd	**1.388.305.300**	**138.830.530.000**	**5,79**	1.388.305.300	138.830.530.000	5,79
Masyarakat di Bawah 5% **Public Below 5%**						
Masyarakat <5% Public <5%	**8.809.918.403**	**880.991.840.300**	**36,75**	8.809.918.403	880.991.840.300	36,75
Total	**23.970.997.103**	**2.397.099.710.300**	**100,00**	**23.970.997.103**	**2.397.099.710.300**	**100,00**

Komposisi Pemegang Saham berdasarkan Status Kepemilikan

Composition of Shareholders based on Ownership Status

Uraian Description	31 Desember 2025 December 31, 2025			1 Januari 2025 January 1, 2025		
	Total Investor Total Investor	Total Saham (Lembar Saham) Total of Shares (Shares)	Kepemilikan Saham Share Ownership (%)	Total Investor Total Investor	Total Saham (Lembar Saham) Total of Shares (Shares)	Kepemilikan Saham Share Ownership (%)
Pemodal Nasional **National Investor**						
Perorangan Indonesia Indonesian Individual	**15.518**	**2.512.665.870**	**10,48**	15.919	2.535.625.475	10,58
Yayasan Foundation	**3**	**3.214.737**	**0,01**	2	2.764.650	0,01
Asuransi Insurance	**2**	**8.662.300**	**0,04**	-	-	-
Perseroan Terbatas Limited Liability Company	**28**	**13.003.627.541**	**54,25**	25	12.312.993.823	51,37
Reksadana Mutual Funds	**3**	**13.402.100**	**0,06**	-	-	-
Pemodal Asing **Foreign Investor**						
Perorangan Asing Foreign Individual	**11**	**1.033.500**	**0,00**	11	338.700	0,00
Badan Usaha Asing Foreign Enterprise	**28**	**8.428.391.005**	**35,16**	17	9.119.254.455	38,04
Total	**15.593**	**23.970.997.103**	**100,00**	**15.974**	**23.970.997.103**	**100,00**

Komposisi Kepemilikan Saham Dewan Komisaris dan Direksi

Composition of Share Ownership of the Board of Commissioners and Board of Directors

Nama Name	Jabatan Position	31 Desember 2025 December 31, 2025		1 Januari 2025 January 1, 2025		Jenis Kepemilikan Saham Type of Share Ownership
		Total Saham (Lembar Saham) Total of Shares (Shares)	Kepemilikan Saham Shares Ownership (%)	Total Saham (Lembar Saham) Total of Shares (Shares)	Kepemilikan Saham Shares Ownership (%)	
Dewan Komisaris **Board of Commissioners**						
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	**0**	**0**	0	0	-
Lisawati*	Komisaris Commissioner	**0**	**0**	0	0	-
Sudarto	Komisaris Independen Independent Commissioner	**0**	**0**	0	0	-
Trisna Chandra	Komisaris Independen Independent Commissioner	**0**	**0**	0	0	-
Direksi **Board of Directors**						
Lenny Sugihat**	Presiden Direktur President Director	**0**	**0**	0	0	
Setiawan Kumala***	Presiden Direktur President Director	**0**	**0**	0	0	-
Arif Wicaksono	Direktur Operasional, Keuangan & *Treasury* Operational, Finance & Treasury Director	**0**	**0**	0	0	-
Suroso	Direktur Kepatuhan & Risiko Compliance & Risk Director	**0**	**0**	0	0	-
Ibrahim	Direktur *Network*, Bisnis Digital & TI Network, Digital Business & IT Director	**8.817.300**	**0,04**	8.817.300	0,04	Kepemilikan Langsung Direct Ownership

* Efektif menjabat sebagai Komisaris sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025, sebelumnya menjabat sebagai Wakil Presiden Komisaris. / Effectively serving as Commissioner since the closing of the Annual GMS on June 20, 2025, previously served as Vice President Commissioner.

** Efektif berhenti menjabat sebagai Presiden Direktur sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025. / Effectively resigned as President Director as of the closing of the Annual GMS on June 20, 2025.

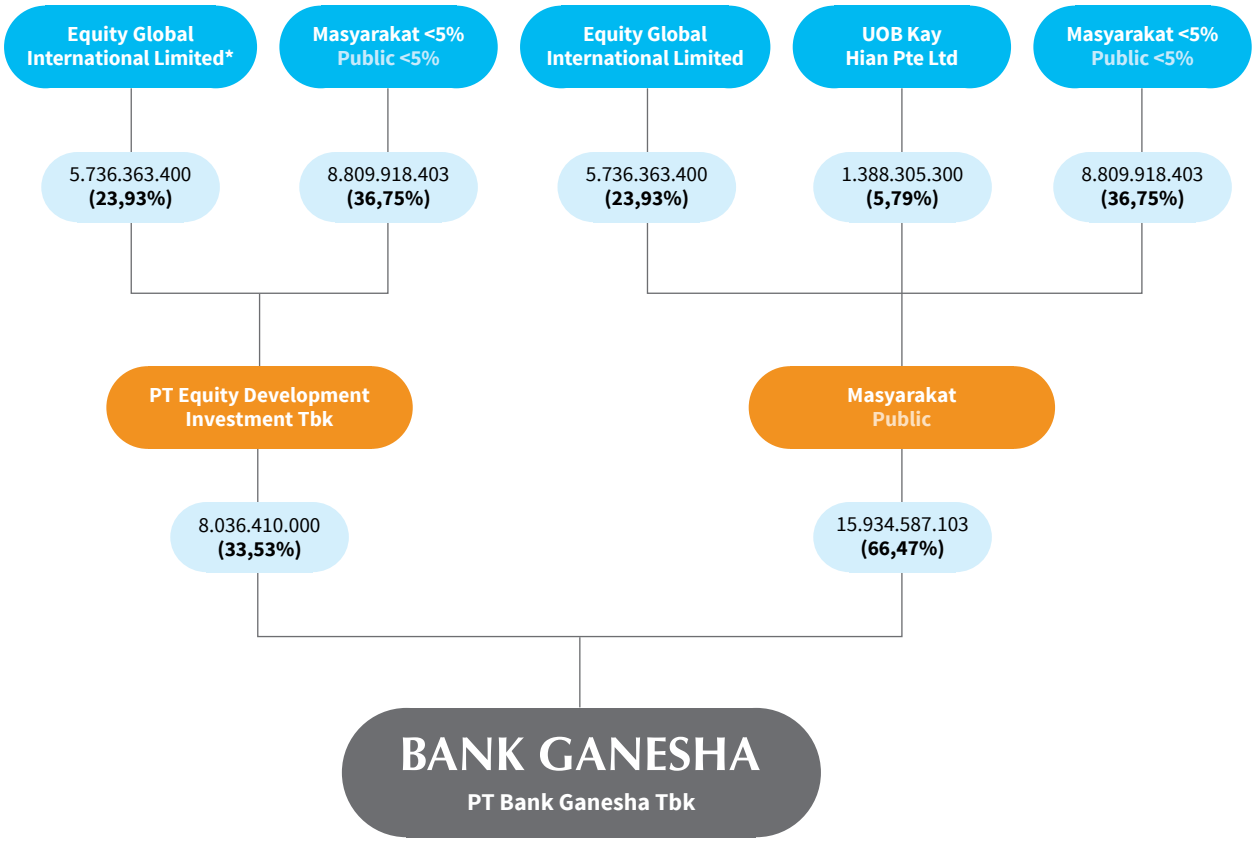
*** Efektif menjabat sebagai Presiden Direktur pada tanggal 1 Agustus 2025, sebelumnya menjabat sebagai Wakil Presiden Direktur. / Effectively serving as President Director as of August 1, 2025, previously served as Vice President Director.

Selain itu, seluruh anggota Dewan Komisaris dan/atau Direksi tidak memiliki saham secara tidak langsung di Perseroan sepanjang tahun 2025.

Furthermore, all members of the Board of Commissioners and/or Board of Directors did not hold any indirect shares in the Company throughout 2025.

Struktur Pemegang Saham Utama dan Pengendali

Structure of Major and Controlling Shareholders



* Entitas induk terakhir Perseroan tersebut telah mendapat persetujuan melalui *fit and proper test* dari Otoritas Jasa Keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK/2016 dengan No. KEP-127/D.03/2019 pada tanggal 18 Juli 2019. / The ultimate parent entity of the Company has received approval throught fit and proper test from the Financial Services Authority in accordance with the Financial Services Authority Regulation No. 27/POJK/2016 with No. KEP-127/D.03/2019 on July 18, 2019.

Berdasarkan struktur tersebut, Pemegang Saham Utama dan Pengendali Perseroan adalah PT Equity Development Investment Tbk. Sedangkan, Bapak Jamil bin Mohamed sebagai pemilik manfaat secara tidak langsung.

Based on such structure, the Company's Major and Controlling Shareholder is PT Equity Development Investment Tbk. Meanwhile, Mr. Jamil bin Mohamed as an indirect beneficial owner.

Informasi Entitas Anak, Perusahaan Asosiasi, dan Ventura Bersama

Information on Subsidiaries, Associated Companies, and Joint Ventures

Hingga 31 Desember 2025, Bank Ganesha tidak memiliki Entitas Anak, perusahaan asosiasi, maupun ventura bersama.

As of December 31, 2025, Bank Ganesha did not have Subsidiaries, associated companies, or joint ventures.

Kronologi Pencatatan Saham
Chronology of Share Listing

Uraian Description	Tanggal Pelaksanaan Implementation Date	Total Saham yang Diterbitkan (Lembar Saham) Total Shares Issued (Shares)	Nilai Nominal Nominal Value (Rp)	Harga Penawaran Offering Price (Rp)	Total Saham Beredar (Lembar Saham) Total Outstanding Shares (Shares)	Bursa Pencatatan Saham Stock Exchange
Pencatatan Saham Perdana Initial Share Listing	12 Mei 2016 May 12, 2016	5.372.320.000	100	103	11.175.060.000	Bursa Efek Indonesia Indonesia Stock Exchange
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I Capital Increase with Pre-Emptive Rights I	1 Maret 2022 March 1, 2022	5.587.530.000	100	200	16.470.997.103	
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II Capital Increase with Pre-Emptive Rights II	14 Desember 2022 December 14, 2022	7.500.000.000	100	120	23.970.997.103	

Kronologi Pencatatan Efek Lainnya
Chronology of Other Securities Listing

Sampai akhir tahun 2025, Bank belum mengeluarkan obligasi, sukuk, maupun obligasi konversi.

Up to the end of 2025, the Bank did not issue bonds, sukuk, or convertible bonds.

Informasi Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik
Information on the Use of Public Accountant and Public Accounting Firm

Kantor Akuntan Publik
Public Accounting Firm

Purwanto Susanti dan / and Surja

Jaringan/Asosiasi/Aliansi
Network/Association/Alliance

Jaringan Asosiasi dari EY (Ernst & Young)
EY (Ernst & Young) Association Network

Akuntan Publik
Publict Accountant

Danil Setiadi Handaja

Tahun Penugasan
Assignment Year

2025

Alamat
Address

Gedung Bursa Efek Indonesia
Indonesia Stock Exchange Building
Tower II, Lt. 7 / 7th Fl.
Jl. Jenderal Sudirman Kav. 52-53
Jakarta 12190
(021) 5289 5000
(021) 5289 4100
danil.s.handaya@id.ey.com
www.ey.com

Jasa yang Diberikan
Services Provided

General Audit Laporan Keuangan Tahun Buku 2025 (tanpa jasa non-audit).

General Audit of Financial Statements for the 2025 Financial Year (without non-audit services).

Biaya
Fee

Jasa Audit (tanpa jasa non-audit): Rp1.550.000.000,00

Audit Services (without non-audit services): Rp1,550,000,000.00

Lembaga dan Profesi Penunjang Pasar Modal

Capital Market Supporting Institutions and Professions

Biro Administrasi Efek
Share Registrar Berau

PT Datindo Entrycom

Alamat
Address

Jl. Hayam Wuruk No. 28
Jakarta 10120
(021) 3508 077 (hunting)
(021) 3508 078
corporatesecretary@datindo.com
www.datindo.com

Jasa yang Diberikan
Services Provided

Pencatatan pemilihan efek dan pembagian hak yang berkaitan dengan efek.

Recording of securities selection and distribution of rights related to securities.

Pencatatan Efek
Share Listing

PT Bursa Efek Indonesia

Alamat
Address

Gedung Bursa Efek Indonesia Tower 1
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan / South Jakarta 12190
(021) 515 0515
(021) 515 4153
listing@idx.co.id
www.idx.co.id

Jasa yang Diberikan
Services Provided

Mencatatkan dan memperdagangkan saham atau obligasi di pasar modal secara resmi.

Officially register and trade shares or bonds on the capital market.

Kustodian Sentral Efek
Central Securities Depository

PT Kustodian Sentral Efek Indonesia

Alamat
Address

Gedung Bursa Efek Indonesia Tower 1
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan / South Jakarta 12190
(021) 515 2855
(021) 5299 1199
helpdesk@ksei.co.id
www.ksei.co.id

Jasa yang Diberikan
Services Provided

Memberikan layanan berupa penyimpanan, penyelesaian transaksi, dan administrasi efek secara terpusat bagi seluruh pelaku pasar modal.

Provide services in form of centralized depository, transaction settlement, and securities administration for all capital market participants.

Akses Informasi dan Data Perusahaan

Access to Company Information and Data

Bank berkomitmen untuk memberikan kemudahan akses informasi kepada masyarakat, Pemegang Saham, ataupun pemangku kepentingan lainnya. Informasi tersebut dapat diakses melalui:

The Bank is committed to providing easy access to information for the public, Shareholders, and other stakeholders. This information can be accessed through:

Sekretaris Perusahaan
Corporate Secretary
Wisma Hayam Wuruk Lt. 2 / 2nd Fl.
Jl. Hayam Wuruk No. 8, Jakarta Pusat / Central Jakarta 10120

BANK GANESHA

(021) 2910 9900 (hunting)
(021) 2910 9992
corpsect@bankganesha.co.id
www.bankganesha.co.id

Saluran Informasi

Publik dapat dengan mudah mendapatkan informasi keuangan dan non-keuangan, termasuk produk/layanan, laporan-laporan wajib, dan peluang karier di Bank melalui situs web Bank. Pada situs web Bank juga tersedia informasi mengenai saluran informasi terkait dengan Bank Ganesha, meliputi:

Information Channels

The public can easily obtain financial and non-financial information, including products/services, mandatory reports, and career opportunities at the Bank through the Bank's website. The Bank's website also provides information regarding information channels related to Bank Ganesha, including:

1. **Call Center** — *Call* Ganesha (1500169); serta Fitur *G-livechat* / and G-livechat feature
2. **LinkedIn** — PT Bank Ganesha Tbk
3. **Instagram** — @bankganesha
4. **Facebook** — Bank Ganesha
5. **Youtube** — Bank Ganesha Official

Informasi pada Situs Web Perusahaan

Information on the Company Website



Berdasarkan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik, Bank Ganesha menyediakan situs resmi melalui www.bankganesha.co.id sebagai sarana transparansi dan keterbukaan informasi. Situs tersebut tersedia dalam 2 bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris, guna memudahkan pemangku kepentingan dalam mengakses informasi. Beberapa informasi yang tersedia di antaranya:

Pursuant to Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuers or Public Companies, Bank Ganesha provides an official website at www.bankganesha.co.id to facilitate transparency and information disclosure. The website is available in 2 languages, Indonesian and English, to facilitate stakeholder access to information. Some of the information available includes:

Uraian	Ketersediaan Availability	Description
Informasi Pemegang Saham sampai dengan Pemilik Akhir Individu	✓	Shareholders Information until Ultimate Individual Owner
Isi Kode Etik	✓	Content of Code of Conduct
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting RUPS	✓	Information on the General Meeting of Shareholders (GMS) at least includes agenda items discussed at the GMS, summary of GMS minutes, and information on important dates on GMS
Laporan Keuangan Tahunan terpisah (5 tahun terakhir)	✓	Separate Annual Financial Statements (last 5 years)
Profi Dewan Komisaris dan Direksi	✓	Board of Commissioners' and Board of Directors' Profile
Piagam/*Charter* Dewan Komisaris, Direksi, dan Komite-Komite	✓	Charter of the Board of Commissioners, Board of Directors, and Committees


70%
45%
30%
75,000
25%↑
97,000
500
400
300
200
100
0
1
2
3
4
5
6
7
8
PRODUCT
A
B
C
D
E
F
300
200
100
0
01
02
03
04
05

4



Analisis dan Pembahasan Manajemen

Management Discussion and Analysis

Tinjauan Ekonomi dan Industri

Economic and Industrial Overview

Perekonomian Global

Perekonomian global pada tahun 2025 berada dalam fase perlambatan dengan tingkat ketidakpastian yang tinggi, dipicu oleh kebijakan proteksionis Amerika Serikat dan berlanjutnya ketegangan geopolitik. Perang Rusia–Ukraina yang belum usai serta eskalasi konflik di Timur Tengah antara Israel dan Palestina memperdalam fragmentasi ekonomi global. Di sisi perdagangan, kebijakan tarif impor universal oleh Amerika Serikat sebesar 10% yang berlaku sejak 2 April 2025, disertai tarif resiprokal tinggi terhadap 57 mitra dagang utama, menekan volume dan nilai perdagangan dunia. Kebijakan tersebut sekaligus memperburuk gangguan rantai pasok global yang telah berlangsung sejak tahun 2024.

Dampaknya tercermin pada memburuknya sentimen konsumen dan produsen serta meningkatnya volatilitas pasar keuangan global. Ketidakpastian arus perdagangan dan investasi memengaruhi keputusan ekspansi usaha, pembiayaan, dan alokasi portofolio global. Secara agregat, pertumbuhan ekonomi dunia dinyatakan melambat menjadi 3,3% pada tahun 2025 dengan nilai inflasi global yang turun lebih lambat dari prakiraan awal dan berada di kisaran 3,9%. Inflasi negara maju diproyeksikan sekitar 2,4%, sedangkan *emerging economies* relatif lebih tinggi pada level 4,8%. Kenaikan harga emas dan beberapa komoditas pangan, serta tekanan pada sektor jasa, turut menahan proses disinflasi.

Kinerja negara utama menunjukkan dinamika yang beragam. Ekonomi Amerika Serikat tumbuh 2,2% pada tahun 2025, melambat dari 2,8% di tahun 2024. Investasi sektor teknologi masih menopang pertumbuhan, namun tekanan eksternal meningkat karena penurunan impor tidak diimbangi oleh akselerasi ekspor. Di kawasan Uni Eropa, pertumbuhan ekonomi tercatat sebesar 1,3%, ditopang oleh pemulihan daya beli seiring proses disinflasi, pelonggaran kebijakan moneter, dukungan stimulus fiskal, serta strategi percepatan ekspor (*front-loading*) sebagai respons terhadap dinamika perdagangan global. Adapun ekonomi Tiongkok melambat dari 5,0% menjadi 4,4% dikarenakan pelemahan ekspor akibat tarif AS, meskipun sektor teknologi informasi dan adopsi *Artificial Intelligence* (AI) tetap resilien.

Di kawasan ASEAN-5 (Singapura, Malaysia, Thailand, Indonesia, dan Filipina), pertumbuhan tetap relatif tangguh meski sedikit menurun dari 4,6% pada tahun 2024 menjadi sekitar 4,4%-4,3% pada tahun 2025, dengan inflasi terjaga rendah di kisaran 2,7%. Stabilitas ini memberikan bantalan terhadap gejolak eksternal, meskipun risiko pelemahan permintaan global dan volatilitas arus modal tetap perlu dicermati. Dalam konteks kebijakan, fragmentasi

Global Economy

The global economy in 2025 was in a slowdown phase with high uncertainty level, triggered by United States' protectionist policies and continuing geopolitical tensions. The ongoing Russia-Ukraine war and the escalation of Middle East conflict between Israel and Palestine deepened global economic fragmentation. In terms of trade, the United States' universal import tariff policy of 10%, that was effective as of April 2, 2025, coupled with high reciprocal tariffs on 57 major trading partners, suppressed the volume and value of world trade. This policy also exacerbated global supply chain disruptions already ongoing since 2024.

The impact was reflected in worsening consumer and producer sentiment and increased volatility in global financial markets. Uncertainty in trade and investment flows influenced business expansion decisions, financing, and global portfolio allocation. In aggregate, global economic growth was projected to slow to 3.3% in 2025, with global inflation falling slower than the initial forecast, hovering around 3.9%. Inflation in developed economies was projected at around 2.4%, while in emerging economies, it was relatively higher at 4.8%. Rising prices for gold and several food commodities, as well as pressure on services sector, also hindered the disinflation process.

The performance of major economies showed mixed trends. The United States economy grew by 2.2% in 2025, slowing from 2.8% in 2024. Investment in technology sector continued to drive growth, but the external pressures increased as the decline in imports was not offset by acceleration in exports. In the European Union, economic growth was recorded at 1.3%, supported by a recovery in purchasing power in line with the disinflation process, monetary policy easing, fiscal stimulus support, and front-loading export acceleration strategy as a response to global trade dynamics. China's economy was projected to slow from 5.0% to 4.4% due to weakening exports caused by US tariffs, although the information technology sector and adoption of Artificial Intelligence (AI) remained resilient.

In ASEAN-5 region (Singapore, Malaysia, Thailand, Indonesia, and the Philippines), growth remained relatively resilient, albeit slightly declining from 4.6% in 2024 to around 4.4%-4.3% in 2025, with inflation maintained at a low level of around 2.7%. This stability provides a cushion against external shocks, although the risks of weakening global demand and capital flow volatility remain a concern. In the context of policy, trade fragmentation and more

perdagangan dan tekanan inflasi yang lebih persisten membatasi ruang pelonggaran, meskipun secara umum arah kebijakan moneter dunia tetap cenderung akomodatif sepanjang tahun 2025.

Sumber:
- Bank Indonesia: Laporan Perekonomian Indonesia 2025.

Perekonomian Nasional

Perekonomian Indonesia pada tahun 2025 mencatat pertumbuhan sebesar 5,1% dengan inflasi yang terjaga pada level 2,9%. Hal ini didukung dengan perolehan Produk Domestik Bruto (PDB) atas harga berlaku yang mencapai Rp23.821,1 triliun, dengan PDB per kapita sebesar Rp83,7 juta. Capaian tersebut berlangsung di tengah perlambatan ekonomi global dan meningkatnya ketidakpastian eksternal. Stabilitas harga yang terjaga serta pertumbuhan yang relatif konsisten menunjukkan kondisi makroekonomi yang tetap terkendali, didukung oleh koordinasi kebijakan moneter dan fiskal dalam menjaga keseimbangan antara stabilitas dan ekspansi ekonomi.

Dari sisi pengeluaran, konsumsi rumah tangga tetap menjadi kontributor utama dengan pertumbuhan sebesar 4,9%, mencerminkan daya beli yang relatif terpelihara. Pembentukan Modal Tetap Bruto (PMTB) dan aktivitas investasi juga menunjukkan peningkatan seiring berlanjutnya proyek swasta dan pemerintah. Pada sisi produksi, sektor manufaktur tumbuh 5,3%, didukung level *Purchasing Managers' Index* (PMI) sebesar 51,2 yang berada pada fase ekspansif. Begitupun dengan kinerja sektor eksternal yang mencatat surplus neraca perdagangan kumulatif sebesar USD41,1 miliar, dengan nilai ekspor mencapai USD282,91 miliar atau tumbuh 6,15%, lebih tinggi dibandingkan impor sebesar USD241,86 miliar yang meningkat 2,83%.

Ketahanan tersebut semakin diperkuat oleh stabilitas sektor keuangan dan meningkatnya aktivitas investasi. Indeks Harga Saham Gabungan (IHSG) menguat 22,1% ke level 8.644,3, dengan kapitalisasi pasar tumbuh 28,2% menjadi Rp15.810 triliun. Realisasi investasi meningkat 5,1%, terdiri atas Penanaman Modal Asing (PMA) sebesar Rp900,9 triliun dan Penanaman Modal Dalam Negeri (PMDN) sebesar Rp1.030,3 triliun. Di sisi intermediasi, pertumbuhan kredit yang solid dan akselerasi digitalisasi sistem pembayaran turut menopang pembiayaan sektor produktif serta memperluas inklusi ekonomi secara berkelanjutan.

Sumber:
- Badan Pusat Statistik RI: Ekonomi Indonesia Tahun 2025 Tumbuh 5,11 Persen;
- Badan Pusat Statistik RI: Perkembangan Indeks Harga Konsumen Desember 2025;
- Badan Pusat Statistik RI: Ekspor dan Impor Indonesia Desember 2025 Masing-Masing Tercatat USD26,35 Miliar dan USD23,83 Miliar;
- Siaran Pers Kementerian Keuangan RI: Ekonomi Indonesia 2025 Kuat, Didorong Tingginya Investasi dan Ekspor serta Akselerasi Belanja Pemerintah;
- Media Keuangan Kementerian Keuangan RI: Perjalanan Ekonomi Indonesia 2025: Hadapi Tahun Penuh Tekanan Hingga Kembali Pulihkan Kepercayaan;
- AKSes KSEI: IHSG Naik 22,1 Persen Sepanjang 2025, Kapitalisasi Pasar Tembus Rp15.810 Triliun; dan
- Kementerian Investasi dan Hilirisasi/BKPM: Realisasi Investasi 2025 Lampaui Target, Hilirisasi Melompat 43,3 Persen.

persistent inflationary pressures limited the scope for easing, though the overall direction of global monetary policy remained accommodative throughout 2025.

Source:
- Bank Indonesia: Indonesia's Economic Report in 2025.

National Economy

Indonesia's economy recorded a growth of 5.1% in 2025, with inflation maintained at 2.9%. This was driven by the Gross Domestic Product (GDP) at current price of Rp23,821.1 trillion, with a GDP per capita of Rp83.7 million. Such achievement occurred amidst a global economic slowdown and increasing external uncertainty. Maintained price stability and relatively consistent growth indicate controlled macroeconomic conditions, supported by coordinated monetary and fiscal policies to maintain the balance between economic stability and expansion.

In terms of expenditure, household consumption remained the main contributor, with a growth of 4.9%, reflecting relatively maintained purchasing power. Gross Fixed Capital Formation (PMTB) and investment activity also showed improvement as private and government projects continued. In terms of production, manufacturing sector grew by 5.3%, supported by the Purchasing Managers' Index (PMI) of 51.2, which was in an expansionary phase. Similarly, the external sector recorded a cumulative trade balance surplus of USD41.1 billion, with exports reaching USD282.91 billion, representing a 6.15% increase, compared to imports of USD241.86 billion, which increased by 2.83%.

This resilience was further strengthened by financial sector stability and increased investment activity. The Composite Stock Price Index (IHSG) strengthened by 22.1% to 8,644.3, with market capitalization growing by 28.2% to Rp15,810 trillion. Investment realization increased by 5.1%, consisting of Rp900.9 trillion in Foreign Direct Investment (PMA) and Rp1,030.3 trillion in Domestic Direct Investment (PMDN). In terms of intermediation, solid loan growth and accelerated digitalization of payment system supported financing for productive sector and expanded economic inclusion sustainably.

Source:
- Statistics Indonesia: Indonesia's Economy to Grow by 5.11 Percent in 2025;
- Statistics Indonesia: Consumer Price Index Development in December 2025;
- Statistics Indonesia: Indonesia's Exports and Imports in December 2025 Recorded USD26.35 Billion and USD23.83 Billion, Respectively;
- Ministry of Finance's Press Release: Strong Indonesian Economy in 2025, Driven by High Investment and Exports and Accelerated Government Spending;
- Ministry of Finance's Financial Media: Indonesia's Economic Journey in 2025: Facing a Year Full of Pressure Until Confidence Restores;
- AKSes KSEI: IHSG Rises to 22.1 Percent Throughout 2025, Market Capitalization Reaches Rp15,810 Trillion; and
- Ministry of Investment and Downstreaming/BKPM: 2025 Investment Realization Exceeds Target, Downstreaming Surges 43.3 Percent.

Tinjauan Pasar Keuangan dan Industri Perbankan

Industri perbankan Indonesia tahun 2025 menunjukkan kinerja yang tetap solid dengan intermediasi yang terus tumbuh di tengah dinamika perekonomian global. Hasil Survei Perbankan Bank Indonesia mengindikasikan peningkatan penyaluran kredit baru pada triwulan IV 2025, tercermin dari Saldo Bersih Tertimbang (SBT) permintaan kredit sebesar 88,92%, lebih tinggi dibandingkan triwulan sebelumnya sebesar 82,33%. Kondisi ini didukung oleh standar penyaluran kredit yang relatif lebih longgar, sebagaimana tercermin dari *Index Lending Standard* (ILS) sebesar -2,59, terutama pada aspek biaya persetujuan kredit, jangka waktu kredit, dan suku bunga kredit.

Pertumbuhan kredit perbankan hingga Desember 2025 tercatat sebesar 9,46% secara tahunan menjadi Rp8.693 triliun. Berdasarkan jenis penggunaan, Kredit Investasi mencatat pertumbuhan tertinggi sebesar 20,81%, diikuti oleh Kredit Konsumsi (6,58%) dan Kredit Modal Kerja (4,52%). Di sisi lain, penghimpunan Dana Pihak Ketiga (DPK) juga mengalami peningkatan sebesar 13,81% menjadi Rp10.057 triliun, dengan pertumbuhan giro, deposito, dan tabungan masing-masing sebesar 19,13%, 14,28%, dan 8,19%. Hal ini menunjukkan kepercayaan masyarakat terhadap sistem perbankan tetap terjaga serta mendukung kapasitas perbankan dalam menyalurkan pembiayaan.

Dari sisi stabilitas sistem keuangan, kondisi likuiditas perbankan masih berada pada tingkat yang memadai. Rasio Alat Likuid terhadap *Non-Core Deposit* (AL/NCD) tercatat sebesar 126,15% dan rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) sebesar 28,57%, keduanya berada di atas ambang batas yang ditetapkan. Selain itu, *Liquidity Coverage Ratio* (LCR) berada pada level 200,97%, mencerminkan ketahanan likuiditas yang kuat. Kualitas kredit juga tetap terjaga dengan rasio NPL *gross* sebesar 2,05% dan NPL *net* sebesar 0,79%, sementara *Loan at Risk* (LaR) menunjukkan tren penurunan menjadi 8,77%.

Secara keseluruhan, industri perbankan Indonesia pada tahun 2025 tetap menunjukkan fundamental yang kuat, tercermin dari tingkat profitabilitas yang stabil dengan *Return on Assets* (ROA) sebesar 2,53% serta permodalan yang solid dengan *Capital Adequacy Ratio* (CAR) sebesar 25,89%. Di sisi lain, inovasi produk keuangan digital terus berkembang, salah satunya melalui kredit *Buy Now Pay Later* (BNPL) yang mencatat pertumbuhan baki debet sebesar 19,32% menjadi Rp26,4 triliun. Hal ini turut mendorong pertumbuhan jumlah rekening mencapai 31,21 juta, meskipun kontribusinya terhadap total kredit perbankan masih relatif kecil, yaitu sebesar 0,31%.

Overview of Financial Market and Banking Industry

Indonesia's banking industry in 2025 continued to show solid performance, with intermediation continuing to grow amidst the global economic dynamics. Bank Indonesia's Banking Survey indicated an increase in new lending in quarter IV 2025, reflected in the Weighted Net Balance (SBT) of loan demand of 88.92%, higher than the previous quarter of 82.33%. This condition was driven by relatively looser lending standards, as reflected in the Index Lending Standard (ILS) of -2.59, particularly in loan approval costs, loan terms, and interest rates.

Growth in bank loan up to December 2025 was recorded at 9.46% annually, reaching Rp8,693 trillion. Based on usage type, Investment Loans recorded the highest growth at 20.81%, followed by Consumer Loans (6.58%) and Working Capital Loans (4.52%). Meanwhile, Third Party Fund (DPK) also increased by 13.81% to Rp10,057 trillion, with growth in demand deposits, time deposits, and savings deposits of 19.13%, 14.28%, and 8.19%, respectively. These growth demonstrated the continued public trust in the banking system and supported banking capacity to disburse financing.

Regarding financial system stability, banking liquidity remained at an adequate level. The Liquid Assets to Non-Core Deposits (AL/NCD) ratio was recorded at 126.15% and the Liquid Assets to Third Party Funds (AL/DPK) ratio was at 28.57%, both above the established threshold. Furthermore, the Liquidity Coverage Ratio (LCR) stood at 200.97%, reflecting strong liquidity resilience. Loan quality was also well-maintained, with a gross NPL ratio of 2.05% and a net NPL ratio of 0.79%, while the Loan at Risk (LaR) showed a downward trend to 8.77%.

Overall, Indonesia's banking industry in 2025 continued to demonstrate strong fundamentals, reflected in stable profitability with a Return on Assets (ROA) of 2.53% and solid capitalization with a Capital Adequacy Ratio (CAR) of 25.89%. Furthermore, innovation in digital financial products continued to develop, including Buy Now Pay Later (BNPL) loans, which recorded a 19.32% growth in outstanding accounts to Rp26.4 trillion. This contributed to the growth in the number of accounts, reaching 31.21 million, though its contribution to total bank loan remained relatively small, at 0.31%.

Uraian	Industri Perbankan Banking Industry		Kelompok Bank berdasarkan Modal Inti (KBMI) 1 Bank Group based on Core Capital (KBMI) 1		Description
	2025	2024	2025	2024	
Kinerja Keuangan (dalam miliar Rupiah) Financial Performance (in billion Rupiah)					
Aset	**13.646.417**	12.460.955	**1.309.081**	1.447.345	Assets
Dana Pihak Ketiga (DPK)	**10.057.542**	8.837.242	**930.499**	974.815	Third Party Funds (DPK)
Kredit	**8.693.971**	7.942.947	**757.558**	810.760	Loans
Rasio Keuangan (dalam %) Financial Ratios (in %)					
Net Interest Margin (NIM)	**4,72**	4,62	**4,70**	4,52	Net Interest Margin (NIM)
Return on Assets (ROA)	**2,53**	2,69	**1,39**	0,92	Return on Assets (ROA)
Loan to Deposits Ratio (LDR)	**85,37**	88,57	**80,78**	82,53	Loan to Deposit Ratio (LDR)
Capital Adequacy Ratio (CAR)	**25,89**	26,69	**30,91**	31,45	Capital Adequacy Ratio (CAR)
Beban Operasional Pendapatan Operasional (BOPO)	**72,96**	81,30	**83,50**	90,64	Operating Expenses to Operating Income (BOPO)

Aset

Pada tahun 2025, aset industri perbankan tercatat sebesar Rp13.646,42 triliun, meningkat 9,51% dari tahun sebelumnya sebesar Rp12.460,96 triliun. Sedangkan, aset KBMI 1 tercatat menurun 9,55% dari Rp1.447,35 triliun di tahun 2024 menjadi Rp1.309,08 triliun pada tahun 2025.

Dana Pihak Ketiga

Dana Pihak Ketiga (DPK) industri perbankan di tahun 2025 mencapai Rp10.057,54 triliun, mengalami pertumbuhan sebesar 13,81% dibandingkan tahun sebelumnya sebesar Rp8.837,24 triliun. Di sisi lain, DPK KBMI 1 mengalami sedikit koreksi sebesar 4,55% dari sebelumnya Rp974,82 triliun menjadi Rp930,50 triliun.

Kredit

Pada akhir periode 2025, penyaluran kredit pada industri perbankan mengalami peningkatan sebesar 9,46% dibandingkan tahun sebelumnya, dari Rp7.942,95 triliun menjadi Rp8.693,97 triliun. Sementara itu, penyaluran kredit KBMI 1 tercatat sebesar Rp757,56 triliun, menurun 6,56% jika dibandingkan dengan periode sebelumnya sebesar Rp810,76 triliun.

Sumber:
- Siaran Pers Bank Indonesia: Survei Perbankan Triwulan IV 2025 "Penyaluran Kredit Baru Meningkat".
- Portal Data Otoritas Jasa Keuangan: Dataset Industri Bank Umum.
- Siaran Pers Otoritas Jasa Keuangan: Kebijakan OJK Menjaga Sektor Jasa Keuangan Semakin Mendukung Program Prioritas Pemerintah.

Assets

In 2025, banking industry's assets were recorded at Rp13,646.42 trillion, increased by 9.51% from Rp12,460.96 trillion in the previous year. Meanwhile, KBMI 1's assets decreased by 9.55%, from Rp1,447.35 trillion in 2024 to Rp1,309.08 trillion in 2025.

Third Party Funds

The banking industry's Third Party Funds (DPK) reached Rp10,057.54 trillion in 2025, increased by 13.81% compared to Rp8,837.24 trillion in the previous year. Meanwhile, KBMI 1's DPK underwent a slight correction of 4.55%, from Rp974.82 trillion to Rp930.50 trillion.

Loans

At the end of 2025, lending in banking industry increased by 9.46% compared to the previous year, from Rp7,942.95 trillion to Rp8,693.97 trillion. Meanwhile, KBMI 1 lending was recorded at Rp757.56 trillion, a 6.56% decline compared to Rp810.76 trillion in the previous period.

Source:
- Bank Indonesia Press Release: Banking Survey Quarter IV 2025 "Growth of New Loan Disbursements Accerlerating".
- Financial Services Authority Data Portal: Dataset of Commercial Bank Industry.
- Financial Services Authority Press Release: OJK Policies to Maintain Financial Services Sector Further Support Government Priority Programs.

Tinjauan Operasional
Operational Overview

Bank Ganesha senantiasa menjaga konsistensi dalam penerapan strategi bisnis dengan menekankan pada kualitas layanan yang relevan dan kinerja yang sehat di tengah dinamika industri perbankan. Upaya tersebut diwujudkan melalui penguatan daya saing, optimalisasi layanan kepada nasabah, serta peningkatan efisiensi operasional, guna memastikan pertumbuhan berkelanjutan sekaligus menciptakan nilai tambah bagi seluruh pemangku kepentingan.

Bank Ganesha consistently implements business strategy by emphasizing relevant service quality and healthy performance amid the dynamics of banking industry. These efforts are realized through strengthening competitiveness, optimizing customer service, and improving operational efficiency, to ensure sustainable growth while creating added value for all stakeholders.

Strategi Pengembangan Bisnis

Arah pengembangan bisnis Bank Ganesha di tahun 2025 dibangun di atas fondasi pertumbuhan yang terukur, pemahaman terhadap dinamika industri, serta kebutuhan nasabah yang terus berevolusi. Dengan mempertimbangkan peluang dan tantangan yang hadir, strategi disusun untuk memperkuat ketahanan, memperluas jangkauan layanan, serta meningkatkan daya saing sebagaimana disampaikan dalam uraian berikut:

1. Strategi Penyaluran Dana
   a. Memelihara kualitas portofolio kredit konvensional tetap sehat sekaligus memperluas layanan berbasis digital; dan
   b. Memperkuat penyaluran kredit melalui kerja sama dengan *fintech*, lembaga jasa keuangan, serta ekosistem relevan lainnya yang didukung pemanfaatan teknologi informasi dan integrasi layanan digital.
2. Strategi Penghimpunan Dana
   a. Mengoptimalkan dana ritel melalui inovasi produk simpanan yang terintegrasi di aplikasi NEW BANGGA, termasuk fitur *digital onboarding*, *spending tracker*, serta layanan transaksi utama seperti BI-FAST dan QRIS; dan
   b. Menghadirkan program-program inovatif yang meningkatkan daya tarik simpanan sekaligus memperkuat loyalitas nasabah.
3. Strategi *Fee Based Income*
   a. Mendorong peningkatan transaksi nasabah melalui aplikasi NEW BANGGA, yang mencakup layanan remitansi, *payroll*, *biller*, perdagangan, valas, surat berharga, ekspor-impor, *virtual account*, QRIS, kartu debit, dan lainnya dengan tetap memperhatikan *risk appetite*; dan
   b. Mengembangkan produk *Wealth Management* berbasis digital yang terintegrasi dalam aplikasi NEW BANGGA, sekaligus memperluas kemitraan untuk produk-produk spesifik sesuai kebutuhan nasabah.

Business Development Strategy

The direction of Bank Ganesha's business development in 2025 is built on a foundation of measurable growth, understanding of industry dynamics, and evolving customer needs. By considering emerging opportunities and challenges, the strategy is formulated to strengthen resilience, expand service reach, and enhance competitiveness, as outlined in the following description:

1. Lending Strategy
   a. Maintaining a healthy conventional loan portfolio while expanding digital-based services; and
   b. Strengthening lending through cooperation with fintech, financial services institutions, and other relevant ecosystems, supported by information technology utilization and digital services integration.
2. Funding Strategy
   a. Optimizing retail funds through innovative savings products integrated into NEW BANGGA application, including features of digital onboarding, spending tracker, and key transaction services such as BI-FAST and QRIS; and
   b. Presenting innovative programs that increase the attractiveness of savings while strengthening customer loyalty.
3. Fee-Based Income Strategy
   a. Encouraging increased customer transactions through NEW BANGGA application, which includes remittance, payroll, biller, trade, foreign exchange, securities, export-import, virtual accounts, QRIS, debit cards, and other services while maintaining risk appetite; and
   b. Developing digital-based Wealth Management products integrated within NEW BANGGA application, while expanding partnerships for specific products tailored to customer needs.

Aspek Pemasaran

Bank telah menerapkan berbagai strategi pemasaran dalam rangka meningkatkan penjualan produk-produk Bank, mempertahankan pangsa pasar, meraih peluang usaha, serta menghadapi persaingan melalui strategi-strategi berikut:

1. Penguatan kolaborasi penyaluran kredit bersama *fintech* dan lembaga keuangan lain melalui dukungan teknologi digital yang semakin terintegrasi;
2. Pemeliharaan dan peningkatan dana ritel dengan optimalisasi produk simpanan eksisting serta pengembangan fitur layanan berbasis digital sesuai kebutuhan nasabah masa kini; dan
3. Pemanfaatan *platform* NEW BANGGA sebagai kanal utama pemasaran dan interaksi dengan nasabah, sekaligus memperluas jangkauan layanan secara lebih efisien dan modern.

Marketing Aspect

The Bank has implemented various marketing strategies to increase the Bank's product sales, maintain market share, gain business opportunities, and face competition through the following strategies:

1. Strengthening collaboration in lending with fintech and other financial institutions through increasingly integrated digital technology support;
2. Maintaining and increasing retail funds by optimizing existing deposit products and developing digital-based service features tailored to today's customer needs; and
3. Utilizing NEW BANGGA platform as the primary marketing and customer interaction channel, while expanding service reach in a more efficient and modern manner.

Pangsa Pasar

Bank Ganesha sebagai bagian dari kelompok bank konvensional Kelompok Bank Berdasarkan Modal Inti (KBMI) 1, yakni bank dengan modal inti antara Rp1 triliun hingga Rp6 triliun, terus memperkuat perannya di tengah persaingan industri perbankan nasional. Dinamika tersebut tercermin melalui kinerja pertumbuhan aset, penyaluran kredit, dan penghimpunan dana pihak ketiga yang berhasil dihimpun.

Market Share

Bank Ganesha, as part of the conventional bank group of Bank Group Based on Core Capital (KBMI) 1, namely bank with core capital between Rp1 trillion and Rp6 trillion, continuously strengthens its role amidst the competitive national banking industry. Such dynamics are reflected in the performance of asset growth, lending, and third-party funding.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025			2024			Description
	Aset Assets	Kredit Loans	Dana Pihak Ketiga Third-Party Funds	Aset Assets	Kredit Loans	Dana Pihak Ketiga Third-Party Funds	
Bank Umum Konvensional (BUK)	**13.646.417**	**8.693.971**	**10.057.542**	12.460.955	7.942.947	8.837.242	Conventional Commercial Banks (BUK)
KBMI 1	**1.309.081**	**757.558**	**930.499**	1.447.345	810.760	974.815	KBMI 1
Bank Ganesha	**11.340**	**5.817**	**7.503**	10.358	5.020	6.654	Bank Ganesha
Pangsa Pasar terhadap Bank Umum Konvensional (%)	**0,08**	**0,07**	**0,07**	0,08	0,06	0,08	Market Share to Conventional Commercial Banks (%)
Pangsa Pasar terhadap KBMI 1 (%)	**0,87**	**0,77**	**0,81**	0,72	0,62	0,68	Market Share of KBMI 1 (%)

Secara umum, pangsa pasar Bank Ganesha pada tahun 2025 menunjukkan pergerakan yang relatif stabil dibandingkan tahun sebelumnya, baik terhadap kelompok Bank Umum

In general, Bank Ganesha's market share in 2025 showed relatively stable movement compared to the previous year, both against the Conventional Commercial Banks group

Konvensional maupun dalam kelompok KBMI 1. Hal ini mencerminkan bahwa posisi Bank Ganesha di industri perbankan masih terjaga, meskipun berada pada skala yang lebih kecil dibandingkan bank-bank besar.

Dari sisi aset, kredit, dan dana pihak ketiga, kontribusi Bank Ganesha terhadap total industri maupun kelompok KBMI 1 tidak mengalami perubahan yang signifikan. Stabilitas ini menunjukkan bahwa Perseroan mampu mempertahankan kinerja bisnisnya secara konsisten di tengah persaingan industri yang cukup ketat.

and within KBMI 1 group. This reflected Bank Ganesha's well-established position in banking industry, despite its smaller scale compared to larger banks.

In terms of assets, loans, and third party funds, Bank Ganesha's contribution to the total industry and KBMI 1 group did not experience significant changes. This stability demonstrated the Company's ability to maintain consistent business performance amid intense industry competition.

Suku Bunga Dasar Bank

Bank Ganesha senantiasa mematuhi ketentuan regulator dengan menyampaikan dan memublikasikan suku bunga dasar kredit dalam Rupiah sesuai Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Suku bunga dasar kredit digunakan sebagai acuan penetapan suku bunga kredit kepada debitur, meski belum memperhitungkan estimasi premi risiko yang ditentukan berdasarkan profil risiko masing-masing debitur. Penyesuaian suku bunga dasar kredit dilakukan secara berkala dengan mengacu pada dinamika suku bunga acuan BI *7-day Reverse Repo Rate*, sehingga mendukung tata kelola yang baik, persaingan sehat, dan disiplin pasar yang lebih efektif.

Prime Lending Rate

Bank Ganesha consistently complies with regulatory requirements by submitting and publishing prime lending rate in Rupiah in accordance with Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports. The prime lending rate is used as a reference for determining lending rate for debtors, though it does not yet consider the estimated risk premium determined based on each debtor's risk profile. The prime lending rate is adjusted periodically with reference to the dynamics of the BI 7-day Reverse Repo Rate benchmark, thus supporting good governance, healthy competition, and more effective market discipline.

Tingkat Suku Bunga Penghimpunan Dana Rata-Rata Setahun
Annual Average Interest Rate of Funding

(dalam % / in %)

Uraian	2025	2024	Description
Giro			**Demand Deposits**
Rupiah	**3,29**	2,61	Rupiah
Dolar Amerika Serikat	**4,14**	0,10	United States Dollar
Tabungan			**Savings Deposits**
Rupiah	**2,69**	2,42	Rupiah
Dolar Amerika Serikat	**-**	-	United States Dollar
Deposito Berjangka			**Time Deposits**
Rupiah	**5,61**	5,74	Rupiah
Dolar Amerika Serikat	**3,76**	4,10	United States Dollar

Tingkat Suku Bunga Dasar Kredit Rupiah per Tahun
Rupiah Prime Lending Rate per Year

(dalam % / in %)

Uraian	Kredit Korporasi Corporate Credit	Kredit Ritel Retail Credit	Kredit Mikro Micro Credit	Kredit Kecil Small Credit	Kredit Menengah Medium Credit	Kredit Konsumsi Consumer Loans		Description
						KPR House Loan	Non-KPR Non-House Loan	
Tahun 2025	**8,10**	**8,60**	**11,70**	**10,30**	**9,10**	**8,75**	**13,65**	**Year 2025**
Tahun 2024	8,65	8,65	11,70	10,30	9,10	9,00	13,65	Year 2024

Tingkat Suku Bunga Pinjaman Rata-Rata Setahun
Annual Average Interest Rate of Lending

(dalam % / in %)

Uraian	2025	2024	Description
Rupiah	**10,51**	10,96	Rupiah
Dolar Amerika Serikat	**6,25**	5,74	United States Dollar

Informasi terbaru mengenai suku bunga dasar kredit yang berlaku dapat diakses melalui publikasi di seluruh kantor Bank dan/atau pada situs resmi Bank (www.bankganesha.co.id).

The latest information regarding applicable prime lending rate is accessible through publications at all Bank offices and/or on the Bank's official website (www.bankganesha.co.id).

Kinerja Operasional

Bank Ganesha senantiasa menjaga keseimbangan antara pertumbuhan bisnis dan keberlanjutan layanan. Fokus diarahkan pada pengelolaan intermediasi yang sehat, pemeliharaan stabilitas dana, serta penyediaan akses perbankan yang semakin mudah melalui kanal digital.

Produk Simpanan

Produk simpanan mencerminkan salah satu pilar utama dana pihak ketiga yang dikelola Bank Ganesha, mencakup ragam instrumen seperti giro, tabungan, dan deposito berjangka. Keberagaman produk tersebut tidak hanya menjadi sumber pendanaan yang andal bagi Bank, tetapi juga dirancang untuk menjawab preferensi serta kebutuhan finansial nasabah yang kian beragam.

Operational Performance

Bank Ganesha always maintains the balance between business growth and service sustainability. The focus is directed at healthy intermediation management, maintaining fund stability, and providing increasingly easy banking access through digital channels.

Deposits Products

Deposit products represent one main pillar of third-party funds managed by Bank Ganesha, encompassing a variety of instruments such as demand deposits, savings deposits, and time deposits. This product diversity not only provides a reliable source of funding for the Bank but is also designed to address the increasingly diverse preferences and financial needs of customers.

Total Rekening Dana Pihak Ketiga
Total Accounts of Third-Party Funds

(dalam unit rekening, kecuali dinyatakan lain / in account unit, unless otherwise stated)

Uraian	2025		2024		Pertumbuhan (Penurunan) Growth (Decrease) (%)	Description
	Unit	%	Unit	%		
Giro	**904**	**2,26**	817	2,25	10,65	Demand Deposits
Tabungan	**35.208**	**87,84**	32.273	88,90	9,09	Savings Deposits
Deposito Berjangka	**3.968**	**9,90**	3.211	8,85	23,58	Time Deposits
Total	**40.080**	**100,00**	**36.301**	**100,00**	**10,41**	**Total**

Pada tahun 2025, jumlah rekening dana pihak ketiga Bank Ganesha tumbuh 10,41% dari 36.301 unit pada 2024 menjadi 40.080 unit pada 2025, dengan jenis produk tabungan sebagai mayoritas.

In 2025, the total accounts of Bank Ganesha third-party funds grew by 10.41% from 36,301 units in 2024 to 40,080 units in 2025, with the majority of savings product type.

Total Dana Pihak Ketiga
Total Third-Party Funds

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025		2024		Pertumbuhan (Penurunan) Growth (Decrease) (%)	Description
	Rp	%	Rp	%		
Giro	**1.314.865**	**17,52**	1.550.922	23,31	(15,22)	Demand Deposits
Tabungan	**610.964**	**8,14**	534.826	8,04	14,24	Savings Deposits
Deposito Berjangka	**5.577.642**	**74,33**	4.568.030	68,65	22,10	Time Deposits
Total	**7.503.471**	**100,00**	**6.653.778**	**100,00**	**12,77**	**Total**

Sementara itu, total dana pihak ketiga yang berhasil dihimpun Bank Ganesha per 31 Desember 2025 mengalami peningkatan sebesar 12,77% dari sebelumnya sebesar Rp6,65 triliun per 31 Desember 2024 menjadi Rp7,50 triliun. Peningkatan tersebut utamanya dikontribusikan oleh produk deposito berjangka sebesar 74,33%.

Meanwhile, the total third party funds collected by Bank Ganesha as of December 31, 2025, increased by 12.77%, from Rp6.65 trillion as of December 31, 2024, to Rp7.50 trillion. Such increase was primarily contributed by time deposits product, which accounted for 74.33%.

Produk Pinjaman
Produk pinjaman Bank Ganesha merupakan fasilitas pembiayaan yang diberikan kepada perorangan maupun badan usaha, yang dikelompokkan berdasarkan jenis kredit dan sektor ekonomi. Melalui pengelolaan yang terarah, Bank menjaga kualitas portofolio sekaligus mendukung pertumbuhan ekonomi secara berkelanjutan.

Loan Products
Bank Ganesha's loan products are financing facilities provided to individuals and business entities, grouped by type of loans and economic sector. Through targeted management, the Bank maintains portfolio quality while supporting sustainable economic growth.

Pinjaman berdasarkan Jenis Kredit
Loans by Type of Credit

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025		2024		Pertumbuhan (Penurunan) Growth (Decrease) (%)	Description
	Rp	%	Rp	%		
Kredit Modal Kerja	**4.544.388**	**78,13**	3.409.789	67,93	33,27	Working Capital Loans
Kredit Investasi	**415.460**	**7,14**	652.289	12,99	(36,31)	Investment Loans
Kredit Konsumsi	**856.766**	**14,73**	957.754	19,08	(10,54)	Consumer Loans
Total	**5.816.614**	**100,00**	**5.019.832**	**100,00**	**15,87**	**Total**

Sepanjang tahun 2025, Bank menyalurkan total pinjaman sebesar Rp5,82 triliun, meningkat sebesar 15,87% dibandingkan tahun 2024 sebesar Rp5,02 triliun. Peningkatan ini khususnya karena pertumbuhan kredit modal kerja mencapai 33,27%.

Throughout 2025, the Bank disbursed total loans of Rp5.82 trillion, increased by 15.87% compared to Rp5.02 trillion in 2024. This increase was primarily due to the 33.27% growth in working capital loans.

Pinjaman berdasarkan Sektor Ekonomi
Loans by Economic Sector

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025		2024		Pertumbuhan (Penurunan) Growth (Decrease) (%)	Description
	Rp	%	Rp	%		
Rupiah						**Rupiah**
Industri Pengolahan	**1.385.211**	**23,81**	1.325.381	26,40	4,51	Processing Industry
Pertambangan dan Penggalian	**854.291**	**14,69**	364.743	7,27	134,22	Mining and Quarrying
Rumah Tangga	**852.748**	**14,66**	953.707	19,00	(10,59)	Household
Perdagangan Besar dan Eceran Reparasi dan Perawatan Mobil dan Sepeda Motor	**758.346**	**13,04**	420.100	8,37	80,52	Wholesale and Retail Trade Car and Motorcycle Repair and Maintenance
Aktivitas Keuangan dan Asuransi	**1.132.567**	**19,47**	649.151	12,93	74,47	Financial and Insurance Activities
Konstruksi	**38.125**	**0,66**	358.957	7,15	(89,38)	Construction
Real Estate	**158.425**	**2,72**	247.577	4,93	(36,01)	Real Estate
Pertanian, Kehutanan, dan Perikanan	**232.282**	**3,99**	226.152	4,51	2,71	Agriculture, Forestry, and Fishery
Pengangkutan dan Pergudangan	**147.343**	**2,53**	247.621	4,93	(40,50)	Transportation and Warehousing
Penyediaan Akomodasi dan Penyediaan Makan Minum	**58.198**	**1,00**	62.710	1,25	(7,20)	Accommodation of Food and Beverage
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	**11.563**	**0,20**	37.918	0,76	(69,51)	Rental and Leasing Activities Without Option Rights, Employment, Travel Agents, and Other Business Support
Informasi dan Komunikasi	**49.871**	**0,86**	48.633	0,97	2,55	Information and Communication
Aktivitas Jasa Lainnya	**16.530**	**0,28**	19.160	0,38	(13,73)	Other Service Activities
Bukan Lapangan Usaha Lainnya	**4.018**	**0,07**	4.047	0,08	(0,72)	Not Other Business Fields
Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	**3.476**	**0,06**	2.709	0,05	28,31	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities
Aktivitas Rumah Tangga sebagai Pemberi Kerja, Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	**6.655**	**0,11**	9.092	0,18	(26,80)	Household Activities as an Employer, Activities that Produce Goods and Services by Households that are Used to Meet Their Own Needs
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	**200**	**0,00**	3.764	0,07	(94,69)	Human Health Activities and Social Activities
Pendidikan	**-**	**-**	22	0,00	(100,00)	Education
Aktivitas Profesional, Ilmiah, dan Teknis	**142**	**0,00**	65	0,00	118,46	Professional, Scientific, and Technical Activities
Kesenian, Hiburan, dan Rekreasi	**68.961**	**1,19**	1.919	0,04	3.493,59	Art, Entertainment, and Recreation
Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	**158**	**0,00**	205	0,00	(22,93)	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
Dolar Amerika Serikat						**United States Dollar**
Perdagangan Besar dan Eceran, Reparasi, dan Perawatan Mobil dan Sepeda Motor	**37.504**	**0,64**	36.199	0,72	3,61	Wholesale and Retail Trade, Car and Motorcycle Repair, and Maintenance
Total	**5.816.614**	**100,00**	**5.019.832**	**100,00**	**15,87**	**Total**

Berdasarkan sektor ekonomi, kontribusi penyaluran pinjaman terbesar pada tahun 2025 berasal dari sektor industri pengolahan sebesar Rp1,39 triliun atau 23,81% dari total pinjaman.

Based on economic sector, the largest contribution to lending in 2025 came from manufacturing sector Rp1.39 trillion or 23.81% of the total loans.

Layanan

Bank Ganesha menawarkan berbagai layanan perbankan yang menghasilkan pendapatan berbasis komisi, sehingga memperkuat diversifikasi sumber pendapatan dan mendukung keberlanjutan bisnis.

Services

Bank Ganesha offers various banking services that generate fee-based income, thus strengthening the diversification of revenue sources and supporting business sustainability.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions Rupiah, unless otherwise stated)

Uraian	2025		2024		Pertumbuhan (Penurunan) Growth (Decrease) (%)	Description
	Rp	%	Rp	%		
L/C dan Bank Garansi	**9.527**	**49,90**	20.383	70,71	(53,26)	L/C and Bank Guarantee
ATM	**2.684**	**14,06**	2.918	10,12	(8,02)	ATM
Kliring	**1.261**	**6,61**	971	3,37	29,87	Clearing
Pemberitahuan Impor Barang	**1.910**	**10,00**	1.555	5,39	22,83	Import Declarations
Safe Deposit Box	**721**	**3,78**	812	2,82	(11,21)	Safe Deposit Box
Pembayaran Telkom	**42**	**0,22**	45	0,16	(6,67)	Telephone Bills (Telkom Payments)
Pembayaran Listrik PLN Praqtis	**22**	**0,12**	22	0,08	0,00	Electricity Bills (PLN Praqtis)
Bancassurance	**177**	**0,93**	100	0,35	77,00	Bancassurance
Keagenan Surat Berharga	**1.807**	**9,47**	801	2,78	125,59	Securities Agency
Internet Banking	**940**	**4,92**	1.221	4,24	(23,01)	Internet Banking
Total	**19.091**	**100,00**	**28.828**	**100,00**	**(33,78)**	**Total**

Pada tahun 2025, jasa layanan Bank Ganesha tercatat mengalami penurunan sebesar 33,78%, dari Rp28,83 miliar di tahun 2024 menjadi Rp19,09 miliar di tahun 2025. Penurunan tersebut terutama bersumber dari menurunnya jumlah *Letter of Credit* (L/C) dari bank garansi sebesar 53,26%.

In 2025, Bank Ganesha's services decreased by 33.78%, from Rp28.83 billion in 2024 to Rp19.09 billion in 2025. This decrease was primarily due to the decrease in the number of Letters of Credit (L/C) from bank guarantee of 53.26%.

Tinjauan Operasi per Segmen Usaha

Segmen operasional Bank Ganesha dikategorikan berdasarkan produk dan layanan yang dikelompokkan ke dalam kategori sebagai berikut:

1. Produk dan jasa atas transaksi dengan bank lain;
2. Produk dan jasa atas transaksi dengan nasabah;
3. Produk dan jasa atas transaksi yang dilakukan pada divisi *treasury*, selain transaksi yang dilakukan dengan bank lain dan nasabah; dan
4. Merupakan transaksi yang tidak dapat dikelompokkan dalam kategori perbankan, konsumer, dan *treasury*.

Operational Overview by Business Segment

Bank Ganesha's operational segments are categorized by products and services grouped into the following categories:

1. Products and services for transactions with other banks;
2. Products and services for transactions with customers;
3. Products and services for transactions made at the treasury division, apart from transactions made with other banks and customers; and
4. These are transactions that cannot be categorized into banking, consumer, and treasury.

Segmen Operasi
Operating Segment

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions Rupiah, unless otherwise stated)

Uraian	Perbankan Banking	Konsumer Consumer	Treasury	Lainnya Others	Total	Description
2025						
Pendapatan						**Income**
Pendapatan Bunga	**6.661**	**513.799**	**193.625**	**-**	**714.085**	Interest Income
Pendapatan Operasional Lainnya	**-**	**11.706**	**67.518**	**12.276**	**91.500**	Other Operating Income

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions Rupiah, unless otherwise stated)

Uraian	Perbankan Banking	Konsumer Consumer	Treasury	Lainnya Others	Total	Description
Total	**6.661**	**525.505**	**261.143**	**12.276**	**805.585**	**Total**
Beban						**Expenses**
Beban Bunga	**73**	**294.945**	**355**	**12.586**	**307.959**	Interest Expenses
Beban Operasional	**-**	**(36.545)**	**51**	**238.093**	**201.599**	Operating Expenses
Total	**73**	**258.400**	**406**	**250.679**	**509.558**	**Total**
Pendapatan (Beban) Non-Operasional	**-**	**-**	**-**	**(5.418)**	**(5.418)**	Non-Operating Income (Expenses)
Laba Sebelum Pajak	**6.588**	**267.105**	**260.737**	**(243.821)**	**290.609**	Profit before Tax
2024						
Pendapatan						**Income**
Pendapatan Bunga	45.188	484.377	193.636	-	723.201	Interest Income
Pendapatan Operasional Lainnya	-	36.724	17.128	14.359	68.211	Other Operating Income
Total	**45.188**	**521.101**	**210.764**	**14.359**	**791.412**	**Total**
Beban						**Expenses**
Beban Bunga	72	248.047	80	10.633	258.832	Interest Expenses
Beban Operasional	-	50.981	1.631	220.442	273.054	Operating Expenses
Total	**72**	**299.028**	**1.711**	**231.075**	**531.886**	**Total**
Pendapatan (Beban) Non-Operasional	-	-	-	(4.849)	(4.849)	Non-Operating Income (Expenses)
Laba Sebelum Pajak	45.116	222.073	209.053	(221.565)	254.677	Profit before Tax
Pertumbuhan (Penurunan) Growth (Decrease) (%)						
Pendapatan						**Income**
Pendapatan Bunga	(85,26)	6,07	(0,01)	-	(1,26)	Interest Income
Pendapatan Operasional Lainnya	-	(68,12)	294,20	(14,51)	34,14	Other Operating Income
Total	**(85,26)**	**0,85**	**23,90**	**(14,51)**	**1,79**	**Total**
Beban						**Expenses**
Beban Bunga	1,39	18,91	343,75	18,37	18,98	Interest Expenses
Beban Operasional	-	(171,68)	(96,87)	8,01	(26,17)	Operating Expenses
Total	**1,39**	**(13,59)**	**(76,27)**	**8,48**	**(4,20)**	**Total**
Pendapatan (Beban) Non-Operasional	-	-	-	11,73	11,73	Non-Operating Income (Expenses)
Laba Sebelum Pajak	(85,40)	20,28	24,72	10,04	14,11	Profit Before Tax

Total pendapatan segmen pada tahun 2025 tercatat mengalami kenaikan sebesar 1,79% dari Rp791,41 miliar pada tahun 2024 menjadi Rp805,59 miliar pada tahun 2025. Kinerja tersebut terutama ditopang oleh segmen konsumer, yang memberikan kontribusi paling signifikan terhadap total pendapatan Perseroan.

Total segment income in 2025 increased by 1.79%, from Rp791.41 billion in 2024 to Rp805.59 billion in 2025. This performance was primarily supported by consumer segment, which made the most significant contribution to the Company's total income.

Sejalan dengan hal tersebut, total beban segmen pada tahun 2025 juga mencatat penurunan sebesar 4,20% dari Rp531,89 miliar pada tahun 2024 menjadi Rp509,56 miliar pada tahun 2025. Perubahan ini terutama berasal dari segmen konsumer, yang menjadi faktor dominan dalam membentuk struktur biaya operasional.

In line with this, the total segment expenses in 2025 also recorded a decrease of 4.20%, from Rp531.89 billion in 2024 to Rp509.56 billion in 2025. This change was primarily stemmed from consumer segment, which became the dominant factor in shaping operating cost structure.

Dengan perkembangan pendapatan dan beban tersebut, Perseroan mencatatkan beban non-operasional sebesar Rp5,42 miliar dari sebelumnya Rp4,85 miliar pada tahun 2024. Pada akhirnya, laba sebelum pajak Perseroan tercatat sebesar Rp290,61 miliar, dengan segmen konsumer tetap menjadi penopang utama kinerja keuangan secara keseluruhan.

With such growth in revenues and expenses, the Company recorded non-operating expenses of Rp5.42 billion, up from previously Rp4.85 billion in 2024. As a result, the Company's profit before tax was recorded at Rp290.61 billion, with consumer segment remained as the main driver of overall financial performance.

Profitabilitas

Indikator kinerja profitabilitas Bank Ganesha dalam 2 tahun terakhir ditunjukkan melalui rasio-rasio berikut ini:

Profitability

The profitability performance indicators of Bank Ganesha over the past 2 years are shown through the following ratios:

(dalam % / in %)

Uraian	2025	2024	Description
Rasio Laba terhadap Total Aset	**2,00**	1,95	Profit to Asset Ratio
Rasio Laba terhadap Total Ekuitas	**6,16**	5,85	Profit to Equity Ratio
Rasio Laba terhadap Pendapatan Bunga	**31,80**	27,89	Profit to Interest Income Ratio

Secara umum, rasio profitabilitas Bank Ganesha pada tahun 2025 mencatat kenaikan dibandingkan tahun sebelumnya, yang didorong oleh peningkatan kualitas aset produktif serta optimalisasi pendapatan bunga sebagai faktor utama pendukungnya.

In general, Bank Ganesha's profitability ratio in 2025 recorded an increase compared to that of the previous year, driven by improvements in the quality of productive assets and optimization of interest income as the primary supporting factors.

Tinjauan Keuangan
Financial Overview

Laporan Posisi Keuangan
Statements of Financial Position

Aset
Assets

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)		Description
			Rp	%	
Aset Keuangan					**Financial Assets**
Kas	**51.492**	45.628	5.864	12,85	Cash
Giro pada Bank Indonesia	**520.644**	372.189	148.455	39,89	Current Accounts with Bank Indonesia
Giro pada Bank Lain – Pihak Ketiga	**85.084**	378.669	(293.585)	(77,53)	Current Accounts with Other Banks – Third Parties
Penempatan pada Bank Indonesia dan Bank Lain – Pihak Ketiga	**1.029.291**	1.636.563	(607.272)	(37,11)	Placements with Bank Indonesia and Other Banks – Third Parties
Efek-Efek – Pihak Ketiga	**3.697.790**	2.837.347	860.443	30,33	Securities – Third Parties
Efek-Efek yang Dibeli dengan Janji Dijual Kembali – Pihak Ketiga	**43.494**	-	43.494	100,00	Securities Purchased under Agreement to Resell – Third Parties
Kredit – Neto	**5.617.697**	4.780.131	837.566	17,52	Loans – Net
Pihak Berelasi	**21.946**	31.700	(9.754)	(30,77)	Related Parties
Pihak Ketiga	**5.595.751**	4.748.431	847.320	17,84	Third Parties
Tagihan Akseptasi	**5.311**	11.617	(6.306)	(54,28)	Acceptance Receivables
Total Aset Keuangan	**11.050.803**	**10.062.144**	**988.659**	**9,83**	**Total Financial Assets**
Aset Non-Keuangan					**Non-Financial Assets**
Aset Tetap – Neto	**61.916**	63.141	(1.225)	(1,94)	Fixed Assets – Net
Aset Hak Guna – Neto	**8.666**	12.346	(3.680)	(29,81)	Right-of-Use Assets – Net
Aset Tak Berwujud – Neto	**9.894**	10.703	(809)	(7,56)	Intangible Assets – Net
Aset Pajak Tangguhan	**57.525**	104.037	(46.512)	(44,71)	Deferred Tax Assets
Aset Lain-Lain – Neto	**151.586**	105.879	45.707	43,17	Other Assets – Net
Total Aset Non-Keuangan	**289.587**	**296.106**	**(6.519)**	**(2,20)**	**Total Non-Financial Assets**
Total Aset	**11.340.390**	**10.358.250**	**982.140**	**9,48**	**Total Assets**

Total Aset
Pada tahun 2025, Bank berhasil mencatatkan total aset sebesar Rp11,34 triliun, tumbuh 9,48% dibandingkan total aset tahun 2024 sebesar Rp10,36 triliun. Pertumbuhan total aset terutama disebabkan oleh meningkatnya aset keuangan dibandingkan tahun sebelumnya.

Total Aset Keuangan
Per 31 Desember 2025, total aset keuangan Bank tercatat sebesar Rp11,05 triliun, mengalami peningkatan sebesar 9,83% dibandingkan tahun 2024 sebesar Rp10,06 triliun. Peningkatan tersebut terutama berasal dari efek-efek pihak ketiga dan kredit neto.

Total Assets
In 2025, the Bank managed to record total assets of Rp11.34 trillion, grew by 9.48% compared to total assets in 2024 of Rp10.36 trillion. The growth in total assets was primarily due to an increase in financial assets compared to the previous year.

Total Financial Assets
As of December 31, 2025, the Bank's total financial assets were recorded at Rp11.05 trillion, an increase of 9.83% compared to Rp10.06 trillion in 2024. Such increase was primarily due to third-party securities and net loans.

Total Aset Non-Keuangan

Total aset non-keuangan Bank di tahun 2025 tercatat mengalami penurunan sebesar 2,20%, dari tahun sebelumnya sebesar Rp296,11 miliar menjadi Rp289,59 miliar. Hal tersebut utamanya dipengaruhi oleh menurunnya aset hak guna – neto dan aset pajak tangguhan, masing-masing sebesar 29,81% dan 44,71%.

Total Non-Financial Assets

The Bank's total non-financial assets in 2025 decreased by 2.20%, from Rp296.11 billion in the previous year to Rp289.59 billion. This was primarily due to a 29.81% and 44.71% decrease in right-of-use assets – net and deferred tax assets, respectively.

Liabilitas
Liabilities

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)		Description
			Rp	%	
Liabilitas Keuangan					**Financial Liabilities**
Liabilitas Segera	**31.303**	140.958	(109.655)	(77,79)	Liabilities due Immediately
Simpanan	**7.503.471**	6.653.778	849.693	12,77	Deposits
Pihak Berelasi	**94.990**	141.572	(46.582)	(32,90)	Related Parties
Pihak Ketiga	**7.408.481**	6.512.206	896.275	13,76	Third Parties
Simpanan dari Bank Lain – Pihak Ketiga	**4.002**	2.143	1.859	86,75	Deposits from Other Banks – Third Parties
Kewajiban Akseptasi	**5.319**	11.619	(6.300)	(54,22)	Acceptance Liabilities
Liabilitas Lain-Lain	**62.063**	63.944	(1.881)	(2,94)	Other Liabilities
Total Liabilitas Keuangan	**7.606.158**	**6.872.442**	**733.716**	**10,68**	**Total Financial Liabilities**
Liabilitas Non-Keuangan					**Non-Financial Liabilities**
Utang Pajak	**10.952**	10.315	637	6,18	Taxes Payable
Liabilitas Imbalan Pasca Kerja	**34.003**	30.212	3.791	12,55	Post-Employment Benefits Obligation
Total Liabilitas Non-Keuangan	**44.955**	**40.527**	**4.428**	**10,93**	**Total Non-Financial Liabilities**
Total Liabilitas	**7.651.113**	**6.912.969**	**738.144**	**10,68**	**Total Liabilities**

Total Liabilitas

Total liabilitas Bank per tahun 2025 mencapai Rp7,65 triliun, meningkat 10,68% dibandingkan dengan tahun 2024 yang mencapai Rp6,91 triliun. Peningkatan tersebut berasal dari pertumbuhan liabilitas keuangan dan liabilitas non-keuangan.

Total Liabilities

The Bank's total liabilities in 2025 reached Rp7.65 trillion, increasing by 10.68% compared to Rp6.91 trillion in 2024. Such increase was driven by growth in both financial and non-financial liabilities.

Total Liabilitas Keuangan

Pada tanggal 31 Desember 2025, total liabilitas keuangan Bank tercatat sebesar Rp7,61 triliun, meningkat sebesar 10,68% dibandingkan tahun 2024 sebesar Rp6,87 triliun. Hal ini utamanya dipengaruhi oleh pertumbuhan simpanan pihak ketiga sebesar 13,76%.

Total Financial Liabilities

As of December 31, 2025, the Bank's total financial liabilities were recorded at Rp7.61 trillion, increasing by 10.68% compared to Rp6.87 trillion in 2024. This was primarily due to the increase in third-party deposits of 13.76%.

Total Liabilitas Non-Keuangan

Pada tahun 2025, total liabilitas non keuangan tercatat meningkat sebesar 10,93%, dari sebelumnya Rp40,53 miliar menjadi Rp44,96 miliar. Peningkatan tersebut disebabkan oleh bertambahnya utang pajak dan liabilitas imbalan pasca kerja, masing-masing sebesar 6,18% dan 12,55%.

Total Non-Financial Liabilities

In 2025, the total non-financial liabilities increased by 10.93%, from Rp40.53 billion to Rp44.96 billion. Such increase was due to the increases in taxes payable and post-employment benefits obligation of 6.18% and 12.55%, respectively.

Ekuitas
Equity

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)		Description
			Rp	%	
Modal Saham	**2.397.100**	2.397.100	-	-	Share Capital
Tambahan Modal Disetor	**692.110**	692.110	-	-	Additional Paid-In Capital
Surplus Revaluasi Aset Tetap – Neto	**36.784**	36.784	-	-	Revaluation Surplus of Fixed Assets – Net
Perubahan Nilai Wajar dari Keuangan yang Diukur pada Nilai Wajar Melalui Penghasilan Komprehensif Lain	**8.541**	(9.905)	18.446	(186,23)	Fair Value Changes of Securities Measured at Fair Value Through Other Comprehensive Income
Pengukuran Kembali Program Imbalan Pasti – Neto	**(17.308)**	(15.760)	(1.548)	9,82	Remeasurement of Defined Benefit Plan – Net
Saldo Laba	**572.050**	344.952	227.098	65,83	Retained Earnings
Total Ekuitas	**3.689.277**	**3.445.281**	**243.996**	**7,08**	**Total Equity**

Total Ekuitas

Total ekuitas Bank pada tahun 2025 mencapai Rp3,69 triliun, tercatat lebih tinggi 7,08% dibandingkan dengan tahun sebelumnya sebesar Rp3,45 triliun. Kondisi ini terutama dipengaruhi oleh meningkatnya saldo laba sebesar 65,83%.

Total Equity

The Bank's total equity in 2025 reached Rp3.69 trillion, 7.08% higher compared to Rp3.45 trillion the previous year. This condition was mainly due to the increase in retained earnings of 65.83%.

Laporan Laba Rugi dan Penghasilan Komprehensif Lain
Statements of Profit or Loss and Other Comprehensive Income

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)		Description
			Rp	%	
Pendapatan Bunga	**714.085**	723.201	(9.116)	(1,26)	Interest Income
Rupiah	**666.693**	641.147	25.546	3,98	Rupiah
Valuta Asing	**47.392**	82.054	(34.662)	(42,24)	Foreign Currencies
Beban Bunga – Neto	**(307.959)**	(258.832)	49.127	18,98	Interest Expenses – Net
Bunga	**(295.371)**	(248.198)	47.173	19,01	Interest Expenses
Premi Program Penjaminan Simpanan	**(12.588)**	(10.633)	1.954	18,38	Premium on Deposit Guarantee Program
Pendapatan Bunga – Neto	**406.126**	**464.369**	**(58.243)**	**(12,54)**	**Interest Income – Net**
Pendapatan Operasional Lainnya	**91.500**	**68.211**	**23.289**	**34,14**	**Other Operating Income**
Pendapatan (Beban) Kerugian Penurunan Nilai	**36.942**	(50.344)	87.286	173,38	Income (Provision) for Impairment Losses
Beban Operasional Lainnya	**(238.541)**	(222.710)	15.831	7,11	Other Operating Expenses
Beban Operasional Lainnya – Neto	**(201.599)**	**(273.054)**	**71.455**	**26,17**	**Other Operating Expenses – Net**
Laba Operasional	**296.027**	**259.526**	**36.501**	**14,06**	**Income from Operations**
Pendapatan (Beban) Non-Operasional – Neto	**(5.418)**	(4.849)	569	11,73	Non-Operating Expenses – Net
Laba Sebelum Pajak Penghasilan	**290.609**	**254.677**	**35.932**	**14,11**	**Profit Before Income Tax**
Beban Pajak	**(63.511)**	(52.963)	10.548	19,92	Tax Expense

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)		Description
			Rp	%	
Laba Bersih Tahun Berjalan yang Diatribusikan kepada:	**227.098**	**201.714**	**25.384**	**12,58**	**Net Profit for the Year Attributable to:**
Pemilik Entitas Induk	**227.098**	201.714	25.384	12,58	Owners of the Entity
Kepentingan Non-Pengendali	**-**	-	-	-	Non-Controlling Interests
Keuntungan (Kerugian) Komprehensif Lain Tahun Berjalan – Neto	**16.898**	(635)	17.533	(2.761,10)	Other Comprehensive Income for the Year – Net
Jumlah Laba Komprehensif Tahun Berjalan yang Diatribusikan kepada:	**243.996**	**201.079**	**42.917**	**21,34**	**Total Comprehensive Income for the Year Attributable to:**
Pemilik Entitas Induk	**243.996**	201.079	42.917	21,34	Owners of the Entity
Kepentingan Non-Pengendali	**-**	-	-	-	Non-Controlling Interests
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	**9,4**	**8,4**	**1,0**	**11,90**	**Basic/Diluted Earnings per Share (in full Rupiah)**

Pendapatan Bunga

Pendapatan bunga Bank Ganesha per 31 Desember 2025 sebesar Rp714,09 miliar, mengalami penurunan sebesar 1,26% dibandingkan posisi per 31 Desember 2024 sebesar Rp723,20 miliar. Kondisi ini dikontribusikan oleh penurunan pendapatan bunga dari valuta asing sebesar 42,24%.

Beban Bunga – Neto

Beban bunga Bank Ganesha pada akhir periode 2025 mengalami kenaikan sebesar 18,98%, menjadi Rp307,96 miliar dari sebelumnya Rp258,83 miliar. Peningkatan tersebut bersumber dari meningkatnya beban bunga dan beban premi program penjaminan simpanan.

Pendapatan Bunga – Neto

Pada tahun 2025, pendapatan bunga – neto tercatat sebesar Rp406,13 miliar, menurun 12,54% dari tahun 2024 sebesar Rp464,37 miliar. Penurunan pendapatan bunga – neto utamanya disebabkan oleh meningkatnya beban bunga – neto.

Laba Tahun Berjalan

Bank membukukan laba bersih tahun berjalan di tahun 2025 sebesar Rp227,10 miliar, meningkat 12,58% dibandingkan tahun sebelumnya sebesar Rp201,71 miliar. Kondisi tersebut disebabkan oleh meningkatnya laba operasional mencapai 14,06%.

Keuntungan (Kerugian) Komprehensif Lain Tahun Berjalan – Neto

Pada tahun 2025, penghasilan komprehensif lain tahun berjalan – neto Bank mengalami tercatat sebesar Rp16,90 miliar, dari sebelumnya mencatatkan rugi komprehensif lain tahun berjalan – neto sebesar Rp635 juta. Kondisi tersebut dipengaruhi oleh pertumbuhan perubahan nilai wajar efek tersedia untuk dijual selama tahun berjalan.

Interest Income

Bank Ganesha's interest income as of December 31, 2025, was Rp714.09 billion, a decrease of 1.26% compared to Rp723.20 billion as of December 31, 2024. This condition was contributed by the decrease in interest income from foreign currencies of 42.24%.

Interest Expenses – Net

Bank Ganesha's interest expenses at the end of the 2025 period increased by 18.98% to Rp307.96 billion from previously Rp258.83 billion. Such increase came from higher interest expenses and premium on deposit guarantee program.

Interest Income – Net

In 2025, the net interest income was recorded at Rp406.13 billion, a decrease of 12.54% from Rp464.37 billion in 2024. The decrease in net interest income was primarily due to increased net interest expenses.

Profit for the Year

The bank recorded a net profit for the year of Rp227.10 billion in 2025, an increase of 12.58% compared to Rp201.71 billion in the previous year. Such condition was cause by the increase in income from operations of 14.06%.

Other Comprehensive Gain (Loss) for the Year – Net

In 2025, the Bank's other comprehensive income for the year – net was recorded at Rp16.90 billion, from previously recorded other comprehensive loss of Rp635 million. This condition was affected by the growth in changes in fair value of securities available for sale during the current year.

Total Laba Komprehensif Tahun Berjalan

Bank membukukan laba komprehensif tahun berjalan di tahun 2025 sebesar Rp243,99 miliar, naik 21,34% atau setara dengan Rp42,92 miliar miliar dibandingkan tahun sebelumnya yang tercatat sebesar Rp201,08 miliar.

Total Comprehensive Income for the Year

The Bank recorded comprehensive income for the year in 2025 of Rp243.99 billion, an increase of 21.34% or equivalent to Rp42.92 billion, compared to Rp201.08 billion in the previous year.

Laporan Arus Kas
Statements of Cash Flows

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)		Description
			Rp	%	
Arus Kas dari (untuk) Aktivitas Operasi	**(462.085)**	1.074.908	(1.536.993)	(142,99)	Cash Flows from (for) Operating Activities
Arus Kas untuk Aktivitas Investasi	**(277.293)**	(954.948)	(677.655)	(70,96)	Cash Flows for Investing Activities
Arus Kas untuk Aktivitas Pendanaan	**(7.130)**	(11.003)	(3.873)	(35,20)	Cash Flows for Financing Activity
Kenaikan (Penurunan) Neto Kas dan Setara Kas	**(746.508)**	108.957	(855.465)	(785,14)	Net Increase (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas Awal Tahun	**2.433.314**	2.324.357	108.957	4,69	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Akhir Tahun	**1.686.806**	2.433.314	(746.508)	(30,68)	Cash and Cash Equivalents at End of Year

Arus Kas dari (untuk) Aktivitas Operasi

Arus kas bersih yang digunakan untuk aktivitas operasi selama tahun 2025 tercatat sebesar Rp462,09 miliar, setelah sebelumnya mencatatkan kas masuk bersih dari aktivitas operasi sebesar Rp1.074,91 miliar di tahun 2024. Hal ini terutama disebabkan oleh meningkatnya penyaluran kredit, di mana kredit meningkat sebesar Rp796,78 miliar, sehingga menyerap arus kas operasional.

Cash Flows from (for) Operating Activities

Net cash flows used in operating activities throughout 2025 were recorded at Rp462.09 billion, after previously recorded net cash inflow from operating activities of Rp1,074.91 billion in 2024. This was primarily due to increased lending, with loans increasing by Rp796.78 billion, thereby absorbing operating cash flow.

Arus Kas untuk Aktivitas Investasi

Arus kas bersih yang digunakan untuk aktivitas investasi menurun sebesar 70,96% dari Rp954,95 miliar pada tahun 2024 menjadi Rp277,29 miliar pada tahun 2025. Hal ini khususnya dipengaruhi oleh menurunnya hasil dari perolehan efek-efek mencapai 71,47%.

Cash Flows for Investing Activities

Net cash flows used in investing activities decreased by 70.96%, from Rp954.95 billion in 2024 to Rp277.29 billion in 2025. This was particularly affected by the decrease in proceeds from acquisition of securities of 71.47%.

Arus Kas untuk Aktivitas Pendanaan

Pada tahun 2025, arus kas bersih yang digunakan untuk aktivitas pendanaan Bank mencapai Rp7,13 miliar, mengalami penurunan sebesar 35,20% dibandingkan dengan tahun 2024 sebesar Rp11,00 miliar. Hal tersebut bersumber dari menurunnya tingkat pembayaran liabilitas sewa.

Cash Flows for Financing Activity

In 2025, the Bank's net cash flows used in financing activities reached Rp7.13 billion, a decrease of 35.20% compared to Rp11.00 billion in 2024. Such decrease was due to the decline in payment of lease liabilities.

Rasio Keuangan

Bank senantiasa menjaga pemenuhan rasio-rasio keuangan sesuai ketentuan Otoritas Jasa Keuangan, Bank Indonesia, serta peraturan terkait lainnya. Informasi mengenai rasio keuangan Bank selama dua tahun terakhir disajikan dalam tabel berikut:

Financial Ratios

The Bank consistently maintains compliance with financial ratios in accordance with the provisions of Financial Services Authority, Bank Indonesia, and other relevant regulations. Information on the Bank's financial ratios for the past two years is presented in the following table:

(dalam % / in %)

Uraian	2025	2024	Description
Rasio Kinerja			**Performance Ratio**
Rasio Permodalan			**Capital Ratio**
Capital Adequacy Ratio dengan Memperhitungkan Risiko Kredit dan Risiko Operasional	**80,41**	74,83	Capital Adequacy Ratio by Calculating Credit Risk and Operational Risk
Capital Adequacy Ratio dengan Memperhitungkan Risiko Kredit, Risiko Pasar, dan Risiko Operasional	**78,73**	72,55	Capital Adequacy Ratio by Calculating Credit Risk, Market Risk, and Operational Risk
Rasio Aset Produktif			**Earning Assets Ratio**
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif	**1,08**	0,99	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning and Non-Earning Assets
Aset Produktif Bermasalah terhadap Total Aset Produktif	**0,76**	0,62	Non-Performing Earning Assets to Total Earning Assets
Cadangan Kerugian Penurunan Nilai Aset Keuangan terhadap Aset Produktif	**1,95**	2,65	Allowance for Impairment Losses of Financial Assets to Earning Assets
Non-Performing Loans – Neto*	**0,04**	0,09	Non-Performing Loans – Net*
Non-Performing Loans – Bruto*	**1,40**	1,16	Non-Performing Loans – Gross*
Rasio Kepatuhan			**Compliance Ratio**
Persentase Pelanggaran Batas Maksimum Pemberian Kredit			**Percentage of Legal Lending Limit Violation**
Pihak Terkait	**0,00**	0,00	Related Parties
Pihak Tidak Terkait	**0,00**	0,00	Non-Related Parties
Persentase Pelampauan Batas Maksimum Pemberian Kredit			**Percentage of Legal Lending Limit Violation**
Pihak Terkait	**0,00**	0,00	Related Parties
Pihak Tidak Terkait	**0,00**	0,00	Non-Related Parties
Giro Wajib Minimum (GWM)			**Statutory Reserve Requirement (GWM)**
Rupiah			Rupiah
GWM Primer	**8,01**	6,45	Primary GWM
GWM Harian	**0,00**	0,00	Daily GWM
GWM Rata-Rata	**6,83**	6,45	Average GWM
GWM Penyangga Likuiditas Makroprudensial (PLM)	**44,38**	36,58	Macroprudential Liquidity Buffer (PLM) GWM
Valuta Asing			Foreign Currency
GWM Primer	**4,32**	4,01	Primary GWM
GWM Harian	**2,00**	2,00	Daily GWM
GWM Rata-Rata	**2,32**	2,01	Average GWM
Posisi Devisa Neto	**0,20**	**0,50**	**Net Open Position**

* Sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011, perhitungan non-performing loans tidak termasuk kredit kepada bank lain. / As per Bank Indonesia Circular No. 13/30/DPNP dated December 16, 2011, non-performing loans calculation does not include loans to other banks.

Rasio Permodalan

Capital adequacy ratio Perseroan pada tahun 2025 tercatat sebesar 78,73%, meningkat dibandingkan tahun 2024 yang sebesar 72,55%. Peningkatan ini menunjukkan bahwa tingkat permodalan Perseroan semakin kuat dalam menyerap potensi risiko, baik risiko kredit, risiko pasar, maupun risiko operasional.

Capital Ratio

The Company's capital adequacy ratio in 2025 was recorded at 78.73%, an increase compared to 72.55% in 2024. This increase indicated that the Company's capital level was increasingly strong in absorbing potential risks, including credit risk, market risk, and operational risk.

Tingginya rasio *capital adequacy ratio* tersebut juga mencerminkan bahwa Perseroan memiliki ruang yang cukup luas untuk melakukan ekspansi usaha, khususnya dalam penyaluran kredit, dengan tetap menjaga prinsip kehati-hatian serta stabilitas keuangan.

The high capital adequacy ratio also reflected the Company's ample room for business expansion, particularly in lending, while maintaining prudent principles and financial stability.

Rasio Aset Produktif

Rasio *non-performing loans* neto pada tahun 2025 tercatat sebesar 0,04%, menurun dibandingkan tahun 2024 yang sebesar 0,09%. Penurunan ini menunjukkan adanya perbaikan kualitas aset kredit, di mana risiko kredit bermasalah yang telah memperhitungkan pencadangan semakin terkendali.

Sementara itu, *non-performing loans* bruto tercatat sebesar 1,40%, meningkat dibandingkan tahun sebelumnya yang sebesar 1,16%. Kenaikan ini mengindikasikan adanya peningkatan kredit bermasalah secara nominal, namun masih berada pada level yang relatif rendah dan dalam batas yang terkendali, sehingga secara keseluruhan kualitas kredit Perseroan tetap terjaga.

Earning Assets Ratio

The net non-performing loans ratio in 2025 was recorded at 0.04%, a decrease compared to 0.09% in 2024. This decline indicated an improvement in credit asset quality, with the risk of non-performing loans, factored into reserves, increasingly under control.

Meanwhile, gross non-performing loans were recorded at 1.40%, an increase compared to 1.16% the previous year. This increase indicated an increase in non-performing loans in nominal terms, but remained at a relatively low and manageable level, thus maintaining the Company's overall loans quality.

Rasio Kepatuhan

Giro Wajib Minimum (GWM) Perseroan pada tahun 2025 menunjukkan peningkatan, baik dalam Rupiah maupun valuta asing. GWM Primer Rupiah meningkat dari 6,44% menjadi 8,01%, sementara GWM Rata-Rata juga naik menjadi 6,83%. Selain itu, GWM Penyangga Likuiditas Makroprudensial (PLM) meningkat signifikan dari 36,58% menjadi 44,38%, mencerminkan penguatan likuiditas Perseroan.

Pada valuta asing, GWM Primer meningkat menjadi 4,32% dan GWM Rata-Rata menjadi 2,32%, menunjukkan kepatuhan terhadap ketentuan likuiditas dalam mata uang asing. Sementara itu, Posisi Devisa Neto menurun dari 0,50% menjadi 0,20%, yang mengindikasikan pengelolaan eksposur risiko valuta asing yang semakin konservatif.

Compliance Ratio

The Company's Statutory Reserve Requirement (GWM) in 2025 showed an increase, both in Rupiah and foreign currencies. The Rupiah Primary GWM increased from 6.44% to 8.01%, while the Average GWM also rose to 6.83%. Furthermore, the Macroprudential Liquidity Buffer (PLM) GWM increased significantly from 36.58% to 44.38%, reflecting the Company's strengthening liquidity.

In foreign currencies, the Primary GWM increased to 4.32% and the Average GWM to 2.32%, demonstrating compliance with foreign currency liquidity requirements. Meanwhile, Net Open Position decreased from 0.50% to 0.20%, indicating the increasingly conservative management of foreign exchange risk exposure.

Kemampuan Membayar Utang

Kemampuan Bank untuk membayar seluruh kewajiban dihitung melalui perbandingan rasio likuiditas, rasio solvabilitas, dan rasio rentabilitas yang ditunjukkan sebagai berikut:

Debt Service Ability

The Bank's ability to meet all obligations is calculated through a comparison of the liquidity ratio, solvency ratio, and profitability ratio, as shown below:

(dalam % / in %)

Uraian	2025	2024	Description
Rasio Likuiditas			**Liquidity Ratio**
Loan to Deposit Ratio	**77,52**	75,44	Loan to Deposit Ratio
Rasio Aktiva Keuangan terhadap Liabilitas Keuangan	**145,29**	146,41	Financial Assets to Financial Liabilities Ratio
Rasio Solvabilitas			**Solvency Ratio**
Rasio Liabilitas terhadap Total Aset	**67,47**	66,74	Liability to Total Assets Ratio
Rasio Liabilitas terhadap Total Ekuitas	**207,39**	200,65	Liability to Total Equity Ratio

(dalam % / in %)

Uraian	2025	2024	Description
Rasio Liabilitas terhadap Aset Tetap	**12.357,25**	10.948,46	Liability to Fixed Assets Ratio
Rasio Aktiva Tetap terhadap Ekuitas	**1,68**	1,83	Fixed Assets to Equity Ratio
Rasio Rentabilitas			**Profitability Ratio**
Return on Assets	**2,92**	2,76	Return on Assets
Return on Equity	**6,57**	6,30	Return on Equity
Beban Operasional terhadap Pendapatan Operasional	**64,92**	67,21	Operating Expenses to Operating Income
Net Interest Margin	**4,40**	5,43	Net Interest Margin

Rasio Likuiditas

Loan to deposit ratio Perseroan pada tahun 2025 tercatat sebesar 77,52%, meningkat dibandingkan tahun 2024 yang sebesar 75,44%. Peningkatan ini mencerminkan adanya pertumbuhan penyaluran kredit yang lebih tinggi dibandingkan dengan pertumbuhan dana pihak ketiga.

Liquidity Ratio

The Company's loan-to-deposit ratio in 2025 was recorded at 77.52%, an increase compared to 75.44% in 2024. This increase reflected higher growth in lending compared to growth in third-party funds.

Rasio Solvabilitas

Rasio solvabilitas Perseroan pada tahun 2025 secara umum menunjukkan peningkatan dibandingkan tahun sebelumnya. Hal ini tercermin dari kenaikan rasio liabilitas terhadap total aset serta liabilitas terhadap ekuitas, yang mengindikasikan adanya peningkatan pemanfaatan sumber pendanaan dari liabilitas dalam mendukung pertumbuhan aset.

Di sisi lain, rasio aktiva tetap terhadap modal mengalami penurunan, yang menunjukkan bahwa alokasi aset tetap terhadap permodalan masih terjaga dengan baik. Secara keseluruhan, kondisi ini mencerminkan bahwa struktur permodalan Perseroan tetap dalam kondisi yang terkendali, meskipun terdapat peningkatan *leverage* seiring dengan ekspansi usaha.

Solvency Ratio

The Company's solvency ratio in 2025 generally showed improvement compared to that of the previous year. This was reflected in the increase in liability to total assets and liability to equity ratios, indicating increased utilization of funding sources from liabilities to support asset growth.

On the other hand, the fixed assets to capital ratio decreased, indicating that the allocation of fixed assets to capital was well-maintained. Overall, this condition reflected that the Company's capital structure remained under control, despite increased leverage in line with business expansion.

Rasio Rentabilitas

Secara umum, rasio rentabilitas Perseroan pada tahun 2025 menunjukkan kinerja yang cenderung membaik. Hal ini tercermin dari peningkatan *return on assets* dari 2,76% menjadi 2,92% serta *return on equity* dari 6,30% menjadi 6,57%, yang mengindikasikan kemampuan Perseroan dalam menghasilkan laba dari aset dan modal semakin optimal.

Di sisi lain, rasio beban operasional terhadap pendapatan operasional menurun dari 67,21% menjadi 64,92%, yang mencerminkan peningkatan efisiensi operasional. Namun demikian, *net interest margin* mengalami penurunan dari 5,43% menjadi 4,40%, yang menunjukkan adanya tekanan pada margin bunga, meskipun secara keseluruhan profitabilitas Perseroan tetap terjaga.

Profitability Ratio

In general, the Company's profitability ratio in 2025 showed a trend of improvement. This was reflected in the increase in return on assets from 2.76% to 2.92% and return on equity from 6.30% to 6.57%, indicating the Company's increasingly optimal ability to generate returns on assets and capital.

On the other hand, the ratio of operating expenses to operating income decreased from 67.21% to 64.92%, reflecting improved operational efficiency. Nevertheless, the net interest margin decreased from 5.43% to 4.40%, indicating pressure on interest margins, even though the Company's overall profitability remained strong.

Tingkat Kolektibilitas Piutang

Bank Ganesha memantau kualitas kredit dengan mengacu pada klasifikasi kolektibilitas sesuai ketentuan Bank Indonesia. Rincian lebih lanjut mengenai *non-performing loans* dan distribusi kredit menurut tingkat kolektibilitas disajikan dalam tabel berikut:

Receivables Turnover Ratio

Bank Ganesha monitors credit quality by referring to the collectibility classification in accordance with Bank Indonesia regulations. Further details regarding non-performing loans and loans distribution by collectibility level are presented in the following table:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025		2024		Description
	Rp	%	Rp	%	
Lancar	**5.606.272**	**96,38**	4.734.087	94,31	Current
Dalam Perhatian Khusus	**128.937**	**2,22**	227.424	4,53	Special Mention
Kurang Lancar	**3.539**	**0,06**	15.853	0,32	Sub Standard
Diragukan	**9.031**	**0,16**	3.661	0,07	Doubtful
Macet	**68.835**	**1,18**	38.807	0,77	Loss
Total	**5.816.614**	**100,00**	**5.019.832**	**100,00**	**Total**

Secara umum, kualitas kredit Perseroan pada tahun 2025 tetap terjaga dengan baik, yang tercermin dari meningkatnya porsi kredit lancar. Hal ini menunjukkan bahwa mayoritas portofolio kredit berada dalam kondisi sehat dan dikelola dengan baik. Selain itu, terjadi penurunan pada kredit dalam perhatian khusus serta kredit kurang lancar, yang mengindikasikan adanya perbaikan kualitas kredit. Namun demikian, peningkatan pada kredit bermasalah, seperti diragukan dan macet tetap perlu menjadi perhatian agar risiko kredit dapat terus dikelola secara optimal.

In general, the Company's loans quality was well-maintained in 2025, as reflected in the increasing portion of current loans. This showed that the majority of the loan portfolio was healthy and well-managed. Furthermore, there was a decrease in special mention loans and substandard loans, indicating improvements in loans quality. However, the increase in non-performing loans, such as doubtful and loss, still required attention to ensure optimal credit risk management.

Struktur Modal dan Kebijakan Struktur Modal

Capital Structure and Capital Structure Policy

Kebijakan Manajemen atas Struktur Modal dan Dasar Pemilihannya

Kebijakan pengelolaan modal Bank Ganesha dirancang untuk memastikan struktur permodalan yang kuat sekaligus mendukung strategi pertumbuhan bisnis jangka pendek maupun jangka panjang. Kebijakan ini juga bertujuan memenuhi persyaratan kecukupan modal yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia, sekaligus mengoptimalkan efisiensi struktur permodalan sesuai prinsip kehati-hatian.

Management Policy on Capital Structure and Basis of Selection

Bank Ganesha's capital management policy is designed to ensure a strong capital structure while supporting both short- and long-term business growth strategies. This policy also aims to meet the capital adequacy requirements set by Financial Services Authority and Bank Indonesia, while optimizing the efficiency of capital structure in accordance with prudent principles.

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 dan pembaruannya melalui Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2022, Bank wajib menyediakan modal minimum sesuai profil risiko dalam kisaran 9,00% hingga kurang dari 10,00% dari aset tertimbang menurut risiko. Selain itu, Bank mempertimbangkan kebutuhan tambahan modal sebagai *buffer*, termasuk *capital conservation buffer*, *countercyclical buffer*, dan *capital surcharge* bagi bank sistemik, meskipun per

Based on Financial Services Authority Regulation No. 11/POJK.03/2016 and its update through Financial Services Authority Regulation No. 27/POJK.03/2022, The Bank is required to provide minimum capital according to risk profile in the range of 9.00% to less than 10.00% of risk-weighted assets. Furthermore, the Bank considers the need for additional capital as buffer, including capital conservation buffer, countercyclical buffer, and capital surcharge for systemic banks, though as of

31 Desember 2025 dan 31 Desember 2024 tambahan modal penyangga ini belum diwajibkan. Meski demikian, posisi Bank yang berada di peringkat 2 mencerminkan manajemen modal yang *prudent* dan terukur.

December 31, 2025, and December 31, 2024, this additional buffer capital is not yet mandatory. Nevertheless, the Bank's position in the rating of 2 reflects prudent and measured capital management.

Rincian Struktur Modal

Perhitungan kecukupan modal Bank Ganesha mengikuti ketentuan Bank Indonesia yang berlaku, dengan modal terbagi dalam dua tingkatan, yakni Modal *Tier* 1 dan Modal *Tier* 2. Kewajiban penyediaan modal ditetapkan dengan mempertimbangkan eksposur terhadap risiko kredit, operasional, dan pasar. Rincian struktur modal Bank Ganesha dalam 2 tahun terakhir diuraikan sebagai berikut:

Capital Structure Details

Bank Ganesha's capital adequacy calculation follows applicable Bank Indonesia regulations, with capital divided into two tiers: Tier 1 Capital and Tier 2 Capital. The capital adequacy requirement is determined by considering exposure to credit, operational, and market risks. Details of Bank Ganesha's capital structure for the past 2 years are outlined below:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	Description
Modal Inti (*Tier* 1)			**Core Capital (Tier 1)**
Modal Inti Utama (CET 1)	**3.608.200**	3.308.800	Common Equity Tier (CET 1)
Modal Inti Tambahan (AT-1)	**-**	-	Additional Core Capital (AT-1)
Total Modal Inti (*Tier* 1)	**3.608.200**	**3.308.800**	**Total Core Capital (Tier 1)**
Modal Pelengkap (*Tier* 2)	**52.173**	51.758	Supplementary Capital (Tier 2)
Total Modal	**3.660.373**	**3.360.558**	**Total Capital**
Aset Tertimbang Menurut Risiko			**Risk Weighted Assets**
Aset Tertimbang Menurut Risiko untuk Risiko Kredit*	**4.173.818**	4.140.641	Risk-Weighted Assets for Credit Risk*
Aset Tertimbang Menurut Risiko untuk Risiko Pasar**	**96.978**	141.060	Risk-Weighted Assets for Market Risk**
Aset Tertimbang Menurut Risiko untuk Risiko Operasional***	**378.441**	350.319	Risk-Weighted Assets for Operational Risk***
Total Aset Tertimbang Menurut Risiko	**4.649.237**	**4.632.020**	**Total Risk-Weighted Assets**
Rasio Kewajiban Penyediaan Modal Minimum (%)			**Capital Adequacy Ratio (%)**
Rasio CET 1	**77,61**	71,43	Ratio CET 1
Rasio *Tier* 1	**77,61**	71,43	Ratio Tier 1
Rasio *Tier* 2	**1,12**	1,12	Ratio Tier 2
Total Rasio (%)	**78,73**	**72,55**	**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
Kewajiban Penyediaan Modal Minimum berdasarkan Profil Risiko	**9,00≤10,00**	9,00≤10,00	Capital Adequacy Ratio based on Risk Profile

* Rasio aset tertimbang menurut risiko untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021. / Risk-weighted asset ratio for credit risk is calculated based on Financial Services Authority Circular No. 24/SEOJK.03/2021 dated October 7, 2021.

** Rasio aset tertimbang menurut risiko untuk risiko pasar posisi 31 Desember 2025 dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 23/SEOJK.03/2022 tanggal 7 Desember 2022, rasio aset tertimbang menurut risiko untuk risiko pasar posisi 31 Desember 2024 dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 38/SEOJK.03/2016 tanggal 8 September 2016. / Risk-weighted asset ratio for market risk as of December 31, 2025, is calculated based on Financial Services Authority Circular No. 23/SEOJK.03/2022 dated December 7, 2022, the risk-weighted asset ratio for market risk as of December 31, 2024, is calculated based on Financial Services Authority Circular No. 38/SEOJK.03/2016 dated September 8, 2016.

*** Rasio aset tertimbang menurut risiko untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020. / Risk-weighted asset ratio for operational risk is calculated based on Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020.

Kontribusi kepada Negara

Kontribusi Bank Ganesha kepada negara tercermin melalui pembayaran kewajiban perpajakan yang berkenaan dengan pelaksanaan operasi bisnis Bank. Informasi terkait pembayaran pajak Bank selama 2 tahun terakhir diungkapkan sebagai berikut:

Contribution to the State

Bank Ganesha's contribution to the state is reflected through the payment of tax obligations relating to the implementation of the Bank's business operations. Information regarding the Bank's tax payment for the past 2 years is described as follows:

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	Description
PPh Pasal 23	**562**	2.887	Income Tax Article 23
PPh Pasal 4 Ayat 2 (Dana Pihak Ketiga)	**57.424**	42.888	Income Tax Article 4 Paragraph 2 (Third Party Funds)
PPh Pasal 26	**77**	181	Income Tax Article 26
PPh Pasal 21	**24.141**	22.012	Income Tax Article 21
PPN	**372**	174	VAT
Pajak Badan	**21.754**	49.263	Corporate Tax
Total	**104.330**	**117.405**	**Total**

Komitmen dan Kontinjensi

Komitmen dan kewajiban kontinjensi Bank dalam 2 tahun buku terakhir disajikan berdasarkan nilai kontrak sebagai berikut:

Commitments and Contingencies

The Bank's commitments and contingent liabilities in the past 2 financial years are presented based on contract value as follows:

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	Description
Komitmen			**Commitments**
Tagihan Komitmen			**Commitment Receivable**
Posisi Pembelian yang Masih Berjalan	**66.700**	64.380	Unsettled Spot Bought Transactions
Total Tagihan Komitmen	**66.700**	**64.380**	**Total Commitment Receivable**
Liabilitas Komitmen			**Commitment Liabilities**
Fasilitas Kredit kepada Nasabah yang Belum Digunakan	**464.302**	313.741	Unused Facilities
L/C yang *Irrecoverable* dan Masih Berjalan dalam Rangka Ekspor dan Impor	**11.862**	14.717	Outstanding Irrecoverable Letter of Credit (L/C) for Export and Import
Posisi Penjualan Spot yang Masih Berjalan	**233.450**	77.256	Unsettled Spot Bought Transactions
Total Liabilitas Komitmen	**709.614**	**405.714**	**Total Commitment Liabilities**
Kontinjensi			**Contingencies**
Liabilitas Kontinjensi			**Contingent Liabilities**
Bank Garansi	**10.482**	10.482	Bank Guarantee
Total Liabilitas Kontinjensi	**10.482**	**10.482**	**Total Contingent Liabilities**
Total Liabilitas Kontinjensi – Neto	**(10.482)**	**(10.482)**	**Total Contingent Liabilities – Net**

Ikatan Material terkait Investasi Barang Modal

Pada tahun 2025, Bank Ganesha tidak melakukan ikatan material dengan pihak terkait dalam rangka investasi barang modal.

Material Commitments related to Capital Goods Investment

In 2025, Bank Ganesha did not enter into any material commitments with related parties in capital goods investment.

Investasi Barang Modal yang Direalisasikan pada Tahun Buku Terakhir

Pada tahun 2025, Bank melakukan investasi pada barang modal untuk memperoleh atau meningkatkan nilai aset tetap, sejalan dengan kebutuhan operasional dan upaya mendukung pertumbuhan bisnis yang berkelanjutan.

Capital Goods Investment Realized in the Last Financial Year

In 2025, the Bank invested in capital goods to obtain or increase the value of fixed assets, in line with operational needs and efforts to support sustainable business growth. The details of the realization value of the Bank's capital

Rincian nilai realisasi investasi barang modal Bank sepanjang tahun buku disajikan sebagai berikut:

goods investments throughout the financial year are presented as follows:

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	Description
Bangunan	**1.602**	3.082	Buildings
Kendaraan Bermotor	**485**	250	Motor Vehicles
Perlengkapan dan Peralatan Kantor	**3.011**	2.978	Office Furniture and Equipment
Total	**5.098**	**6.310**	**Total**

Realisasi Penggunaan Dana Hasil Penawaran Umum

Semua dana yang diperoleh dari penawaran umum telah dimanfaatkan oleh Perseroan sesuai rencana yang tercantum dalam prospektus dan telah dilaporkan pada tahun yang sama. Oleh karena itu, Perseroan tidak memiliki kewajiban untuk mengungkapkan kembali informasi tersebut pada tahun 2025.

Realization of Use of Proceeds from Public Offering

All funds obtained from public offering are utilized by the Company according to the plan stated in the prospectus and are reported in the same year. Therefore, the Company has no obligation to disclose this information again in 2025.

Kebijakan dan Pembagian Dividen

Kebijakan Dividen

Penetapan dividen di Bank Ganesha diatur dalam Kebijakan Dividen No. KBJ/MGT-001 tanggal 25 Januari 2025, dengan memperhatikan ketentuan Undang Undang No. 40 Tahun 2007 dan Anggaran Dasar Perseroan, selaras dengan kondisi keuangan aktual. Hal tersebut dilakukan dengan mempertimbangkan kondisi keuangan dan tingkat kesehatan Bank, serta seluruh peraturan yang relevan di bidang perbankan.

Pembagian Dividen

Pada tahun 2025 dan 2024, Bank tidak membagikan dividen.

Dividend Distribution and Policy

Dividend Policy

The dividends at Bank Ganesha are determined based on regulation under the Dividend Policy No. KBJ/MGT-001 dated January 25, 2025, by observing the provisions of Law No. 40 of 2007 and the Company's Articles of Association, in line with the actual financial condition. This was done by considering the Bank's financial condition and soundness level, as well as all relevant regulations in the banking sector.

Dividend Distribution

In 2025 and 2024, the Bank did not distribute any dividends.

Derivatif dan Fasilitas Lindung Nilai

Dalam 2 tahun terakhir, Bank tidak melakukan transaksi keuangan derivatif maupun menggunakan fasilitas lindung nilai.

Derivative and Hedging Facilities

In the past 2 years, the Bank did not conduct any derivative financial transactions nor use hedging facilities.

Dampak Perubahan Tingkat Suku Bunga terhadap Kinerja Bank Tahun 2025

Sepanjang tahun 2025, suku bunga acuan atau BI 7-*Day Reverse Repo Rate* (BI7DRR) telah mengalami 5 kali perubahan dengan total penurunan kumulatif mencapai 125 bps. Perubahan tersebut ditandai dengan tingkat suku bunga pada awal tahun sebesar 5,75% menjadi 4,75% pada Desember 2025. Pelonggaran tersebut ditempuh sejalan dengan inflasi yang terjaga dalam kisaran sasaran

Impact of Interest Rate Changes on Bank Performance in 2025

Throughout 2025, the benchmark interest rate, BI 7-Day Reverse Repo Rate (BI7DRR), underwent 5 changes, with a cumulative total reduction of 125 bps. Such changes were marked by the decline in the interest rate from 5.75% at the beginning of the year to 4.75% in December 2025. This easing was implemented in line with maintained inflation within the target range of 2.5±1% and the need

2,5±1% serta perlunya menjaga momentum pertumbuhan ekonomi domestik di tengah perlambatan global. Pada akhir tahun, suku bunga dipertahankan di level 4,75% untuk memastikan stabilitas nilai tukar Rupiah, menjaga daya tarik aset keuangan domestik, serta mengantisipasi volatilitas arus modal akibat ketidakpastian kebijakan moneter global dan dinamika geopolitik.

Dampak perubahan tingkat suku bunga tersebut terhadap kinerja Bank Ganesha pada tahun 2025 tidak terlalu signifikan. Bank tetap mampu menyesuaikan diri terhadap perubahan suku bunga, dengan penerapan penyesuaian suku bunga yang dilakukan secara selektif dan mempertimbangkan dinamika pasar serta kondisi yang berkembang.

to maintain domestic economic growth momentum amid the global slowdown. At the end of the year, the interest rate was maintained at 4.75% to ensure the stability of Rupiah exchange rate, maintain the attractiveness of domestic financial assets, and anticipate capital flow volatility due to global monetary policy uncertainty and geopolitical dynamics.

The impact of these interest rate changes on Bank Ganesha's performance in 2025 was not significant. The Bank remained able to adapt to interest rate changes, implement interest rate adjustments selectively and consider market dynamics and the evolving conditions.

Perbandingan Target dan Realisasi

Bank menetapkan berbagai target strategis dalam Rencana Bisnis Bank (RBB) dengan mempertimbangkan kondisi dan dinamika yang terjadi sepanjang tahun berjalan. Rincian target yang direncanakan beserta capaian realisasi pada tahun 2025 disajikan sebagai berikut:

Comparison of Target and Realization

The Bank set various strategic targets in the Bank Business Plan (RBB) by considering the conditions and dynamics that occurred throughout the year. Details of the planned targets along with actual achievements in 2025 were presented as follows:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	Rencana Bisnis Bank 2025 Bank Business Plan 2025	Realisasi 2025 2025 Realization	Pencapaian Achievement (%)	Description
Kinerja Keuangan				**Financial Performance**
Total Aset	10.997.170	**11.340.390**	103,12	Total Assets
Total Liabilitas	7.321.778	**7.651.113**	104,50	Total Liabilities
Total Ekuitas	3.675.391	**3.689.277**	100,38	Total Equity
Pendapatan Bunga	832.792	**714.085**	85,75	Interest Income
Beban Bunga – Neto	(276.426)	**(307.959)**	111,41	Interest Expenses – Net
Pendapatan Bunga – Neto	556.366	**406.126**	73,00	Interest Income – Net
Pendapatan Operasional Lainnya	43.989	**91.500**	208,01	Other Operating Income
Beban Operasional Lainnya – Neto	(317.056)	**(201.599)**	63,58	Other Operating Expense – Net
Laba Operasional	283.300	**296.027**	104,49	Income from Operations
Pendapatan Non-Operasional – Neto	(5.234)	**(5.418)**	103,52	Non-Operating Expenses – Net
Laba Sebelum Pajak Penghasilan	278.066	**290.609**	104,51	Profit Before Income Tax
Laba Bersih Tahun Berjalan	225.233	**227.098**	100,83	Net Profit for the Year
Struktur Modal				**Capital Structure**
Kewajiban Penyediaan Modal Minimum untuk Risiko Kredit, Risiko Pasar, dan Risiko Operasional (%)	70,09	**78,73**	112,33	Capital Adequacy Ratio for Credit Risk, Market Risk, and Operational Risk (%)
Kebijakan Dividen				**Dividend Policy**
Pembagian Dividen	-	**-**	-	Dividend Distribution

Proyeksi Tahun 2026

Bank Ganesha telah menyusun Rencana Bisnis Bank untuk tahun 2026 dengan target pencapaian kinerja ditunjukkan sebagai berikut:

Projections for 2026

Bank Ganesha has prepared the Bank Business Plan for 2026 with performance targets shown as follows:

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	Realisasi 2025 2025 Realization	Proyeksi 2026 2026 Projections	Description
Kinerja Keuangan			**Financial Performance**
Total Aset	11.340.390	**11.809.178**	Total Assets
Total Liabilitas	7.651.113	**7.876.863**	Total Liabilities
Total Ekuitas	3.689.277	**3.932.316**	Total Equity
Pendapatan Bunga	714.085	**823.844**	Interest Income
Beban Bunga – Neto	(307.959)	**(307.342)**	Interest Expenses – Net
Pendapatan Bunga – Neto	406.126	**516.502**	Interest Income – Net
Pendapatan Operasional Lainnya	91.500	**68.873**	Other Operating Income
Beban Operasional Lainnya – Neto	(201.599)	**(274.263)**	Other Operating Expense – Net
Laba Operasional	296.027	**311.112**	Income from Operations
Pendapatan Non-Operasional – Neto	(5.418)	**(4.714)**	Non-Operating Income – Net
Laba Sebelum Pajak Penghasilan	290.609	**306.398**	Profit Before Income Tax
Laba Bersih Tahun Berjalan	227.098	**238.991**	Net Profit for the Year
Struktur Modal			**Capital Structure**
Kewajiban Penyediaan Modal Minimum untuk Risiko Kredit, Risiko Pasar, dan Risiko Operasional (%)	78,73	**74,00**	Capital Adequacy Ratio for Credit Risk, Market Risk, and Operational Risk (%)
Kebijakan Dividen			**Dividend Policy**
Pembagian Dividen	-	**-**	Dividend Distri

Informasi Material mengenai Penyertaan Saham, Ekspansi, Divestasi, Merger/Konsolidasi Bisnis, Akuisisi, atau Restrukturisasi Utang/Modal

Pada tahun 2025, Bank tidak melakukan kegiatan terkait penyertaan saham, ekspansi, divestasi, *merger* atau konsolidasi usaha, akuisisi, maupun restrukturisasi utang atau modal.

Material Information regarding Share Investment, Expansion, Divestment, Business Merger/Consolidation, Acquisition, or Debt/Capital Restructuring

In 2025, the Bank did not conduct any activities related to investment, expansion, divestment, business merger or consolidation, acquisition, or debt or capital restructuring.

Larangan, Batasan, dan/atau Hambatan Signifikan untuk Melakukan Transfer Dana antara Bank dan Entitas Lain dalam Satu Kelompok Usaha

Prosedur operasional terkait transfer dana nasabah di Bank tidak memiliki batasan, baik untuk transfer masuk maupun keluar antara Bank dan entitas lain dalam satu grup usaha. Dalam menyalurkan pinjaman kepada pihak ketiga maupun entitas dalam grup usaha, Bank senantiasa berpedoman pada peraturan serta ketentuan yang berlaku.

Prohibitions, Restrictions, and/or Significant Barriers to Transfer Funds between the Bank and Other Entities in One Business Group

Operational procedures related to customer fund transfers at the Bank have no restrictions, both for incoming and outgoing transfers between the Bank and other entities in one business group. In channeling loans to third parties or entities in the business group, the Bank always adheres to the applicable regulations and provisions.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan

Sepanjang tahun 2025, Bank tidak melakukan transaksi material yang mengandung unsur benturan kepentingan.

Information on Material Transactions with Conflict of Interest

Throughout 2025, the Bank did not carry out any material transactions with conflict of interest.

Transaksi dengan Pihak Afiliasi

Sepanjang tahun 2025, Bank tidak melakukan transaksi dengan pihak afiliasi.

Transactions with Affiliated Parties

Throughout 2025, the Bank did not make any transactions with affiliated parties.

Transaksi dengan Pihak Berelasi

Bank Ganesha dalam aktivitas usaha sehari-hari melakukan transaksi dengan pihak berelasi yang terkait melalui kepemilikan atau kepengurusan. Seluruh transaksi tersebut dijalankan dengan syarat dan ketentuan yang setara dengan yang berlaku bagi pihak ketiga.

Pemenuhan Peraturan dan Ketentuan Terkait

Bank telah memenuhi peraturan dan ketentuan terkait, yaitu:

1. Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tanggal 20 April 2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha; dan
2. Peraturan Otoritas Jasa Keuangan No. 42/POJK/04/2020 tanggal 1 Juli 2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

Nama dan Sifat Hubungan Berelasi

Pihak-pihak berelasi yang melakukan transaksi dengan Bank Ganesha disajikan dalam tabel berikut:

Transactions with Related Parties

Bank Ganesha, in day-to-day business activities, makes transactions with related parties associated through ownership or management. All such transactions are made under terms and conditions equivalent to those applicable to third parties.

Fulfillment of Relevant Regulations and Provisions

The Bank has complied with relevant regulations and provisions, namely:

1. Financial Services Authority Regulation No. 17/POJK.04/2020 dated April 20, 2020, on Material Transactions and Changes in Business Activities; and
2. Financial Services Authority Regulation No. 42/POJK/04/2020 dated July 1, 2020, on Affiliated Transactions and Conflict of Interest Transactions.

Name and Nature of Relationships

Related parties conducting transactions with Bank Ganesha are presented in the following table:

Pihak-Pihak Berelasi Related Parties	Sifat dari Hubungan Nature of Relationship	Jenis Transaksi Type of Transaction
PT Asuransi Dayin Mitra Tbk	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan, biaya dibayar di muka, beban asuransi, dan beban bunga Deposits, prepaid expense, insurance expense, and interest expense
PT Datindo Entrycom	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense
PT Equity Development Investment Tbk	**Pemegang Saham Bank** **The Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense
PT Equity Finance Indonesia	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga Loans, deposits, accrued interest receivable, interest revenue, and interest expense
PT Equity Life Indonesia	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan, akumulasi dana program asuransi, dan beban bunga Deposits, accumulated fund insurance program, and interest expense
PT Equity Sekuritas Indonesia	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense
PT Equity Aset Manajemen	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense

Pihak-Pihak Berelasi Related Parties	Sifat dari Hubungan Nature of Relationship	Jenis Transaksi Type of Transaction
PT Lumbung Sari	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense
PT Medicom Prima	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense
PT Indonesia Prima Property	**Entitas yang memiliki personil manajemen kunci yang sama dengan Bank** **Entity which has the same key management personnel with the Bank**	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga Loans, deposits, accrued interest receivable, interest revenue, and interest expense
PT Ventura Investasi Prima	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga Loans, deposits, accrued interest receivable, interest revenue, and interest expense
PT Ventura Investasi Utama	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga Loans, deposits, accrued interest receivable, interest revenue, and interest expense
Dewan Komisaris, Direksi, Kepala Divisi, dan Kepala Bagian di Bawah Direksi Langsung Board of Commissioners, Board of Directors, Division Heads, and Department Head Directly Under Board of Directors	**Manajemen Bank** **The Bank's Management**	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga Loans, deposits, accrued interest receivable, interest revenue, and interest expense

Pernyataan Direksi, Dewan Komisaris, dan Komite Audit

Bank Ganesha melaksanakan transaksi dengan pihak berelasi dengan memperhatikan prinsip keadilan dan menerapkan syarat serta ketentuan yang setara dengan transaksi kepada pihak independen. Kegiatan ini mencakup investasi pada transaksi yang wajar (*arm's length principle*) serta kepatuhan terhadap kebijakan kenali nasabah (*know your customer*/KYC).

Uraian lebih lanjut mengenai transaksi dengan pihak berelasi disajikan dalam Catatan atas Laporan Keuangan No. 29 pada halaman 103.

Statement of the Board of Directors, Board of Commissioners, and Audit Committee

Bank Ganesha makes transactions with related parties by adhering to the principle of fairness and applying terms and conditions equivalent to those for transactions with independent parties. These activities include investments in arm's-length principle and compliance with know your customer (KYC) policy.

Further details regarding related party transactions are presented in Notes to the Financial Statements No. 29 on page 103.

Informasi Material yang Terjadi Setelah Tanggal Laporan Akuntan

Pada tanggal 1 Maret 2026, telah terjadi perubahan posisi jabatan Sekretaris Perusahaan Perseroan dari Febrina Kenya Savitri kepada Robert Halim, sebagai bagian dari penyegaran organisasi.

Material Information that Occurs After the Accountant's Reporting Date

On March 1, 2026, there was a change in the position of Corporate Secretary from Febrina Kenya Savitri to Robert Halim, as part of the organizational refreshment.

Perubahan Peraturan Perundang-Undangan yang Berpengaruh terhadap Bank

Sepanjang tahun 2025, tidak terdapat perubahan peraturan perundang-undangan yang berpengaruh signifikan terhadap kinerja Bank.

Amendments to Laws and Regulations that Affect the Bank

Throughout 2025, there were no amendments to laws and regulations that significantly affected the Bank's performance.

Perubahan Kebijakan Akuntansi yang Diterapkan pada Tahun Buku Terakhir

Pada tahun 2025, Bank Ganesha mengimplementasikan kebijakan akuntansi terbaru sebagai bagian dari upaya memastikan kepatuhan penuh terhadap Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku. Penerapan ini mencakup seluruh standar baru maupun yang telah direvisi, yang mulai efektif untuk periode berjalan sejak 1 Januari 2024, sehingga memastikan laporan keuangan Bank mencerminkan praktik akuntansi yang akurat, transparan, dan selaras dengan ketentuan terkini.

Amendments to Accounting Policies Implemented in the Last Financial Year

In 2025, Bank Ganesha implemented the latest accounting policies as an effort to ensure full compliance with the applicable Statements of Financial Accounting Standards (PSAK). This implementation includes all new and revised standards, effective as of the current period starting January 1, 2024, thus ensuring that the Bank's financial statements reflect accounting practices that are accurate, transparent, and in line with current regulations.

Interpretasi Standar Akuntansi Keuangan/Amendemen Pernyataan Standar Akuntansi Keuangan Interpretation of Financial Accounting Standards/Amendments to Statements of Financial Accounting Standards	Dampak terhadap Laporan Keuangan Impact on Financial Statements
Amandemen PSAK 221: Kekurangan Ketertukaran Amendment to PSAK 221: Lack of Exchangeability	Tidak berpengaruh signifikan No significant impact

Asumsi dalam Menyusun Proyeksi

Proyeksi usaha disusun dengan mengacu pada kondisi makroekonomi yang diperkirakan akan berlangsung, termasuk tren pertumbuhan ekonomi, inflasi, dan pergerakan suku bunga. Selain itu, analisis terhadap dinamika industri dan perilaku pasar turut menjadi pertimbangan untuk memastikan proyeksi yang realistis dan relevan. Pendekatan ini memberikan kerangka acuan yang terukur bagi perencanaan dan pengambilan keputusan bisnis ke depan, sebagaiman disampaikan berikut ini:

Assumptions in Preparing Projections

Business projections are prepared by referring to projected macroeconomic conditions, including economic growth trend, inflation, and interest rate movement. Furthermore, analysis of industry dynamics and market behavior is taken into consideration to ensure realistic and relevant projections. This approach provides a measurable framework for future business planning and decision-making, as outlined below:

(dalam % / in %)

Uraian	Proyeksi Projection		Description
	2025	2026	
Asumsi Makro			**Macro Assumptions**
Pertumbuhan Produk Domestik Bruto	5,2	**5,4**	Gross Domestic Product Growth
Inflasi	2,5	**2,5**	Inflation
Lainnya, Dirinci per Jenis Asumsi			Others, Detailed by Type of Assumption
Kurs IDR/USD	16.000	**16.500**	IDR/USD Exchange Rate
BI 7 *Days Rate*	7	**6,9**	BI 7 Days Rate
Asumsi Mikro			**Micro Assumptions**
Pertumbuhan Kredit	10-15	**8-11**	Loan Growth
Pertumbuhan Dana Pihak Ketiga	8-15	**6-9**	Third-Party Funds Growth
Tingkat Bunga Simpanan – Tabungan	4-5	**4-5**	Deposits Interest Rate – Savings Deposits
Tingkat Bunga Kredit Ritel Komersil	10-12	**10-12**	Commercial Retail Loan Interest Rate

Prospek Usaha 2026

Prospek usaha industri perbankan berada dalam lanskap global yang masih menantang. Pertumbuhan ekonomi dunia diprakirakan melambat pada kisaran 3,2% di tahun 2026, disertai divergensi kinerja antarnegara akibat dampak tarif resiprokal Amerika Serikat dan berlanjutnya tensi geopolitik. Di tengah kondisi tersebut, Bank Indonesia memprakirakan pertumbuhan ekonomi Indonesia meningkat dalam kisaran 4,9%-5,7% dengan inflasi tetap terkendali pada sasaran 2,5%±1%. Konsumsi rumah tangga diproyeksikan tumbuh lebih baik seiring stimulus pemerintah, pelonggaran kebijakan moneter, perbaikan ekspektasi konsumen, serta peningkatan aktivitas ekonomi pada periode Hari Besar Keagamaan Nasional. Investasi juga diprakirakan meningkat, termasuk melalui proyek hilirisasi Sumber Daya Alam (SDA) dan belanja pemerintah yang berorientasi produktif.

Dalam konteks tersebut, fungsi intermediasi perbankan menunjukkan sinyal ekspansi yang terukur. Kredit perbankan pada Januari 2026 tumbuh 9,96%, meningkat dari 9,69% pada Desember 2025, mencerminkan respons positif terhadap pelonggaran kebijakan moneter dan makroprudensial serta realisasi program prioritas Pemerintah. Bank Indonesia memprakirakan pertumbuhan kredit sepanjang 2026 berada pada kisaran 8%-12%, dengan kecenderungan minat penyaluran kredit yang membaik sebagaimana tercermin pada pelonggaran syarat pemberian kredit (*lending requirement*). Meskipun demikian, kehati-hatian tetap diperlukan pada segmen konsumsi dan UMKM seiring profil risiko kredit yang relatif lebih tinggi. Dari sisi pendanaan, pertumbuhan Dana Pihak Ketiga (DPK) diperkirakan tetap positif, menopang likuiditas di tengah dinamika global.

Ketahanan industri perbankan juga ditopang oleh permodalan yang kuat dan kualitas aset yang terjaga, dengan rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) berada di atas ketentuan minimum serta rasio kredit bermasalah (*Non-Performing Loan*/NPL) *gross* dalam kisaran terkendali sesuai profil risiko industri. Di sisi struktural, rencana penghapusan kategori KBMI 1 oleh Otoritas Jasa Keuangan menegaskan arah konsolidasi dan penguatan struktur industri. Kebijakan ini mendorong peningkatan modal inti atau konsolidasi strategis guna memperkuat daya saing dan kapasitas transformasi digital. Bagi Bank Ganesha, langkah tersebut menjadi momentum untuk memperkuat permodalan, fokus pada segmen pasar yang terukur, serta meningkatkan efisiensi operasional tanpa mengurangi peran dalam mendukung pembiayaan UMKM dan inklusi keuangan.

Sumber:
- Siaran Pers Bank Indonesia: BI-Rate Tetap 4,75%: Mendorong Pertumbuhan Ekonomi, Mempertahankan Stabilitas; dan
- IDX Channel: Rencana OJK Hapus KBMI 1 Dinilai Upaya Perkokoh Stabilitas Industri Perbankan.

Business Prospects in 2026

Banking industry's business prospects remain challenging in the global landscape. The global economic growth is projected to slow to around 3.2% in 2026, accompanied by performance divergences between countries due to the impact of United States reciprocal tariffs and continued geopolitical tensions. Amid such conditions, Bank Indonesia projects Indonesia's economic growth to increase in the range of 4.9%-5.7%, with inflation remaining under control at the target of 2.5%±1%. Household consumption is projected to grow further in line with the government stimulus, monetary policy easing, improved consumer expectations, and increased economic activity during the National Religious Holiday period. Investment is also projected to increase, including through natural resource downstreaming projects and productive-oriented government spending.

In this context, banking intermediation function shows measurable signs of expansion. Bank loan grew by 9.96% in January 2026, up from 9.69% in December 2025, reflecting a positive response to the easing of monetary and macroprudential policies and the implementation of the government's priority programs. Bank Indonesia projects the loan growth in 2026 to be in the range of 8%-12%, with a trend of improving lending, as reflected in the easing of lending requirements. Nevertheless, caution remains necessary in the consumer and MSME segments, given their relatively higher credit risk profiles. In terms of funding, Third Party Funds (DPK) growth is expected to remain positive, supporting liquidity amidst global dynamics.

The resilience of banking industry is also supported by strong capitalization and maintained asset quality, with the Capital Adequacy Ratio (CAR) above the minimum requirement and gross Non-Performing Loan (NPL) ratio within a controlled range in line with the industry's risk profile. On structural side, the Financial Services Authority's plan to eliminate KBMI 1 category underscores the direction of consolidation and strengthening the industry's structure. This policy encourages increased core capital or strategic consolidation to strengthen competitiveness and digital transformation capacity. For Bank Ganesha, this step provided momentum to strengthen capital, focus on measurable market segments, and improve operational efficiency without reducing its role in supporting MSME financing and financial inclusion.

Source:
- Bank Indonesia Press Release: BI-Rate Held at 4.75%: Maintaining Stability, Strengthening Economic Growth; and
- IDX Channel: OJK's Plan to Eliminate KBMI 1 Considered an Effort to Strengthen Banking Industry Stability.





5



Aspek Pendukung Bisnis
Supporting Business Aspects

Teknologi Informasi
Information Technologies



Perkembangan pesat Teknologi informasi (TI) mendorong bank untuk mengadopsi layanan digital, sistem pembayaran elektronik, serta pemantauan transaksi secara *real-time* guna meningkatkan kecepatan, keamanan, dan efisiensi operasional. Bank memanfaatkan teknologi digital untuk menghadirkan pengalaman nasabah yang lebih personal dan responsif, sambil memastikan perlindungan data dan kepatuhan terhadap regulasi yang berlaku. Dengan penerapan TI yang strategis, Bank tidak hanya mendukung operasional harian, tetapi juga memperkuat daya saing, membangun kepercayaan nasabah, serta membuka peluang inovasi layanan keuangan di masa depan.

The rapid development of information technology (IT) encourages banks to adopt digital services, electronic payment systems, and real-time transaction monitoring to improve operational speed, security, and efficiency. The Bank utilizes digital technology to deliver a more personalized and responsive customer experience, while ensuring data protection and compliance with applicable regulations. With strategic IT implementation, the Bank not only supports daily operations but also strengthens competitiveness, builds customer trust, and opens up opportunities for future financial service innovation.

Tata Kelola TI

Tata kelola TI di Bank Ganesha dirancang untuk memastikan penerapan teknologi mendukung pencapaian tujuan strategis Bank secara efektif, efisien, dan aman. Melalui kerangka kerja yang komprehensif, tata kelola ini mencakup pengawasan terhadap implementasi teknologi, pengelolaan risiko TI, serta kepatuhan terhadap regulasi yang berlaku. Bank juga menerapkan standar keamanan informasi yang

IT Governance

IT governance at Bank Ganesha is designed to ensure that technology application supports the achievement of the Bank's strategic objectives effectively, efficiently, and securely. Through a comprehensive framework, this governance includes supervision of technology application, IT risk management, and compliance with applicable regulations. The Bank also applies strict information security

ketat, didukung prosedur yang sistematis, guna melindungi data nasabah dan memitigasi ancaman siber. Pendekatan ini memungkinkan Bank menjaga keandalan operasional, meningkatkan integritas layanan, dan memperkuat daya saing di tengah percepatan digitalisasi industri perbankan.

Divisi TI secara konsisten melakukan pemantauan dan evaluasi berkelanjutan terhadap implementasi tata kelola TI, dengan fokus pada beberapa aspek strategis berikut:

1. **Manajemen Risiko TI dan Penguatan Keamanan Siber**
   Bank terus memperkuat pengelolaan risiko TI melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko yang berpotensi memengaruhi operasional dan layanan perbankan. Upaya tersebut didukung dengan peningkatan pengamanan siber (*cybersecurity*) yang mencakup perlindungan terhadap sistem, jaringan, dan data nasabah, serta penerapan mekanisme deteksi, pencegahan, dan respons terhadap potensi ancaman keamanan informasi. Langkah ini dilakukan untuk memastikan keberlangsungan layanan TI yang aman, andal, dan sesuai dengan ketentuan regulator serta praktik terbaik industri perbankan.
2. **Pengelolaan Proyek dan Investasi TI**
   Penerapan tata kelola dalam perencanaan dan pelaksanaan proyek TI guna memastikan seluruh inisiatif teknologi memberikan nilai tambah bagi bisnis, berjalan sesuai anggaran, serta selaras dengan strategi transformasi digital bank.
3. **Manajemen Kelangsungan Layanan dan Tata Kelola Data TI**
   Bank terus memperkuat manajemen kelangsungan layanan TI melalui penerapan *Business Continuity Plan* (BCP) dan *Disaster Recovery Plan* (DRP) untuk memastikan layanan perbankan tetap tersedia dan dapat dipulihkan dengan cepat saat terjadi gangguan atau bencana. Langkah ini didukung dengan penguatan tata kelola data dan arsitektur TI yang terintegrasi, sehingga informasi dan sistem operasional bank tetap andal, aman, dan konsisten.
4. **Penguatan Tata Kelola TI dan Kepatuhan Regulasi**

   Divisi TI secara berkala melakukan tinjauan dan penyesuaian terhadap standar operasional prosedur TI untuk memastikan seluruh aktivitas TI bank mematuhi peraturan dan pedoman dari Otoritas Jasa Keuangan, Bank Indonesia, Peraturan Anggota Dewan Gubernur, Peraturan Anggota Dewan Komisioner, serta regulasi terkait lainnya, sekaligus memperkuat tata kelola TI sesuai *framework* industri dan praktik terbaik perbankan. Penyesuaian ini mencakup penguatan

standards, supported by systematic procedures, to protect customer data and mitigate cyber threats. This approach enables the Bank to maintain operational reliability, improve service integrity, and strengthen competitiveness amidst the accelerating digitalization of banking industry.

The IT Division consistently conducts continous monitoring and evaluation of IT governance implementation, focusing on the following strategic aspects:

1. **IT Risk Management and Cybersecurity Strengthening**
   The Bank continously strengthens IT risk management through identification, measurement, monitoring, and control of risks that could potentially impact banking operations and services. These efforts are supported by enhanced cybersecurity, which includes protecting systems, networks, and customer data, as well as implementing detection, prevention, and response mechanisms for potential information security threats. These steps are carried out to ensure the continuity of secure, reliable IT services, and compliance with regulatory requirements and banking industry's best practices.
2. **IT Project and Investment Management**
   Governance implementation in IT project planning and application to ensure that all technology initiatives add values to the business, stay within budget, and align with the Bank's digital transformation strategy.
3. **Service Continuity Management and IT Data Governance**
   The Bank continously strengthens its IT service continuity management through the implementation of Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) to ensure banking services remain available and can be quickly restored in the event of disruptions or disasters. This step is supported by strengthened data governance and integrated IT architecture, resuting in the Bank's information and operational systems remain reliable, secure, and consistent.
4. **Strengthening IT Governance and Regulatory Compliance**
   The IT Division regularly reviews and adjusts its IT standard operating procedures to ensure all IT activities of the Bank comply with regulations and guidelines from the Financial Services Authority, Bank Indonesia, Regulations of Members of the Board of Governors, Regulations of the Members of the Board of Commissioners, and other relevant regulations. This division also strengthens IT governance in accordance with industry frameworks and banking best practices.

pengendalian internal, mitigasi risiko TI, serta peningkatan efektivitas dan akuntabilitas operasional, sehingga layanan TI bank berjalan aman, andal, dan selaras dengan prinsip GCG.

5. **Struktur Organisasi TI dan Dukungan Strategis**
   Melakukan penyesuaian struktur organisasi untuk mendukung strategi bisnis, memperkuat inovasi digital, meningkatkan efisiensi proses, serta memperluas fleksibilitas dalam menghadapi perubahan teknologi.

Divisi TI

Bank membentuk Divisi TI untuk mengelola dan mengembangkan infrastruktur TI yang mendukung keberlanjutan operasional bank. Divisi ini berada di bawah wewenang Direktur Konsumer, Digital Bisnis & TI dan diawasi oleh Komite Pengarah Teknologi Informasi. Fokus utama Divisi TI adalah memastikan sistem TI beroperasi optimal, aman, andal, serta mampu beradaptasi dan berkembang seiring kebutuhan bisnis Bank. Divisi TI melaksanakan tugasnya dengan dukungan 5 bagian unit kerja, yang masing-masing memiliki peran dan tanggung jawab khusus dalam memastikan sistem TI Bank berjalan optimal, yaitu:

1. Bagian IT *Core Development*;
2. Bagian IT *Operation & Support*;
3. Bagian IT *Governance & Planning*;
4. Bagian *Digital Apps Development*; dan
5. Bagian IT *Security*.

Roadmap Pengembangan TI

Bank Ganesha menyadari bahwa transformasi digital merupakan fondasi krusial untuk mendukung pertumbuhan dan efisiensi operasional. Sejalan dengan hal tersebut, Bank telah menyusun *Roadmap* Pengembangan TI untuk periode 2018-2026 sebagai panduan strategis dalam mengelola transformasi teknologi secara sistematis. *Roadmap* ini disusun agar selaras dengan penerapan tata kelola TI yang berorientasi pada kepatuhan terhadap Peraturan Otoritas Jasa Keuangan serta kesesuaian dengan strategi bisnis Bank, sehingga setiap inisiatif TI memberikan nilai nyata bagi operasional dan layanan kepada nasabah.

Rincian rencana pengembangan TI berdasarkan *Roadmap* 2018-2025 telah dilaksanakan dan dievaluasi secara berkala. Untuk memastikan kesinambungan transformasi digital, periode 2026 dan seterusnya akan difokuskan pada penguatan implementasi inovasi berbasis teknologi, optimalisasi infrastruktur digital, dan peningkatan kapabilitas sumber daya manusia TI, sehingga seluruh inisiatif tetap mendukung pencapaian tujuan bisnis Bank secara berkelanjutan.

These adjustments include strengthening internal controls, mitigating IT risks, and increasing operational effectiveness and accountability, ensuring the Bank's IT services are carried out safely, reliably, and in line with GCG principles.

5. **IT Organizational Structure and Strategic Support**
   Adjusting the organizational structure to support business strategy, strengthening digital innovation, improving process efficiency, and increasing flexibility in responding to technology changes.

IT Division

The Bank establishes an IT Division to manage and develop IT infrastructure that supports the sustainability of the Bank's operations. This division is under the authority of Consumer, Digital Business & IT Director and is supervised by Information Technology Steering Committee. The IT Division's main focus is to ensure that IT system operates optimally, securely, reliably, and is able to adapt and evolve with the Bank's business needs. IT Division performs its duties with the assistance of 5 Departments of work units, each with specific roles and responsibilities in ensuring the optimal operation of the Bank's IT systems, namely:

1. IT Core Development Department;
2. IT Operation & Support Department;
3. IT Governance & Planning Department;
4. Digital Apps Development Department; and
5. IT Security Department.

IT Development Roadmap

Bank Ganesha realizes that digital transformation is a crucial foundation for supporting growth and operational efficiency. In line with such matter, the Bank has compiled the IT Development Roadmap for the 2018-2026 period as a strategic guide for systematically managing technology transformation. This roadmap is designed to align with the implementation of IT governance oriented towards compliance with Financial Services Authority Regulations and alignment with the Bank's business strategy, ensuring that every IT initiative delivers tangible value to operations and customer service.

The detailed IT development plan based on the 2018-2025 Roadmap has been implemented and evaluated periodically. To ensure the sustainability of digital transformation, the plans for period of 2026 onward will focus on strengthening the implementation of technology-based innovations, optimizing digital infrastructure, and enhancing IT human resource capabilities, so that all initiatives continue to support the achievement of the Bank's business objectives in a sustainable manner.

Internet/*Mobile Banking* "BANGGA"	2018	Meluncurkan internet/*mobile banking* dalam aplikasi. Launched internet/mobile banking application.
ATM Debit GPN	2019	Meluncurkan *debit card* yang tergabung dalam Gerbang Pembayaran Nasional (GPN). Launched a debit card incorporated in the National Payment Gateway (GPN).
QRIS	2021	Meluncurkan layanan pembayaran QRIS dalam aplikasi *mobile banking* "BANGGA". Launched QRIS payment service in the mobile banking application "BANGGA".
BI-FAST	2023	Kemudahan transfer antar Bank lebih cepat dan murah, dalam aplikasi *mobile banking* "BANGGA". Easy transfers between banks are faster and cheaper, in mobile banking application "BANGGA".
Pengembangan ke Depan Future Development	2024 - 2026	Optimalisasi antarmuka *User Interface/User Experience* (UI/UX) *mobile banking* dan *internet banking*, pengembangan fitur, seperti integrasi layanan pembayaran digital, *Digital Lending*, *Wealth Management System*, *Quick Response Code Indonesian Standard* (QRIS) *Tap*, *Merchant Presented Mode* (MPM), automasi proses *back-end* untuk mempercepat layanan dan meningkatkan efisiensi operasional, serta *Supply Chain Financing*. Optimizing the User Interface/User Experience (UI/UX) for mobile and internet banking, developing features, such as digital payment service integration, Digital Lending, Wealth Management System, Quick Response Code Indonesian Standard (QRIS) Tap, Merchant Presented Mode (MPM), back-end process automation to accelerate services and improve operational efficiency, and Supply Chain Financing.

Keamanan Siber dan Ketahanan Digital

Seiring akselerasi transformasi digital, Bank Ganesha terus memperkuat ketahanan dan keamanan siber untuk melindungi data, sistem, serta kepentingan nasabah. Pendekatan kami menggabungkan tata kelola berlapis, praktik terbaik industri, dan teknologi terkini, termasuk proteksi *cloud*, *Zero Trust*, serta penggunaan *Artificial Intelligence/Machine Learning* (AI/ML) untuk deteksi ancaman siber.

Bank secara berkelanjutan melakukan identifikasi, pemantauan, dan mitigasi risiko siber, termasuk serangan, kebocoran data, dan gangguan operasional. Langkah-langkah strategis yang ditempuh Bank meliputi pengelolaan akses berbasis kewenangan, *monitoring real-time*, serta pengujian kesiapan sistem.

Sumber daya manusia menjadi fokus utama, melalui edukasi dan pelatihan keamanan informasi untuk meminimalkan risiko *human error*. Bank juga menyiapkan rencana kesinambungan usaha dan pemulihan bencana (*business continuity & disaster recovery plan*) guna menjaga layanan tetap andal.

Ke depan, Bank berkomitmen memperkuat keamanan siber secara berkelanjutan, seiring inovasi teknologi dan dinamika ancaman, serta memastikan kepatuhan penuh terhadap regulasi, sebagai fondasi kepercayaan nasabah dan stabilitas operasional.

Cybersecurity and Digital Resilience

As digital transformation accelerates, Bank Ganesha continues to strengthen its cybersecurity and resilience to protect data, systems, and customer interests. Our approach combines layered governance, industry best practices, and the latest technologies, including cloud protection, Zero Trust, and the use of Artificial Intelligence/Machine Learning (AI/ML) for cyberthreat detection.

The Bank continuously identifies, monitors, and mitigates cyber risks, including attacks, data breaches, and operational disruptions. Strategic measures taken by the Bank include authority-based access management, real-time monitoring, and system readiness testing.

Human resources become the main focus, through information security education and training to minimize the risk of human error. The Bank also prepares business continuity and disaster recovery plan to maintain reliable services.

Going forward, the Bank is committed to continuously strengthening cybersecurity, in line with technology innovation and threat dynamics, and ensuring full compliance with regulations, as the foundation for customer trust and operational stability.

Selain itu, Bank Ganesha secara berkelanjutan melaksanakan serangkaian kegiatan penguatan keamanan siber di tahun 2025, termasuk melakukan 4 kali *Vulnerability Assessment* (VA) dan 2 kali *Penetration Testing* (Pentest) pada aplikasi kritis (*mobile banking* NEW BANGGA dan *Corebanking*) yang menghasilkan penurunan kerentanan risiko tinggi sebesar 30% dibandingkan tahun sebelumnya.

Bank juga secara periodik melakukan *Phishing Simulation* dan berhasil menurunkan tingkat kerentanan karyawan dari 15% di awal tahun menjadi 5% di akhir tahun 2025. Selain itu, Bank menerapkan *Security Information and Event Management* (SIEM) untuk pemantauan *real-time* atas aktivitas sistem, melakukan uji coba *Disaster Recovery Plan* (DRP) secara berkala, dan melakukan edukasi serta kampanye kesadaran keamanan informasi bagi seluruh karyawan guna memperkuat ketahanan siber secara menyeluruh.

Terkait dengan mekanisme respons penanganan insiden, Bank memiliki prosedur respons insiden yang terdokumentasi dan teruji, termasuk *Computer Security Incident Response Team* (CSIRT) yang siap 24/7 untuk memitigasi dampak setiap potensi ancaman siber.

Pengembangan dan Realisasi Program Kerja TI Tahun 2025

Sepanjang tahun 2025, pengembangan dan realisasi program kerja TI difokuskan pada transformasi digital yang menyeluruh di Bank Ganesha, dengan tujuan meningkatkan efisiensi, keamanan, dan kualitas layanan. Poin-poin utama program kerja TI tahun 2025 diuraikan sebagai berikut:

1. Pengembangan *mobile banking,* seperti:
   a. *Online Onboarding*;
   b. *Spending Tracker*;
   c. *Pocket Account*; dan
   d. *Promo Engine*;
2. *Platform Application Programming Interface (API) Management*;
3. *Devops* dan *Continuous Integration/Continuous Delivery* (CI/CD) *Platform*;
4. Evaluasi efektivitas infrastruktur, sistem, dan proses TI:
   a. *Assessment Digital Maturity Assessment for Bank* (DMAB);
   b. *Cyber Security Assessment*;
   c. *IT Maturity Assessment*; dan
5. Sertifikasi ISO 27001.

Furthermore, Bank Ganesha continuously implemented a series of cybersecurity strengthening activities in 2025, including conducting 4 Vulnerability Assessments (VAs) and 2 Penetration Tests (Pentests) on critical applications (NEW BANGGA mobile banking and Corebanking), resulting in a 30% reduction in high-risk vulnerabilities compared to the previous year.

The Bank also periodically conducts Phishing Simulation and managed to reduce the level of employee vulnerability from 15% at the beginning of the year to 5% at the end of 2025. Furthermore, the Bank implements Security Information and Event Management (SIEM) for real-time monitoring of system activity, conducts periodic Disaster Recovery Plan (DRP) trials, and conducts information security education and awareness campaigns for all employees to strengthen the overall cyber resilience.

Regarding incident response mechanisms, the Bank has documented and tested incident response procedures, including the Computer Security Incident Response Team (CSIRT) that is available 24/7 to mitigate the impact of any potential cyber threats.

Development and Realization of the 2025 IT Work Program

Throughout 2025, the development and realization of IT work program were focused on comprehensive digital transformation at Bank Ganesha, with the aim of improving efficiency, security, and service quality. The main points of the 2025 IT work program were outlined as follows:

1. Mobile banking development, such as:
   a. Online Onboarding;
   b. Spending Tracker;
   c. Pocket Account; and
   d. Promo Engine;
2. Platform Application Programming Interface (API) Management;
3. Devops and Continuous Integration/Continuous Delivery (CI/CD) Platform;
4. Evaluation of the effectiveness of IT infrastructure, system, and process:
   a. Assessment Digital Maturity Assessment for Bank (DMAB);
   b. Cyber Security Assessment;
   c. IT Maturity Assessment; and
5. ISO 27001 Certification.

Pengembangan Kompetensi Personel TI

Bank secara aktif meningkatkan kualitas dan wawasan personil Divisi TI melalui kegiatan pengembangan kompetensi yang dilaksanakan oleh pihak internal maupun eksternal. Program ini mencakup pelatihan, seminar, dan *workshop* yang berfokus pada peningkatan keahlian teknis dan manajerial. Rincian mengenai program pengembangan kompetensi Divisi TI sepanjang tahun 2025 diuraikan sebagai berikut:

IT Personnel Competency Development

The Bank actively improves the quality and insight of IT Division personnel through competency development activities conducted by internal and external parties. This program includes training, seminars, and workshops that focus on improving technical and managerial skills. Details of the IT Division's competency development program throughout 2025 were outlined as follows:

Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
***Refreshment* Sertifikasi Manajemen Risiko** Refreshment of Risk Management Certification	Ikatan Bankir Indonesia – Banking Competency Center Indonesian Bankers Association – Banking Competency Center	16 Januari 2025 January 16, 2025	Online
Webinar "*How to Achieve a Peak Performance in 2025*"	OJK Institute	17 Januari 2025 January 17, 2025	Online
Webinar "Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan" Webinar "Digital Transformation: Trends of Technology Innovation in Financial Sector"	OJK Institute	23 Januari 2025 January 23, 2025	Online
Pembekalan Resertifikasi Manajemen Risiko – Jenjang 4 Briefing of Risk Management Recertification – Level 4	Ikatan Bankir Indonesia – Banking Competency Center Indonesian Bankers Association – Banking Competency Center	11-12 Februari 2025 February 11-12, 2025	Online
Uji Parsial Aplikasi Sistem Bank Indonesia *Real-Time Gross Settlement* (BI-RTGS), Bank Indonesia-*Scripless Securities Settlement System* (BI-SSSS), Sistem Bank Indonesia-*Electronic Trading Platform* (BI-ETP), dan Sistem Kliring Nasional Bank Indonesia (SKNBI) Partial Testing of Bank Indonesia Real-Time Gross Settlement System (BI-RTGS), Bank Indonesia-Scripless Securities Settlement System (BI-SSSS), Bank Indonesia-Electronic Trading Platform (BI-ETP), and Bank Indonesia National Clearing System (SKNBI)	Bank Indonesia	20 Februari 2025 February 20, 2025	Jakarta
Training Mastering Information Technology Infrastructure Library Version 4 (ITIL V4) Fundamental	Andalan Teknologi Inova	21-22 Februari 2025 February 21-22, 2025	Jakarta
Sosialisasi Tematik Laporan Bank Umum Terintegrasi (LBUT) Thematic Dissemination on Integrated Commercial Bank Reports (LBUT)	Bank Indonesia	26-27 Februari 2025 February 26-27, 2025	Jakarta
Sosialisasi Penyusunan *Record of Processing Activities/Data Protection Impact Assessment* (ROPA/DPIA) dalam Rangka Implementasi Undang-Undang Pelindungan Data Pribadi Dissemination on the Preparation of Record of Processing Activities/Data Protection Impact Assessment (ROPA/DPIA) for the Implementation of Personal Data Protection Law	Hope Training & Consulting	16 April 2025 April 16, 2025	Jakarta
Seminar *Cyber Shield Summit 2025*	PT Password Solusi Sistem	23 April 2025 April 23, 2025	Jakarta
ASWIFTINDO *Member Gathering* (AMG) 2025	Asosiasi Swift Indonesia Indonesian Swift Association	23 Mei 2025 May 23, 2025	Yogyakarta
Training Data Visualization with Power BI	Binus Center	12-16 Juni 2025 June 12-16, 2025	Jakarta
***Training* Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM)** Training on User Introduction and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation of Weapons of Mass Destruction (AML-CTF & CPF)	Andara Sarana	14 Juni 2025 June 14, 2025	Jakarta

Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Training Microsoft Excel Basic to Intermediate	LearnByte	18 Juni 2025 June 18, 2025	Jakarta
Pelatihan Pembekalan *Surveilans Visit* ISO 27001:2022 Tahun Kedua **Briefing Training for the Second Year of ISO 27001:2022 Surveillance Visit**	Hope Training & Consulting	7-8 Agustus 2025 August 7-8, 2025	Jakarta
***Training Awareness* Undang-Undang Pelindungan Data Pribadi** **Training Awareness of Personal Data Protection Law**	Hope Training & Consulting	12 Juli 2025 July 12, 2025	Jakarta
Seminar Kejahatan Siber di Era Digital **Seminar on Cybercrime in the Digital Era**	Synergy Partner Prima	16 Juli 2025 July 16, 2025	Jakarta
Microsoft Excel Intermediate to Advance	LearnByte	22 Juli 2025 July 22, 2025	Jakarta
Training SWIFT MX Message	Sarana Pactindo	26 Juli 2025 July 26, 2025	Jakarta
Workshop Record of Processing Activities/Data Protection Impact Assessment (ROPA/DPIA) – Day 1	Hope Training & Consulting	23 Agustus 2025 August 23, 2025	Jakarta
Pelatihan Operasional Sistem Kliring Nasional Bank Indonesia (SKNBI), Bank Indonesia *Fast Payment* (BI-FAST), dan Pengelolaan Daftar Hitam Nasional (DHN) **Training on Operations of the Bank Indonesia National Clearing System (SKNBI), Bank Indonesia Fast Payment (BI-FAST), and National Blacklist Management (DHN)**	Bank Indonesia	16-17 September 2025 September 16-17, 2025	Jakarta
Seminar "Kejahatan Siber: Ancaman dan Solusi Keamanan Siber" **Seminar on "Cybercrime: Cybersecurity Threats and Solutions"**	BCA Learning Service	18 September 2025 September 18, 2025	Jakarta
Training* dan Sertifikasi *Computing Technology Industry Association (CompTIA) Security+ **Training and Certification on Computing Technology Industry Association (CompTIA) Security+**	Inixindo	29 September-3 Oktober 2025 September 29-October 3, 2025	Jakarta
Sosialisasi Penggunaan FOREST **Dissemination on the Use of FOREST**	PT Sinergi Informatika Semen Indonesia	23 Oktober 2025 October 23, 2025	Jakarta
***Training* SWIFT ISO 20022, SWIFT Standard, MX Pacs 008 & Pacs 009**	PT Trengginas Daya Insani	25 Oktober 2025 October 25, 2025	Jakarta
Seminar "*When Security Becomes the Greatest Risk in Financial Industry*" **Seminar on "When Security Becomes the Greatest Risk in Financial Industry"**	Infobank Institute	20 November 2025 November 20, 2025	Jakarta
***Workshop* Pelaporan *Single Customer View* (SCV) Lembaga Penjamin Simpanan (LPS) Bank Umum 2025** **Workshop on Single Customer View (SCV) Reporting of Indonesia Deposit Insurance Corporation (LPS) for Commercial Banks in 2025**	Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation	28 November 2025 November 28, 2025	Bandung
Training Python for Beginners	Hactiv8	6-7 Desember 2025 December 6-7, 2025	Jakarta
Transfer Knowledge iDecision	Bursa Efek Indonesia Indonesia Stock Exchange	16 Desember 2025 December 16, 2025	Jakarta
***Transfer Knowledge Mobile Loan Originating System* (LOS)**	Bursa Efek Indonesia Indonesia Stock Exchange	17 Desember 2025 December 17, 2025	Jakarta

Rencana Pengembangan TI Tahun 2026

Bank Ganesha terus berkomitmen untuk mendorong transformasi digital sebagai bagian dari strategi bisnis jangka panjang. Untuk mendukung pencapaian tersebut, Bank telah merumuskan rencana pengembangan TI tahun 2026 yang menitikberatkan pada penerapan inovasi, digitalisasi layanan, dan optimalisasi sistem TI secara menyeluruh dengan tetap mengutamakan aspek keamanan dan kepatuhan. Fokus utama rencana pengembangan TI tahun 2026 mencakup:

1. Peningkatan *user experience & personalization* melalui UI/UX *improvement*, penguatan dan pengembangan fitur *mobile banking* NEW BANGGA, seperti *Digital Wealth Management*, *QRIS Tap*, CPM, dan *QRIS Cross Border* mengikuti ketentuan Bank Indonesia dan melalui uji keamanan ketat;
2. *Improvement internet banking* bisnis versi 2 untuk mendukung efisiensi operasional nasabah korporasi;
3. Melakukan automasi proses *back-end* untuk mempercepat layanan dan meningkatkan efisiensi operasional;
4. *Direct integration with payment gateway* untuk mempercepat proses pembayaran dan *settlement*, meningkatkan kemudahan dan fleksibilitas transaksi digital, termasuk *e-commerce*, pembayaran *online*, dan sistem *invoice* otomatis, dan mendukung ekosistem digital yang terintegrasi;
5. Pengembangan saluran komunikasi pemasaran untuk meningkatkan *engagement* dan interaksi dengan nasabah dan menyediakan informasi dan promosi yang personal dan relevan dengan nasabah;
6. Meningkatkan ketahanan sistem dan infrastruktur TI untuk menjamin kontinuitas layanan dan *performance* layanan produk bank; serta
7. Melindungi data nasabah dan informasi sensitif melalui penerapan teknologi dengan penerapan enkripsi secara *end to end*, *Data Loss Prevention* (DLP), dan tokenisasi data nasabah.

IT Development Plan for 2026

Bank Ganesha remains committed to driving digital transformation as part of its long-term business strategy. To support these achievements, the Bank has formulated the 2026 IT development plan that emphasizes innovation implementation, service digitalization, and comprehensive IT system optimization while continuing to prioritize the aspects of security and compliance. The main focus of the 2026 IT development plan includes:

1. Improving user experience and personalization through UI/UX improvement, strengthening and developing NEW BANGGA mobile banking features, such as Digital Wealth Management, QRIS Tap, CPM, and QRIS Cross Border, in accordance with Bank Indonesia regulations and through rigorous security testing;
2. Improving business internet banking version 2 to support operational efficiency for corporate customers;
3. Automating back-end processed to accelerate services and improve operational efficiency;
4. Implementing direct integration with payment gateway to accelerate payment and settlement processes, increase the ease and flexibility of digital transactions, including e-commerce, online payments, and automated invoicing system, and support an integrated digital ecosystem;
5. Developing marketing communication channels to increase customer engagement and interaction and provide personalized and relevant information and promotions;
6. Improving the resilience of IT systems and infrastructure to ensure service continuity and performance of the Bank's products; and
7. Protecting customer data and sensitive information through technology application, including end-to-end encryption, Data Loss Prevention (DLP), and customer data tokenization.



6



Tata Kelola Perusahaan
Good Corporate Governance

Komitmen Penerapan GCG
Commitment to GCG Implementation

Sebagai lembaga jasa keuangan yang berkomitmen pada praktik bisnis yang bertanggung jawab dan beretika, Bank Ganesha secara konsisten memperkuat penerapan tata kelola perusahaan yang baik (*good corporate governance*/GCG) di setiap lini organisasi. Komitmen ini diwujudkan melalui penguatan struktur dan mekanisme tata kelola, peningkatan transparansi, serta penerapan prinsip akuntabilitas dalam setiap proses pengambilan keputusan. Upaya ini dilakukan tidak hanya untuk mencapai kinerja yang berkelanjutan, tetapi juga menciptakan nilai jangka panjang bagi nasabah, Pemegang Saham, karyawan, dan pemangku kepentingan lainnya.

As a financial services institution committed to responsible and ethical business practices, Bank Ganesha consistently strengthens good corporate governance (GCG) implementation at every line of the organization. This commitment is realized through strengthening governance structures and mechanisms, increasing transparency, and implementing accountability principles in every decision-making process. These efforts are carried out not only to achieve sustainable performance but also to create long-term values for customers, shareholders, employees, and other stakeholders.

Prinsip GCG
GCG Principles

Penerapan prinsip GCG di Bank Ganesha dilaksanakan secara konsisten dengan berpedoman pada 4 pilar utama, yaitu perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan. Keempat pilar tersebut merujuk pada pembaruan nilai dasar governansi dalam Pedoman Umum Governansi Korporat Indonesia (PUGKI) yang diterbitkan Komite Nasional Kebijakan Governansi.

The implementation of GCG principles at Bank Ganesha is carried out consistently, guided by 4 main pillars: ethical conduct, accountability, transparency, and sustainability. These four pillars refer to the updated core values of governance in the General Guidelines for Indonesian Corporate Governance (PUGKI) issued by the National Committee for Governance Policy.

Pilar GCG GCG Principles	Uraian Description
Perilaku Beretika **Ethical Conduct**	Bank senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat, memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten dalam menjalankan usahanya. Bank juga memperhatikan kepentingan Pemegang Saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan dan dikelola secara independen, sehingga masing-masing organ Perseroan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain. The Bank always prioritizes honesty, treats all parties with respect, fulfills its commitments, as well as consistently builds and maintains moral values and trust in running its business. The Bank also pays attention to the interests of Shareholders and other stakeholders based on the principle of fairness and equality, and each organ of the Company is managed independently so that it does not dominate the other and cannot be intervened by other parties.
Akuntabilitas **Accountability**	Bank senantiasa mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu, Bank harus dikelola secara benar, terukur dan sesuai dengan kepentingan perusahaan dengan tetap memperhitungkan kepentingan Pemegang Saham dan pemangku kepentingan guna mencapai kinerja yang berkelanjutan. The Bank is constantly accountable for its performance in a transparent and fair manner. Therefore, the Bank must be managed properly, measurably, and in accordance with the company's interests while still considering the interests of Shareholders and stakeholders to achieve sustainable performance.
Transparansi **Transparency**	Dalam upaya menjaga objektivitas dalam menjalankan bisnis, Bank menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Bank mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh Pemegang Saham, kreditur, dan pemangku kepentingan lainnya. In an effort to maintain objectivity in conducting business, the Bank provides relevant material information that is easily accessible and understood by the stakeholders. The Bank takes the initiative to disclose not only issues required by laws and regulations, but also important matters for decision making by Shareholders, creditors, and other stakeholders.

Pilar GCG GCG Principles	Uraian Description
Keberlanjutan **Sustainability**	Bank mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerja sama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan. The Bank complies with the laws and regulations and is committed to carrying out its responsibilities towards community and environment in order to contribute to sustainable development by working with all relevant stakeholders to improve their lives aligned with the business interests and the sustainable development agenda.

Dasar Penerapan GCG
Basis of GCG Implementation

Penerapan GCG di Bank Ganesha berlandaskan pada ketentuan dan regulasi yang berlaku, sebagaimana ditetapkan oleh pemerintah serta otoritas terkait, antara lain:

GCG at Bank Ganesha is implemented based on applicable provisions and regulations, as stipulated by the government and relevant authorities, including:

Undang-Undang Republik Indonesia Laws of the Republic of Indonesia	1. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan; 2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas; 3. Undang-Undang Republik Indonesia No. 8 Tahun 1995 tentang Pasar Modal; 4. Undang-Undang Republik Indonesia No. 27 Tahun 2022 tentang Perlindungan Data Pribadi; dan 5. Undang-Undang Republik Indonesia No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan (P2SK).	1. Law of the Republic of Indonesia No. 10 of 1998 on Amendments to Law No. 7 of 1992 on Banking; 2. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies; 3. Law of the Republic of Indonesia No. 8 of 1995 on Capital Market; 4. Law of the Republic of Indonesia No. 27 of 2022 on Protection of Personal Data; and 5. Law of the Republic of Indonesia No. 4 of 2023 on Development and Strengthening of the Financial Sector (P2SK).
Surat Edaran Otoritas Jasa Keuangan Financial Services Authority Circular	1. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka; dan 2. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum.	1. Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies; and 2. Financial Services Authority Circular No. 14/SEOJK.03/2025 on Governance Implementation for Commercial Banks.
Peraturan Otoritas Jasa Keuangan Financial Services Authority Regulations	1. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka; 2. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; 3. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik; 4. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik; 5. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik; 6. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit; 7. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal; 8. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan; 9. Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka;	1. Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Public Company Governance Guidelines; 2. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies; 3. Financial Services Authority Regulation No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies; 4. Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies; 5. Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies; 6. Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines for Implementation of Audit Committee Work; 7. Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines for Preparation of Internal Audit Unit Charter; 8. Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions; 9. Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Company Shares;

Peraturan Otoritas Jasa Keuangan **Financial Services Authority Regulations**	10. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan; 11. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; 12. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik; 13. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik; 14. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum; 15. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum; 16. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum; 17. Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank; 18. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum; dan 19. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.	10. Financial Services Authority Regulation of the Republic of Indonesia No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Service Activities; 11. Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies; 12. Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies; 13. Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuer or Public Company; 14. Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks; 15. Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks; 16. Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks; 17. Financial Services Authority Regulation No. 18 of 2025 on Transparency and Publication of Bank Reports; 18. Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks; and 19. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks.
Ketentuan lainnya **Other provisions**	1. Anggaran Dasar Perseroan; 2. Pedoman Tata Kelola berdasarkan Keputusan Direksi No. MNJ/026-GCG tanggal 10 Januari 2024; dan 3. Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021.	1. Company's Articles of Association; 2. Governance Guidelines based on Board of Directors' Decision No. MNJ/026-GCG dated January 10, 2024; and 3. General Guidelines for Indonesian Corporate Governance (PUGKI) 2021.

Kerangka Penerapan GCG
GCG Implementation Framework

Dalam rangka memperkuat penerapan prinsip-prinsip GCG, Bank Ganesha telah mengembangkan kerangka kerja GCG yang disusun secara terstruktur, sistematis, dan komprehensif. Kerangka kerja tersebut mencakup 3 komponen utama yang saling terintegrasi dan mendukung terciptanya tata kelola yang efektif dan berkelanjutan, yaitu:

To strengthen the implementation of GCG principles, Bank Ganesha has developed a structured, systematic, and comprehensive GCG framework. This framework includes 3 main integrated components that support effective and sustainable governance:



Governance Structure

Struktur tata kelola yang terdiri dari organ utama dan organ pendukung.

Governance structure consisting of main organs and supporting organs.



Governance Process

Proses dan mekanisme kerja dari organ tata kelola.

Process and work mechanism of governance organs.



Governance Outcome

Hasil dari penerapan tata kelola dengan tujuan akhir mencapai *corporate citizenship*.

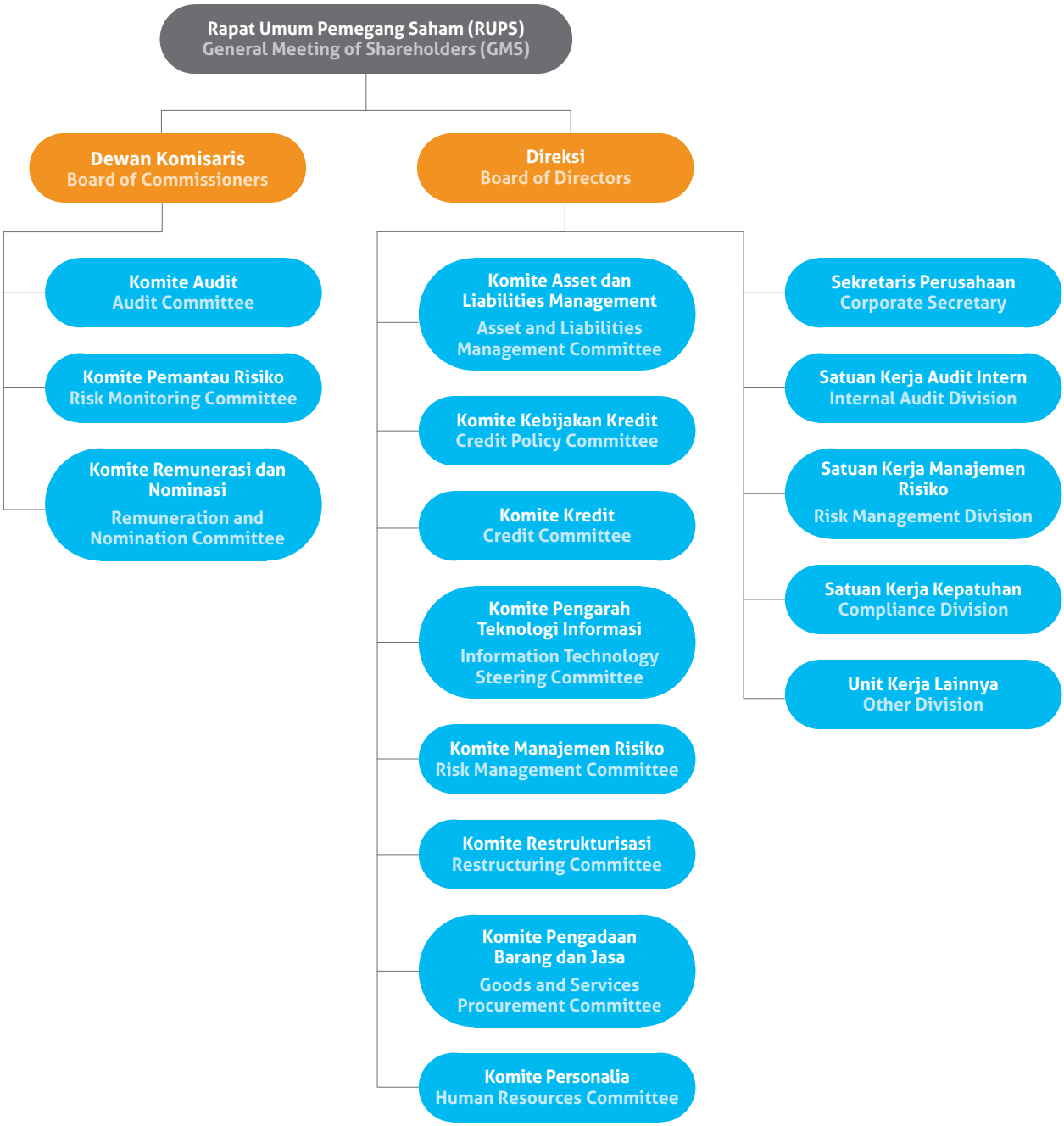
Results from the implementation of governance with the ultimate goal of achieving corporate citizenship.

Governance Structure

Governance Structure

Struktur GCG di Bank Ganesha terbentuk melalui 3 organ utama, yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Setiap organ memiliki peran penting dalam memastikan efektivitas penerapan GCG melalui pelaksanaan fungsi dan tanggung jawabnya secara sinergis. Gambaran struktur GCG Bank Ganesha disajikan dalam bagan berikut:

Bank Ganesha's GCG structure is formed through 3 main organs, namely General Meeting of Shareholders (GMS), Board of Commissioners, and Board of Directors. Each organ plays a critical role in ensuring the effectiveness of GCG implementation through synergistic execution of its functions and responsibilities. The overview of GCG structure at Bank Ganesha is presented in the following chart:



Governance Process

Bank Ganesha menegaskan komitmennya untuk menjalankan prinsip GCG secara konsisten, sejalan dengan regulasi yang berlaku dan praktik terbaik di industri perbankan. Penerapan GCG dilakukan melalui kebijakan dan pedoman yang terstruktur, termasuk pedoman kerja masing-masing organ, Kode Etik sebagai landasan perilaku profesional, sistem manajemen risiko yang komprehensif, serta Piagam Audit yang memastikan pengawasan internal berjalan efektif. Selain itu, laporan keuangan Bank diaudit secara independen oleh akuntan publik, guna memastikan transparansi, akurasi, dan akuntabilitas kinerja sepanjang tahun buku.

Governance Outcome

Melalui penerapan prinsip-prinsip GCG secara konsisten dan menyeluruh, Bank berhasil memperkuat kepercayaan pemangku kepentingan, sekaligus mendorong peningkatan kinerja operasional dan keuangan. Pencapaian tersebut tercermin dari hasil penilaian tingkat kesehatan Bank yang berada pada kategori "Peringkat Komposit 2 atau Sehat" serta profil risiko dengan predikat "Peringkat 2" yang menunjukkan efektivitas sistem manajemen risiko serta tata kelola yang kuat dan berkelanjutan.

Governance Process

Bank Ganesha emphasizes its commitment to consistently implementing GCG principles, in line with applicable regulations and best practices in banking industry. GCG is implemented through structured policies and guidelines, including work guidelines for each organ, Code of Conduct as the basis for professional conduct, comprehensive risk management system, and Audit Charter, ensuring an effective internal supervision. Furthermore, the Bank's financial statements are independently audited by public accountant to ensure performance transparency, accuracy, and accountability throughout the financial year.

Governance Outcome

Through consistent and comprehensive application of GCG principles, the Bank succeeds in strengthening stakeholder trust while driving improvements in operational and financial performance. Such achievement is reflected in the assessment results of the Bank's soundness level that falls under the category of "Composite Rating 2 or Sound" and the risk profile with predicate "Rank 2", indicating an effective risk management system and strong and sustainable governance.

Peningkatan Kualitas Penerapan GCG secara Berkelanjutan
• Continuous Quality Improvements of GCG Implementation

Penilaian GCG secara Berkelanjutan

Prosedur dan Kriteria Penilaian

Bank secara berkala melaksanakan penilaian melalui mekanisme penilaian mandiri (*self-assessment*) untuk memastikan prinsip-prinsip GCG diterapkan secara optimal. Penilaian tersebut mengacu pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum. *Self-assessment* GCG yang dilaksanakan Bank Ganesha meliputi 16 aspek penilaian yang telah ditentukan oleh regulator, antara lain:

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;

Continuous GCG Assessment

Assessment Procedures and Criteria

The Bank periodically conducts assessment through self-assessment mechanism to ensure GCG principles are applied optimally. This assessment refers to Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 14/SEOJK.03/2025 on Governance Implementation for Commercial Banks. GCG self-assessment carried out by Bank Ganesha includes 16 assessment aspects determined by regulator, including:

1. Implementation of duties, responsibilities, and authority of the Board of Directors;
2. Implementation of duties, responsibilities, and authority of the Board of Commissioners;
3. Completeness and implementation of committee's duties;
4. Handling of conflicts of interest;
5. Implementation of Compliance Function;
6. Implementation of Internal Audit Function;
7. Implementation of External Audit Function;

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; dan
16. Penerapan tata kelola dalam Kelompok Usaha Bank.

8. Implementation of risk management including internal control system;
9. Provision of remuneration;
10. Provision of funds to related parties and provision of large exposure;
11. Integrity of reporting and information technology system;
12. The Bank's strategic plan;
13. Shareholders aspects;
14. Implementation of anti-fraud strategies, including anti-bribery;
15. Implementation of sustainable finance, including implementation of social and environmental responsibility; and
16. Implementation of governance within the Bank's Business Group.

Pihak yang Melakukan Penilaian

Penilaian mandiri atas penerapan GCG di Bank Ganesha dilakukan oleh Satuan Kerja Kepatuhan, yang bekerja secara terintegrasi dengan Dewan Komisaris, Direksi, Pejabat Eksekutif, serta seluruh divisi dan unit kerja terkait, untuk memastikan penerapan tata kelola berjalan secara konsisten, efektif, dan menyeluruh.

Assessor

Self-assessment of GCG implementation at Bank Ganesha is conducted by Compliance Division, which works in an integrated manner with the Board of Commissioners, Board of Directors, Executive Officers, and all related divisions and units to ensure a consistent, effective, and comprehensive governance implementation.

Hasil Penilaian

Berdasarkan evaluasi menyeluruh terhadap 16 faktor penilaian penerapan GCG, pada tahun 2025 Bank Ganesha meraih Peringkat 2 dengan kategori "Baik".

Assessment Result

Based on the comprehensive evaluation of 16 GCG implementation assessment factors, in 2025, Bank Ganesha achieved Rating 2 with category "Good".

Indikator Indicator	Peringkat Rating	Definisi Peringkat Rating Definition
Individual	2	Secara keseluruhan, Manajemen Bank telah menerapkan GCG dengan baik, sebagaimana tercermin dari pemenuhan yang memadai dari prinsip-prinsip GCG dan penerapannya, baik *governance structure*, *governance process*, maupun *governance outcome*. Meskipun terdapat kelemahan, namun kelemahan tersebut lebih bersifat administratif, kurang signifikan, dan dapat diselesaikan melalui tindakan normal oleh Manajemen Bank. Overall, the Bank Management has implemented GCG properly, as reflected in the adequate fulfillment of GCG principles and their implementation, in terms of governance structure, governance process, and governance outcomes. Although there are weaknesses, these weaknesses are more administrative in nature, less significant, and can be resolved through routine measures taken by the Bank Management.

Analisis kesesuaian pelaksanaan penilaian sendiri GCG Bank Ganesha secara individu dengan 3 aspek, yaitu *governance structure, governance process,* dan *governance outcome* diuraikan sebagai berikut:

The suitability of implementing Bank Ganesha's GCG self-assessment is analyzed individually with 3 aspects, namely governance structure, governance process, and governance outcome, described as follows:

Governance Structure	
Nilai Score	2
Analisis	1. Komposisi, kriteria, persyaratan kompetensi, dan independensi Dewan Komisaris dan Direksi telah sesuai dengan ketentuan yang berlaku serta telah memiliki pedoman dan tata tertib kerja; 2. Dewan Komisaris dan Direksi telah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan;
Analysis	1. The composition, criteria, competency requirements, and independence of the Board of Commissioners and Board of Directors are in accordance with the applicable regulations and are set out in guidelines and work procedures; 2. The Board of Commissioners and Board of Directors have passed fit and proper test from the Financial Services Authority;

Governance Structure

Analisis	3. Dewan Komisaris dan Direksi memiliki integritas, kompetensi, dan reputasi keuangan yang memadai; 4. Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian internal yang baik dengan telah dibentuknya Satuan Kerja Audit Intern (SKAI), Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, dan Komite Manajemen Risiko; 5. Penunjukan akuntan publik telah sesuai dengan ketentuan dan dilengkapi dengan perjanjian kerja; 6. Bank telah memiliki kebijakan dan prosedur remunerasi, benturan kepentingan, penerapan manajemen risiko, penyediaan dana kepada pihak terkait, penyediaan dana besar, pengendalian internal dalam proses pelaporan keuangan dan penerapan strategi *anti-fraud*; 7. Bank telah disusun dalam bentuk rencana korporasi (*corporate plan*) dan rencana bisnis (*business plan*) sesuai dengan Visi dan Misi Bank; dan 8. Pemegang Saham Bank berkomitmen mendukung sepenuhnya pelaksanaan kegiatan usaha Bank yang sehat dan menjaga keberlangsungan usaha Bank, serta bertanggung jawab dalam rangka penanganan dan penyelesaian permasalahan Bank.
Analysis	3. The Board of Commissioners and Board of Directors have adequate integrity, competency, and financial reputation; 4. The Bank has an adequate organizational structure to support the implementation of good risk management and internal control with the establishment of Internal Audit Division (SKAI), Risk Management Division, Compliance Division, and Risk Management Committee; 5. The appointment of public accountant is in accordance with the regulations and is accompanied by work agreement; 6. The Bank has policies and procedures for remuneration, conflicts of interest, risk management implementation, provision of funds to related parties, provision of large exposures, internal control in financial reporting process, and implementation of anti-fraud strategies; 7. The Bank is prepared in a corporate plan and business plan in accordance with the Bank's Vision and Mission; and 8. The Bank's Shareholders are committed to fully supporting the Bank's sound business operations and maintaining its business continuity, and are responsible for handling and resolving the Bank's problems.

Governance Process

Nilai Score	2
Analisis	1. Direksi mengelola Bank sesuai kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan, serta telah melaksanakan prinsip-prinsip GCG dalam setiap kegiatan usaha Bank; 2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris telah dilakukan sesuai dengan ketentuan, antara lain melakukan pengawasan terhadap pelaksanaan tugas Direksi, baik secara berkala maupun sewaktu-waktu dalam pembahasan rapat, serta melakukan evaluasi pelaksanaan kebijakan strategis Bank; 3. Tugas dan tanggung jawab komite telah dilaksanakan sesuai ketentuan, antara lain melakukan evaluasi dan memberikan rekomendasi kepada Dewan Komisaris; 4. Pengurus Bank, komite, dan satuan kerja yang ada telah melakukan diskusi/rapat dengan mengambil keputusan berdasarkan musyawarah untuk mencapai mufakat, dan hasil rapat telah diadministrasikan dalam suatu risalah rapat dan didokumentasikan dengan baik; 5. Seluruh kebijakan, pedoman, sistem, dan prosedur telah dikomunikasikan ke seluruh jenjang organisasi melalui sosialisasi ataupun surat edaran. Pedoman/kebijakan tersebut diakses pada portal Bank oleh seluruh karyawan; 6. Kebijakan dan prosedur terkait kepatuhan Bank dan manajemen risiko telah berjalan dengan baik, Direktur yang membawahi Fungsi Kepatuhan telah melaksanakan fungsinya dengan baik dengan dibantu oleh Satuan Kerja Kepatuhan serta Satuan Kerja Manajemen Risiko; 7. Fungsi pengawasan yang dilakukan oleh SKAI berjalan dengan efektif, SKAI telah bertindak independen dan objektif. Cakupan pemeriksaan yang dilakukan telah sesuai dengan Rencana Kerja Pemeriksaan dan Pedoman Pemeriksaan yang telah ditetapkan;
Analysis	1. The Board of Directors manages the Bank in accordance with the authority and responsibilities as stipulated in the Articles of Association and laws and regulations, and has implemented GCG principles in all of the Bank's business activities; 2. The Board of Commissioners' duties and responsibilities are performed in accordance with regulations, including supervising the implementation of the Board of Directors' duties, both periodically and intermittently during meetings, and evaluating the implementation of the Bank's strategic policies; 3. The committees' duties and responsibilities are performed in accordance with the regulations, including evaluating and providing recommendations to the Board of Commissioners; 4. The existing Bank Management, committees, and divisions have held discussions/meetings by making decisions based on deliberation to reach consensus, and the meeting results have been administered in minutes of meeting and are properly documented; 5. All policies, guidelines, systems, and procedures are communicated to all levels of the organization through dissemination and circulars. These guidelines/policies are accessible via the Bank's portal by all employees; 6. Policies and procedures related to Bank compliance and risk management have been running properly, the Director in charge of Compliance Function has carried out its functions properly and is assisted by the Compliance Division and Risk Management Division; 7. The supervisory function performed by SKAI is effective; SKAI acts independently and objectively. The audit scope is in accordance with the predetermined Audit Work Plan and Audit Guidelines;

Governance Process	
Analisis	8. Pelaksanaan audit oleh kantor akuntan publik telah memenuhi standar profesional akuntan publik disertai perjanjian kerja sesuai ruang lingkup audit yang ditetapkan; 9. Bank telah mentransparansikan kondisi keuangan dan non-keuangan, informasi produk, tata cara pengaduan nasabah, dan penyelesaian sengketa kepada nasabah sesuai dengan ketentuan; dan 10. Bank telah menyusun rencana bisnis sesuai dengan kemampuan permodalan serta memperhatikan prinsip kehati-hatian dan ketentuan yang berlaku. Dalam pelaksanaan rencana bisnis bank, Dewan Komisaris telah melakukan evaluasi yang disampaikan kepada Otoritas Jasa Keuangan setiap semester.
Analysis	8. The audit conducted by public accounting firm has fulfilled the professional standards for public accountants, with work agreements in accordance with the predetermined scope of audit; 9. The Bank has provided transparency on its financial and non-financial conditions, product information, procedures for customer complaints, and dispute resolution to customers in accordance with regulations; and 10. The Bank has prepared a business plan in accordance with capital capabilities and by considering prudential principles and applicable regulations. In implementing the Bank's business plan, the Board of Commissioners has conducted evaluations which are submitted to the Financial Services Authority every semester.

Governance Outcome	
Nilai Score	2
Analisis	1. Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham dan telah mendapatkan persetujuan melalui Rapat Umum Pemegang Saham (RUPS); 2. Hasil rapat Dewan Komisaris dan Direksi telah dituangkan dalam risalah rapat dan hasil pembahasan rapat telah dituangkan dalam notulen yang didokumentasikan oleh bagian *Corporate Secretary*; 3. Komite telah memberikan rekomendasi kepada Dewan Komisaris, risalah rapat komite telah dibuat dan diadministrasikan; 4. Pelaksanaan Fungsi Kepatuhan telah dilaksanakan dengan baik, laporan-laporan terkait telah disusun dan dilaporkan tepat waktu kepada Otoritas serta menurunkan pelanggaran terhadap ketentuan. Bank juga telah menerapkan manajemen risiko secara efektif, yang disesuaikan dengan tujuan, kebijakan usaha, ukuran dan kompleksitas usaha, serta kemampuan Bank; 5. SKAI sebagai salah satu bagian dari proses pengendalian intern, telah menjalankan tugas dan tanggung jawabnya dengan baik dan objektif sesuai dengan prinsip-prinsip Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB), terdapat beberapa temuan yang bersifat minor dan dapat segera diselesaikan. Secara umum seluruh temuan yang ada, telah ditindaklanjuti oleh *auditee*; 6. Hasil audit dan *management letter* telah menggambarkan permasalahan bank dan disampaikan kepada Otoritas Jasa Keuangan secara tepat waktu; 7. Pelaksanaaan transparansi kondisi keuangan dan non-keuangan, informasi mengenai produk dan penggunaan data konsumen dan/atau nasabah, penyediaan informasi pada situs web Bank, serta pelaporan telah disampaikan sesuai dengan ketentuan; dan 8. Kinerja Bank relatif baik dan semakin membaik (sebagian besar pencapainnya diatas rata-rata industri dan *peer group*/KBMI 1), serta tidak terdapat pelanggaran yang signifikan atas ketentuan dari regulator. Bank juga telah memenuhi berbagai ketentuan terkait kepatuhan bank terhadap regulator, serta tidak terdapat benturan kepentingan dan *fraud*.
Analysis	1. The Board of Directors is accountable for its duties' implementation to the Shareholders and has obtained approval through the General Meeting of Shareholders (GMS); 2. The meeting results of the Board of Commissioners and Board of Directors have been included in minutes of meeting and the results of the meeting discussions have been included in minutes documented by the Corporate Secretary; 3. The Committee has provided recommendations to the Board of Commissioners, and minutes of committee meetings are prepared and administered; 4. The Compliance Function has been implemented properly, with relevant reports prepared and submitted to the Authority in a timely manner, reducing violations of regulations. The Bank has also implemented effective risk management, which is adjusted to the objectives, business policies, business size and complexity, as well as the Bank's capabilities; 5. SKAI, as part of the internal control process, has performed its duties and responsibilities properly and objectively in accordance with the principles of the Bank Internal Audit Function Implementation Standards (SPFAIB). Several minor findings are identified and promptly resolved. In general, all existing findings have been followed up by the auditee; 6. The audit results and management letter have outlined the Bank's issues and have been submitted to the Financial Services Authority in a timely manner; 7. The transparency of financial and non-financial conditions, information on products and the use of consumer and/or customer data, provision of information on the Bank's website, and reporting have been submitted in accordance with regulations; and 8. The Bank's performance is relatively good and improving (most achievements are above the industry and peer group averages/KBMI 1), and there are no significant violations of regulatory requirements. The Bank has also complied with various provisions related to bank compliance with regulators, and there are no conflicts of interest or fraud.

Rencana Tindak (*Action Plan*) Penilaian GCG

Sebagai tindak lanjut atas hasil *self-assessment* GCG, Bank secara proaktif menetapkan rencana tindak (*action plan*) yang mencakup tindakan korektif (*corrective action*) atas kelemahan yang masih ditemukan. Rencana tersebut disusun secara terukur dan memiliki target waktu yang jelas guna memastikan setiap kelemahan dapat segera diperbaiki serta kualitas penerapan GCG Bank terus ditingkatkan secara berkelanjutan. Berdasarkan hasil *self-assessment* GCG tahun 2025, terdapat kelemahan yang teridentifikasi. Namun demikian, kelemahan tersebut lebih bersifat administratif, kurang signifikan, dan dapat diselesaikan melalui tindakan normal oleh Manajemen Bank.

Action Plan on GCG Assessment

As a follow-up to the GCG self-assessment results, the Bank proactively sets action plans that include corrective action for any weaknesses identified. Such plans are prepared in a measurable manner and has a clear time frame to ensure any weaknesses are immediately corrected and the quality of the Bank's GCG implementation is continuously improved. Based on the results of GCG self-assessment in 2025, weaknesses were identified. However, these weaknesses were primarily administrative in nature, less significant, and could be resolved through routine measures taken by the Bank Management.

Rapat Umum Pemegang Saham
General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur Bank, yang berfungsi sebagai forum bagi Pemegang Saham untuk memperoleh informasi terkait pengelolaan Bank oleh Direksi di bawah pengawasan Dewan Komisaris. Pelaksanaan RUPS di Bank Ganesha mengacu pada Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraa Rapat Umum Pemegang Saham Perusahaan Terbuka dan Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik. Dalam pelaksanaannya, RUPS terdiri dari 2 jenis, yaitu RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan diselenggarakan setiap tahun maksimal 6 bulan setelah berakhirnya tahun buku terakhir, sedangkan RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu jika dipandang perlu.

The General Meeting of Shareholders (GMS) is the highest organ within the Bank's structure, serving as a forum for Shareholders to obtain information regarding the Bank's management by the Board of Directors under the supervision of the Board of Commissioners. GMS implementation at Bank Ganesha refers to Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies and Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies. In practice, there are 2 types of GMS, namely Annual GMS and Extraordinary GMS. Annual GMS is held every year no later than 6 months after the end of the last financial year, while Extraordinary GMS can be held at any time if deemed necessary.

Kebijakan Perlakuan yang Adil Terhadap Pemegang Saham

Bank menetapkan kebijakan dan prosedur untuk memastikan perlakuan adil terhadap seluruh Pemegang Saham serta melindungi hak-hak Pemegang Saham. Hak-hak ini mencakup akses terhadap informasi material Bank secara berkala dan tepat waktu, hak suara dalam RUPS, penyelesaian jika terjadi ketidaksepakatan terhadap aksi korporasi, serta penerimaan dividen sesuai kebijakan dan keputusan RUPS. Bank juga berkomitmen untuk memfasilitasi partisipasi Pemegang Saham dan pemangku kepentingan melalui pengelolaan komunikasi yang transparan dan efektif.

Policy on Fair Treatment of Shareholders

The Bank establishes policies and procedures to ensure fair treatment for all Shareholders and to protect Shareholders' rights. These rights include access to the Bank's material information periodically and in a timely manner, voting rights in GMS, settlements of disagreement regarding corporate action, and receipt of dividends in accordance with GMS policies and decisions. The Bank is also committed to facilitating the participation of Shareholders and stakeholders through transparent and effective communication management.

Kebijakan perlakukan yang adil terhadap Pemegang Saham juga mencakup langkah-langkah untuk mencegah terjadinya *insider trading*, baik oleh pegawai maupun anggota Dewan Komisaris dan Direksi. Transaksi, termasuk dengan pihak berelasi, senantiasa bebas dari benturan kepentingan demi melindungi kepentingan Bank dan para Pemegang Saham. Selain itu, Bank menyediakan saluran informasi yang setara, mudah diakses, dan tepat waktu, seperti melalui situs web resmi. Informasi ini mencakup undangan rapat, hasil RUPS, serta pemungutan suara, guna memastikan transparansi dan keterlibatan aktif seluruh Pemegang Saham.

The policy on fair treatment of Shareholders also includes measures to prevent insider trading, including by employees and members of the Board of Commissioners and Board of Directors. Transactions, including with related parties, are always free from conflicts of interest in order to protect the interests of the Bank and its Shareholders. Furthermore, the Bank provides equal, easily accessible, and timely information channels, such as through the official website. This information includes meeting invitations, GMS results, and voting, to ensure transparency and active involvement of all Shareholders.

Peran Pemegang Saham dalam Menjaga Kesehatan dan Keberlangsungan Usaha Bank

Sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola bank umum, Pemegang Saham berperan dalam mendukung penerapan GCG serta menjaga keberlanjutan usaha Bank melalui pelaksanaan hak dan kewajibannya secara bertanggung jawab. Pelaksanaan peran tersebut dilakukan dengan tetap memperhatikan prinsip kehati-hatian, kepatuhan terhadap peraturan perundang-undangan, serta ketentuan Anggaran Dasar Bank.

Pemegang Saham menjalankan kewenangannya melalui RUPS sebagai organ Bank yang memiliki wewenang yang tidak diberikan kepada Dewan Komisaris maupun Direksi. Melalui RUPS, Pemegang Saham menetapkan keputusan strategis sesuai dengan kewenangannya, termasuk pengesahan Laporan Tahunan, penetapan penggunaan laba, serta pengangkatan dan pemberhentian anggota Dewan Komisaris dan Direksi, dengan memperhatikan integritas, kompetensi, dan rekam jejak yang sesuai dengan ketentuan regulator.

Dalam kerangka tata kelola, Pemegang Saham memberikan dukungan terhadap pelaksanaan fungsi pengawasan oleh Dewan Komisaris dan fungsi pengurusan oleh Direksi, tanpa melakukan campur tangan terhadap kegiatan operasional Bank. Pemisahan peran dan kewenangan antar organ Bank tersebut dilaksanakan untuk memastikan independensi, akuntabilitas, serta efektivitas pengelolaan Bank sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan tentang Tata Kelola Bank Umum.

Pemegang Saham juga mendukung kecukupan permodalan Bank sesuai dengan profil risiko dan ketentuan permodalan yang berlaku, sebagai bagian dari upaya menjaga ketahanan Bank dalam menghadapi risiko dan dinamika lingkungan usaha. Dukungan terhadap penguatan struktur permodalan tersebut merupakan salah satu wujud komitmen Pemegang Saham dalam menjaga kelangsungan usaha Bank secara berkelanjutan.

Shareholders' Role in Maintaining Soundness and Sustainability of Bank Businesses

Pursuant to the Financial Services Authority Regulation on good corporate governance implementation in commercial banks, Shareholders play a role in supporting GCG implementation and maintaining the Bank's business sustainability through responsible exercise of their rights and obligations. This role is carried out while adhering to prudent principles, compliance with laws and regulations, and provisions of the Bank's Articles of Association.

Shareholders exercise their authority through the GMS as the Bank's organ with authority not granted to the Board of Commissioners or Board of Directors. Through the GMS, Shareholders adopt strategic resolutions within their authority, including Annual Report ratification, determination of appropriation of income, as well as appointment and dismissal of members of the Board of Commissioners and Board of Directors, with due regard to their integrity, competency, and track record in accordance with regulatory requirements.

Within the governance framework, Shareholders provide support for the implementation of the supervisory function by the Board of Commissioners and management function by the Board of Directors, without interfering in the Bank's operational activities. This separation of roles and authorities between the Bank's organs is implemented to ensure the independence, accountability, and effectiveness of the Bank's management in accordance with the Financial Services Authority Regulation on Good Corporate Governance in Commercial Banks.

Shareholders also support the Bank's capital adequacy in accordance with risk profile and applicable capital requirements, as an effort to maintain the Bank's resilience in facing the risks and dynamics of business environment. The support for strengthening capital structure demonstrates Shareholders' commitment to maintaining the Bank's business continuity.

Pelaksanaan RUPS Tahun 2025

Pada tahun 2025, Bank Ganesha telah menyelenggarakan 1 kali RUPS Tahunan dan tidak menyelenggarakan RUPS Luar Biasa. Informasi terkait penyelenggaraan RUPS Tahunan diungkapkan sebagai berikut:

GMS Implementation in 2025

In 2025, Bank Ganesha held 1 Annual GMS and did not hold any Extraordinary GMS. Information related to Annual GMS implementation is disclosed as follows:

RUPS Tahunan 20 Juni 2025
Annual GMS June 20, 2025

Jadwal Pelaksanaan **Implementation Schedule**	• Pemberitahuan rencana RUPS Tahunan kepada Otoritas Jasa Keuangan : 5 Mei 2025 • Pengumuman RUPS Tahunan : 13 Mei 2025 • Pemanggilan RUPS Tahunan : 28 Mei 2025 • Pengumuman ringkasan risalah RUPS Tahunan : 24 Juni 2025 • Notification of Annual GMS plans to the Financial Services Authority : May 5, 2025 • Annual GMS Announcement : May 13, 2025 • Annual GMS Notice : May 28, 2025 • Announcement of summary of Annual GMS minutes : June 24, 2025
Tanggal dan Tempat Pelaksanaan **Time and Venue**	Jumat, 20 Juni 2025 pukul 10.20 - 11.38 WIB Friday, June 20, 2025, at 10.20 - 11.38 WIB Sakura Room - Grand Tropic Suites Hotel Jl. Letjen S. Parman Kav. 3 Jakarta Barat
Kuorum Kehadiran **Attendance Quorum**	RUPS dihadiri dan diwakili sebanyak 19.586.871.895 saham dengan hak suara yang sah 81,71% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 19,586,871,895 shares with legal voting rights of 81.71% of the total shares issued by the Company.
Kehadiran Dewan Komisaris dan Direksi **Attendance of the Board of Commissioners and Board of Directors**	**Dewan Komisaris** Presiden Komisaris : Marcello Theodore Taufik Wakil Presiden Komisaris : Lisawati Komisaris Independen : Sudarto Komisaris Independen : Trisna Chandra **Direksi** Presiden Direktur : Lenny Sugihat Direktur : Setiawan Kumala Direktur : Arif Wicaksono Direktur : Suroso Direktur : Ibrahim **Board of Commissioners** President Commissioner : Marcello Theodore Taufik Vice President Commissioner : Lisawati Independent Commissioner : Sudarto Independent Commissioner : Trisna Chandra **Board of Directors** President Director : Lenny Sugihat Director : Setiawan Kumala Director : Arif Wicaksono Director : Suroso Director : Ibrahim
Pimpinan RUPS **Chairman of the GMS**	Marcello Theodore Taufik selaku Presiden Komisaris. Marcello Theodore Taufik as President Commissioner.
Penunjukkan Pihak Independen dalam RUPS **Appointment of Independent Party at the GMS**	Hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH. The results of adopting resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.
Mekanisme Pengambilan Keputusan RUPS **Mechanism in Adopting GMS Resolutions**	Keputusan rapat dilakukan secara terbuka dan dilaksanakan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan cara pemungutan suara. Meeting resolutions are adopted openly and through deliberation to reach consensus. If deliberation to reach consensus is not reached, resolution is adopted by voting.

Mata Acara RUPS Tahunan 20 Juni 2025
Agenda - Item of the Annual GMS June 20, 2025

Mata Acara 1 **Agenda - Item 1**	1. Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. 2. Penetapan penggunaan laba bersih Perseroan tahun buku 2024. 1. To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2024. 2. To appropriate the use of the Company's net profit for the 2024 financial year.

Mata Acara 2 **Agenda - Item 2**	Penunjukan Akuntan Publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2025. To appoint an Independent Public Accountant to audit the Company's Annual Financial Statements for the 2025 financial year.
Mata Acara 3 **Agenda - Item 3**	Penetapan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan. To determine the amount of salary and other benefits for members of the Board of Directors and to determine the honorarium and other benefits for members of the Board of Commissioners.
Mata Acara 4 **Agenda - Item 4**	Persetujuan atas Rencana Aksi Pemulihan (*Recovery Plan*) Perseroan. To approve the Company's Recovery Plan.
Mata Acara 5 **Agenda - Item 5**	Pengubahan susunan para anggota Direksi dan Dewan Komisaris Perseroan To make changes to the composition of the Board of Directors and Board of Commissioners of the Company.
Mata Acara 6 **Agenda - Item 6**	Pengubahan Anggaran Dasar Perseroan. To amend the Company's Articles of Association.

Hasil Keputusan RUPS Tahunan 20 Juni 2025
Annual GMS Resolutions June 20, 2025

Mata Acara 1
Agenda - Item 1

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Terdapat 2 Pemegang Saham yang mengajukan pertanyaan. There were 2 Shareholders who asked questions.		
Hasil Pengambilan Suara **Voting Results**	**Setujut / Agree** 19.584.360.395 saham / shares	**Abstain** -	**Tidak Setuju / Disagree** 2.511.500 saham / shares
Keputusan	1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2024. 2. Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2024, yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja, di mana Christophorus Alvin Kossim, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam Laporannya No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 tanggal 27 Maret 2025, dengan pendapat wajar, dalam semua hal yang material. 3. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2024, sebagaimana termaktub dalam Laporan Tahunan Perseroan. 4. Dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Keuangan Tahunan Perseroan untuk tahun buku 2024, maka sesuai dengan ketentuan Pasal 17 ayat 3 Anggaran Dasar Perseroan, diberikan pembebasan tanggungjawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah dijalankan selama tahun buku 2024, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2024, kecuali atas perbuatan penipuan, penggelapan dan tindak pidana lainnya. 5. Menetapkan penggunaan laba bersih Perseroan tahun buku 2024 sebagai berikut: a. Sebesar Rp1.000.000.000,- disimpan sebagai dana cadangan wajib/umum Perseroan, untuk memenuhi ketentuan Pasal 25 ayat 1 Anggaran Dasar Perseroan; dan b. Sisanya disimpan dalam laba ditahan untuk memperkuat permodalan Perseroan, sehingga karenanya untuk tahun buku 2024 tidak ada dividen yang dibagikan kepada para Pemegang Saham Perseroan.	
Resolutions	1. Approved the Company's Annual Report for the 2024 financial year. 2. Ratified the Company's Annual Financial Statements for the 2024 financial year, which have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja, in which Christophorus Alvin Kossim, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 dated March 27, 2025, rendering unqualified opinion in all material respects. 3. Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory Report for the 2024 financial year, as set out in the Company's Annual Report. 4. With the approval of the Annual Report and ratification of the Company's Annual Financial Statements for the 2024 financial year, in accordance with the provisions of Article 17 paragraph 3 of the Company's Articles of Association, full release and discharge are granted to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions carried out throughout the 2024 financial year, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for the 2024 financial year, except for acts of fraud, embezzlement, and other criminal acts. 5. Appropriated the use of the Company's net profit for the 2024 financial year as follows: a. A total of Rp1,000,000,000 is reserved as the Company's mandatory/general reserve fund, to meet the provisions of Article 25 paragraph 1 of the Company's Articles of Association; and b. The remaining is reserved as retained earnings to strengthen the Company's capital, resulting in no dividends of the 2024 financial year distributed to the Company's Shareholders.	
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.		

Mata Acara 2
Agenda - Item 2

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan atau memberikan pendapat. There are no Shareholders who asked questions or provided opinions.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 19.584.360.395 saham / shares	**Abstain** -	**Tidak Setuju** / **Disagree** 2.511.500 saham / shares
Keputusan **Resolutions**	Memberikan wewenang kepada Dewan Komisaris Perseroan untuk: 1. Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk akuntan publik independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta bagian lainnya dari Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025; dan Authorized the Company's Board of Commissioners to conduct the following actions: 1. Based on the Company's Audit Committee considerations, appointing an independent public accountant who will audit the Statements of Financial Position, Statements of Profit or Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for the financial year ended December 31, 2025; and		
Keputusan **Resolutions**	2. Menetapkan besarnya honorarium bagi akuntan publik independen serta persyaratan lainnya berkenaan dengan penunjukan tersebut. 2. Determining the honorarium amount for the independent public accountant and other requirements regarding the appointment.		
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.		

Mata Acara 3
Agenda - Item 3

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan atau memberikan pendapat. There are no Shareholders who asked questions or provided opinions.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 19.584.360.395 saham / shares	**Abstain** -	**Tidak Setuju** / **Disagree** 2.511.500 saham / shares
Keputusan **Resolutions**	Menyetujui untuk: 1. Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan; 2. Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; dan 3. Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya diantara masing-masing anggota Direksi dan Dewan Komisaris Perseroan. Agreed to: 1. Delegate authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors; 2. Grant authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners; and 3. Delegate authority to the Board of Commissioners' meeting to determine the distribution of salary, honorarium, and other benefits among each member of the Board of Directors and Board of Commissioners.		
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.		

Mata Acara 4
Agenda - Item 4

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan atau memberikan pendapat. There are no Shareholders who asked questions or provided opinions.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 19.584.360.395 saham / shares	**Abstain** -	**Tidak Setuju** / **Disagree** 2.511.500 saham / shares
Keputusan	1. Menyetujui Rencana Aksi Pemulihan Perseroan yang telah dicatat dalam administrasi pengawasan Otoritas Jasa Keuangan sesuai dengan Surat Otoritas Jasa Keuangan No. S-41/PB.32/2025 tanggal 24 Februari 2025. 2. Memberi persetujuan kepada Dewan Komisaris dan Direksi Perseroan untuk melakukan tindakan yang diperlukan sehubungan dengan pelaksanaan Rencana Aksi Pemulihan Perseroan sesuai dengan kewenangannya.		

Mata Acara 4
Agenda - Item 4

Resolutions	1. Approved the Company's Recovery Plan, which has been recorded in the Financial Services Authority's supervisory administration in accordance with Financial Services Authority Letter No. S-41/PB.32/2025 dated February 24, 2025. 2. Granted approval to the Board of Commissioners and Board of Directors of the Company to take necessary actions related to the implementation of the Company's Recovery Plan in accordance with their authority.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara 5
Agenda - Item 5

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan atau memberikan pendapat. There are no Shareholders who asked questions or provided opinions.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 19.574.254.495 saham / shares	**Abstain** -	**Tidak Setuju** / **Disagree** 12.617.400 saham / shares

Keputusan

1. Memberhentikan dengan hormat Lenny Sugihat selaku Presiden Direktur Perseroan, dengan tidak lupa menyampaikan terima kasih yang sebesar-besarnya atas dedikasi dan kontribusi yang telah diberikan kepada Perseroan selama menjabat.
2. Memberhentikan dengan hormat Setiawan Kumala selaku Wakil Presiden Direktur Perseroan, untuk selanjutnya diangkat sebagai Presiden Direktur Perseroan.
3. Memberhentikan dengan hormat Lisawati selaku Wakil Presiden Komisaris Perseroan, untuk selanjutnya diangkat sebagai Komisaris Perseroan.

Dengan ketentuan bahwa:

a. Pemberhentian dengan hormat Lenny Sugihat selaku Presiden Direktur Perseroan, efektif terhitung sejak ditutupnya rapat;
b. Pengangkatan Setiawan Kumala selaku Presiden Direktur Perseroan, efektif terhitung sejak diperolehnya kelulusan uji kemampuan dan kepatutan (selanjutnya disebut *fit and proper*) dari Otoritas Jasa Keuangan dan selama Setiawan Kumala belum memperoleh *fit and proper*, Setiawan Kumala tetap menjabat sebagai Wakil Presiden Direktur Perseroan; dan
c. Pengangkatan Lisawati selaku Komisaris Perseroan, efektif terhitung sejak ditutupnya rapat.

Sehingga dengan demikian:

a. Terhitung sejak ditutupnya rapat sampai dengan sisa masa jabatan anggota Direksi dan Dewan Komisaris Perseroan lainnya yang sedang menjabat, dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu sesuai dengan ketentuan Pasal 10 ayat 2 dan Pasal 13 ayat 3 Anggaran Dasar Perseroan, susunan para anggota Direksi dan Dewan Komisaris Perseroan adalah sebagai berikut:

Direksi		**Dewan Komisaris**	
Wakil Presiden Direktur	: Setiawan Kumala	Presiden Komisaris	: Marcello Theodore Taufik
Direktur	: Arif Wicaksono	Komisaris	: Lisawati
Direktur	: Suroso	Komisaris Independen	: Sudarto
Direktur	: Ibrahim	Komisaris Independen	: Trisna Chandra

Resolutions

1. Honorably dismissed Lenny Sugihat as President Director, by expressing deepest gratitude for the dedication and contribution rendered to the Company during her term of office.
2. Honorably dismissed Setiawan Kumala as Vice President Director, to be subsequently appointed as President Director.
3. Honorably dismissed Lisawati as Vice President Commissioner, to be subsequently appointed as Commissioner of the Company.

Provided that:

a. The respectful dismissal of Lenny Sugihat as President Director of the Company, effective as of the closing of the meeting;
b. The appointment of Setiawan Kumala as President Director of the Company, effective as of obtaining the fit and proper test (hereinafter referred to as fit and proper) from Financial Services Authority, and until Setiawan Kumala has obtained the fit and proper, Setiawan Kumala remains serving as Vice President Director of the Company; and
c. The appointment of Lisawati as Commissioner of the Company, effective as of the closing of the meeting.

Therefore:

a. As of the closing of the meeting until the end of the remaining term of office of the other members of the Board of Directors and Board of Commissioners of the Company who are currently serving, without prejudice to the GMS right to dismiss at any time in accordance with the provisions of Article 10 paragraph 2 and Article 13 paragraph 3 of the Company's Articles of Association, the composition of the Board of Directors and Board of Commissioners is as follows:

Board of Directors		**Board of Commissioners**	
Vice President Director	: Setiawan Kumala	President Commissioner	: Marcello Theodore Taufik
Director	: Arif Wicaksono	Commissioner	: Lisawati
Director	: Suroso	Independent Commissioner	: Sudarto
Director	: Ibrahim	Independent Commissioner	: Trisna Chandra

Mata Acara 5
Agenda - Item 5

Keputusan

b. Terhitung sejak Setiawan Kumala memperoleh *fit and proper* dari Otoritas Jasa Keuangan selaku Presiden Direktur Perseroan, sampai dengan sisa masa jabatan anggota Direksi dan Dewan Komisaris Perseroan lainnya yang sedang menjabat, dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu sesuai dengan ketentuan Pasal 10 ayat 2 dan Pasal 13 ayat 3 Anggaran Dasar Perseroan, susunan para anggota Direksi dan Dewan Komisaris Perseroan adalah sebagai berikut:

Direksi		**Dewan Komisaris**	
Presiden Direktur	: Setiawan Kumala	Presiden Komisaris	: Marcello Theodore Taufik
Direktur	: Arif Wicaksono	Komisaris	: Lisawati
Direktur	: Suroso	Komisaris Independen	: Sudarto
Direktur	: Ibrahim	Komisaris Independen	: Trisna Chandra

4. Memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk segera setelah ditutupnya rapat dan segera setelah Setiawan Kumala memperoleh *fit and proper* dari Otoritas Jasa Keuangan selaku Presiden Direktur Perseroan, menyatakan kembali keputusan yang telah diambil dalam mata acara rapat kelima dalam suatu akta Notaris tersendiri dan selanjutnya memberitahukan dan/atau mendaftarkan keputusan tersebut kepada Menteri Hukum Republik Indonesia dan/atau instansi lain yang berwenang serta melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang berlaku.

Resolutions

b. As of Setiawan Kumala has obtained his fit and proper from Financial Services Authority as President Director of the Company, until the end of the remaining term of office of the other members of the Board of Directors and Board of Commissioners of the Company who are currently serving, without prejudice to the GMS right to dismiss at any time in accordance with the provisions of Article 10 paragraph 2 and Article 13 paragraph 3 of the Company's Articles of Association, the composition of the Board of Directors and Board of Commissioners is as follows:

Board of Directors		**Board of Commissioners**	
President Director	: Setiawan Kumala	President Commissioner	: Marcello Theodore Taufik
Director	: Arif Wicaksono	Commissioner	: Lisawati
Director	: Suroso	Independent Commissioner	: Sudarto
Director	: Ibrahim	Independent Commissioner	: Trisna Chandra

4. Authorized the Board of Directors of the Company with the substitution rights, immediately after the closing of the meeting and immediately after Setiawan Kumala has obtained the fit and proper from Financial Services Authority as President Director of the Company, to restate the resolutions adopted in the fifth meeting agenda item in a separate notarial deed, then notify and/or register these resolutions with the Minister of Law of the Republic of Indonesia and/or other authorized agencies, and to perform all actions required by the applicable laws and regulations.

Realisasi
Realization

Telah direalisasikan sepenuhnya.
Has been fully realized.

Mata Acara 6
Agenda - Item 6

Jumlah Pemegang Saham yang Bertanya
Total Shareholders who Ask Questions

Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan atau memberikan pendapat.
There are no Shareholders who asked questions or provided opinions.

Hasil Pengambilan Suara
Voting Results

Setuju / **Agree**	**Abstain**	**Tidak Setuju** / **Disagree**
19.574.254.495 saham / shares	-	12.617.400 saham / shares

Keputusan

1. Mengubah ketentuan Pasal 10 ayat 2 Anggaran Dasar Perseroan, sehingga untuk selanjutnya berbunyi dan harus dibaca sebagai berikut:

DIREKSI
PASAL 10

2. Anggota Direksi diangkat oleh RUPS untuk jangka waktu sejak tanggal yang ditentukan pada RUPS yang mengangkat mereka sampai penutupan RUPS Tahunan yang kedua sejak tanggal pengangkatan mereka, dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu.
- Anggota Direksi yang masa jabatannya telah berakhir dapat diangkat kembali.

Resolutions

1. Amended the provisions of Article 10 paragraph 2 of the Company's Articles of Association, hereinafter shall be read as follows:

BOARD OF DIRECTORS
ARTICLE 10

2. Members of the Board of Directors are appointed by the GMS for a term of office as of the date determined at the GMS appointing them until the closing of the second Annual GMS following the date of their appointment, without prejudice to the GMS right to dismiss them at any time.
- Members of the Board of Directors whose term of office has ended can be reappointed.

Mata Acara 6 Agenda - Item 6	
Keputusan	2. Mengubah ketentuan Pasal 13 ayat 3 Anggaran Dasar Perseroan, sehingga untuk selanjutnya berbunyi dan harus dibaca sebagai berikut: **DEWAN KOMISARIS PASAL 13** 3. Anggota Dewan Komisaris diangkat oleh RUPS untuk jangka waktu sejak tanggal yang ditentukan pada RUPS yang mengangkat mereka sampai penutupan RUPS Tahunan yang kedua sejak tanggal pengangkatan mereka, dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu. - Anggota Dewan Komisaris yang masa jabatannya telah berakhir dapat diangkat kembali. 3. Memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan mengenai pengubahan Anggaran Dasar Perseroan sebagaimana telah diambil dalam mata acara rapat keenam dalam suatu akta Notaris tersendiri dan selanjutnya memberitahukan dan/atau mendaftarkan kepada Menteri Hukum Republik Indonesia dan melakukan pengubahan dan/atau penambahan dalam bentuk bagaimanapun yang diperlukan dan/atau disyaratkan oleh Menteri Hukum Republik Indonesia, demikian dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku.
Resolutions	2. Amended the provisions of Article 13 paragraph 3 of the Company's Articles of Association, hereinafter shall be read as follows: **BOARD OF COMMISSIONERS ARTICLE 13** 3. Members of the Board of Commissioners are appointed by the GMS for a term of office as of the date determined at the GMS appointing them until the closing of the second Annual GMS following the date of their appointment, without prejudice to the GMS right to dismiss them at any time. - Members of the Board of Commissioners whose term of office has ended can be reappointed. 3. Authorized the Board of Directors of the Company with the substitution rights, to restate the resolutions regarding the amendment to the Company's Articles of Association as adopted in the sixth meeting agenda item in a separate notarial deed, then notify and/or register with the Minister of Law of the Republic of Indonesia and make amendments and/or additions in any form necessary and/or required by the Minister of Law of the Republic of Indonesia, with due observance of the provisions of the applicable laws and regulations.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Pelaksanaan RUPS Tahun 2024

Pada periode 2024, Perseroan telah melaksanakan 1 kali RUPS Luar Biasa pada tanggal 8 Maret 2024 dan 1 kali RUPS Tahunan pada tanggal 29 Mei 2024 yang keduanya dilaksanakan di Hotel Grand Tropic Suites, Ruang Sakura, Jakarta Barat. Hasil pengambilan keputusan RUPS dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Bank dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH.

GMS Implementation in 2024

In 2024, the Company held 1 Extraordinary GMS on March 8, 2024, and 1 Annual GMS on May 29, 2024, both were held at Hotel Grand Tropic Suites, Sakura Room, Jakarta Barat. The results of adopting GMS resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Bank and then validated by Notary Hannywati Gunawan, SH.

Tindak Lanjut Keputusan RUPS Tahunan dan RUPS Luar Biasa 2024

Seluruh keputusan RUPS Tahunan dan RUPS Luar Biasa 2024 telah direalisasikan sepenuhnya di tahun 2025 yang diuraikan sebagai berikut:

Follow-up of the 2024 Annual GMS and Extraordinary GMS Resolutions

All resolutions of the 2024 Annual GMS and Extraordinary GMS were fully realized in 2025, with details as follows:

Hasil Keputusan RUPS Luar Biasa 8 Maret 2024

Extraordinary GMS Resolutions March 8, 2024

Mata Acara 1 Agenda - Item 1	
1. Menerima baik pengunduran diri Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, yang berlaku terhitung sejak tanggal 15 Februari 2024, dengan tidak lupa menyampaikan terima kasih atas jasa yang telah diberikan kepada Perseroan selama menjabat.	1. Accepted the resignation of Mahesh Ajit Ranade as Vice President Director, effective as of February 15, 2024, by expressing gratitude for the services rendered to the Company during his term of office.

Mata Acara 1
Agenda - Item 1

2. Sesuai dengan ketentuan Pasal 10 ayat 1 dan ayat 4 Anggaran Dasar Perseroan, berhubung dengan adanya pengunduran diri Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, jumlah anggota Direksi masih tetap terpenuhi, karenanya dalam rapat tidak diperlukan adanya pengangkatan Wakil Presiden Direktur baru sebagai pengganti Mahesh Ajit Ranade.

   Dengan demikian terhitung sejak tanggal 15 Februari 2024 sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan selambatnya pada bulan Juni 2024, susunan para anggota Direksi dan Dewan Komisaris Perseroan selengkapnya sebagai berikut:

   Direksi

Presiden Direktur	: Lenny Sugihat
Direktur	: Setiawan Kumala
Direktur	: Agoes Roediyanto
Direktur	: Arif Wicaksono
Direktur	: Suroso

   Dewan Komisaris

Presiden Komisaris	: Marcello Theodore Taufik
Wakil Presiden Komisaris	: Lisawati
Komisaris Independen	: Sudarto
Komisaris Independen	: Trisna Chandra

3. Memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam rapat dalam suatu akta Notaris dan selanjutnya memberitahukan dan atau mendaftarkan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang berlaku.

2. Pursuant to the provisions of Article 10 paragraph 1 and paragraph 4 of the Company's Articles of Association, given the resignation of Mahesh Ajit Ranade as Vice President Director, the number of members of the Board of Directors was still fulfilled, therefore there was no need to appoint new Vice President Director at the meeting to replace Mahesh Ajit Ranade.

   Thus, starting from February 15, 2024, until the closing of the Company's Annual GMS which will be held no later than June 2024, the complete composition of the Board of Directors and Board of Commissioners of the Company is as follows:

   Board of Directors

President Director	: Lenny Sugihat
Director	: Setiawan Kumala
Director	: Agoes Roediyanto
Director	: Arif Wicaksono
Director	: Suroso

   Board of Commissioners

President Commissioner	: Marcello Theodore Taufik
Vice President Commissioner	: Lisawati
Independent Commissioner	: Sudarto
Independent Commissioner	: Trisna Chandra

3. Authorized the Board of Directors with substitution rights, to restate the resolutions adopted at the meeting in a Notarial deed, then notify and/or register it with the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies and for this purpose, to perform all actions required by the applicable laws and regulations.

Hasil Keputusan RUPS Tahunan 29 Mei 2024
Annual GMS Resolutions May 29, 2024

Mata Acara 1
Agenda - Item 1

1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2023.
2. Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2023, yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja, di mana Christophorus Alvin Kossim, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam Laporannya No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 tanggal 28 Maret 2024 dengan pendapat wajar, dalam semua hal yang material.
3. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2023, sebagaimana termaktub dalam Laporan Tahunan Perseroan.
4. Dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Keuangan Tahunan Perseroan untuk tahun buku 2023, maka sesuai dengan ketentuan Pasal 17 ayat 3 Anggaran Dasar Perseroan, diberikan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan yang telah mereka jalankan selama tahun buku 2023, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2023, kecuali atas perbuatan penipuan, penggelapan, dan tindak pidana lainnya.
5. Menetapkan penggunaan laba bersih Perseroan tahun buku 2023 sebagai berikut:
   a. Sebesar Rp1.000.000.000,- disimpan sebagai dana cadangan wajib/ umum Perseroan, untuk memenuhi ketentuan Pasal 25 ayat 1 Anggaran Dasar Perseroan; dan
   b. Sisanya disimpan dalam laba ditahan untuk memperkuat permodalan Perseroan, sehingga karenanya untuk tahun buku 2023 tidak ada dividen yang dibagikan kepada para Pemegang Saham Perseroan.

1. Approved the Company's Annual Report for the 2023 financial year.
2. Ratified the Company's Annual Financial Statements for the 2023 financial year, which have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja, in which Christophorus Alvin Kossim, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 dated March 28, 2024, rendering unqualified opinion in all material respects.
3. Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory Report for the 2023 financial year, as set out in the Company's Annual Report.
4. With the approval of the Annual Report and ratification of the Company's Annual Financial Statements for the 2023 financial year, in accordance with the provisions of Article 17 paragraph 3 of the Company's Articles of Association, full release and discharge are granted to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions carried out throughout the 2023 financial year, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for the 2023 financial year, except for acts of fraud, embezzlement, and other criminal acts.
5. Appropriated the use of the Company's net profit for the 2023 financial year as follows:
   a. A total of Rp1,000,000,000 is reserved as the Company's mandatory/ general reserve fund, to meet the provisions of Article 25 paragraph 1 of the Company's Articles of Association; and
   b. The remaining is reserved as retained earnings to strengthen the Company's capital, resulting in no dividends of the 2023 financial year distributed to the Company's Shareholders.

Mata Acara 2
Agenda - Item 2

Memberikan wewenang kepada Dewan Komisaris Perseroan untuk:

1. Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain, serta bagian lainnya dari Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024; dan
2. Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut.

Authorized the Company's Board of Commissioners to conduct the following actions:

1. Based on the Company's Audit Committee considerations, appointing an Independent Public Accountant who will audit the Statements of Financial Position, Statements of Profit or Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for the financial year ended December 31, 2024; and
2. Determining the honorarium amount for the Independent Public Accountant and other requirements regarding the appointment.

Mata Acara 3
Agenda - Item 3

1. Sehubungan dengan masa jabatan para anggota Direksi dan Dewan Komisaris Perseroan yang sedang menjabat akan berakhir pada penutupan rapat, mengangkat para anggota Direksi dan Dewan Komisaris Perseroan, dengan masa jabatan terhitung sejak ditutupnya rapat sampai dengan penutupan RUPS Tahunan Perseroan ketiga yakni pada tahun 2027, dengan tidak mengurangi hak RUPS Perseroan untuk memberhentikan sewaktu-waktu sesuai dengan ketentuan Pasal 10 ayat 2 dan Pasal 13 ayat 3 Anggaran Dasar Perseroan, dengan susunan sebagai berikut:

   Direksi

Presiden Direktur	: Lenny Sugihat
Wakil Presiden Direktur	: Setiawan Kumala
Direktur	: Arif Wicaksono
Direktur	: Suroso
Direktur	: Ibrahim

   Dewan Komisaris

Presiden Komisaris	: Marcello Theodore Taufik
Wakil Presiden Komisaris	: Lisawati
Komisaris Independen	: Sudarto
Komisaris Independen	: Trisna Chandra

   Dengan ketentuan bahwa:
   a. Pengangkatan Setiawan Kumala selaku Wakil Presiden Direktur Perseroan, efektif terhitung sejak diperolehnya kelulusan uji kemampuan dan kepatutan (selanjutnya disebut *fit and proper*) dari Otoritas Jasa Keuangan dan selama belum diperolehnya *fit and proper* tersebut, maka Setiawan Kumala menjabat sebagai Direktur Perseroan; dan
   b. Pengangkatan Ibrahim selaku Direktur Perseroan, efektif terhitung sejak diperolehnya fit and proper dari Otoritas Jasa Keuangan.

2. Untuk memenuhi ketentuan Pasal 13 ayat 1 Anggaran Dasar Perseroan, menetapkan Sudarto dan Trisna Chandra selaku para Komisaris Independen Perseroan.
3. Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat Ketiga butir (a) dalam suatu akta Notaris dan selanjutnya memberitahukan dan atau mendaftarkan keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakan pun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan.
4. Sesuai dengan ketentuan Pasal 11 ayat 8 Anggaran Dasar Perseroan, melimpahkan kewenangan kepada Direksi Perseroan melalui rapat Direksi, untuk atas nama RUPS menetapkan pembagian tugas dan wewenang setiap anggota Direksi Perseroan.
5. Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi serta sesuai dengan ketentuan Pasal 10 ayat 3 dan Pasal 13 ayat 4 Anggaran Dasar Perseroan, menyetujui untuk:
   a. Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan;

1. Appointed members of the Board of Directors and Board of Commissioners, in connection with the term of office of current members of the Board of Directors and Board of Commissioners ending at the closing of the meeting, with a term of office starting from the closing of the meeting until the closing of the Company's third Annual GMS, namely in 2027, without prejudice to the Company GMS right to dismiss them at any time in accordance with the provisions of Article 10 paragraph 2 and Article 13 paragraph 3 of the Company's Articles of Association, with the following composition:

   Board of Directors

President Director	: Lenny Sugihat
Vice President Director	: Setiawan Kumala
Director	: Arif Wicaksono
Director	: Suroso
Director	: Ibrahim

   Board of Commissioners

President Commissioner	: Marcello Theodore Taufik
Vice President Commissioner	: Lisawati
Independent Commissioner	: Sudarto
Independent Commissioner	: Trisna Chandra

   Provided that:
   a. The appointment of Setiawan Kumala as Vice President Director, is effective as of obtaining the fit and proper test (hereinafter referred to as fit and proper) from Financial Services Authority and until the fit and proper is obtained, Setiawan Kumala serves as Director of the Company; and
   b. The appointment of Ibrahim as Director of the Company, is effective as of obtaining the fit and proper from Financial Services Authority.

2. Appointed Sudarto and Trisna Chandra as Independent Commissioners in order to meet the provisions of Article 13 paragraph 1 of the Company's Articles of Association.
3. Authorized the Board of Directors of the Company with the substitution rights, to restate the resolutions adopted in the Third meeting agenda item point (a) in a Notarial deed, then notify and/or register the resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies, and perform all necessary actions without any exceptions, in accordance with and as required by the laws and regulations.
4. Delegated authority to the Board of Directors through the Board of Directors' meeting, in accordance with the provisions of Article 11 paragraph 8 of the Company's Articles of Association, to determine on behalf of the GMS the division of duties and authorities of each member of the Board of Directors.
5. Agreed to conduct the following actions by observing the Remuneration and Nomination Committee's recommendations in accordance with the provisions of Article 10 paragraph 3 and Article 13 paragraph 4 of the Company's Articles of Association:
   a. Delegating authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors;

Mata Acara 3 Agenda - Item 3	
b. Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; dan c. Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya di antara masing-masing anggota Direksi dan Dewan Komisaris Perseroan.	b. Granting authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners; and c. Delegating authority to the Board of Commissioners' meeting to determine the distribution of salary, honorarium, and other benefits among each member of the Board of Directors and Board of Commissioners.

Mata Acara 4 Agenda - Item 4	
Mata acara rapat keempat hanya bersifat laporan, maka tidak dilakukan pengambilan keputusan.	Item 4 of the meeting agenda was only a report, and thus, no resolution was adopted.

Dewan Komisaris
Board of Commissioners

Sebagai organ pengawas, Dewan Komisaris bertugas untuk melakukan pengawasan secara umum maupun khusus terhadap kebijakan pengelolaan Bank yang dilaksanakan oleh Direksi, serta memberikan nasihat dan rekomendasi guna memastikan setiap keputusan strategis diambil secara hati-hati, transparan, dan berorientasi pada keberlanjutan usaha.

As a supervisory organ, the Board of Commissioners is in charge of carrying out general and specific supervision of the Bank's management policies implemented by the Board of Directors, as well as providing advice and recommendations to ensure that every strategic decision is taken carefully, transparently, and oriented towards business sustainability.

Pedoman dan Tata Tertib Kerja Kerja Dewan Komisaris

Bank Ganesha telah menetapkan Pedoman dan Tata Tertib Kerja Dewan Komisaris sebagai acuan dalam pelaksanaan tugas, tanggung jawab, dan wewenangnya sesuai dengan prinsip GCG. Pedoman tersebut selalu disesuaikan dengan perkembangan peraturan dan praktik tata kelola terkini.

Board of Commissioners Charter

Bank Ganesha has established the Board of Commissioners Charter as a reference in carrying out its duties, responsibilities, and authorities in accordance with GCG principles. This Charter is continuously adjusted to reflect the latest regulatory developments and governance practices.

Jumlah, Komposisi, dan Independensi Dewan Komisaris

Jumlah

Dalam menetapkan jumlah anggota Dewan Komisaris, Bank merujuk pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, di mana Bank wajib memiliki anggota Dewan Komisaris paling sedikit 3 orang dan paling banyak sama dengan jumlah anggota Direksi.

Komposisi

Pada periode 2025, terdapat perubahan komposisi anggota Dewan Komisaris berdasarkan Keputusan RUPS Tahunan

Number, Composition, Criteria, and Independency of the Board of Commissioners

Number

In determining the number of members of the Board of Commissioners, the Bank refers to Financial Services Authority Regulation No. 17 of 2023 on Governance Implementation for Commercial Banks, in which the Bank shall have at least 3 members of the Board of Commissioners and at most the same as the numbers of members of the Board of Directors.

Composition

In the 2025 period, there were changes to the composition of the Board of Commissioners based on the Resolution of

yang diadakan pada 20 Juni 2025, yang memberhentikan dengan hormat Lisawati selaku Wakil Presiden Komisaris Bank untuk selanjutnya diangkat sebagai Komisaris Bank. Dengan demikian, komposisi Dewan Komisaris Bank Ganesha per 31 Desember 2025 menjadi sebagai berikut:

Annual GMS held on June 20, 2025, which honorably dismissed Lisawati as the Bank's Vice President Commissioner to be subsequently appointed as Commissioner of the Company. Therefore, the composition of Bank Ganesha's Board of Commissioners as of December 31, 2025, was as follows:

Komposisi Dewan Komisaris Periode 29 Mei 2024-20 Juni 2025
Composition of the Board of Commissioners for the Period of May 29, 2024-June 20, 2025

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Sudarto	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Trisna Chandra	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).

Komposisi Dewan Komisaris Periode 20 Juni 2025-Sekarang
Composition of the Board of Commissioners for the Period of June 20, 2025-Present

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025 (2024-2026). Deed of Meeting Resolutions No. 24 dated August 5, 2025 (2024-2026).
Lisawati	Komisaris Commissioner	Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025 (2025-2026). Deed of Meeting Resolutions No. 24 dated August 5, 2025 (2025-2026).
Sudarto	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025 (2024-2026). Deed of Meeting Resolutions No. 24 dated August 5, 2025 (2024-2026).
Trisna Chandra	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025 (2024-2026). Deed of Meeting Resolutions No. 24 dated August 5, 2025 (2024-2026).

Independensi

Seluruh anggota Dewan Komisaris Bank Ganesha melaksanakan tugas dan tanggung jawabnya dengan menjunjung tinggi independensi, termasuk menghindari benturan kepentingan dan intervensi pihak mana pun. Prinsip ini memastikan objektivitas dalam setiap keputusan, serta memperkuat integritas tata kelola dan kepercayaan pemangku kepentingan terhadap Bank.

Independency

All members of Bank Ganesha's Board of Commissioners carry out their duties and responsibilities by upholding independency, including avoiding conflicts of interest and intervention by any party. This principle ensures objectivity in every decision, as well as strengthening governance integrity and stakeholder trust in the Bank.

Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Bank memastikan bahwa seluruh anggota Dewan Komisaris telah memenuhi persyaratan melalui penilaian kemampuan dan kepatutan (*fit and proper test*) sebelum menjalankan tugas, fungsi, dan kewenangannya. Komitmen ini mencerminkan kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Informasi mengenai hasil *fit*

Board of Commissioners' Fit and Proper Test

The Bank ensures that all members of the Board of Commissioners have met the requirements through fit and proper test before carrying out their duties, functions, and authorities. This commitment reflects the Bank's compliance with Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. Information regarding fit and proper test results for

and proper test Dewan Komisaris Bank Ganesha disajikan pada tabel berikut:

the Board of Commissioners of Bank Ganesha is presented in the following table:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Lisawati	Komisaris Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Sudarto	Komisaris Independen Independent Commissioner	Bank Indonesia	Lulus Passed	28 Januari 2009 January 28, 2009
Trisna Chandra	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	31 Maret 2023 March 31, 2023

* Efektif menjabat sebagai Komisaris sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025, sebelumnya menjabat sebagai Wakil Presiden Komisaris. / Effectively serving as Commissioner since the closing of the Annual GMS on June 20, 2025, previously served as Vice President Commissioner.

Sertifikasi Manajemen Risiko Dewan Komisaris

Bank Ganesha memastikan seluruh anggota Dewan Komisaris telah memperoleh Sertifikasi Manajemen Risiko sebagai salah satu persyaratan *fit and proper test*, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 24 Tahun 2022. Sertifikasi ini menjamin standar kompetensi dan keahlian yang dibutuhkan untuk mendukung pengelolaan risiko secara optimal. Informasi mengenai sertifikasi manajemen risiko yang dimiliki Dewan Komisaris Perseroan disajikan pada tabel berikut:

Board of Commissioners' Risk Management Certification

Bank Ganesha ensures that all members of the Board of Commissioners have obtained Risk Management Certification as one of the requirements for the fit and proper test, in accordance with Financial Services Authority Regulation No. 24 of 2022. This certification ensures the competency and expertise standards required to support an optimal risk management. Information regarding risk management certifications held by the Company's Board of Commissioners is presented in the following table:

Nama Name	Jabatan Position	Jenjang Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Jenjang 6 Level 6	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
Lisawati*	Komisaris Commissioner	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
Sudarto	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	2 April 2027 April 2, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
Trisna Chandra	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute

* Efektif menjabat sebagai Komisaris sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025, sebelumnya menjabat sebagai Wakil Presiden Komisaris. / Effectively serving as Commissioner since the closing of the Annual GMS on June 20, 2025, previously served as Vice President Commissioner.

Rangkap Jabatan Dewan Komisaris

Mengacu pada ketentuan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025, Bank menetapkan kebijakan yang ketat terkait rangkap jabatan anggota Dewan Komisaris guna menjaga independensi, objektivitas, serta efektivitas pelaksanaan fungsi pengawasan. Bank memastikan bahwa anggota Dewan Komisaris tidak merangkap jabatan pada posisi atau fungsi yang dilarang sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, antara lain:

1. Anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau pejabat eksekutif pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank;
2. Anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau pejabat eksekutif pada lebih dari 1 lembaga atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri;
3. Bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri;
4. Jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan
5. Jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.

Informasi rangkap jabatan Dewan Komisaris telah disampaikan dalam profil masing-masing anggota Dewan Komisaris pada bab Profil Perusahaan.

Concurrent Positions of Board of Commissioners

Referring to the provisions of Financial Services Authority Circular No. 14/SEOJK.03/2025, the Bank has established a strict policy regarding concurrent positions held by members of the Board of Commissioners to maintain independency, objectivity, and the effectiveness of supervisory function implementation. The Bank ensures that members of the Board of Commissioners do not hold concurrent positions or functions prohibited by applicable laws and regulations, including:

1. Member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive Officer at a financial institution or financial company, both banks and non-banks;
2. Member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive Officer at more than 1 non-financial institution or company, whether domiciled at home or abroad;
3. Field of functional duties at bank financial institutions and/or non-bank financial institutions domiciled at home or abroad;
4. Other positions that may cause conflict of interest in the performance of duties as a member of the Board of Commissioners; and
5. Other positions in accordance with the provisions of laws and regulations.

Information on concurrent positions of the Board of Commissioners is presented in the profile of each member of the Board of Commissioners in the Company Profile chapter.

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris melaksanakan tugas dan tanggung jawabnya sesuai dengan ketentuan yang tercantum dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris. Adapun rincian tugas dan tanggung jawab Dewan Komisaris sebagai berikut:

1. Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya, memberi nasihat kepada Direksi, dan memastikan terselenggaranya prinsip-prinsip GCG dalam setiap kegiatan usaha Bank;
2. Menjalankan fungsi pengawasan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar, Keputusan RUPS, dan ketentuan hukum lainnya yang berlaku berdasarkan prinsip kehati-hatian;
3. Mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank;
4. Dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank sebagaimana diatur dalam ketentuan

Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners performs its duties and responsibilities in accordance with the provisions stipulated in the Board of Commissioners' Charter. The details of duties and responsibilities of the Board of Commissioners are as follows:

1. Supervising and being responsible for supervising management policies, management course in general, providing advice to the Board of Directors, and ensuring the implementation of GCG principles in every business activity of the Bank;
2. Carrying out supervisory function in accordance with the authority and responsibility as stipulated in the Articles of Association, GMS Resolutions, and other applicable legal provisions based on the principle of prudence;
3. Directing, monitoring, and evaluating the implementation of the Bank's strategic policies;
4. Prohibited from being involved in making decisions on the Bank's operational activities as stipulated in

Bank Indonesia dan/atau Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku lainnya;
5. Memastikan bahwa Direksi telah menindaklanjuti temuan hasil pemeriksaan Satuan Kerja Audit Intern, auditor eksternal, pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas pemerintah lainnya;
6. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja sejak ditemukannya:
   a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
   b. Keadaan yang membahayakan kelangsungan usaha Bank;
7. Membentuk komite-komite paling kurang:
   a. Komite Audit;
   b. Komite Pemantau Risiko; dan
   c. Komite Remunerasi dan Nominasi.
   Pengangkatan pihak independen anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris;
8. Memastikan bahwa Komite yang dibentuk dapat menjalankan tugasnya secara efektif, sesuai dengan regulasi dan kebijakan internal Bank;
9. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris;
10. Memahami jenis-jenis risiko Bank dan memastikan bahwa Direksi telah mengambil langkah-langkah yang diperlukan dalam mengendalikan risiko Bank;
11. Menyetujui kebijakan umum bidang perkreditan, manajemen risiko, kepatuhan, operasional, sistem informasi manajemen, manajemen sumber daya manusia, treasury, pengadaan barang dan jasa, anti-pencucian uang dan pencegahan pendanaan terorisme (APU/PPT), serta kebijakan-kebijakan umum lainnya. Evaluasi kebijakan tersebut dilakukan sekurang-kurangnya 1 kali dalam 3 tahun atau frekuensi yang lebih tinggi dalam hal terdapat perubahan faktor-faktor yang memengaruhi kegiatan usaha Bank secara signifikan;
12. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan sistem pengendalian intern dan strategi bank secara menyeluruh. Dewan Komisaris memastikan bahwa Direksi telah memantau efektivitas pelaksanaan sistem pengendalian intern;
13. Dewan Komisaris yang diwakili oleh Presiden Komisaris wajib menandatangani laporan pengangkatan dan penghentian Kepala Satuan Kerja Audit Intern ke Otoritas Jasa Keuangan paling lambat 10 hari setelah tanggal pengangkatan dan penghentian;
14. Memastikan bahwa Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern termasuk informasi hasil audit yang bersifat rahasia yang disampaikan kepada Otoritas Jasa Keuangan setiap semester paling lambat 1 bulan setelah akhir laporan;
15. Menyetujui Rencana Strategis (*Corporate Plan*) dan Rencana Bisnis Bank (RBB) yang telah disusun Direksi;

the provisions of Bank Indonesia and/or Financial Services Authority and other applicable laws and regulations;
5. Ensuring that the Board of Directors has followed up on the findings of Internal Audit Division, external auditors, the supervision results by Financial Services Authority and/or the supervision results by other government authorities;
6. Notifying the Financial Services Authority, no later than 7 working days after discovering:
   a. Violation of laws and regulations in the field of financial and banking; and
   b. Conditions that endanger the Bank's business continuity;
7. Establishing committees of at least:
   a. Audit Committee;
   b. Risk Monitoring Committee; and
   c. Remuneration and Nomination Committee. Independent members of the Committee are appointed by the Board of Directors based on the Board of Commissioners' meeting decisions;
8. Ensuring that the Committees formed can carry out their duties effectively, in accordance with the Bank's internal regulations and policies;
9. Having work guidelines and conduct that are binding for each member of the Board of Commissioners;
10. Understanding the types of Bank risks and ensuring that the Board of Directors has taken the necessary steps to control the Bank's risks;
11. Approving general policies on credit, risk management, compliance, operations, management information system, human resource management, treasury, procurement of goods and services, anti-money laundering and counter-terrorist financing (AML/CFT), as well as other general policies. Evaluation of the policy is carried out at least once in 3 years or a higher frequency in the event that there are changes in factors thatsignificantly influence the Bank's business activities;
12. Approving and periodically reviewing internal control system policies and overall strategy of the Bank. The Board of Commissioners ensures that the Board of Directors has monitored the effectiveness of internal control system implementation;
13. The Board of Commissioners, represented by the President Commissioner, must sign a report on the appointment and termination of the Head of the Internal Audit Division to the Financial Services Authority no later than 10 days after the appointment and termination date;
14. Ensuring that the Implementation Report and Main Results of Internal Audit include information on confidential audit result which are submitted to theFinancial Services Authority every semester no later than 1 month after the end of the report;
15. Approving the Strategic Plan (Corporate Plan) and Bank Business Plan (RBB) that have been prepared by the Board of Directors;

16. Melaksanakan pengawasan terhadap pelaksanaan RBB dan menyampaikan Laporan Pengawasan RBB setiap semester kepada Otoritas Jasa Keuangan paling lambat 2 bulan setelah akhir semester yang dimaksud;
17. Melaksanakan pengawasan terhadap pelaksanaan Penyedia Jasa Pembayaran dan menyampaikan Laporan Pengawasan Penyedia Jasa Pembayaran setiap tahun ke Bank Indonesia paling lambat 4 bulan setelah tahun buku berakhir; dan
18. Menandatangani Laporan Tahunan yang telah disusun Direksi sesuai ketentuan yang berlaku, untuk diajukan dalam RUPS Tahunan. Jika tidak menandatangani laporan tersebut, maka alasannya harus diberikan secara tertulis.

16. Supervising RBB implementation and submitting a Supervision Report of RBB every semester to the Financial Services Authority no later than 2 months after the end of the relevant semester;
17. Supervising the implementation of Payment Service Providers and submitting an annual Payment Service Provider Supervision Report to Bank Indonesia no later than 4 months after the end of the financial year; and
18. Signing the Annual Report that has been prepared by the Board of Directors in accordance with applicable regulations, to be submitted to the Annual GMS. If a member does not sign the report, the reasons must be given in writing.

Tugas dan Tanggung Jawab Komisaris Utama

Selain menjalankan perannya sebagai anggota Dewan Komisaris, Komisaris Utama selaku koordinator juga memiliki tugas dan tanggung jawab secara khusus, yang meliputi:

1. Melakukan pengawasan atas kebijakan pengurusan, jalannya pengurusan pada umumnya, serta memberikan nasihat kepada Direksi demi kepentingan bank;
2. Mengoordinasikan serta memastikan pelaksanaan tugas Dewan Komisaris dan Komite-Komite Dewan Komisaris sesuai ketentuan perundang-undangan yang berlaku; dan
3. Menandatangani Laporan Pengangkatan dan Penghentian Kepala Satuan Kerja Audit Intern ke Otoritas Jasa Keuangan paling lambat 10 hari setelah tanggal pengangkatan dan penghentian.

Duties and Responsibilities of the President Commissioner

In addition to fulfilling his role as member of the Board of Commissioners, the President Commissioner, as coordinator, also has specific duties and responsibilities, including:

1. Supervising management policies and general management processes, and providing advice to the Board of Directors in the best interests of the Bank;
2. Coordinating and ensuring duty implementation of the Board of Commissioners and Committees under the Board of Commissioners in accordance with applicable laws and regulations; and
3. Signing the Report on the Appointment and Dismissal of Head of Internal Audit Division to the Financial Services Authority no later than 10 days after the date of appointment and dismissal.

Etika Kerja Dewan Komisaris

Dalam melaksanakan tugas dan tanggung jawabnya, setiap anggota Dewan Komisaris wajib menjunjung tinggi standar etika kerja, yang mencakup hal-hal sebagai berikut:

1. Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank;
2. Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS;
3. Dewan Komisaris wajib mengungkapkan dalam laporan pelaksanaan GCG mengenai:
   a. Kepemilikan sahamnya, baik pada Bank maupun pada perusahaan lain, yang berkedudukan di dalam dan/atau di luar negeri;
   b. Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan; dan
   c. Remunerasi dan fasilitas lain yang diterima.

Board of Commissioners Work Ethics

In performing duties and responsibilities, each member of the Board of Commissioners shall uphold ethical work standards, which include the following matters:

1. The Board of Commissioners is prohibited from using the Bank for personal, family, and/or other party interests which may harm or reduce the Bank's profit;
2. The Board of Commissioners is prohibited from taking and/or receiving personal benefits from the Bank, other than remuneration and other facilities set by the GMS;
3. The Board of Commissioners must disclose the following matters in GCG implementation report:
   a. Share ownership, both in the Bank and in other companies, domiciled inside and/or outside the country;
   b. Financial relationship and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders of the Company; and
   c. Remuneration and other facilities received.

Keputusan yang Perlu Mendapatkan Persetujuan Dewan Komisaris

Sesuai dengan ketentuan Anggaran Dasar Perseroan terdapat beberapa keputusan yang wajib memperoleh persetujuan Dewan Komisaris. Hal ini bertujuan untuk memastikan setiap keputusan strategis dan operasional Bank dilaksanakan dengan pengawasan yang tepat dan sesuai dengan prinsip GCG. Adapun keputusan-keputusan tersebut meliputi:

1. Penyediaan dana kepada pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai Batas Maksimum Pemberian Kredit (BMPK) dan penyediaan dana besar bagi bank umum;
2. Menyetujui kebijakan umum sesuai dengan ketentuan yang dipersyaratkan oleh regulasi;
3. Menyetujui Rencana Strategis (*Corporate Plan*) dan Rencana Bisnis Bank yang telah disusun Direksi;
4. Menunjuk akuntan publik dan/atau kantor akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan; dan
5. Memutuskan pengangkatan anggota komite yang berasal dari pihak independen.

Dalam bidang tata kelola, Dewan Komisaris memberikan rekomendasi terkait kebijakan kompensasi, menyetujui penunjukan kantor akuntan publik, serta menelaah hasil pemeriksaan Otoritas Jasa Keuangan tahun 2025 dan menyampaikan arahan perbaikan. Sebagai persiapan tahun berikutnya, Dewan Komisaris juga menetapkan jadwal rapat bersama Direksi untuk tahun 2026 guna mendukung efektivitas koordinasi dan pengawasan kebijakan strategis Bank.

Decisions Requiring Approval from the Board of Commissioners

Pursuant to the Company's Articles of Association, several decisions require the approval of the Board of Commissioners. This aims to ensure that every strategic and operational decision of the Bank is implemented with proper oversight and in accordance with GCG principles. These decisions include:

1. Provision of funds to related parties in accordance with Financial Services Authority Regulation on Legal Lending Limit (LLL) and provision of large exposures for commercial banks;
2. Approving general policies in accordance with regulatory requirements;
3. Approving the Bank's Strategic Plan (Corporate Plan) and Business Plan prepared by the Board of Directors;
4. Appointing public accountant and/or public accounting firm to provide audit services for the annual historical financial information; and
5. Deciding on the appointment of committee members from independent parties.

In regard to governance, the Board of Commissioners provided recommendations on compensation policy, approved the appointment of public accounting firm, and reviewed the results of the 2025 Financial Services Authority audit and provided directives for improvement. As a preparation for the following year, The Board of Commissioners also determines the schedule for the joint meeting with the Board of Directors for 2026 to support effective coordination and supervision of the Bank's strategic policies.

Komisaris Independen

Komisaris Independen merupakan elemen penting dalam menjaga kegiatan operasional agar tetap transparan, akuntabel, dan berada pada jalur yang tepat. Bank Ganesha memastikan pengangkatan dan pelaksanaan tugas Komisaris Independen telah memenuhi ketentuan sebagaimana diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum. Dengan tidak memiliki keterlibatan finansial, manajerial, kepemilikan saham, maupun hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi, dan/atau Pemegang Saham Pengendali, serta tidak memiliki hubungan dengan Bank, Komisaris Independen memastikan setiap keputusan bebas dari pengaruh pihak tertentu.

Selain aspek independensi, Bank juga memastikan bahwa Komisaris Independen memiliki kompetensi, pengalaman, dan pengetahuan yang relevan di bidang perbankan dan keuangan, sehingga mampu menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi secara efektif. Pemenuhan kualifikasi tersebut merupakan bagian

Independent Commissioner

Independent Commissioner is a crucial element in ensuring that operational activities remain transparent, accountable, and on the right track. Bank Ganesha ensures that the appointment and duty implementation of Independent Commissioners comply with the provisions stipulated in Financial Services Authority Circular No. 14/SEOJK.03/2025 on Governance Implementation for Commercial Banks. By having no financial, managerial, shareholding, or family ties with other members of the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders, and having no relationship with the Bank, the Independent Commissioners ensure that all decisions are free from influences from any third party.

Apart from independency, the Bank also ensures that the Independent Commissioners have relevant competency, experience, and knowledge in banking and finance, enabling them to effectively carry out supervisory and advisory functions to the Board of Directors. Fulfilling these qualifications is part of

dari upaya Bank untuk meningkatkan kualitas pengawasan, memperkuat penerapan prinsip kehati-hatian, serta mendukung keberlanjutan kinerja Bank.

the Bank's efforts to improve supervision quality, strengthen prudent principles application, and support the Bank's sustainable performance.

Jumlah Komisaris Independen Bank Ganesha per 31 Desember 2025
Number of Independent Commissioners at Bank Ganesha as of December 31, 2025

2 dari 4 anggota Dewan Komisaris
2 of 4 members of the Board of Commissioners

Persentase Komisaris Independen per 31 Desember 2025
Percentage of Independent Commissioners as of December 31, 2025

50%

Persentase Minimal Berdasarkan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023
Minimum Percentage Based on Financial Services Authority Regulation No. 17 of 2023

50%

Keterangan
Description

Telah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023
Has complied with the provisions of Financial Services Authority Regulation No. 17 of 2023

Pernyataan Independensi Komisaris Independen

Komisaris Independen Bank Ganesha saat ini dijabat oleh Sudarto dan Trisna Chandra yang telah memenuhi kriteria yang harus dimiliki oleh Komisaris Independen dan telah menyampaikan Surat Pernyataan Independensi yang memenuhi ketentuan aspek independensi sebagaimana diatur dalam Pasal 25 ayat 1 Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, sebagai berikut:

Statement of Independency of Independent Commissioner

The positions of Bank Ganesha's Independent Commissioner are currently held Sudarto and Trisna Chandra, who have met the criteria required for Independent Commissioners and have submitted a Statement of Independency that complies with the independency requirements as stipulated in Article 25 paragraph 1 of Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies, as follows:

Kriteria Komisaris Independen Independent Commissioner Criteria	Sudarto	Trisna Chandra
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 months, except for reappointment as the Company's Independent Commissioner in the following period.	✓	✓
Tidak mempunyai saham, baik langsung maupun tidak langsung pada Perseroan. Has no shares, either directly or indirectly, in the Company.	✓	✓
Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perseroan. Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders of the Company.	✓	✓
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan. Has no business relationship, either directly or indirectly, related to the Company's business activities.	✓	✓

Rapat Dewan Komisaris

Sesuai dengan ketentuan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum, Dewan Komisaris wajib menyelenggarakan rapat internal secara berkala paling kurang 1 kali setiap 2 bulan. Rapat tersebut dihadiri oleh seluruh anggota Dewan Komisaris, dengan ketentuan kehadiran secara fisik paling sedikit 2 kali dalam 1 tahun, serta dapat dihadiri secara *teleconference* dengan tetap memperhatikan keabsahan pengambilan keputusan. Dewan Komisaris juga melaksanakan rapat gabungan dengan Direksi secara berkala paling kurang 1 kali dalam 4 bulan.

Rapat dapat dilaksanakan secara fisik maupun melalui sarana teknologi telekonferensi sesuai ketentuan internal Bank dan dinyatakan sah apabila dihadiri oleh lebih dari setengah jumlah anggota, baik secara langsung maupun melalui sarana teknologi informasi. Keputusan rapat diambil berdasarkan musyawarah mufakat atau suara terbanyak apabila tidak tercapai mufakat, dan seluruh hasil rapat dituangkan dalam risalah rapat yang ditandatangani oleh pimpinan rapat serta didistribusikan kepada seluruh anggota Dewan Komisaris, termasuk pencatatan perbedaan pendapat apabila ada. Dalam hal rapat diselenggarakan melalui sarana teknologi telekonferensi, pelaksanaan rapat dilengkapi dengan dasar keputusan penyelenggaraan, bukti rekaman yang ditatausahakan sesuai ketentuan, serta risalah rapat yang ditandatangani oleh seluruh peserta rapat dan didistribusikan secara langsung atau elektronik.

Selain itu, Dewan Komisaris juga wajib menghadiri setiap diadakannya RUPS Tahunan maupun RUPS Luar Biasa. Tingkat kehadiran Dewan Komisaris dalam rapat selama tahun 2025 ditunjukkan sebagai berikut:

Board of Commissioners' Meeting

Pursuant to the Financial Services Authority Circular No. 14/SEOJK.03/2025 on Governance Implementation for Commercial Banks, the Board of Commissioners shall hold regular internal meetings at least once every 2 months. These meetings shall be attended by all members of the Board of Commissioners, provided that the meetings are attended in-person at least twice a year, and can also be attended via teleconference, with due regard to the validity of decision-making. The Board of Commissioners also holds periodic joint meetings with the Board of Directors at least once every 4 months.

Meetings can be held in person or via teleconference technology in accordance with the Bank's internal regulations and are deemed valid if attended by more than half of the members, either in person or through information technology. Meeting decisions are made by consensus or by majority vote in the event consensus is not reached. All meeting results are recorded in the minutes of meeting, signed by the meeting chair and distributed to all members of the Board of Commissioners, including any dissenting opinions. In the event a meeting is held via teleconference technology, the meeting shall be conducted based on decision to hold the meeting, recorded evidence administered in accordance with regulations, and minutes of the meeting signed by all meeting participants and distributed either directly or electronically.

Furthermore, the Board of Commissioners shall also attend every Annual GMS and Extraordinary GMS. The Board of Commissioners' attendance level at meetings throughout 2025 was shown below:

Nama dan Jabatan Name and Position	Rapat Dewan Komisaris Board of Commissioners' Meeting				Rapat Gabungan dengan Direksi Joint Meeting with Board of Directors			
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance		(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance		(%)
		Tatap Muka In-Person	*Teleconference*			Tatap Muka In-Person	*Teleconference*	
Marcello Theodore Taufik Presiden Komisaris President Commissioner	7	7	-	100,00	4	4	-	100,00
Lisawati* Komisaris Commissioner	7	7	-	100,00	4	4	-	100,00
Sudarto Komisaris Independen Independent Commissioner	7	7	-	100,00	4	4	-	100,00
Trisna Chandra Komisaris Independen Independent Commissioner	7	7	-	100,00	4	4	-	100,00
Rata-rata Kehadiran (%) **Average Attendance (%)**				**100,00**				**100,00**

* Efektif menjabat sebagai Komisaris sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025, sebelumnya menjabat sebagai Wakil Presiden Komisaris. / Effectively serving as Commissioner since the closing of the Annual GMS on June 20, 2025, previously served as Vice President Commissioner.

Informasi terkait kehadiran Dewan Komisaris dalam RUPS tercantum pada bagian Rapat Umum Pemegang Saham.
Information on the attendance of the Board of Commissioners at GMS is stated in the General Meeting of Shareholders section.

Pelaksanaan Tugas Dewan Komisaris

Selama tahun 2025, Dewan Komisaris telah melakukan tugas pengawasan, mengarahkan, memberikan saran, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank antara lain:

1. Melakukan pengawasan terhadap realisasi Rencana Bisnis Bank (RBB);
2. Mengevaluasi tindak lanjut atas temuan audit internal;
3. Mengevaluasi tindak lanjut hasil pemeriksaan dari Otoritas Jasa Keuangan;
4. Mengevaluasi laporan profil risiko;
5. Mengevaluasi laporan tingkat kesehatan Bank;
6. Mengevaluasi penerapan manajemen Risiko;
7. Mengevaluasi sistem pengendalian internal;
8. Mengevaluasi pelaksanaan Fungsi Kepatuhan Bank; dan
9. Memberikan persetujuan atas hal-hal yang ditetapkan dalam Anggaran Dasar Bank.

Implementation of Board of Commissioners' Duties

Throughout 2025, the Board of Commissioners performed supervisory duties, provided guidance and advice, monitored, and evaluated the implementation of the Bank's strategic policies, including:

1. Supervising the implementation of the Bank's Business Plan (RBB);
2. Evaluating the follow-up actions on internal audit findings;
3. Evaluating the follow-up of audit results from the Financial Services Authority;
4. Evaluating the risk profile report;
5. Evaluating the Bank's soundness level report;
6. Evaluating the implementation of Risk management;
7. Evaluating the internal control system;
8. Evaluating the implementation of the Bank's Compliance Function; and
9. Approving matters stipulated in the Bank's Articles of Association.

Rekomendasi, Evaluasi, dan Persetujuan Dewan Komisaris

Dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris terus berupaya mendorong pengawasan yang lebih efektif. Sepanjang tahun 2025, Dewan Komisaris telah mengeluarkan sejumlah rekomendasi, evaluasi, dan persetujuan antara lain:

1. Persetujuan perubahan struktur organisasi;
2. Evaluasi kinerja SKAI;
3. Evaluasi penerapan manajemen risiko;
4. Evaluasi atas kegiatan alih daya;
5. Evaluasi terhadap pelaksanaan fungsi kepatuhan Bank;
6. Evaluasi penggunaan jasa akuntan publik dan kantor akuntan publik yang melaksanakan *general audit* untuk tahun 2024;
7. Persetujuan perubahan keanggotaan komite-komite di bawah Dewan Komisaris; dan
8. Persetujuan penunjukan akuntan publik dan kantor akuntan publik untuk pelaksanaan *general audit* tahun 2025.

Recommendation, Evaluation, and Approval of the Board of Commissioners

In performing its duties and responsibilities, the Board of Commissioners continuously strives to promote more effective supervision. Throughout 2025, the Board Commissioners issued a number of recommendations, evaluations, and approvals, including:

1. Approving changes to the organizational structure;
2. Evaluating the performance of SKAI;
3. Evaluating the implementation of risk management;
4. Evaluating outsourcing activities;
5. Evaluating the implementation of the Bank's compliance function;
6. Evaluating the use of services of public accountants and public accounting firms that conducted general audit for 2024;
7. Approving changes to the composition of committees under the Board of Commissioners; and
8. Approving the appointment of public accountants and public accounting firms to conduct general audit in 2025.

Pemberhentian atau Penggantian Anggota Dewan Komisaris

Bank Ganesha menetapkan kebijakan pemberhentian atau penggantian anggota Dewan Komisaris sebelum berakhirnya masa jabatan dengan mengacu pada ketentuan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025. Pemberhentian atau penggantian anggota Dewan Komisaris sebelum berakhirnya masa jabatan, termasuk pemberhentian sementara dapat dilakukan atas dasar alasan pribadi, meliputi kondisi kesehatan yang memengaruhi kemampuan dalam menjalankan tugas dan tanggung jawabnya serta adanya konflik kepentingan. Selain itu, pemberhentian atau penggantian juga dapat dilakukan berdasarkan alasan lainnya, termasuk hasil penilaian kinerja melalui evaluasi internal dan/atau eksternal, serta adanya permasalahan hukum, baik pidana maupun perdata, yang berpotensi mengganggu pelaksanaan tugas dan tanggung jawab anggota Dewan Komisaris. Setiap perubahan komposisi Dewan Komisaris ditetapkan melalui RUPS dan disampaikan kepada Otoritas Jasa Keuangan sesuai dengan ketentuan dan jangka waktu yang berlaku.

Khusus bagi Komisaris Independen, pemberhentian atau penggantian sebelum berakhirnya masa jabatan wajib memperoleh persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS. Perseroan wajib menyampaikan permohonan persetujuan kepada Otoritas Jasa Keuangan paling lama 1 bulan sebelum rencana pelaksanaan RUPS.

Dismissal or Replacement of Members of the Board of Commissioners

Bank Ganesha establishes a policy for the dismissal or replacement of members of the Board of Commissioners before the end of their term of office, in accordance with the provisions of Financial Services Authority Circular No. 14/SEOJK.03/2025. Dismissal or replacement of members of the Board of Commissioners before the end of the term of office, including temporary dismissal, can be carried out for personal reasons, including health conditions that affect their ability to carry out duties and responsibilities, and conflicts of interest. Furthermore, dismissal or replacement can also be carried out for other reasons, including the results of performance assessments through internal and/or external evaluation, as well as legal issues, both criminal and civil, that could potentially interfere with the duty and responsibility performance of members of the Board of Commissioners. Any changes to the composition of the Board of Commissioners are determined through the GMS and submitted to the Financial Services Authority in accordance with applicable provisions and time frame.

Specifically for Independent Commissioners, their dismissal or replacement before the end of the term of office shall obtain prior approval from the Financial Services Authority before being resolved at the GMS. The Company shall submit a request for approval to the Financial Services Authority no later than 1 month prior to the planned GMS.

Direksi
Board of Directors

Direksi merupakan organ utama dalam struktur GCG yang memegang tanggung jawab penuh dalam mengelola seluruh kegiatan operasional Bank secara efektif dan berkelanjutan sesuai dengan Anggaran Dasar Bank serta peraturan perundang-undangan yang berlaku. Dalam menjalankan fungsinya, Direksi senantiasa menjunjung tinggi prinsip integritas, akuntabilitas, serta berorientasi pada pencapaian tujuan strategis Bank.

The Board of Directors is the main organ within GCG structure that is fully responsible for managing all of the Bank's operational activities effectively and sustainably in accordance with the Bank's Articles of Association and applicable laws and regulations. In carrying out its functions, the Board of Directors consistently upholds the principles of integrity, accountability, and is oriented towards achieving the Bank's strategic objectives.

Pedoman dan Tata Tertib Kerja Direksi

Dalam menjalankan fungsinya, Direksi memiliki Pedoman dan Tata Tertib Kerja Direksi yang disusun mengacu pada Anggaran Dasar Bank dan menginduk pada Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Board of Directors Charter

In performing its functions, the Board of Directors has the Board of Directors' Charter that is prepared in accordance with the Bank's Articles of Association and based on by Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.

Jumlah, Komposisi, dan Independensi Direksi

Jumlah

Berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum, Bank wajib memiliki anggota Direksi dengan jumlah paling sedikit 3 orang, dengan salah satu di antaranya diangkat sebagai Direktur Utama yang berasal dari pihak independen yang tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan, dan/atau hubungan keluarga dengan Pemegang Saham Pengendali Bank.

Komposisi

Pada periode 2025, terdapat perubahan komposisi anggota Direksi berdasarkan Keputusan RUPS Tahunan yang diadakan pada 20 Juni 2025, yang memberhentikan dengan hormat Lenny Sugihat selaku Presiden Direktur Perseroan efektif terhitung sejak ditutupnya RUPS dan memberhentikan dengan hormat Setiawan Kumala selaku Wakil Presiden Direktur untuk selanjutnya diangkat sebagai Presiden Direktur Perseroan efektif terhitung sejak diperolehnya *fit and proper test* dan efektif menjabat pada tanggal 1 Agustus 2025.

Number, Composition, and Independency of the Board of Directors

Number

Based on Financial Services Authority Circular No. 14/SEOJK.03/2025 on Governance Implementation for Commercial Banks, the Bank shall have at least 3 members of the Board of Directors, one of them appointed as President Director from an independent party with no financial, management, ownership, or family relationship with the Bank's Controlling Shareholders.

Composition

In the 2025 period, there were changes to the Board of Directors' composition based on the Resolution of the Annual GMS held on June 20, 2025, which honorably dismissed Lenny Sugihat as President Director of the Company, effective as of the closing of the GMS and honorably dismissed Setiawan Kumala as Vice President Director to subsequently be appointed as President Director of the Company, effective as of obtaining the fit and proper test, and effectively serving as of August 1, 2025.

Dengan demikian, komposisi Direksi Bank Ganesha per 31 Desember 2025 menjadi sebagai berikut:

Thus, the composition of Bank Ganesha's Board of Directors as of December 31, 2025, was as follows:

Komposisi Direksi Periode 29 Mei 2024-20 Juni 2025
Composition of the Board of Directors for the Period of May 29, 2024-June 20, 2025

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Setiawan Kumala	Wakil Presiden Direktur Vice President Director	Akta Pernyataan Keputusan Rapat No. 248 tanggal 28 Juni 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated June 28, 2024 (2024-2027).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Ibrahim	Direktur Director	Akta Pernyataan Keputusan Rapat No. 003 tanggal 1 Oktober 2024 (2024-2027). Deed of Meeting Resolutions No. 003 dated Oktober 1, 2024 (2024-2027).

Komposisi Direksi Periode 20 Juni 2025-sekarang
Composition of the Board of Directors for the Period of June 20, 2025-present

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Setiawan Kumala	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025 (2025-2026). Deed of Meeting Resolutions No. 24 dated August 5, 2025 (2025-2026).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025 (2024-2026). Deed of Meeting Resolutions No. 24 dated August 5, 2025 (2024-2026).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025 (2024-2026). Deed of Meeting Resolutions No. 24 dated August 5, 2025 (2024-2026).
Ibrahim	Direktur Director	Akta Pernyataan Keputusan Rapat No. 24 tanggal 5 Agustus 2025 (2024-2026). Deed of Meeting Resolutions No. 24 dated August 5, 2025 (2024-2026).

Independensi

Seluruh anggota Direksi Perseroan senantiasa menjunjung tinggi prinsip independensi dalam melaksanakan tugas dan tanggung jawabnya. Hal ini tercermin dari tidak adanya hubungan afiliasi dengan Pemegang Saham Pengendali, baik dalam bentuk hubungan keuangan, kepengurusan, kepemilikan, maupun hubungan keluarga, sehingga setiap keputusan dan tindakan operasional dapat dilakukan secara objektif dan bebas dari benturan kepentingan. Presiden Direktur juga telah memenuhi ketentuan independensi yang berlaku, sehingga mampu menjalankan fungsi kepemimpinan secara profesional dan independen.

Independency

All members of the Board of Directors consistently uphold the principle of independency in performing their duties and responsibilities. This is reflected in the absence of any affiliation with the Controlling Shareholder, whether in the form of financial, management, ownership, or family relationships, so that all decisions and operational actions can be made objectively and free from conflicts of interest. The President Director has also met applicable independence requirements, enabling him to carry out his leadership functions professionally and independently.

Penilaian Kemampuan dan Kepatutan Direksi

Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan menetapkan bahwa setiap anggota Direksi wajib dinyatakan lulus dalam uji kemampuan dan kepatutan (*fit and proper test*). Penilaian ini sangat penting untuk memastikan bahwa anggota Direksi memiliki kapasitas dan kompetensi yang memadai,

Board of Directors' Fit and Proper Test

Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions stipulates that every member of the Board of Directors shall pass the fit and proper test. This assessment is crucial to ensure that members of the Board of Directors have adequate capacity and competency to carry out their responsibilities effectively, professionally,

sehingga dapat menjalankan tanggung jawabnya secara efektif, profesional, dan bertanggung jawab. Rincian hasil *fit and proper test* Direksi Bank Ganesha dapat dilihat pada tabel berikut:

and responsibly. Details of the fit and proper test results for the Board of Directors of Bank Ganesha can be seen in the following table:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Lenny Sugihat*	Presiden Direktur President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Setiawan Kumala**	Presiden Direktur President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	1 Agustus 2025 August 1, 2025
Suroso	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Arif Wicaksono	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Ibrahim	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	26 September 2024 September 26, 2024

* Efektif berhenti menjabat sebagai Presiden Direktur sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025. / Effectively resigned as President Director as of the closing of the Annual GMS on June 20, 2025.

** Efektif menjabat sebagai Presiden Direktur pada tanggal 5 Agustus 2025, sebelumnya menjabat sebagai Wakil Presiden Direktur. / Effectively serving as President Director as of August 5, 2025, previously served as Vice President Director.

Sertifikasi Manajemen Risiko Direksi

Bank Ganesha memastikan bahwa seluruh anggota Direksi telah memperoleh Sertifikasi Manajemen Risiko sebagai bagian dari persyaratan *fit and proper test*, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 24 Tahun 2022. Sertifikasi ini menjadi bukti bahwa anggota Direksi memiliki kompetensi, keahlian, dan pemahaman yang memadai dalam pengelolaan risiko, sehingga mampu menjalankan tanggung jawabnya secara efektif dalam menjaga stabilitas operasional Bank. Rincian mengenai sertifikasi manajemen risiko yang dimiliki Direksi disajikan pada tabel berikut:

Board of Directors' Risk Management Certification

Bank Ganesha ensures that all members of the Board of Directors have obtained Risk Management Certification as part of the fit and proper test requirements, in accordance with Financial Services Authority Regulation No. 24 of 2022. This certification serves as the evidence that the Board of Directors' members have adequate competency, expertise, and understanding in risk management, enabling them to effectively carry out their responsibilities in maintaining the Bank's operational stability. Details of the risk management certifications held by the Board of Directors are presented in the following table:

Nama Name	Jabatan Position	Jenjang Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Lenny Sugihat*	Presiden Direktur President Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Setiawan Kumala**	Presiden Direktur President Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Suroso	Direktur Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Arif Wicaksono	Direktur Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Ibrahim	Direktur Director	Jenjang 7 Level 7	15 Juli 2027 July 15, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

* Efektif berhenti menjabat sebagai Presiden Direktur sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025. / Effectively resigned as President Director as of the closing of the Annual GMS on June 20, 2025.

** Efektif menjabat sebagai Presiden Direktur pada tanggal 5 Agustus 2025, sebelumnya menjabat sebagai Wakil Presiden Direktur. / Effectively serving as President Director as of August 5, 2025, previously served as Vice President Director.

Rangkap Jabatan Direksi

Mengacu pada ketentuan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025, anggota Direksi dilarang merangkap jabatan pada posisi atau jabatan tertentu yang berpotensi menimbulkan benturan kepentingan serta dapat mengganggu efektivitas pelaksanaan tugas dan tanggung jawab Direksi. Larangan rangkap jabatan tersebut mencakup, antara lain:

1. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau pejabat eksekutif pada bank, perusahaan, dan/atau lembaga lain;
2. Pada bidang tugas fungsional lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri;
3. Jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Direksi; dan/atau
4. Jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.

Concurrent Positions of Board of Directors

Referring to the provisions of Financial Services Authority Circular No. 14/SEOJK.03/2025, members of the Board of Directors are prohibited from holding concurrent positions or positions that may potentially cause conflict of interest and disrupt the effective implementation of their duties and responsibilities. This prohibition on concurrent positions includes, among others:

1. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or executive officer at a bank, company, and/or other institution;
2. In the field of functional duties of at bank and/or non-bank financial institution domiciled at home or abroad;
3. Other positions that may cause conflict of interest in the performance of duties as a member of the Board of Directors; and/or
4. Other positions in accordance with the provisions of laws and regulations.

Tugas dan Tanggung Jawab Direksi

Dalam rangka meningkatkan efektivitas pengelolaan Perseroan serta memastikan proses pengambilan keputusan yang akurat, terukur, dan selaras dengan strategi bisnis, Perseroan menerapkan pembagian tugas dan tanggung jawab Direksi secara jelas dan terstruktur. Ketentuan mengenai pembagian tugas ini ditetapkan melalui Surat Keputusan Direksi tertanggal 24 Juni 2024, yang memuat rincian peran dan lingkup tanggung jawab masing-masing anggota Direksi sebagaimana diuraikan berikut:

Duties and Responsibilities of the Board of Directors

To improve the Company management effectiveness and ensure that the decision-making process is accurate, measurable, and aligned with business strategy, the Company implements a clear and structured division of duties and responsibilities for the Board of Directors. The provisions on the division of duties are stipulated in Board of Directors' Letter June 24, 2024, which details the roles and scope of responsibilities of each member of the Board of Directors, as outlined below:

Lenny Sugihat*
Setiawan Kumala**
Presiden Direktur
President Director

1. Melakukan seluruh tugas dan tanggung jawab yang dibebankan oleh Pemegang Saham, termasuk di dalamnya penetapan strategi Bank;
2. Mengoordinasikan dan memonitor pencapaian RBB yang telah disetujui oleh Dewan Komisaris;
3. Mengoordinasikan dan memonitor pelaksanaan tugas dan pekerjaan anggota Direksi sesuai bidang tugas masing-masing;
4. Memonitor, mengarahkan, dan memastikan bahwa fungsi dan kegiatan pengawasan serta pengendalian intern telah dilaksanakan sesuai dengan sistem, prosedur, dan ketentuan yang berlaku, termasuk mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat maupun kantor cabang;
5. Memonitor bahwa kegiatan operasional maupun non-operasional pada seluruh unit kerja telah dijalankan sesuai dengan strategi, kebijakan, dan prosedur yang berlaku;

1. Performing all duties and responsibilities assigned by Shareholders, including the implementation of the Bank's strategy;
2. Coordinating and monitoring RBB achievements that have been approved by the Board of Commissioners;
3. Coordinating and monitoring the implementation of the duties and responsibilities of Board of Directors' members according to their respective duties;
4. Monitoring, directing, and ensuring that the supervisory and internal control functions and activities have been carried out in accordance with the applicable system, procedure, and regulation, including coordinating and monitoring the smooth running of operational activities, at head office and branch offices;
5. Monitoring that operational and non-operational activities in all work units have been carried out in accordance with the applicable strategies, policies, and procedures;

* Efektif berhenti menjabat sebagai Presiden Direktur sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025. / Effectively resigned as President Director as of the closing of the Annual GMS on June 20, 2025.

** Efektif menjabat sebagai Presiden Direktur pada tanggal 5 Agustus 2025, sebelumnya menjabat sebagai Wakil Presiden Direktur. / Effectively serving as President Director as of August 5, 2025, previously served as Vice President Director.

Lenny Sugihat*
Setiawan Kumala**
Presiden Direktur
President Director

6. Memonitor dan meyakinkan seluruh kegiatan operasional Bank telah sesuai dengan peraturan atau ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan, termasuk merumuskan garis kebijakan mengenai wewenang *limit* operasional di lingkungan kantor pusat atau kantor cabang;
7. Mengoordinasikan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern dan tindak lanjut temuan Satuan Kerja Audit Intern, antara lain:
   a. Audit atas pelaksanaan ketentuan intern dan ekstern pada kegiatan operasional Bank;
   b. Audit atas kegiatan perkreditan dan operasional Bank;
   c. Evaluasi sadar risiko dan kemampuan identifikasi risiko oleh setiap unit kerja; dan
   d. Pelaksanaan fungsi strategi *anti-fraud* dalam Bank, termasuk sistem pengendalian *fraud* yang meliputi: pencegahan; deteksi; investigasi, pelaporan dan sanksi; pemantauan, evaluasi dan tindak lanjut;
8. Mengoordinasikan pelaksanaan tugas dan tanggung jawab Bagian Analisa Risiko Kredit dan Bagian *Legal & Remedial*, antara lain:
   a. Pelaksanaan proses analisa kredit telah dijalankan sesuai dengan ketentuan yang berlaku sebagai dasar pertimbangan keputusan kredit oleh Komite Kredit;
   b. Memonitoring tingkat kolektibilitas kredit dan usaha penyehatan atau penyelesaian kredit bermasalah pada kantor pusat atau kantor cabang;
   c. Penyusunan strategi penyehatan atau penyelesaian kredit bermasalah;
9. Mengoordinasikan dan memonitor kegiatan administrasi kredit dalam mendukung kelancaran proses kredit, sesuai dengan kebijakan, sistem dan prosedur yang telah ditetapkan, termasuk namun tidak terbatas pada pelaksanaan *Management Information System* dan pelaporan terkait kredit baik internal maupun kepada pihak regulator;
10. Mengoordinasikan pelaksanaan tugas dan tanggung jawab penyelenggaraan fungsi Sekretaris Perusahaan, termasuk namun tidak terbatas pada semua kegiatan korespondensi (surat menyurat), hubungan masyarakat, kegiatan tanggung jawab sosial, persiapan atau pelaksanaan RUPS Tahunan atau RUPS Luar Biasa, paparan publik, aksi korporasi, dan lainnya;
11. Menandatangani surat-surat berharga, data/dokumen penting perusahaan, surat-surat keputusan Direksi, laporan kepada otoritas/regulator, penunjukan kuasa dan surat/laporan/data/dokumen lainnya sesuai dengan ketentuan yang berlaku;
12. Membina hubungan yang baik dengan otoritas/regulator, nasabah, calon nasabah, mitra bisnis dan instansi terkait untuk terciptanya hubungan yang harmonis; dan
13. Melaksanakan tugas-tugas lain yang diatur oleh Anggaran Dasar dan peraturan/ketentuan perundang-undangan yang berlaku sepanjang masih dalam ruang lingkup tugas dan fungsi Presiden Direktur.

6. Monitoring and making sure that all Bank operational activities are in accordance with the regulations or provisions and procedures for operational transaction activities that have been established, including formulating policy lines regarding operational limit authority within the head office or branch offices;
7. Coordinating duty and responsibility implementation of the Internal Audit Division and following up on findings of the Internal Audit Division, including:
   a. Audit on internal and external regulations implementation on the Bank's operational activities;
   b. Audit of the Bank's credit and operational activities;
   c. Evaluation of risk awareness and risk identification capability by each unit; and
   d. Implementation of anti-fraud strategy function within the Bank, including fraud control system: prevention; detection; investigation, reporting, and sanctions; as well as monitoring, evaluation, and follow-up;
8. Coordinating duty and responsibility implementation of Credit Risk Analysis Department and the Legal & Remedial Department, including:
   a. The credit analysis process has been carried out in accordance with the applicable regulations as a basis for considering credit decisions by the Credit Committee;
   b. Monitoring the level of credit collectibility and efforts to restructure or settle non-performing loans at head office or branch offices;
   c. Developing strategies for restructuring or settlement of non-performing loans;
9. Coordinating and monitoring credit administration activities to support the smooth running of credit process, in accordance with established policies, systems, and procedures, including but not limited to the implementation of Management Information System and reporting related to credit both internally and to regulators;
10. Coordinating duty and responsibility implementation of the Corporate Secretary function, including but not limited to all correspondence activities, public relations, social responsibility activities, preparation or implementation of the Annual GMS or Extraordinary GMS, public exposure, corporate actions, and others;
11. Signing securities, important Company data/documents, Board of Directors' decision letters, reports to authorities/regulators, appointment of powers of attorney and other letters/reports/data/documents in accordance with the applicable regulations;
12. Establishing good relationships with authorities/regulators, customers, prospective customers, business partners, and related agencies to create harmonious relationships; and
13. Performing other duties stipulated by the Articles of Association and applicable laws and regulations/provisions, as long as they are still within the scope of duties and functions of the President Director.

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** Efektif menjabat sebagai Presiden Direktur pada tanggal 5 Agustus 2025, sebelumnya menjabat sebagai Wakil Presiden Direktur. / Effectively serving as President Director as of August 5, 2025, previously served as Vice President Director.

Setiawan Kumala**
Wakil Presiden Direktur
Vice President Director

1. Merancang dan menetapkan kebijakan yang menyangkut bidang perkreditan, pendanaan, dan fee based income;
2. Mengoordinasikan dan memonitor pelaksanaan tugas, wewenang, fungsi, dan tanggung jawab Direktur Konsumer, Bisnis Digital, dan Teknologi Informasi;

1. Designing and establishing policies related to the areas of credit, funding, and fee-based income;
2. Coordinating and monitoring the implementation of duties, authorities, functions, and responsibilities of the Consumer, Digital Business, and Information Technology Director;

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Setiawan Kumala**
Wakil Presiden Direktur
Vice President Director

3. Merumuskan strategi kredit, pendanaan, dan *fee based income* yang efisien dan efektif, menyosialisasikannya kepada pejabat/unit kerja terkait, serta melakukan evaluasi secara berkala atas pelaksanaan strategi tersebut;
4. Menyusun garis-garis kebijakan perkreditan, pendanaan, dan *fee based income* yang jelas, antara lain berupa:
   a. *Target Market*;
   b. *Account Management*;
   c. *Solicitation/Account Plan*;
   d. *Risk Asset Monitoring*;
   e. *Market Environment Analysis*; dan
   f. *Competitor Analysis*;
5. Merancang dan menetapkan sistem dan prosedur perkreditan, pendanaan, dan fee based income, termasuk namun tidak terbatas pada monitoring kredit, pencapaian target pendanaan, dan fee based income;
6. Mengoordinasikan seluruh kegiatan Bank yang berkaitan dengan perkreditan, pendanaan, dan *fee based income*, baik pada kantor pusat maupun kantor cabang;
7. Mengkoordinasikan penyelenggaraan kegiatan *wealth management*, termasuk *cross selling* kepada nasabah;
8. Menyusun Rencana Kerja dan Anggaran Tahunan (RKAT) kantor cabang agar selaras dengan RBB, mengevaluasi dan memonitor keberhasilan operasional (pencapaian kinerja) kantor cabang, serta mengarahkan upaya-upaya perbaikan yang diperlukan;
9. Mengoordinasikan pelaksanaan proses rekrutmen pimpinan cabang/cabang pembantu, termasuk namun tidak terbatas pada penetapan kriteria/syarat rekrutmen, dengan berkoordinasi bersama Direktur Operasional, Keuangan & *Treasury*;
10. Mengoordinasikan pelaksanaan tugas dan tanggung jawab Divisi HRM, *Premises & Services*:
    a. Perumusan arah dan kebijakan serta pola pembinaan dan pengembangan sumber daya manusia guna menciptakan sumber daya manusia yang produktif secara kuantitas dan kualitas;
    b. Perumusan pola dan kebijakan penilaian karyawan (*performance appraisal*) yang menjamin keadilan (*fairness*) dalam sistem *reward* & *punishment*;
    c. Merancang dan mengevaluasi sistem perencanaan karyawan dan *carrier path*, termasuk pola rekrutmen, mutasi, promosi, demosi, serta kerja sama dengan mitra penyedia jasa sumber daya manusia untuk pemenuhan kebutuhan;
    d. Perumusan pola dan kebijakan remunerasi, pengelolaan administrasi sumber daya manusia, serta koordinasi dengan kantor aktuaria independen terkait perhitungan imbalan pascakerja tahunan; dan
    e. Mengoordinasikan dan memonitor kegiatan yang terkait dengan Bagian Manajemen Aktiva Tetap dan Logistik, antara lain:
       - Memastikan tersedianya sarana dan prasarana jaringan kantor sebagai bagian dari strategi pengembangan usaha Bank, sesuai kebijakan investasi dan bisnis Bank;
       - Mengelola barang cetakan dan alat tulis kantor untuk mendukung operasional, administrasi, dan pelayanan;
       - Melakukan kegiatan pengadaan, pemeliharaan, asuransi atas aktiva tetap/inventasis kantor, penyediaan sarana komunikasi, pembayaran atas pembelian aktiva tetap dan inventaris, batas kapitalisasi, penyusutan, penghapusan, penomoran, serta mutasi inventaris milik Bank; dan
       - Melaksanakan penunjukan rekanan/vendor dan proses evaluasinya untuk menunjang kegiatan operasional Bank.
11. Menjalin hubungan baik dengan nasabah, calon nasabah, mitra bisnis, dan instansi atau pejabat terkait; dan
12. Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh Anggaran Dasar, sepanjang masih dalam ruang lingkup tugas dan fungsi Wakil Presiden Direktur.

3. Formulating efficient and effective credit, funding and fee-based income strategies, disseminating them to relevant officials/departments, as well as carrying out regular evaluations of the implementation of these strategies;
4. Developing clear credit, funding, and fee-based income policy lines, including:
   a. Target Market;
   b. Account Management;
   c. Solicitation/Account Plan;
   d. Risk Asset Monitoring;
   e. Market Environment Analysis; and
   f. Competitor Analysis;
5. Designing and establishing credit, funding, and fee-based income system and procedures, including but not limited to credit monitoring, achieving funding targets, and fee-based income;
6. Coordinating all Bank activities related to credit, funding, and fee-based income, both at head office and branch offices;
7. Coordinating the implementation of wealth management activities, including cross selling to customers;
8. Preparing Annual Work Plans and Budgets (RKAT) for branch offices to be in line with RBB, evaluating and monitoring operational success (performance achievements) of branch offices, as well as directing necessary improvement efforts;
9. Coordinating the implementation of recruitment process for branch/sub-branch leaders, including but not limited to determining recruitment criteria/requirements, in coordination with the Operations, Finance & Treasury Director;
10. Coordinating the implementation of duties and responsibilities of HRM, Premises & Services Division:
    a. Formulation of direction and policies as well as patterns of guidance and development of human resource to create productive human resources in terms of quantity and quality;
    b. Formulation of employee assessment patterns and policies (performance appraisal) that ensures fairness in the reward & punishment system;
    c. Designing and evaluating employee and carrier path planning systems, including the patterns of recruitment, transfer, promotion, demotion, as well as cooperation with human resource service provider partners to fulfill the needs;
    d. Formulating remuneration patterns and policies, managing human resource administration, and coordinating with independent actuarial offices regarding the calculation of annual post-employment benefits; and
    e. Coordinating and monitoring activities related to Fixed Asset Management and Logistics, including:
       - Ensuring the availability of office network facilities and infrastructure as part of the Bank's business development strategy, in accordance with the Bank's investment and business policies;
       - Managing printed materials and office stationery to support operations, administration, and services;
       - Carrying out procurement, maintenance, insurance activities for fixed assets/office inventory, provision of communication facilities, payment for purchases of fixed assets and inventory, capitalization limits, depreciation, deletion, numbering, and transfer of inventory belonging to the Bank; and
       - Implementing the appointment of partner/vendor appointment and evaluation process to support the Bank's operational activities.
11. Establishing good relationships with customers, prospective customers, business partners, and related agencies or officials; and
12. Carrying out other duties assigned by superiors and stipulated by the Articles of Association, as long as they are still within the scope of the Vice President Director's duties and function.

** Efektif menjabat sebagai Presiden Direktur pada tanggal 5 Agustus 2025, sebelumnya menjabat sebagai Wakil Presiden Direktur. / Effectively serving as President Director as of August 5, 2025, previously served as Vice President Director.

Suroso
Direktur Kepatuhan & Risiko
Risk & Compliance Director

1. Menetapkan langkah-langkah yang diperlukan untuk memastikan Bank telah memenuhi seluruh peraturan otoritas dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian;
2. Memantau dan memastikan pelaksanaan seluruh perjanjian dan komitmen yang dibuat oleh Bank dengan otoritas/instansi terkait;
3. Meyakini Direksi Bank tidak menempuh kebijakan dan/atau menetapkan keputusan yang bertentangan dengan peraturan otoritas dan peraturan lain yang berlaku;
4. Memiliki tanggung jawab atas penyusunan dan pengujian terhadap setiap bentuk kebijakan, sistem, prosedur, dan produk/aktivitas baru yang diterapkan di Bank;
5. Memiliki tanggung jawab terhadap penerapan Prinsip Mengenal Nasabah (*Know Your Customer*), termasuk di antaranya penerapan penerapan anti pencucian uang dan pencegahan pendanaan terorisme (APU PPT) berdasarkan konsep *risk based approach* (RBA), pelaporan laporan transaksi keuangan mencurigakan (LTKM), laporan transaksi keuangan tunai (LTKT), transaksi keuangan transfer dana dari dan ke luar negeri (TKL) ke pusat pelaporan dan analisis transaksi keuangan (PPATK);
6. Meyakini penerapan GCG telah dijalankan dengan baik dan benar di Bank;
7. Memiliki tanggung jawab terhadap pelaksanaan/penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
8. Mengevaluasi kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan *contingency plan*;
9. Mengoordinasikan penerapan *risk management* sesuai dengan BASEL *Accord* II dan BASEL III di Bank, termasuk penyediaan sumber daya manusia, sarana, dan prasarana penunjang;
10. Memiliki tanggung jawab terhadap penyusunan *risk profile* dan laporan kepatuhan Bank secara berkala dan melaporkan serta mempresentasikan ke otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyampaian tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);
11. Memiliki tanggung jawab terhadap pelaksanaan fungsi keamanan siber (*cyber security*), termasuk namun tidak terbatas pada proses penilaian mandiri (*self-assessment*) tingkat kematangan (*maturity*) risiko siber (*cyber risk*);
12. Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman *internal capital adequacy assessment process* (ICAAP) dan perhitungan kewajiban penyediaan modal minimum (KPMM) sesuai profil risiko (ICAAP) secara berkala (per semester);
13. Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang bertentangan dengan prosedur yang telah ditetapkan berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha, perkreditan, operasional yang berpotensi meningkatkan eksposur risiko yang ditetapkan (*risk appetite & risk tolerance*); dan
14. Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur yang membawahi Fungsi Kepatuhan.

1. Determining the necessary steps to ensure that the Bank has complied with all regulatory authorities and other applicable laws and regulations in the context of implementing the prudential principle;
2. Monitoring and ensuring the implementation of all agreements and commitments made by the Bank to the relevant authorities/ agencies;
3. Ensuring that the Bank's Board of Directors does not adopt policies and/ or make decisions that conflict with regulatory authorities and other applicable regulations;
4. Having responsibility for the preparation and testing of all forms of policies, systems, procedures, and new products/activities implemented at the Bank;
5. Having responsibility for the implementation of Know Your Customer Principle, including the implementation of AML & CFT based on the risk-based approach (RBA) concept, reporting of suspicious financial transaction reports (LTKM), reports of cash financial transactions (LTKT), financial transactions of transfer of funds from and to outside state (TKL) to the center for financial transaction reports and analysis (PPATK);
6. Ensuring that the implementation of GCG has been carried out properly and correctly in the Bank;
7. Having responsibility for the Implementation/application of risk management at the Bank from the process of identifying, measuring, monitoring, and controlling risks;
8. Evaluating risk management policies and their changes including risk management strategies and contingency plans;
9. Coordinating the implementation of risk management in accordance with BASEL Accord II and BASEL III at the Bank, including the provision of human resources, and supporting facilities and infrastructure;
10. Having responsibility for preparing the Bank's risk profile and compliance reports on a regular basis and reporting and presenting them to the authorities, including but not limited to coordinating assessments and submitting the risk-based bank ratings;
11. Having responsibility for the implementation of cyber security function, including but not limited to self-assessment process for the maturity level of cyber risk;
12. Coordinating the calculation of capital requirements according to the risk profile, including but not limited to preparing the internal capital adequacy assessment process (ICAAP) guidelines and calculating the minimum capital adequacy ratio (CAR) according to the risk profile (ICAAP) periodically (per semester);
13. Providing recommendations on matters related to business decisions that conflict with established procedures based on risk profile analysis, including decisions to exceed business expansions, credits, operations that have the potential to increase the specified risk exposure (risk appetite & risk tolerance), and efective and inexpensive funding; and
14. Performing other duties assigned by the President Director and stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director in Charge of Compliance Function.

Arif Wicaksono
Direktur Operasional, Keuangan & *Treasury*
Direktur Operasional, Keuangan & Treasury

1. Mengawasi pengelolaan likuiditas Bank terutama dalam memantau saldo Giro Wajib Minimum (GWM), baik Rupiah maupun Valuta Asing, termasuk saldo GWM Sekunder agar selalu terjaga kecukupannya;
2. Memiliki tanggung jawab atas keseimbangan likuiditas, baik Rupiah maupun Valuta Asing sehubungan dengan kegiatan pasar uang atau aktivitas hubungan bank koresponden;
3. Memiliki tanggung jawab terhadap pengelolaan dana (*Asset Liability Management*/ALM) yang efektif, efisien, dan menguntungkan, termasuk namun tidak terbatas pada pemeliharaan *primary reserve* dan *secondary reserve* serta optimalisasi penyediaan dana;

1. Supervising the Bank's liquidity management, especially in monitoring the Primary Statutory Reserve Requirement (GWM) balance, both in Rupiah and Foreign Currency, including the balance of the Secondary GWM so that its adequacy is always maintained;
2. Having responsibility for the liquidity balance, both Rupiah and Foreign Currency in connection with money market activities or correspondent Bank relationship activities;
3. Having responsibility for efective, eficient, and profitable asset liability management (ALM), including but not limited to maintenance of primary reserves and secondary reserves as well as optimizing the provision of funds;

Arif Wicaksono
Direktur Operasional, Keuangan & *Treasury*
Direktur Operasional, Keuangan & Treasury

4. Menyusun garis-garis kebijakan pendanaan, baik Rupiah atau Valuta Asing dalam rangka:
   a. Pendanaan yang efektif dan murah;
   b. Keseimbangan likuiditas;
   c. Profitabilitas;
   d. *Pricing* produk dan jasa Bank; dan
   e. *Gapping*;
5. Memiliki tanggung jawab dan mengoordinasikan pengelolaan serta pengaturan pemberian dan permohonan *credit line (money market)* secara timbal balik (resiprokal) dengan bank koresponden;
6. Memiliki tanggung jawab atas penyusunan garis-garis kebijakan perusahaan di bidang administrasi keuangan dan *Management Information System,* memonitor dan mengevaluasi perkembangan pendapatan dan biaya operasional unit kerja;
7. Merancang, menetapkan, serta mengevaluasi sistem akuntansi dan MIS dalam upaya menciptakan pelaksanaan bank *management* yang efektif, *reporting financial system* untuk memenuhi pelaporan pihak eksternal dan internal;
8. Memonitor dan mengelola transaksi keuangan Bank serta memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur yang telah ditetapkan;
9. Mengoordinasikan dan memonitor penyusunan *financial statement* (neraca dan rugi laba) yang disampaikan ke regulator maupun yang dipublikasikan pada media cetak/elektronik;
10. Merancang dan mengoordinasikan pengelolaan keuangan termasuk pelaporan keuangan, manajemen kinerja dan memastikan MIS dilaksanakan sesuai dengan peraturan yang berlaku, termasuk namun tidak terbatas pada standar akuntansi, Bank Indonesia, Otoritas Jasa Keuangan, perpajakan dan otoritas lainnya seperti Lembaga Penjamin Simpanan (LPS) dan lain-lain;
11. Mengoordinasikan dan memonitor penyusunan RBB agar sesuai dengan ketentuan, kebijakan, dan prosedur yang berlaku;
12. Memonitor aktivitas audit keuangan yang dilakukan oleh kantor akuntan publik yang ditunjuk, termasuk memonitor penyediaan data/dokumen/informasi terkait pelaksanaan audit, memastikan pelaksanaan audit dilaksanakan secara tepat waktu dan penyampaian Laporan Keuangan Audit ke otoritas;
13. Merumuskan garis-garis kebijakan, strategi kegiatan operasional, wewenang *limit* transaksi keuangan, serta mengoordinasikan serta memonitor kelancaran kegiatan operasional baik kantor pusat maupun kantor cabang;
14. Meyakinkan terselenggaranya layanan operasional sesuai dengan standar tingkat layanan, serta memenuhi kaidah-kaidah perlindungan data, perlindungan nasabah/konsumen, standar kepatuhan, dan deteksi dini;
15. Memonitor dan mengevaluasi laporan pengendalian biaya operasional, serta perubahan dan perkembangan pendapatan unit kerja/cabang yang terkait dengan biaya operasional;
16. Memonitor dan mengevaluasi indikator keberhasilan (*key performance indicator*) unit kerja operasional dan kantor cabang yang telah ditetapkan secara berkala;
17. Meningkatkan citra Bank sebagai lembaga yang memberikan layanan sesuai kebutuhan nasabah secara cepat, nyaman, dan aman; dan
18. Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur yang diatur dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Operasional, Keuangan & *Treasury*.

4. Drawing up policy lines on funding, both in Rupiah and Foreign Currency in the framework of:
   a. Efective and inexpensive funding;
   b. Liquidity balance;
   c. Profitability;
   d. Pricing of Bank products and services; and
   e. Gapping;
5. Having responsibility and coordinating the management and regulation of granting and requesting reciprocal credit lines (money market) with correspondent banks;
6. Having responsibility for the preparation of he Company's policy lines in the field of financial administration and Management Information System, monitoring and evaluating developments in division's income and operational costs;
7. Designing, establishing, and evaluating accounting and MIS system to create an efective implementation of the Bank's management, a reporting financial system to meet external and internal party reporting;
8. Monitoring and managing the Bank's financial transactions and ensuring compliance with established rules/regulations and procedures;
9. Coordinating and monitoring the preparation of financial statements (balance sheet and profit and loss) to be submitted to regulators as well as those published in print/electronic media;
10. Designing and coordinating financial management including financial reporting, performance management, and ensuring MIS is implemented in accordance with applicable regulations, including but not limited to accounting standards, Bank Indonesia, Financial Services Authority, taxation, and other authorities such as the Deposit Insurance Corporation (LPS) and others;
11. Coordinating and monitoring the preparation of RBB to comply with applicable regulations, policies, and procedures;
12. Monitoring financial audit activities carried out by the appointed public accounting firm, including monitoring the provision of data/documents/information related to the audit, ensuring that the audit is carried out in a timely manner and the Audit Financial Statements is submitted to the authorities; and
13. Formulating policy guidelines, operational activity strategies, financial transaction limit authority, and coordinating and monitoring the smooth running of operational activities at both head office and branch offices;
14. Ensuring that operational services are carried out in accordance with service level standards and fulfilling the rules of data protection, customer/consumer protection, compliance standards, and early detection;
15. Monitoring and evaluating reports on operational cost control, as well as changes and developments in division/branch income related to operational costs;
16. Monitoring and evaluating the success indicators (key performance indicators) of operational units and branch offices that have been determined periodically;
17. Improving the Bank's image as an institution that provides services according to customer needs quickly, comfortably, and safely; and
18. Carrying out other duties assigned by the President Director as stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director of Finance & Treasury.

Ibrahim
Direktur *Network*, Bisnis Digital & TI
Network, Digital Business and IT Director

1. Mengoordinasikan seluruh kegiatan Bank yang berkaitan dengan kredit konsumer, pendanaan, dan *fee based income*, baik di kantor pusat maupun kantor cabang;
2. Memimpin dan mengarahkan kebijakan serta strategi bisnis digital yang selaras dengan strategi bisnis Bank;
3. Memonitor pelaksanaan kebijakan dan strategi bisnis digital agar sesuai dengan strategi Bank dan memenuhi prinsip kehatian-hatian serta manajemen risiko yang *prudent*;
4. Memastikan kinerja tim produk, pengembangan bisnis, dan pemasaran sesuai sasaran, serta melakukan mitigasi atas kinerja yang tidak tercapai;
5. Merencanakan pengembangan produk Bank berdasarkan *feasibility study* yang mencakup analisis biaya dan manfaat (*cost and benefit analysis*);
6. Memastikan perencanaan strategis serta pengembangan dan pengelolaan kemitraan bisnis (*ecosystem partnership*) untuk menciptakan manfaat maksimal bagi semua pihak;
7. Menganalisis, menegosiasikan, dan menyelesaikan kesepakatan kemitraan sesuai dengan pedoman dan kebijakan Bank;
8. Mengevaluasi daya saing produk dan layanan Bank terhadap kompetitor serta mencari peluang pengembangan lebih lanjut;
9. Memiliki tanggung jawab atas pengelolaan dan pengembangan teknologi informasi Bank agar sejalan dengan strategi bisnis Bank;
10. Mengoordinasikan pelaksanaan kebijakan dan strategi pengembangan teknologi informasi untuk mendukung operasional perbankan, termasuk namun tidak terbatas pada *core banking system, hardware, software*, dan aplikasi pendukung lainnya;
11. Memonitor dan memastikan ketersediaan:
    a. Arsitektur teknologi Bank untuk mendukung transformasi digital, termasuk aplikasi, infrastruktur, serta keamanan teknologi informasi dan siber sesuai kebutuhan bisnis dan regulasi; dan
    b. Tata kelola manajemen teknologi informasi sesuai peraturan dan standar keamanan teknologi;
12. Mengawasi dan memastikan tercapainya standar tingkat layanan dalam pengendalian, pemantauan, serta peningkatan lingkungan IT, termasuk pemecahan masalah, analisis akar masalah, usulan solusi, dan manajemen bisnis;
13. Memastikan perencanaan strategis serta pengembangan produk digital Bank dalam rangka memenuhi RBB jangka pendek maupun jangka panjang dengan tetap memperhatikan prinsip manajemen risiko dan regulasi yang berlaku;
14. Memastikan pengelolaan dan operasional *database* mendukung kelancaran operasional Bank;
15. Memastikan teknologi informasi memenuhi standar keamanan sesuai kebijakan Bank dan ketentuan regulator saat ini maupun yang akan datang, termasuk proses identifikasi dan mitigasi risiko;
16. Menetapkan kerangka kerja dukungan sistem operasi mencakup manajemen perubahan, ketersediaan, kapasitas, aset, dan konfigurasi di seluruh lingkungan Bank;
17. Mengoordinasikan pelaksanaan *self-assessment* atas:
    - *Digital Maturity Assessment for Bank* (DMAB);
    - IT *Maturity Assessment*; dan
    - *Cyber Security Assessment*;

    Termasuk penyusunan dan pemantauan *roadmap/action plan* atas *gap* penilaian, serta pelaporan hasil penilaian kepada otoritas; dan
18. Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan/atau dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Konsumer, Bisnis Digital, dan Teknologi Informasi.

1. Coordinating all Bank activities related to consumer credit, funding, and fee-based income, both at head office and branch offices;
2. Leading and directing digital business policies as well as strategies in line with the Bank's business strategy;
3. Monitoring the implementation of digital business policies and strategies so that they are in line with the Bank's strategy and complying with the principles of prudent and prudent risk management;
4. Ensuring that performance of product, business development, and marketing teams is on target, and mitigating any performance that is not achieved;
5. Planning Bank product development based on a feasibility study that includes cost and benefit analysis;
6. Ensuring strategic planning as well as development and management of business partnerships (ecosystem partnerships) to provide maximum benefits for all parties;
7. Analyzing, negotiating, and finalizing partnership agreements in accordance with Bank guidelines and policies;
8. Evaluating competitiveness of the Bank's products and services against competitors and looking for opportunities for further development;
9. Having the responsibility for the management and development of the Bank's information technology to be in line with the Bank's business strategy;
10. Coordinating the implementation of policies and development strategies of information technology to support banking operations, including but not limited to core banking systems, hardware, software, and other supporting applications;
11. Monitoring and ensuring the availability of:
    a. The Bank's technology architecture to support digital transformation, including applications, infrastructure, and information technology and cyber security according to business needs and regulations; and
    b. Information technology management governance according to regulations and technology security standards;
12. Supervising and ensuring the achievement of service level standards in controlling, monitoring, and improving IT environment, including troubleshooting, root cause analysis, solution proposals, and business management;
13. Ensuring strategic planning and development of the Bank's digital products to fulfill the short-term and long-term RBB by still paying attention to risk management principles and applicable regulations;
14. Ensuring the database management and operations support the smooth operation of the Bank;
15. Ensuring information technology meets security standards according to Bank policy as well as current and future regulatory requirements, including risk identification and mitigation process;
16. Establishing an operating system support framework including change management, availability, capacity, assets, and configuration throughout the Bank;
17. Coordinating the implementation of self-assessments for:
    - Digital Maturity Assessment for Bank (DMAB);
    - IT Maturity Assessment; and
    - Cyber Security Assessment;

    Including the preparation and monitoring of roadmap/action plan for assessment gaps, as well as reporting the assessment results to authorities; and
18. Carrying out other duties assigned by superiors and/or in the Articles of Association as long as they are still within the scope of duties and functions of the Consumer, Digital Business, and Information Technology Director.

Selain itu, Direksi memiliki tanggung jawab untuk mengungkapkan kepada karyawan mengenai kebijakan Bank yang bersifat strategis di bidang kepegawaian sebagaimana diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum. Kebijakan tersebut mencakup, antara lain kebijakan mengenai sistem perekrutan, mekanisme promosi, dan pengembangan karier, kebijakan remunerasi, serta rencana efisiensi organisasi. Penyampaian informasi tersebut dilakukan melalui saluran komunikasi internal yang dapat diakses dengan mudah oleh seluruh karyawan.

Furthermore, the Board of Directors is responsible for disclosing to employees regarding the Bank's strategic policies in terms of employees, as stipulated in the Financial Services Authority Circular No. 14/SEOJK.03/2025 on Governance Implementation for Commercial Banks. The policies include policy on recruitment system, promotion, and career development mechanism, remuneration policy, and organizational efficiency plans. This information is disseminated through internal communication channels that are easily accessible to all employees.

Etika Kerja Direksi

Dalam pelaksanaan tugas dan tanggung jawabnya, setiap anggota Direksi diwajibkan untuk mematuhi dan menginternalisasi etika kerja yang ditetapkan Perseroan, sebagaimana dijelaskan berikut:

1. Direksi dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank;
2. Direksi dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS;
3. Direksi wajib mengungkapkan dalam laporan pelaksanaan GCG mengenai:
    a. Kepemilikan sahamnya, baik pada Bank maupun pada perusahaan lain, yang berkedudukan di dalam dan/atau di luar negeri;
    b. Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lain dan/atau Pemegang Saham Pengendali Perseroan; dan
    c. Remunerasi dan fasilitas lain yang diterima.

Board of Directors Work Ethics

In performing duties and responsibilities, each member of the Board of Directors is required to comply with and internalize the work ethics established by the Company, as explained below:

1. The Board of Directors is prohibited from using the Bank for personal, family, and/or other party interests which may harm or reduce the Bank's gains;
2. The Board of Directors is prohibited from taking and/or receiving personal benefits from the Bank, other than remuneration and other facilities set by the GMS;
3. The Board of Directors must disclose the following matters in GCG implementation report:
    a. Share ownership, both in the Bank and in other companies, domiciled inside and/or outside the country;
    b. Financial relationship and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders of the Company; and
    c. Remuneration and other facilities received.

Keputusan yang Perlu Mendapatkan Persetujuan Direksi

Bank Ganesha menerapkan kebijakan internal yang mengatur bahwa keputusan-keputusan tertentu wajib memperoleh persetujuan Direksi sebagaimana ditetapkan dalam Anggaran Dasar. Kebijakan ini memastikan bahwa setiap keputusan strategis diambil secara cermat, akuntabel, dan selaras dengan prinsip GCG.

Decisions Requiring Approval from the Board of Directors

Bank Ganesha implements an internal policy governing that certain decisions require Board of Directors' approval, as stipulated in the Articles of Association. This policy ensures that every strategic decision is made carefully, accountably, and in line with GCG principles.

Rapat Direksi

Rapat Direksi dilaksanakan dengan mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum, di mana Direksi wajib menyelenggarakan rapat internal secara berkala paling sedikit 1 kali dalam 1 bulan dan rapat gabungan bersama Dewan Komisaris paling sedikit 1 kali dalam 4 bulan. Rapat tersebut dihadiri oleh seluruh anggota Direksi, baik dengan kehadiran secara fisik maupun *teleconference* dengan tetap memperhatikan keabsahan pengambilan keputusan. Hasil rapat didokumentasikan secara tertulis dengan memuat paling sedikit agenda pembahasan, daftar hadir, dan keputusan/hasil pembahasan.

Selain itu, Direksi juga wajib hadir setiap diadakannya RUPS Tahunan maupun RUPS Luar Biasa. Tingkat kehadiran anggota Direksi dalam rapat sepanjang tahun 2025 adalah sebagai berikut:

Board of Directors' Meeting

The Board of Directors' meetings are held in accordance with Financial Services Authority Circular No. 14/SEOJK.03/2025 on Governance Implementation for Commercial Banks, which requires the Board of Directors to hold regular internal meetings at least once a month and joint meetings with the Board of Commissioners at least once every 4 months. These meetings shall be attended by all members of the Board of Directors, either in-person or via teleconference, with due regard to the validity of decision-making. Meeting results are documented in writing, including at least the discussion agenda, attendance list, and decisions/outcomes.

Furthermore, the Board of Directors shall also attend every Annual GMS and Extraordinary GMS. The attendance level of the Board of Directors members at meetings throughout 2025 was as follows:

Nama dan Jabatan Name and Position	Rapat Direksi Board of Directors' Meeting				Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners			
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance		(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance		(%)
		Tatap Muka In-Person	*Teleconference*			Tatap Muka In-Person	*Teleconference*	
Lenny Sugihat* Presiden Direktur President Director	12	10	-	83,33	2	2	-	100,00
Setiawan Kumala** Presiden Direktur President Director	33	33	-	100,00	4	4	-	100,00
Suroso Direktur Director	33	32	-	96,97	4	4	-	100,00
Arif Wicaksono Direktur Director	33	30	-	90,91	4	4	-	100,00
Ibrahim Direktur Director	33	32	-	96,97	4	4	-	100,00
Rata-rata Kehadiran (%) **Average Attendance (%)**				**93,64**				**100,00**

* Efektif berhenti menjabat sebagai Presiden Direktur sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025. / Effectively resigned as President Director as of the closing of the Annual GMS on June 20, 2025.

** Efektif menjabat sebagai Presiden Direktur pada tanggal 5 Agustus 2025, sebelumnya menjabat sebagai Wakil Presiden Direktur. / Effectively serving as President Director as of August 5, 2025, previously served as Vice President Director.

Informasi terkait kehadiran Direksi dalam RUPS tercantum pada bagian Rapat Umum Pemegang Saham.
Information on the attendance of the Board of Directors at the GMS is stated in the General Meeting of Shareholders section.

Pelaksanaan Tugas Direksi

Sepanjang tahun 2025, Direksi secara aktif melaksanakan berbagai kegiatan sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, untuk memastikan pencapaian tujuan Bank serta kepatuhan terhadap regulasi yang berlaku, antara lain:

1. Melaksanakan tugas kepengurusan Bank dengan menyusun rencana strategis dan rencana kerja tahunan yang disampaikan kepada Otoritas Jasa Keuangan. Rencana kerja tersebut telah mendapatkan persetujuan dari Dewan Komisaris dan dikomunikasikan kepada Pemegang Saham serta seluruh jenjang organisasi Bank;
2. Menyusun struktur organisasi Bank, lengkap dengan perincian tugas dan tanggung jawab, serta menetapkan surat keputusan pengangkatan;
3. Menyusun kebijakan dan strategi manajemen risiko serta bertanggung jawab atas pelaksanaannya;
4. Menindaklanjuti temuan audit dan rekomendasi dari SKAI, auditor eksternal, serta hasil pengawasan Otoritas Jasa Keuangan atau otoritas lainnya;
5. Menyusun kebijakan dan prosedur yang berlaku dalam menjalankan usaha Bank sesuai dengan ketentuan yang berlaku;
6. Memiliki tanggung jawab atas penerapan struktur pengendalian internal yang efektif dan manajemen risiko yang baik; dan
7. Mempertanggungjawabkan pelaksanaan tugas kepada Pemegang Saham melalui RUPS.

Implementation of Board of Directors' Duties

Throughout 2025, the Board of Directors actively performed various activities as part of its duties and responsibilities, to ensure the achievement of the Bank's objectives and compliance with applicable regulations, including:

1. Carrying out Bank management duties by compiling strategic plans and annual work plan which are submitted to the Financial Services Authority. The work plan has been approved by the Board of Commissioners and has been communicated to Shareholders and all organization levels in the Bank;
2. Creating an organizational structure of the Bank, complete with details of duties and responsibilities, as well determining the appointment letter;
3. Preparing risk management policies and strategies and being responsible for their implementation;
4. Following up on audit findings and recommendations from the SKAI, external auditors, and the supervision results by the Financial Services Authority or other authorities;
5. Developing policies and procedures that apply in running the Bank's business in accordance with the applicable regulations;
6. Being responsible for the implementation of effective internal control structure and good risk management; and
7. Being responsible for the implementation of duties to Shareholders through the GMS.

Rekomendasi, Evaluasi, dan Persetujuan Direksi

Sepanjang tahun 2025, Direksi terus berupaya meningkatkan efektivitas dan kualitas pengelolaan Bank melalui serangkaian inisiatif strategis. Upaya ini diwujudkan melalui penyampaian rekomendasi yang tepat sasaran, pelaksanaan evaluasi menyeluruh, serta pemberian persetujuan terhadap berbagai kebijakan dan program penting.

Recommendation, Evaluation, and Approval of the Board of Directors

Throughout 2025, the Board of Directors continued to strive to improve the effectiveness and quality of Bank management through a series of strategic initiatives. These efforts were realized through the delivery of targeted recommendations, implementation of comprehensive evaluations, and approval of various important policies and programs.

Pemberhentian atau Penggantian Anggota Direksi

Pemberhentian atau penggantian anggota Direksi sebelum berakhirnya masa jabatan, termasuk pemberhentian sementara, dilakukan dengan mengedepankan kepentingan utama Bank guna menjaga keberlangsungan usaha yang selaras dengan rencana strategis Bank. Pemberhentian sementara dilaksanakan berdasarkan kewenangan Dewan

Dismissal or Replacement of Members of the Board of Directors

Dismissal or replacement of members of the Board of Directors before the end of the term of office, including temporary dismissal, is carried out by prioritizing the Bank's main interests to maintain business continuity in line with the Bank's strategic plan. Temporary dismissal is carried out based on the Board of Commissioners' authority in

Komisaris sesuai ketentuan peraturan perundang-undangan dan diikuti dengan pembatasan kewenangan Direksi yang bersangkutan. Bagi Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan, pemberhentian atau penggantian wajib memperoleh persetujuan Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS.

line with the laws and regulations and is accompanied by limitations on the authority of the concerned Director. For the President Director and/or Director responsible for compliance function, dismissal or replacement shall obtain approval from the Financial Services Authority before being resolved at the GMS.

Mekanisme Penetapan Direktur Pengganti

Bank menetapkan Direktur pengganti untuk setiap bidang Direksi, dengan mempertimbangkan fungsi dan kepentingan strategis dari masing-masing jabatan, sehingga tidak terjadi kekosongan pengambilan keputusan yang dapat mengganggu operasional Bank. Penetapan Direktur pengganti dilakukan dengan mempertimbangkan aspek benturan kepentingan yang dapat terjadi dalam proses pengambilan keputusan sesuai kewenangannya serta tetap menjaga pemisahan fungsi pengelolaan risiko, pengawasan, dan pengendalian sebagaimana konsep tiga lini pertahanan (*three line of defence*).

Sesuai dengan ketentuan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025, Direktur pengganti wajib berasal dari internal Bank dan dapat berasal dari anggota Direksi yang sedang menjabat. Dalam kondisi tertentu sesuai ketentuan peraturan perundang-undangan, Dewan Komisaris dapat ditetapkan sebagai Direktur pengganti dengan tetap berpedoman pada prinsip GCG, termasuk deklarasi benturan kepentingan, serta tetap dibatasi oleh kewenangan yang diatur dalam peraturan perundang-undangan, sehingga tidak melampaui fungsi, tanggung jawab, dan batasan hukum yang berlaku. Selain itu, Bank tidak diperkenankan mengangkat Direktur pengganti dari pihak luar Bank dan/atau pihak yang memiliki kewenangan di bawah Direksi. Penugasan Direktur pengganti dilakukan untuk jangka waktu paling lama 6 bulan dan dapat diperpanjang berdasarkan kebutuhan Bank dengan persetujuan Otoritas Jasa Keuangan.

Mechanism of the Appointment of Substitute Director

The Bank appoints substitute Director for each field of the Board of Directors, with due observance of each position's functions and strategic interests, to prevent any decision-making gaps that could disrupt the Bank's operations. The appointment of substitute Director is carried out by considering potential conflicts of interest in the decision-making process within the respective authorities while maintaining the division of risk management, supervision, and control functions, as outlined in the three lines of defense concept.

Pursuant to the Financial Services Authority Circular No. 14/SEOJK.03/2025, a substitute Director shall be from the internal Bank and can be a member of the Board of Directors currently serving. Under certain circumstances, in accordance with the laws and regulations, the Board of Commissioners can appoint a substitute Director, while adhering to GCG principles, including a declaration of conflicts of interest, and remaining limited by the authority stipulated in applicable laws and regulations, so as not to exceed their functions, responsibilities, and legal limitations. Furthermore, the Bank is not permitted to appoint a substitute Director from outside the Bank and/or from parties with authority subordinate to the Board of Directors. The appointment of a substitute Director is for a maximum period of 6 months and can be extended based on the Bank's needs with the Financial Services Authority's approval.

Penilaian Kinerja Dewan Komisaris dan Direksi

Performance Assessment of the Board of Commissioners and Board of Directors

Penilaian Kinerja Dewan Komisaris

Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja

Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam RUPS Tahunan pada saat penyampaian Laporan Tugas Pengawasan Dewan Komisaris dalam Laporan Tahunan Bank. Di samping itu, Dewan Komisaris juga melaksanakan penilaian mandiri (*self-assessment*) baik secara kolektif kolegial maupun individu yang dilakukan 2 kali dalam 1 tahun, sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Mekanisme *self-assessment* ini memungkinkan Dewan Komisaris menilai kinerjanya secara independen, sekaligus memastikan efektivitas pengawasan serta kualitas pemberian nasihat.

Kriteria Penilaian Kinerja

Penilaian terhadap kinerja Dewan Komisaris didasarkan pada beberapa kriteria, meliputi:

1. Evaluasi kompetensi dan kapabilitas Dewan Komisaris;
2. Efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
3. Efektivitas rapat Dewan Komisaris; dan
4. Efektivitas kinerja Komite-Komite di bawah Dewan Komisaris.

Hasil Penilaian Kinerja

Selama periode 2025, Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya secara optimal dan profesional. Hal ini tercermin melalui kualitas nasihat, saran, dan rekomendasi yang disampaikan kepada Direksi, yang secara signifikan berkontribusi pada peningkatan pengelolaan Bank.

Performance Assessment of Board of Commissioners

Procedures and Assessor of Performance Assessments

The performance of the Board of Commissioners is assessed by Shareholders at the Annual GMS when the Board of Commissioners' Supervisory Report is submitted in the Bank's Annual Report. Furthermore, the Board of Commissioners also conducts self-assessments, both collectively and individually, twice a year, in accordance with Financial Services Authority Regulation No. 17 of 2023 on Governance Implementation for Commercial Banks. This self-assessment mechanism allows the Board of Commissioners to independently assess its performance, while ensuring supervision effectiveness and the quality of advisory provision.

Performance Assessment Criteria

The Board of Commissioners' performance assessment is based on several criteria, including:

1. Evaluation of the Board of Commissioners' competency and capabilities;
2. Effectiveness of the implementation of the Board of Commissioners' duties and responsibilities;
3. Effectiveness of the Board of Commissioners' meetings; and
4. Effectiveness of the performance of Committees under the Board of Commissioners.

Performance Assessment Results

In the 2025 period, the Board of Commissioners performed its duties and responsibilities optimally and professionally. This was reflected in the quality of advice, suggestions, and recommendations provided to the Board of Directors, which significantly contributed to improving the Bank's management.

Penilaian Kinerja Direksi

Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja

Kinerja Direksi Bank dievaluasi secara rutin oleh Pemegang Saham melalui RUPS Tahunan, dengan mengacu pada laporan pertanggungjawaban berupa Laporan Tahunan dan Laporan Keuangan. Selain itu, Direksi juga melaksanakan penilaian mandiri (*self-assessment*) yang dievaluasi oleh Dewan Komisaris 2 kali dalam 1 tahun. Kebijakan penilaian ini mengacu pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Mekanisme *self-assessment* ini memungkinkan Direksi menilai efektivitas pelaksanaan tugas dan tanggung jawabnya secara internal, sekaligus memastikan pengelolaan Bank yang optimal, berorientasi pada pencapaian tujuan strategis Bank.

Kriteria Penilaian Kinerja

Penilaian terhadap kinerja Direksi didasarkan pada beberapa kriteria, meliputi:

1. Efektivitas peran dan rapat Direksi;
2. Efektivitas penerapan GCG;
3. Efektivitas pelaksanaan strategi dan pengelolaan Perseroan; dan
4. Efektivitas penerapan manajemen risiko dan pengendalian internal.

Hasil Penilaian Kinerja

Hasil penilaian kinerja Direksi pada tahun 2025 menunjukkan capaian yang memuaskan dan sesuai dengan kriteria penilaian yang telah ditetapkan. Hal ini tercermin dari kinerja keuangan yang mencatatkan hasil positif. Keberhasilan tersebut mencerminkan efektivitas pengelolaan yang dijalankan oleh Direksi sepanjang tahun buku, sekaligus menunjukkan komitmen dalam mendukung pertumbuhan berkelanjutan Bank.

Performance Assessment of Board of Directors

Procedures and Assessor of Performance Assessments

The performance of the Bank's Board of Directors is regularly evaluated by Shareholders through the Annual GMS, with reference to accountability reports in the form of the Annual Report and Financial Statements. Furthermore, the Board of Directors also conducts self-assessments, evaluated by the Board of Commissioners twice a year. This assessment policy refers to Financial Services Authority Regulation No. 17 of 2023 on Governance Implementation for Commercial Banks. This self-assessment mechanism allows the Board of Directors to assess the effectiveness of duty and responsibility implementation internally, while ensuring an optimal Bank management, oriented towards achieving the Bank's strategic objectives.

Performance Assessment Criteria

The Board of Directors' performance assessment is based on several criteria, including:

1. Effectiveness of the Board of Directors' roles and meetings;
2. Effectiveness of GCG implementation;
3. Effectiveness of the implementation of the Company's strategy and management; and
4. Effectiveness of risk management and internal control implementation.

Performance Assessment Results

The Board of Directors' performance assessment results in 2025 demonstrated satisfactory results and met the established assessment criteria. This was reflected in the positive financial performance. This success reflects the effectiveness of the Board of Directors' management throughout the financial year and demonstrates their commitment to supporting the Bank's sustainable growth.

Penilaian Kinerja Komite di bawah Dewan Komisaris, Komite di bawah Direksi, dan Organ Pendukung Direksi

Performance Assessment of Committees under the Board of Commissioners, Committees under the Board of Directors, and Supporting Organs of the Board of Directors

Penilaian Kinerja Komite di bawah Dewan Komisaris

Dalam upaya memperkuat peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris didukung oleh 3 komite, yaitu Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, serta Komite Personalia. Pada tahun 2025, Dewan Komisaris telah melakukan evaluasi terhadap kinerja masing-masing komite yang dipaparkan sebagai berikut:

Performance Assessment of Committees under the Board of Commissioners

To strengthen the Board of Commissioners' role in carrying out its supervisory function, the Board of Commissioners is supported by 3 committees, namely the Audit Committee, Remuneration and Nomination Committee, Risk Monitoring Committee, and Human Resources Committee. In 2025, the Board of Commissioners evaluated the performance of each committee, as outlined below:

1 Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja
Procedures and Assessor of Performance Assessments

Penilaian kinerja terhadap komite-komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik, yang dilaksanakan 1 kali setiap akhir tahun buku untuk mengevaluasi efektivitas pelaksanaan tugas dan tanggung jawab masing-masing komite.

To strengthen the Board of Commissioners' role in carrying out its supervisory function, the Board of Commissioners is supported by 3 committees, namely the Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee. In 2025, the Board of Commissioners evaluated the performance of each committee, as outlined below.

2 Kriteria Penilaian Kinerja
Performance Assessment Criteria

Kriteria penilaian kinerja meliputi pelaksanaan tugas dan tanggung jawab sesuai tata tertib kerja komite, pencapaian program kerja yang telah disampaikan kepada Dewan Komisaris, serta pelaksanaan rapat komite dan tingkat kehadiran anggota komite.

The criteria of performance assessment include the implementation of duty and responsibility in line with the committee's work procedures, achievement of work programs submitted to the Board of Commissioners, and implementation of committees meeting, and the attendance of committee members.

3 Hasil Penilaian Kinerja
Performance Assessment Results

Dewan Komisaris menilai bahwa sepanjang tahun 2025, seluruh komite telah melaksanakan tugas dan tanggung jawabnya dengan efektif serta menjaga independensi dalam setiap proses pengambilan keputusan. Selain itu, komite-komite tersebut telah memberikan masukan dan rekomendasi yang konstruktif serta bernilai tambah bagi Dewan Komisaris dalam mendukung pelaksanaan fungsi pengawasan secara optimal.

The Board of Commissioners considers that throughout 2025, all committees performed their duties and responsibilities effectively and maintained their independency in every decision-making process. Furthermore, these committees provided constructive and value-added input and recommendations to the Board of Commissioners, supporting the optimal implementation of supervisory function.

Penilaian Kinerja Komite di bawah Direksi dan Organ Pendukung Direksi

Direksi melaksanakan tugas dan tanggung jawabnya dengan dukungan berbagai komite, antara lain Komite *Asset and Liabilities Management*, Komite Kebijakan Kredit, Komite Kredit, Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, Komite Restrukturisasi, serta Komite Pengadaan Barang dan Jasa. Selain itu, Direksi juga didukung oleh organ pendukung seperti Sekretaris Perusahaan dan Satuan Kerja Audit Intern yang berperan dalam memastikan kelancaran operasional serta efektivitas pengawasan internal. Pada tahun 2025, Direksi telah melakukan evaluasi terhadap kinerja masing-masing komite dan organ pendukung Direksi yang dipaparkan sebagai berikut:

Performance Assessment of Committees under the Board of Directors and Supporting Organs of the Board of Directors

The Board of Directors performs its duties and responsibilities with the support of various committees, including Asset and Liabilities Management Committee, Credit Policy Committee, Credit Committee, Information Technology Steering Committee, Risk Management Committee, Restructuring Committee, and Goods and Services Procurement Committee. Furthermore, the Board of Directors is assisted by supporting organs such as Corporate Secretary and Internal Audit Unit, which play a role in ensuring smooth operations and effective internal supervision. In 2025, the Board of Directors evaluated the performance of each committee and supporting organs of the Board of Directors, as outlined below:

1 Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja
Procedures and Assessor of Performance Assessments

Penilaian kinerja komite di bawah Direksi serta organ pendukung Direksi dilakukan secara periodik oleh Direksi setiap akhir tahun buku. Penilaian ini bertujuan untuk mengevaluasi efektivitas pelaksanaan tugas masing-masing unit dalam mendukung operasional Bank.

Performance assessments of committees under the Board of Directors and Board of Directors' supporting organs are conducted by the Board of Directors at the end of each financial year. This assessment aims to evaluate the effectiveness of each unit's duties in assisting the Bank's operations.

2 Kriteria Penilaian Kinerja
Performance Assessment Criteria

Kriteria penilaian kinerja meliputi laporan berkala yang disampaikan kepada Direksi, masukan dan rekomendasi atas hal-hal yang masuk ke dalam lingkup tugas Direksi, serta pelaksanaan tugas dan tanggung jawab masing-masing unit yang sejalan dengan strategi dan rencana bisnis Bank.

The performance assessment criteria include periodic reports submitted to the Board of Directors, input and recommendations on matters within the Board of Directors' scope of duties, and duty and responsibility implementation of each unit in line with the Bank's strategy and business plan.

3 Hasil Penilaian Kinerja
Performance Assessment Results

Direksi menilai bahwa seluruh komite di bawah Direksi, beserta organ pendukungnya, telah memberikan kontribusi optimal sepanjang tahun 2025. Hal ini tercermin dari kualitas rekomendasi yang tepat, partisipasi aktif seluruh anggota komite dalam rapat gabungan dengan Direksi, serta pencapaian yang memuaskan terhadap rencana kerja tahunan.

The Board of Directors considers that all committees under the Board of Directors, along with their supporting organs, made optimal contributions throughout 2025. This is reflected in the quality of appropriate recommendations, active participation of all committee members in joint meetings with the Board of Directors, and satisfactory achievement of the annual work plan.

Pengembangan Kompetensi Dewan Komisaris dan Direksi

Competency Development of the Board of Commissioners and Board of Directors

Kebijakan Pengembangan Kompetensi Dewan Komisaris dan Direksi

Bank Ganesha menerapkan kebijakan untuk memfasilitasi Dewan Komisaris dan Direksi dalam mengikuti program pengembangan kompetensi, guna memastikan mereka memiliki kemampuan yang memadai untuk menjalankan peran secara efektif dan mendukung keberlanjutan Bank. Program pengembangan kompetensi ini meliputi pendidikan formal, pelatihan, sertifikasi, seminar, *workshop*, dan e-*learning* yang dirancang secara selektif dan disesuaikan dengan kebutuhan strategis Perseroan serta ketersediaan anggaran.

Competency Development Policy for the Board of Commissioners and Board of Directors

Bank Ganesha implements a policy to facilitate the Board of Commissioners and Board of Directors in attending competency development programs to ensure they have sufficient skills to carry out their roles effectively and support the Bank's sustainability. These competency development programs include formal education, training, certification, seminars, workshops, and e-learning, selectively designed and tailored to the Company's strategic needs and budget availability.

Pelaksanaan Program Pengembangan Kompetensi

Berikut adalah informasi mengenai program pengembangan kompetensi yang diikuti oleh Dewan Komisaris dan Direksi Bank sepanjang tahun 2025:

Implementation of the Competency Development Program

The following is information on the competency development programs attended by the Bank's Board of Commissioners and Board of Directors throughout 2025:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Dewan Komisaris **Board of Commissioners**			
Marcello Theodore Taufik Presiden Komisaris President Commissioner	*Refreshment* Sertifikasi Manajemen Risiko - Jenjang 6 Refreshment of Risk Management Certification - Level 6	*Online*, 13 Februari 2025 Online, February 13, 2025	Bankers Association for Risk Management
	Seminar "Bullion Bank: Bank atau Lembaga Gadai Emas?" Seminar "Bullion Bank: Bank or Gold Pawnshop?"	*Online*, 28 Februari 2025 Online, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Seminar Menakar Kebijakan Penghapusan Kredit Macet Usaha Mikro, Kecil, dan Menengah (UMKM) Seminar on Assessing Non-Performing Loans Write-Off Policies for Micro, Small, and Medium Enterprises (MSMEs)	*Online*, 21 Maret 2025 Online, March 21, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Training Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Training on Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Hotel Santika Premiere, 14 Juni 2025 Hotel Santika Premiere, June 14, 2025	Andara Sarana

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Lisawati* Komisaris Commissioner	*Refreshment* Sertifikasi Tresuri - Jenjang 7 Refreshment of Treasury Certification - Level 7	*Online*, 31 Januari 2025 Online, January 31, 2025	Association Cambiste Internationale - Financial Market Association Indonesia
	Refreshment Sertifikasi Manajemen Risiko - Jenjang 7 Refreshment of Risk Management Certification - Level 7	*Online*, 13 Februari 2025 Online, February 13, 2025	Bankers Association for Risk Management
	Seminar "Bullion Bank: Bank atau Lembaga Gadai Emas?" Seminar "Bullion Bank: Bank or Gold Pawnshop?"	*Online*, 28 Februari 2025 Online, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Seminar Menakar Kebijakan Penghapusan Kredit Macet Usaha Mikro, Kecil, dan Menengah (UMKM) Seminar on Assessing Non-Performing Loans Write-Off Policies for Micro, Small, and Medium Enterprises (MSMEs)	*Online*, 21 Maret 2025 Online, March 21, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Training Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Training on Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Hotel Santika Premiere, 14 Juni 2025 Hotel Santika Premiere, June 14, 2025	Andara Sarana
	Seminar *Internal Liquidity Adequacy Assessment Process*	*Online*, 20 Agustus 2025 Online, August 20, 2025	Perbanas Institute
Sudarto Komisaris Independen Independent Commissioner	*Refreshment* Sertifikasi Manajemen Risiko - Jenjang 6 Refreshment of Risk Management Certification - Level 6	*Online*, 13 Februari 2025 Online, Februari 13, 2025	Bankers Association for Risk Management
	Seminar "Bullion Bank: Bank atau Lembaga Gadai Emas?" Seminar "Bullion Bank: Bank or Gold Pawnshop?"	*Online*, 28 Februari 2025 Online, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Seminar Menakar Kebijakan Penghapusan Kredit Macet Usaha Mikro, Kecil, dan Menengah (UMKM) Seminar on Assessing Non-Performing Loans Write-Off Policies for Micro, Small, and Medium Enterprises (MSMEs)	*Online*, 21 Maret 2025 Online, March 21, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Trisna Chandra Komisaris Independen Independent Commissioner	*Refreshment* Sertifikasi Manajemen Risiko - Jenjang 6 Refreshment of Risk Management Certification - Level 6	*Online*, 13 Februari 2025 Online, February 13, 2025	Bankers Association for Risk Management
	Seminar "Bullion Bank: Bank atau Lembaga Gadai Emas?" Seminar "Bullion Bank: Bank or Gold Pawnshop?"	*Online*, 28 Februari 2025 Online, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Seminar Menakar Kebijakan Penghapusan Kredit Macet Usaha Mikro, Kecil, dan Menengah (UMKM) Seminar on Assessing Non-Performing Loans Write-Off Policies for Micro, Small, and Medium Enterprises (MSMEs)	*Online*, 21 Maret 2025 Online, March 21, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Training Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Training on Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Hotel Santika Premiere, 14 Juni 2025 Hotel Santika Premiere, June 14, 2025	Andara Sarana

* Efektif menjabat sebagai Komisaris sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025, sebelumnya menjabat sebagai Wakil Presiden Komisaris. / Effectively serving as Commissioner since the closing of the Annual GMS on June 20, 2025, previously served as Vice President Commissioner.

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Direksi **Board of Directors**			
Lenny Sugihat** Presiden Direktur	*Refreshment* Sertifikasi Manajemen Risiko - Jenjang 7 Refreshment of Risk Management Certification - Level 7	*Online*, 13 Februari 2025 Online, February 13, 2025	Bankers Association for Risk Management
	Capacity Building "Strategic Business Outlook 2025-2027: Advancing Our Bank's Growth"	Hotel Mason Pine, 14-15 Februari 2025 Hotel Mason Pine, February 14-15, 2025	Internal Bank Ganesha
	Seminar Nasional *Outlook* Hukum dan Ekonomi Indonesia Tahun 2025 National Seminar on the Indonesia's Legal and Economic Outlook for 2025	*Online*, 27 Februari 2025 Online, February 27, 2025	Perhimpunan Bank Nasional Association of National Banks
	Seminar "Bullion Bank: Bank atau Lembaga Gadai Emas?" Seminar "Bullion Bank: Bank or Gold Pawnshop?"	*Online*, 28 Februari 2025 Online, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Seminar Menakar Kebijakan Penghapusan Kredit Macet Usaha Mikro, Kecil, dan Menengah (UMKM) Seminar on Assessing Non-Performing Loans Write-Off Policies for Micro, Small, and Medium Enterprises (MSMEs)	*Online*, 21 Maret 2025 Online, March 21, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Setiawan Kumala*** Presiden Direktur President Director	*Refreshment* Sertifikasi Manajemen Risiko - Jenjang 7 Refreshment of Risk Management Certification - Level 7	*Online*, 13 Februari 2025 Online, February 13, 2025	Bankers Association for Risk Management
	Capacity Building "Strategic Business Outlook 2025-2027: Advancing Our Bank's Growth"	Hotel Mason Pine, 14-15 Februari 2025 Hotel Mason Pine, February 14-15, 2025	Internal Bank Ganesha
	Seminar Nasional *Outlook* Hukum dan Ekonomi Indonesia Tahun 2025 National Seminar on the Indonesia's Legal and Economic Outlook for 2025	*Online*, 27 Februari 2025 Online, February 27, 2025	Perhimpunan Bank Nasional Association of National Banks
	Seminar "Bullion Bank: Bank atau Lembaga Gadai Emas?" Seminar "Bullion Bank: Bank or Gold Pawnshop?"	*Online*, 28 Februari 2025 Online, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Seminar Menakar Kebijakan Penghapusan Kredit Macet Usaha Mikro, Kecil, dan Menengah (UMKM) Seminar on Assessing Non-Performing Loans Write-Off Policies for Micro, Small, and Medium Enterprises (MSMEs)	*Online*, 21 Maret 2025 Online, March 21, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Training Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Training on Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Hotel Santika Premiere, 14 Juni 2025 Hotel Santika Premiere, June 14, 2025	Andara Sarana
	Training Awareness Undang-Undang Pelindungan Data Pribadi (UU PDP) Training Awareness on Personal Data Protection Law (PDP Law)	Hotel Harris Vertu, 12 Juli 2025 Hotel Harris Vertu, July 12, 2025	HOPE Training & Consulting
	Training Refreshment Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) dan Sosialisasi Pedoman Operasional Terbaru Training Refreshment of Anti-Money Laundering and Counter-Terrorist Financing (AML-CFT) and Dissemination of the Latest Operational Guidelines	Hotel Harris Vertu, 19 Juli 2025 Hotel Harris Vertu, July 19, 2025	Internal Bank Ganesha
	Training Communication & Collaboration 2025	Hotel Novotel Lampung, 14-15 November 2025 Hotel Novotel Lampung, November 14-15, 2025	Internal Bank Ganesha

** Efektif berhenti menjabat sebagai Presiden Direktur sejak ditutupnya RUPS Tahunan tanggal 20 Juni 2025. / Effectively resigned as President Director as of the closing of the Annual GMS on June 20, 2025.

*** Efektif menjabat sebagai Presiden Direktur pada tanggal 5 Agustus 2025, sebelumnya menjabat sebagai Wakil Presiden Direktur. / Effectively serving as President Director as of August 5, 2025, previously served as Vice President Director.

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Suroso Direktur Drector	*Refreshment* Sertifikasi Manajemen Risiko - Jenjang 7 Refreshment of Risk Management Certification - Level 7	*Online*, 13 Januari 2025 Online, January 13, 2025	Bankers Association for Risk Management
	Workshop Indonesia Risk Management 2025	Hotel Ambhara, 16 Januari 2025 Hotel Ambhara, January 16, 2025	Economic Review
	Webinar *"How to Achieve a Peak Performance in 2025"*	*Online*, 17 Januari 2025 Online, January 17, 2025	OJK Institute
	Webinar "Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan" Webinar "Digital Transformation: Technology Innovation Trends in Financial Sector"	*Online*, 23 Januari 2025 Online, January 23, 2025	OJK Institute
	Conference "Transformasi *Risk Governance* sebagai Pilar Utama GCG untuk Bisnis Berkelanjutan menuju Indonesia Emas" Conference "Transforming Risk Governance as a Key Pillar of GCG for Sustainable Business Towards a Golden Indonesia"	Hotel Aston Priority, 14 Februari 2025 Hotel Aston Priority, February 14, 2025	Economic Review
	Webinar *"Imboost Your Spirit: Cultivating Positivity for a Balanced and Fulfilling Life"*	*Online*, 14 Februari 2025 Online, February 14, 2025	OJK Institute
	Capacity Building "Strategic Business Outlook 2025-2027: Advancing Our Bank's Growth"	Hotel Mason Pine, 14-15 Februari 2025 Hotel Mason Pine, February 14-15, 2025	Internal Bank Ganesha
	Webinar "*Outlook* Ekonomi dan Keuangan di Tahun 2025" Webinar "Economic and Financial Outlook in 2025"	*Online*, 20 Februari 2025 Online, February 20, 2025	OJK Institute
	Webinar "Peran *Governance, Risk, and Compliance* dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan" Webinar "The Role of Governance, Risk, and Compliance in Enhancing Investor Confidence and Financial Sector Stability"	*Online*, 25 Februari 2025 Online, February 25, 2025	OJK Institute
	Seminar Nasional *Outlook* Hukum dan Ekonomi Indonesia Tahun 2025 National Seminar on Indonesia's Legal and Economic Outlook for 2025	*Online*, 27 Februari 2025 Online, February 27, 2025	Perhimpunan Bank Nasional Association of National Banks
	Seminar "Bullion Bank: Bank atau Lembaga Gadai Emas?" Seminar "Bullion Bank: Bank or Gold Pawnshop?"	*Online*, 28 Februari 2025 Online, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Sertifikasi *General Banking* Tingkat III General Banking Certification Level III	Menara IBI, 5 Maret 2025 IBI Tower, March 5, 2025	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
	Webinar "Peningkatan *Awareness* terhadap Risiko Tindak Pidana terkait *Investment Fraud* dan *Green Financial Crime*" Webinar "Raising Awareness of Criminal Risks related to Investment Fraud and Green Financial Crime"	*Online*, 6 Maret 2025 Online, March 6, 2025	Otoritas Jasa Keuangan Financial Services Authority
	Webinar *"Sustainability Accounting and Reporting in the Financial Services"*	*Online*, 6 Maret 2025 Online, March 6, 2025	OJK Institute
	Webinar "Inovasi Produk Keuangan Islam: Peran Etika Halal dalam Memperluas Penetrasi Pasar" Webinar "Innovation on Islamic Financial Product: The Role of Halal Ethics in Expanding Market Penetration"	*Online*, 13 Maret 2025 Online, March 13, 2025	OJK Institute
	Seminar Menakar Kebijakan Penghapusan Kredit Macet Usaha Mikro, Kecil, dan Menengah (UMKM) Seminar on Assessing Non-Performing Loans Write-Off Policies for Micro, Small, and Medium Enterprises (MSMEs)	*Online*, 21 Maret 2025 Online, March 21, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Suroso Direktur Drector	Sosialisasi Penyusunan *Record of Processing Activities/Data Protection Impact Assessment* (ROPA/DPIA) dalam Rangka Implementasi Undang-Undang Pelindungan Data Pribadi Dissemination of Preparation for the Record of Processing Activities/Data Protection Impact Assessment (ROPA/DPIA) in the Implementation of Personal Data Protection Law	Ruang Pandawa, 16 April 2025 Pandawa Room, April 16, 2025	HOPE Training & Consulting
	Webinar "Meneropong Masa Depan Pasar Emas Indonesia: Peran Strategis Bullion Bank" Webinar "Exploring the Future of Indonesia's Gold Market: The Strategic Role of Bullion Banks"	*Online*, 17 April 2025 Online, April 17, 2025	OJK Institute
	Webinar "Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah" Webinar "The Strategic Role of Financial Services Industry in Driving Regional Economic Development"	*Online*, 8 Mei 2025 Online, May 8, 2025	OJK Institute
	Webinar *"Customer Experience: Strategies for Success in Digital Era"*	*Online*, 22 Mei 2025 Online, May 22, 2025	OJK Institute
	Webinar *"The Future of Cybersecurity: Threats, Challenges and Innovations"*	*Online*, 5 Juni 2025 Online, June 5, 2025	OJK Institute
	Seminar Penerapan *Internal Control Over Financial Reporting* (IcoFR) untuk Meningkatkan Integritas Laporan Keuangan dan Kepercayaan Publik Seminar on the Implementation of Internal Control Over Financial Reporting (IcoFR) to Improve Financial Statements' Integrity and Public Confidence	*Online*, 13 Juni 2025 Online, June 13, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Training Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Training on Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Hotel Santika Premiere, 14 Juni 2025 Hotel Santika Premiere, June 14, 2025	Andara Sarana
	Webinar "Memutus Mata Rantai *Scam*: Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan" Webinar "Breaking the Chain of Scams: Synergy and Consumer Protection Strategies in Financial Sector"	Hotel Santika Premiere, 26 Juni 2025 Hotel Santika Premiere, June 26, 2025	OJK Institute
	Webinar "Peluang dan Tantangan Bullion Bank di Era Undang-Undang Pengembangan dan Penguatan Sektor Keuangan" Webinar "Opportunities and Challenges for Bullion Banks in the Era of Financial Sector Development and Strengthening Law"	*Online*, 30 Juni 2025 Online, June 30, 2025	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar *"Agentic Artificial Intelligence in Finance: A New Era of Autonomous Decision-Making"*	*Online*, 3 Juli 2025 Online, July 3, 2025	OJK Institute
	Pelatihan Pembekalan *Surveilans Visit* ISO 27001:2022 Briefing Training for Surveilans Visit ISO 27001:2022	Hotel Harris Vertu, 7-8 Juli 2025 Hotel Harris Vertu, July 7-8, 2025	HOPE Training & Consulting
	Webinar "Prinsip-prinsip Penerapan *Artificial Intelligence* pada Bank di Indonesia" Webinar "Principles of Artificial Intelligence Implementation at Banks in Indonesia"	*Online*, 9 Juli 2025 Online, July 9, 2025	Intellectual Business Community
	Training Awareness Undang-Undang Pelindungan Data Pribadi Training Awareness on Personal Data Protection Law	Hotel Harris Vertu, 12 Juli 2025 Hotel Harris Vertu, July 12, 2025	HOPE Training & Consulting
	Training Refreshment Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) dan Sosialisasi Pedoman Operasional Terbaru Training Refreshment of Anti-Money Laundering and Counter-Terrorist Financing (AML-CFT) and Dissemination of the Latest Operational Guidelines	Hotel Harris Vertu, 19 Juli 2025 Hotel Harris Vertu, July 19, 2025	Internal Bank Ganesha

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Suroso Direktur Drector	Webinar "*Mid-Year Capital Market Review* 2025: Evaluasi Kinerja Pasar dan Strategi Investasi ke Depan" Webinar "Mid-Year Capital Market Review 2025: Market Performance Evaluation and Future Investment Strategy"	*Online*, 7 Agustus 2025 Online, August 7, 2025	OJK Institute
	Webinar "Dinamika Geopolitik dan Ketahanan Nasional: Strategi Memperkuat Perekonomian Indonesia" Webinar "Geopolitical Dynamics and National Resilience: Strategies to Strengthen Indonesia's Economy"	*Online*, 14 Agustus 2025 Online, August 14, 2025	OJK Institute
	Seminar *Internal Liquidity Adequacy Assessment Process*	Perbanas Institute, 20 Agustus 2025 Perbanas Institute, August 20, 2025	Ikatan Bankir Indonesia - Banking Competency Center Indonesian Bankers Association - Banking Competency Center
	Webinar "Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi Mitigasi, dan Penegakan Hukum" Webinar "Latest Money Laundering Modus and Schemes Trends: Identification, Mitigation, and Law Enforcement Strategies"	*Online*, 18 September 2025 Online, September 18, 2025	OJK Institute
	Webinar "Transformasi *Generative* AI: Peluang *Generative Engine Optimization* (GEO) dalam Menggeser Dominasi *Search Engine Optimization* (SEO)" Webinar "Generative AI Transformation: Opportunities for Generative Engine Optimization (GEO) in Shifting the Dominance of Search Engine Optimization (SEO)"	*Online*, 27 September 2025 Online, September 27, 2025	OJK Institute
	Webinar "*Risk Appetite and Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan" Webinar "Risk Appetite and Risk Culture: Main Pillars in Strengthening Risk Management in the Financial Sector"	*Online*, 9 Oktober 2025 Online, October 9, 2025	OJK Institute
	Refreshment Sertifikasi Manajemen Risiko - Jenjang 7 Refreshment of Risk Management Certification - Level 7	*Online*, 10 November 2025 Online, November 10, 2025	Bankers Association for Risk Management
	Training Communication & Collaboration 2025	Hotel Novotel Lampung, 14-15 November 2025 Hotel Novotel Lampung, November 14-15, 2025	Internal Bank Ganesha
Arif Wicaksono Direktur Drector	*Refreshment* Sertifikasi Manajemen Risiko - Jenjang 7 Refreshment of Risk Management Certification - Level 7	*Online*, 13 Februari 2025 Online, February 13, 2025	Bankers Association for Risk Management
	Capacity Building "Strategic Business Outlook 2025-2027: Advancing Our Bank's Growth"	Hotel Mason Pine, 14-15 Februari 2025 Hotel Mason Pine, February 14-15, 2025	Internal Bank Ganesha
	Seminar Nasional *Outlook* Hukum dan Ekonomi Indonesia Tahun 2025 National Seminar on the Indonesia's Legal and Economic Outlook for 2025	*Online*, 27 Februari 2025 Online, February 27, 2025	Perhimpunan Bank Nasional Association of National Banks
	Seminar "Bullion Bank: Bank atau Lembaga Gadai Emas?" Seminar "Bullion Bank: Bank or Gold Pawnshop?"	*Online*, 28 Februari 2025 Online, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Sertifikasi *General Banking* Tingkat III General Banking Certification Level III	Menara IBI, 5 Maret 2025 IBI Tower, March 5, 2025	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
	Workshop Cooperation in Finance, Investment, Trade and Technology (COFITT) Anti-Scam Collaboration 2025	Bali, 26-27 Mei 2025 Bali, May 26-27, 2025	Perhimpunan Bank Nasional Association of National Banks
	Seminar Menakar Kebijakan Penghapusan Kredit Macet Usaha Mikro, Kecil, dan Menengah (UMKM) Seminar on Assessing Non-Performing Loans Write-Off Policies for Micro, Small, and Medium Enterprises (MSMEs)	*Online*, 21 Maret 2025 Online, March 21, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Arif Wicaksono Direktur Drector	*Cooperation in Finance, Investment, Trade and Technology (COFITT) Anti-Scam Collaboration Workshop 2025 Indonesia Finance Conference*	Hotel Swiss-Bellin Cawang, 28 Mei 2025 Hotel Swiss-Bellin Cawang, May 28, 2025	Economic Review
	Training Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Training on Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Hotel Santika Premiere, 14 Juni 2025 Hotel Santika Premiere, June 14, 2025	Andara Sarana
	Webinar "Peluang dan Tantangan Bullion Bank di Era Undang-Undang Pengembangan dan Penguatan Sektor Keuangan" Webinar "Opportunities and Challenges for Bullion Banks in the Era of Financial Sector Development and Strengthening Law"	*Online*, 30 Juni 2025 Online, June 30, 2025	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Pelatihan Pembekalan *Surveilans Visit* ISO 27001:2022 Briefing Training for Surveilans Visit ISO 27001:2022	Hotel Harris Vertu, 7-8 Juli 2025 Hotel Harris Vertu, July 7-8, 2025	HOPE Training & Consulting
	Webinar "Prinsip-prinsip Penerapan *Artificial Intelligence* pada Bank di Indonesia" Webinar "Principles of Artificial Intelligence Implementation at Banks in Indonesia"	*Online*, 9 Juli 2025 Online, July 9, 2025	Intellectual Business Community
	Training Refreshment Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) dan Sosialisasi Pedoman Operasional Terbaru Training Refreshment of Anti-Money Laundering and Counter-Terrorist Financing (AML-CFT) and Dissemination of the Latest Operational Guidelines	Hotel Harris Vertu, 19 Juli 2025 Hotel Harris Vertu, July 19, 2025	Internal Bank Ganesha
	Training Communication & Collaboration 2025	Hotel Novotel Lampung, 14-15 November 2025 Hotel Novotel Lampung, November 14-15, 2025	Internal Bank Ganesha
Ibrahim Direktur Drector	*Refreshment* Sertifikasi Manajemen Risiko - Jenjang 7 Refreshment of Risk Management Certification - Level 7	*Online*, 13 Februari 2025 Online, February 13, 2025	Bankers Association for Risk Management
	Capacity Building "Strategic Business Outlook 2025-2027: Advancing Our Bank's Growth"	Hotel Mason Pine, 14-15 Februari 2025 Hotel Mason Pine, February 14-15, 2025	Internal Bank Ganesha
	Seminar Nasional *Outlook* Hukum dan Ekonomi Indonesia Tahun 2025 National Seminar on Indonesia's Legal and Economic Outlook for 2025	*Online*, 27 Februari 2025 Online, February 27, 2025	Perhimpunan Bank Nasional Association of National Banks
	Seminar "Bullion Bank: Bank atau Lembaga Gadai Emas?" Seminar "Bullion Bank: Bank or Gold Pawnshop?"	*Online*, 28 Februari 2025 Online, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Seminar Menakar Kebijakan Penghapusan Kredit Macet Usaha Mikro, Kecil, dan Menengah (UMKM) Seminar on Assessing Non-Performing Loans Write-Off Policies for Micro, Small, and Medium Enterprises (MSMEs)	*Online*, 21 Maret 2025 Online, March 21, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Seminar *Cyber Shield Summit 2025*	Hotel Artotel Mangkuluhur, 23 April 2025 Hotel Artotel Mangkuluhur, April 23, 2025	Password Solusi Sistem

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Ibrahim Direktur Drector	*Training* Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Training on Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Hotel Santika Premiere, 14 Juni 2025 Hotel Santika Premiere, June 14, 2025	Andara Sarana
	Webinar "Peluang dan Tantangan Bullion Bank di Era Undang-Undang Pengembangan dan Penguatan Sektor Keuangan" Webinar "Opportunities and Challenges for Bullion Banks in the Era of Financial Sector Development and Strengthening Law"	*Online*, 30 Juni 2025 Online, June 30, 2025	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Pelatihan Pembekalan *Surveilans Visit* ISO 27001:2022 Briefing Training for Surveilans Visit ISO 27001:2022	Hotel Harris Vertu, 7-8 Juli 2025 Hotel Harris Vertu, July 7-8, 2025	HOPE Training & Consulting
	Webinar "Prinsip-prinsip Penerapan *Artificial Intelligence* pada Bank di Indonesia" Webinar "Principles of Artificial Intelligence Implementation at Banks in Indonesia"	*Online*, 9 Juli 2025 Online, July 9, 2025	Intellectual Business Community
	Training Awareness Undang-Undang Pelindungan Data Pribadi Training Awareness on Personal Data Protection Law	Hotel Harris Vertu, 12 Juli 2025 Hotel Harris Vertu, July 12, 2025	HOPE Training & Consulting
	Seminar Kejahatan Siber di Era Digital Seminar on Cybercrime in the Digital Era	Hotel Mulia, 16 Juli 2025 Hotel Mulia, July 16, 2025	Synergy Partner Prima
	Training Refreshment Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) dan Sosialisasi Pedoman Operasional Terbaru Training Refreshment of Anti-Money Laundering and Counter-Terrorist Financing (AML-CFT) and Dissemination of the Latest Operational Guidelines	Hotel Harris Vertu, 19 Juli 2025 Hotel Harris Vertu, July 19, 2025	Internal Bank Ganesha
	Workshop Record of Processing Activities/Data Protection Impact Assessment (ROPA/DPIA)	Hotel Santika Premiere, 23 Agustus 2025 Hotel Santika Premiere, August 23, 2025	HOPE Traininng & Consulting
	Seminar "Kejahatan Siber: Ancaman dan Solusi Keamanan Siber" Seminar on "Cybercrime: Cybersecurity Threats and Solutions"	Hotel Ra Suites Simatupang, 18 September 2025 Hotel Ra Suites Simatupang, September 18, 2025	BCA Learning Service
	Seminar *"When Security Becomes the Greatest Risk in Financial Industry"*	Hotel JS Luwansa, 20 November 2025 Hotel JS Luwansa, November 20, 2025	Infobank Institute
	Training Communication & Collaboration 2025	Hotel Novotel Lampung, 14-15 November 2025 Hotel Novotel Lampung, November 14-15, 2025	Internal Bank Ganesha

Program Orientasi bagi Dewan Komisaris dan Direksi Baru

Bank Ganesha menyelenggarakan program orientasi atau pengenalan yang dirancang secara komprehensif khusus bagi anggota Dewan Komisaris dan Direksi yang baru menjabat dengan ketentuan sebagai berikut:

Orientation Program for New Board of Commissioners and Board of Directors

Bank Ganesha holds a comprehensive orientation or induction program specifically designed for newly appointed members of the Board of Commissioners and Board of Directors with the following provisions:

Tujuan Program Orientasi
Objectives of Orientation Program

Untuk memberikan pemahaman kepada anggota Dewan Komisaris dan Direksi yang baru menjabat mengenai kondisi Perseroan secara umum serta dapat menjalankan tugas dan tanggung jawabnya secara efektif.

To provide newly appointed members of the Board of Commissioners and Board of Directors with an understanding of the Company general condition and to enable them carry out their duties and responsibilities effectively.

Materi Program Orientasi
Material for the Orientation Program

- **Informasi terkait Perseroan, seperti akta-akta, struktur organisasi, Corporate Plan, RBB, dan Rencana Aksi Keuangan Berkelanjutan (RAKB), Laporan Tahunan dan Laporan Keberlanjutan, dan situs web Bank Ganesha; dan**
- **Tugas dan tanggung jawab pembidangan dari masing-masing anggota baru.**
- **Information related to the Company, such as deeds, organizational structure, Corporate Plan, RBB and Sustainable Finance Action Plan (RAKB), Annual Report and Sustainability Report, and the website of Bank Ganesha; and**
- **The division of duties and responsibilities of each new member.**

Penanggung Jawab Program Orientasi
Person in Charge of Orientation Program

Sekretaris Perusahaan bertanggung jawab atas pelaksanaan program orientasi.

The Corporate Secretary is responsible for implementing the orientation program.

Pelaksanaan Program Orientasi Tahun 2025
Implementation of the 2025 Orientation Program

Perseroan tidak mengadakan program orientasi dikarenakan tidak ada pengangkatan anggota Dewan Komisaris dan Direksi baru.

The Company did not hold any orientation program due to the absence of new appointment to the members of the Board of Commissioners and Board of Directors.

Kebijakan Keberagaman Komposisi Dewan Komisaris dan Direksi

Composition Diversity Policy of the Board of Commissioners and Board of Directors

Perseroan secara berkelanjutan menegakkan prinsip keberagaman dan independensi dalam pembentukan struktur manajemen. Prinsip tersebut tercermin melalui penyusunan komposisi Dewan Komisaris dan Direksi yang tidak hanya merefleksikan representasi gender yang setara, tetapi juga mempertimbangkan latar belakang profesional, keahlian, dan pengalaman yang beragam. Penerapan ini menjadi komitmen Perseroan dalam menyediakan kesempatan yang setara bagi seluruh individu serta memperkuat kualitas pengawasan dan pengambilan keputusan guna mendukung tercapainya tata kelola perusahaan yang efektif dan berkelanjutan. Informasi mengenai komposisi anggota Dewan Komisaris dan Direksi Perseroan berdasarkan gender serta keberadaan pihak independen yang menjabat sepanjang tahun 2025, disajikan pada tabel berikut:

The Company consistently upholds the principles of diversity and independency in establishing its management structure. This principle is reflected in the composition of the Board of Commissioners and Board of Directors, which not only reflects equal gender representation but also considers diverse professional backgrounds, expertise, and experience. This implementation demonstrates the Company's commitment to providing equal opportunities for all individuals and strengthening the quality of supervision and decision-making to support the achievement of effective and sustainable corporate governance. Information on the composition of the Board of Commissioners and Board of Directors by gender, as well as the presence of independent parties serving throughout 2025, is presented in the following table:

Jabatan Position	Komposisi Berdasarkan Gender Composition by Gender		Jumlah Pihak Indepeden Total Independent Parties
	Pria Male	Wanita Female	
Dewan Komisaris Board of Commissioners	3	1	**2**
Direksi Board of Directors	4	-	**4**

Kebijakan Pemisahan *Chairman of The Board* dan *Chief Executive Officer*

Chairman of the Board and Chief Executive Officer Separation Policy

Sebagai bagian dari komitmen terhadap penerapan prinsip GCG, Bank secara konsisten menerapkan kebijakan pemisahan peran antara *Chairman of the Board* (Komisaris Utama) dan *Chief Executive Officer* (CEO) (Direktur Utama). Kebijakan ini menegaskan batasan yang jelas antara fungsi pengawasan yang dijalankan oleh Komisaris Utama dan fungsi pengelolaan operasional yang menjadi tanggung jawab Direktur Utama, sehingga peran masing-masing pihak dapat dijalankan secara optimal.

Pemisahan peran tersebut bertujuan untuk menciptakan keseimbangan kekuasaan, memperkuat transparansi dan akuntabilitas, serta meningkatkan efektivitas pengambilan keputusan. Dengan demikian, Bank mampu memastikan keputusan strategis yang diambil bersifat objektif, berorientasi pada pencapaian kinerja jangka panjang, dan mendukung praktik tata kelola perusahaan yang berkelanjutan.

As part of the commitment to implementing GCG principles, the Bank consistently implements a policy of separating the roles of Chairman of the Board (President Commissioner) and Chief Executive Officer/CEO (President Director). This policy establishes a clear limitation between the supervisory function carried out by President Commissioner and operational management function under the responsibility of President Director, therefore, the roles of each party can be optimally carried out.

This separation of roles aims to create a balance of power, strengthen transparency and accountability, and increase the effectiveness of decision-making. Thus, the Bank is able to ensure that strategic decisions are objective, oriented towards achieving long-term performance, and support sustainable corporate governance practices.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Nomination and Remuneration for the Board of Commissioners and Board of Directors

Nominasi Dewan Komisaris dan Direksi

Kebijakan dan Prosedur Nominasi Dewan Komisaris dan Direksi

Kebijakan nominasi Dewan Komisaris dan Direksi disusun untuk menjamin bahwa calon yang diajukan memiliki integritas, kompetensi, serta pengalaman yang relevan dengan tantangan dan dinamika industri perbankan. Proses nominasi tersebut merupakan bagian dari tanggung jawab Komite Remunerasi dan Nominasi, yang pelaksanaannya mengikuti prinsip kehati-hatian dan mengacu pada peraturan perundang-undangan yang berlaku, termasuk ketentuan dari Otoritas Jasa Keuangan.

Nomination of the Board of Commissioners and Board of Directors

Nomination Policy and Procedure for the Board of Commissioners and Board of Directors

The nomination policy for the Board of Commissioners and Board of Directors is prepared to ensure that the candidates nominated have integrity, competency, and experience relevant to the challenges and dynamics of banking industry. Such nomination process is part of the responsibility of Remuneration and Nomination Committee, and its implementation adheres to prudent principles and refers to the applicable laws and regulations, including provisions of Financial Services Authority.

Adapun prosedur nominasi Dewan Komisaris dan Direksi Bank dilakukan melalui tahapan berikut:

The nomination procedure for the Board of Commissioners and Board of Directors of the Bank is carried out in the following stages:

1. **Komite Remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria.**
   The Remuneration and Nomination Committee identifies candidates who meet the criteria.

2. **Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham.**
   The Board of Commissioners, based on suggestions from the Remuneration and Nomination Committee, proposes candidates to the Shareholders.

3. **Calon yang direkomendasikan oleh Komite Remunerasi dan Nominasi kepada Dewan Komisaris setelah ditelaah kemudian diusulkan kepada Pemegang Saham untuk diangkat atau ditetapkan dalam RUPS.**
   Candidates recommended by the Remuneration and Nomination Committee to the Board of Commissioners, after reviewed, are then proposed to the Shareholders for appointment or confirmation at the GMS.

Kriteria Khusus Pemilihan Dewan Komisaris dan Direksi

Bank mewajibkan bahwa setiap calon anggota Dewan Komisaris dan Direksi harus memenuhi kriteria khusus yang ditetapkan dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Kriteria tersebut meliputi:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 tahun sebelum pengangkatan dan selama menjabat:
   a. Tidak pernah dinyatakan pailit;
   b. Tidak pernah menjadi anggota Dewan Komisaris dan Direksi yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
   c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; dan
   d. Tidak pernah menjadi anggota Dewan Komisaris dan Direksi yang selama menjabat:
      - Pernah tidak menyelenggarakan RUPS Tahunan;
      - Pertanggungjawabannya sebagai anggota Dewan Komisaris dan Direksi pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Dewan Komisaris dan Direksi kepada RUPS; dan
      - Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan.

Specific Criteria for the Selection of Board of Commissioners and Board of Directors

The Bank requires that each candidate for the Board of Commissioners and Board of Directors to meet the specific criteria stipulated in Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies. These criteria include:

1. Having good character, morals, and integrity;
2. Capable of performing legal acts;
3. Within 5 years before the appointment and during the term of office:
   a. Never been declared bankrupt;
   b. Never become a member of Board of Commissioners and Board of Directors who is found guilty of causing a company to be declared bankrupt;
   c. Never been punished for committing a criminal act that is detrimental to state finances and/or related to the financial sector; and
   d. Never been a member of Board of Commissioners and Board of Directors who during the term of office:
      - Has ever failed to convene an Annual GMS;
      - Has ever had his/her accountability as the member of Board of Commissioners and Board of Directors rejected by the GMS or has ever been absent in giving his/her accountability as the member of Board of Commissioners and Board of Directors to the GMS; and
      - Has ever caused a company that obtains permit, approval, or registration from the Financial Services Authority not to fulfill its obligation to submit its annual report and/or financial statements to the Financial Services Authority.

4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Bank.

Kriteria Pemilihan Ulang Dewan Komisaris dan Direksi

Bank Ganesha menempatkan pemilihan ulang anggota Dewan Komisaris dan Direksi sebagai salah satu prioritas utama dalam menjaga kesinambungan kepemimpinan dan keberlanjutan kinerja Perseroan. Proses pemilihan ulang anggota Dewan Komisaris dan Direksi dilaksanakan dengan mempertimbangkan sejumlah kriteria yang terukur, relevan, dan sesuai dengan prinsip GCG, meliputi aspek kompetensi, integritas, serta keselarasan visi dan kapabilitas individu dengan arah strategis Bank.

Remunerasi Dewan Komisaris dan Direksi

Kebijakan dan Prosedur Remunerasi

Dalam rangka memastikan sistem remunerasi yang diterapkan bersifat adil, kompetitif, dan mampu mendorong kinerja yang optimal, Bank telah memiliki kebijakan dan prosedur remunerasi bagi anggota Dewan Komisaris dan Direksi yang dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 45/POJK.02/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Tata Kelola Pemberian Remunerasi Bank Umum.

Adapun prosedur penetapan remunerasi Dewan Komisaris dan Direksi Bank dijelaskan pada bagan berikut:

4. Having a commitment to comply with the laws and regulations; and
5. Having knowledge and/or expertise in the field required by the Bank.

Criteria for Re-election of Board of Commissioners and Board of Directors

Bank Ganesha places the re-election of members of the Board of Commissioners and Board of Directors as one top priority in maintaining continuity of leadership and performance of the Company. The re-election process for members of the Board of Commissioners and Board of Directors is carried out by considering a number of measurable, relevant, and GCG principles, including aspects of competency, integrity, and alignment of the individual's vision and capabilities with the Bank's strategic direction.

Remuneration for the Board of Commissioners and Board of Directors

Remuneration Policy and Procedure

To ensure that the remuneration system implemented is fair, competitive, and able to encourage optimal performance, the Bank has established remuneration policies and procedures for members of the Board of Commissioners and Board of Directors, implemented in accordance with Financial Services Authority Regulation No. 45/POJK.02/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Governance in Providing Remuneration for Commercial Banks.

The procedure for determining remuneration for the Bank's Board of Commissioners and Board of Directors is explained in the chart as follows:

1. **Komite Remunerasi dan Nominasi melakukan kajian terhadap kinerja dan memberikan usulan struktur dan besaran remunerasi Dewan Komisaris dan Direksi.**
   The Remuneration and Nomination Committee reviews the performance and proposes the structure and amount of remuneration for the Board of Commissioners and Board of Directors

2. **Berdasarkan hasil kajian, Komite Remunerasi dan Nominasi menyampaikan rekomendasi kepada Dewan Komisaris untuk dievaluasi lebih lanjut.**
   Based on the review results, the Remuneration and Nomination Committee submits recommendations to the Board of Commissioners for further evaluation.

3. **Dewan Komisaris mengusulkan penetapan remunerasi kepada Pemegang Saham.**
   The Board of Commissioners proposes the remuneration determination to the Shareholders.

4 **Berdasarkan hasil kajian, Komite Remunerasi dan Nominasi menyampaikan rekomendasi kepada Dewan Komisaris untuk dievaluasi lebih lanjut.**

Based on the review results, the Remuneration and Nomination Committee submits recommendations to the Board of Commissioners for further evaluation.

Jenis dan Indikator Penetapan Remunerasi

Penetapan remunerasi bagi Dewan Komisaris dan Direksi Bank dilakukan dengan mempertimbangkan berbagai indikator, seperti:

1. Skala usaha;
2. Kompleksitas usaha;
3. *Peer group*;
4. Tingkat inflasi;
5. Kondisi dan kemampuan keuangan Bank; dan
6. Tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Sementara itu, jenis-jenis remunerasi yang diterima oleh Dewan Komisaris dan Direksi Bank diuraikan sebagai berikut:

1. Remunerasi tetap, yaitu remunerasi yang diberikan dalam bentuk tunai maupun non-tunai yang tidak terkait dengan kinerja atau tingkat risiko. Komponen ini mencakup gaji pokok, berbagai tunjangan, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya, serta program pensiun.
2. Remunerasi yang bersifat variabel, yaitu remunerasi yang diberikan berdasarkan kinerja dan tingkat risiko, dalam bentuk tunai dan/atau saham maupun instrumen berbasis saham yang diterbitkan Bank. Pemberian remunerasi ini dirancang untuk mendorong pengambilan risiko yang *prudent* serta mempertimbangkan risiko utama yang paling berpengaruh terhadap kegiatan usaha.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi Bank mencakup seluruh karyawan di kantor pusat maupun maupun di kantor cabang dan diterapkan secara transparan, adil, dan proporsional, guna memastikan imbalan yang layak, kompetitif, serta sejalan dengan tanggung jawab dan kontribusi karyawan.

Pelaksanaan Kaji Ulang dan Independensi Penerapan Kebijakan Remunerasi

Untuk memastikan independensi dalam pemberian remunerasi kepada seluruh karyawan, termasuk karyawan yang berada di unit kontrol, Bank Ganesha melakukan evaluasi terhadap kebijakan remunerasi di bawah pengawasan Komite Remunerasi dan Nominasi. Peninjauan

Types of Remuneration and Indicators for Determining Remuneration

The remuneration for the Bank's Board of Commissioners and Board of Directors is determined by considering various indicators, such as:

1. Business scale;
2. Business complexity;
3. Peer group;
4. Inflation rate;
5. The condition and financial capability of the Bank; and
6. Not in contrary to the applicable laws and regulations.

Meanwhile, the types of remuneration received by the Bank's Board of Commissioners and Board of Directors are outlined as follows:

1. Fixed remuneration, namely remuneration provided in cash or non-cash form that is not related to performance or risk level. This component includes basic salary, various allowances, facilities, housing allowance, health benefits, education allowance, holiday allowance, and pension program.

2. Variable remuneration, namely remuneration given based on performance and risk level, provided in cash and/or shares or share-based instrument issued by the Bank. This provided remuneration is designed to promote prudent risk-taking and considers the main risks that are most influential in business activities.

Scope of Remuneration Policy and Its Implementation

The Bank's remuneration policy covers all employees at head office and branch offices and is implemented transparently, fairly, and proportionally to ensure rewards that are appropriate, competitive, and in line with employee responsibilities and contributions.

Implementation of Review and Independence in Applying Remuneration Policy

To ensure independence in providing remuneration to all employees, including those in control unit, Bank Ganesha evaluates its remuneration policy under the supervision of Remuneration and Nomination Committee. This review is carried out with due regard to performance, risks, fairness

tersebut dilakukan dengan memperhatikan kinerja, risiko, kewajaran dibandingkan *peer group,* sasaran dan strategi jangka panjang Bank, pemenuhan cadangan sesuai peraturan, serta proyeksi pendapatan Bank di masa depan, sehingga kebijakan remunerasi tetap adil, relevan, dan mendukung keberlanjutan usaha.

Remunerasi Dikaitkan dengan Risiko

Kebijakan remunerasi Bank dirancang dengan berlandaskan prinsip kehati-hatian untuk mendorong *prudent risk taking* guna menjaga keberlanjutan usaha Bank. Dalam mengelola risiko yang terkait dengan remunerasi variabel, Bank memprioritaskan risiko utama yang paling berdampak pada kegiatan usaha, mengacu pada ketentuan regulator terkait penerapan manajemen risiko untuk bank umum.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Penetapan remunerasi Dewan Komisaris dan Direksi didasarkan pada evaluasi kinerja berbasis *Key Performance Indicator* (KPI). Hasil evaluasi tersebut selanjutnya digunakan Komite Remunerasi dan Nominasi untuk memberikan rekomendasi besaran remunerasi kepada Dewan Komisaris, yang kemudian disampaikan ke RUPS untuk persetujuan akhir. Selain itu, Bank telah menerapkan remunerasi berbasis risiko melalui identifikasi *Material Risk Takers* (MRT).

Konsultan Eksternal terkait Kebijakan Remunerasi

Sampai dengan tahun 2025, Bank belum melakukan keterlibatan konsultan eksternal dalam proses perumusan kebijakan remunerasi Dewan Komisaris dan Direksi.

Penetapan *Material Risk Takers* (MRT)

Material Risk Takers (MRT) merupakan pihak yang memiliki kewenangan dalam pengambilan keputusan yang berpotensi memberikan dampak signifikan terhadap profil risiko Bank. Dalam pelaksanaannya, Bank Ganesha menetapkan MRT melalui dua pendekatan, yaitu:

1. Pendekatan kualitatif, yaitu penetapan berdasarkan lingkup tanggung jawab yang berpengaruh terhadap profil risiko utama, yang ditentukan melalui hasil evaluasi profil risiko Bank; dan
2. Pendekatan kuantitatif, yaitu penetapan melalui perbandingan penerimaan remunerasi variabel antara MRT dan non-MRT, dengan tetap mempertimbangkan kinerja serta tingkat risiko dari masing-masing jabatan, dengan tetap mengacu dalam ketentuan yang diatur dalam Pedoman Remunerasi HRD.

compared to peer group, the Bank's long-term goals and strategies, the fulfillment of reserves in accordance with regulations, and the Bank's future income projections, thus ensuring that the remuneration policy remains fair, relevant, and supports business sustainability.

Remuneration Linked to Risk

The Bank's remuneration policy is designed based on prudential principles to encourage prudent risk taking to maintain the Bank's business sustainability. In managing risks related to variable remuneration, the Bank prioritizes the main risks with the greatest impact on business activities, referring to regulatory provisions on risk management implementation for commercial banks.

Remuneration Adjustment Linked to Performance and Risk

The remuneration for the Board of Commissioners and Board of Directors is determined by performance evaluations based on Key Performance Indicators (KPIs). The Remuneration and Nomination Committee then uses such evaluation results to recommend remuneration to the Board of Commissioners, which is then submitted to the GMS for final approval. Furthermore, the Bank has implemented risk-based remuneration through the identification of Material Risk Takers (MRT).

External Consultant regarding Remuneration Policy

As of 2025, the Bank did not engage any external consultants in the process of formulating remuneration policy for the Board of Commissioners and Board of Directors.

Determination of Material Risk Takers (MRT)

Material Risk Takers (MRT) are parties with decision-making authority that have the potential to significantly impact the Bank's risk profile. In its implementation, Bank Ganesha determines MRT through two approaches, which are:

1. Qualitative approach, that is determination based on the scope of responsibilities that impact the main risk profile, decided by the results of the Bank's risk profile evaluation; and
2. Quantitative approach, that is determination through a comparison of variable remuneration received between MRT and non-MRT, while still considering each position's performance and risk level, while still referring to the provisions stipulated in HRD Remuneration Guidelines.

Penangguhan atau Penarikan Kembali Remunerasi

Bank memiliki kewenangan untuk menerapkan kebijakan penundaan pembayaran remunerasi variabel yang belum dibayarkan (*malus*) maupun penarikan kembali remunerasi variabel yang telah diterima (*clawback*) kepada pihak yang ditetapkan sebagai MRT. Kebijakan ini dapat diberlakukan sebagai bagian dari penguatan tata kelola risiko dan mekanisme pengendalian internal, dengan tetap mengacu pada ketentuan sebagai berikut:

1. Bank mengalami kerugian;
2. Terjadinya risiko yang berdampak negatif terhadap keuangan Bank;
3. Terjadinya *fraud*, pelanggaran hukum, perilaku tidak etis, dan/atau pemalsuan catatan oleh pihak yang menjadi MRT yang merugikan Bank; dan
4. Kondisi lainnya.

Struktur dan Besaran Remunerasi

Struktur remunerasi bagi Dewan Komisaris dan Direksi Bank Ganesha yang ditetapkan oleh RUPS terdiri atas:

1. Remunerasi, yang mencakup gaji, bonus, tunjangan rutin, tantiem, serta fasilitas lain dalam bentuk non-natura; dan
2. Fasilitas lain, yaitu fasilitas yang diberikan dalam bentuk natura, seperti fasilitas perumahan, fasilitas kesehatan, serta fasilitas lainnya, baik yang bersifat dapat dimiliki maupun tidak dapat dimiliki.

Besaran remunerasi yang diterima Dewan Komisaris dan Direksi Bank selama tahun 2025 diungkapkan sebagai berikut:

Deferred or Clawbacked Remuneration

The Bank has the authority to implement a policy of deferred payment (malus) of unpaid variable remuneration or withdrawal of received variable remuneration (clawback) to parties designated as MRT. This policy may be implemented as part of strengthening risk governance and internal control mechanism, while still adhering to the following provisions:

1. The Bank experiences material losses;
2. The occurrence of risks that negatively affect the Bank's finance;
3. The occurrence of fraud, legal violations, unethical conduct, and/or falsification of records by MRT parties which is detrimental to the Bank; and
4. Other conditions.

Remuneration Structure and Amount

The remuneration structure for the Board of Commissioners and Board of Directors of Bank Ganesha, as determined by the GMS, consists of:

1. Remuneration, which includes salary, bonus, routine allowance, tantiem, and other in-kind benefits; and
2. Other benefits, namely in-kind facilities, such as housing facilities, health facilities, and other facilities, which may or may not be owned.

The amount of remuneration received by the Bank's Board of Commissioners and Board of Directors throughout 2025 was disclosed as follows:

Remunerasi dan Fasilitas Dewan Komisaris dan Direksi

Remuneration and Facilities for Board of Commissioners and Board of Directors

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah Diterima dalam 1 tahun Amount Received in 1 Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Jutaan Rp Million Rp	Orang People	Jutaan Rp Million Rp
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowance, tantiem, and other non-natura facilities)	4	14.442	4	27.768
Fasilitas lain dalam bentuk natura perumahan, fasilitas kesehatan, dan sebagainya) yang: Other facilities in the form of in-kind housing, health facilities, and so on, which:				
a. Dapat dimiliki Can be owned	-	-	-	-
b. Tidak dapat dimiliki Cannot be owned	-	-	-	-
Total		**14.442**		**27.768**

Kelompok Remunerasi Dewan Komisaris dan Direksi
Remuneration Group for Board of Commissioners and Board of Directors

Jumlah Remunerasi Total Remuneration	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Board of Directors
Di atas Rp2 miliar Above Rp2 billion	4	4
Di atas Rp1 miliar sampai dengan Rp2 miliar Above Rp1 billion up to Rp2 billion	-	-
Di atas Rp500 juta sampai dengan Rp1 miliar Above Rp500 million up to Rp1 billion	-	-
Rp500 juta ke bawah Rp500 million and below	-	-

Perbandingan Rasio Gaji Tertinggi dan Terendah
Comparison of the Highest and Lowest Salary Ratio

Rasio Gaji Tertinggi dan Terendah	Tahun 2025 Year 2025	Ratio of Highest and Lowest Salary
Rasio gaji pegawai tertinggi dan terendah	**18,52:1**	Ratio of the highest and lowest employee salaries
Rasio gaji Direksi tertinggi dan terendah	**2:1**	Ratio of the highest and lowest salaries of the Board of Directors
Rasio gaji Dewan Komisaris tertinggi dan terendah	**1,69:1**	Ratio of the highest and lowest salaries of the Board of Commissioners
Rasio gaji Direksi tertinggi dan pegawai tertinggi	**4,54:1**	Ratio of the highest salary of the Board of Directors and the highest salary of employees

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun
Nominal Amount of Severance Paid per Person in 1 Year

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun	Total Pegawai Total Employees	Nominal Amount of Severance Paid per Person in 1 Year
Di atas Rp1 miliar 1	**-**	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	**4**	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	**10**	Below Rp500 million

Total Saham Dewan Komisaris dan Direksi
Total Shares of Board of Commissioners and Board of Directors

Jabatan	Total Saham Dimiliki (Lembar Saham) Total Shares Owned (Shares)	Opsi Saham Stock Option				Position
		Diberikan (Lembar Saham) Given (Shares)	Telah Dieksekusi (Lembar Saham) Executed (Shares)	Harga Opsi Option Price (Rp)	Jangka Waktu Time Period	
Dewan Komisaris	**-**	-	-	-	-	Board of Commissioners
Direksi	**8.817.300**	-	-	-	-	Board of Directors
Total	**8.817.300**	**-**	**-**	**-**	**-**	**Total**

Informasi Kuantitatif
Quantitative Information

Jenis Remunerasi yang Bersifat Variabel Type of Variable Remuneration	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period			
	Sisa yang Masih Ditangguhkan Remaining Pending	Disebabkan Penyesuaian Eksplisit Caused by Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit Caused by Implicit Adjustment (B)	Total (A) + (B)
Tunai (dalam jutaan Rupiah) Cash (in millions of Rupiah)	-	-	-	-
Saham/instrumen berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominasi juta Rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and nominations in millions of Rupiah which is the conversion of the said shares)	-	-	-	-

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat akan Diberikan oleh Bank kepada Calon Direksi, Calon Dewan Komisaris, dan/atau Calon Pegawai Selama 1 Tahun Pertama Bekerja

Selama tahun 2025, tidak terdapat penerima remunerasi yang bersifat variabel yang dijamin tanpa syarat. Hal ini sejalan dengan kebijakan Bank yang menetapkan remunerasi variabel secara konsisten bagi seluruh penerima, tanpa memperhitungkan lama masa kerja.

Remunerasi yang Ditangguhkan atau Ditarik Kembali

Pada periode 2025, pembayaran remunerasi kepada Dewan Komisaris dan Direksi telah dilakukan sepenuhnya sesuai ketentuan, tanpa penangguhan maupun penarikan kembali, yang mencerminkan kepatuhan Bank terhadap kebijakan remunerasi dan prinsip GCG.

Informasi Lain terkait Tata Kelola Remunerasi

Sepanjang tahun 2025, Bank tidak mencatat adanya perselisihan internal yang terkait dengan intervensi pemilik, konflik internal, maupun isu yang timbul akibat kebijakan remunerasi yang diterapkan. Kondisi ini menunjukkan bahwa kebijakan remunerasi di Bank Ganesha telah dijalankan secara transparan, adil, dan konsisten sesuai dengan prinsip GCG.

Number of Beneficiaries and Total Amount of Variable Remuneration Guaranteed Unconditionally to be Given by the Bank to Candidates for the Board of Directors, Candidates for the Board of Commissioners, and/or Candidates for Employees During the First 1 Year of Service

Throughout 2025, there were no beneficiaries of variable remuneration that were guarantee unconditionally. This is in line with the Bank's policy of consistently establishing variable remuneration for all recipients, regardless of length of service.

Deferred or Withdrawn Remuneration

In the 2025 period, remuneration payments to the Board of Commissioners and Board of Directors were made in full in accordance with the provisions, without any deferral or withdrawal, thus reflecting the Bank's compliance with the remuneration policy and GCG principles.

Information related to Remuneration Governance

Throughout 2025, the Bank did not record any internal disputes related to owner intervention, internal conflict, or issues arising from the remuneration policy. This condition demonstrates that Bank Ganesha's remuneration policy is implemented transparently, fairly, and consistently in accordance with GCG principles.

Pengelolaan Benturan Kepentingan Dewan Komisaris dan Direksi

Management of Conflicts of Interest for the Board of Commissioners and Board of Directors

Bank berkomitmen untuk memastikan bahwa setiap anggota Dewan Komisaris dan Direksi bebas dari benturan kepentingan (*conflict of interest*) guna menjaga transparansi dan objektivitas dalam pelaksanaan tugas dan tanggung jawabnya. Sebagai bentuk penguatan komitmen tersebut, Bank telah menyusun Pedoman Benturan Kepentingan yang mengacu pada Peraturan Otoritas Jasa Keuangan, yang mengharuskan setiap anggota Dewan Komisaris dan Direksi untuk:

1. Mengutamakan kepentingan Perseroan dan tidak mengurangi keuangan Perseroan dalam hal terjadi benturan kepentingan;
2. Menghindarkan 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 dan/atau anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan dan/atau pihak lainnya dalam rangka bisnis perusahaan; dan
4. Melakukan pengungkapan dalam hal pengambilan keputusan yang dilakukan pada kondisi adanya benturan kepentingan.

The Bank is committed to ensuring that each member of the Board of Commissioners and Board of Directors is free from any conflict of interest in order to maintain transparency and objectivity in performing their duties and responsibilities. As a means of reinforcing this commitment, the Bank has prepared Conflict of Interest Guidelines that refer to the Financial Services Authority Regulations, which require each member of the Board of Commissioners and Board of Directors to:

1. Prioritize the Company's interests and not reducing the Company's finances in the event of a conflict of interest;
2. Avoid making decisions in situations and conditions where there is a conflict of interest;
3. Disclose family, financial, management, ownership relationships with members of the Board of Commissioners and/or members of the Board of Directors and/or Controlling Shareholders of the Company and/or other parties in the context of the Company's business; and
4. Make disclosure in terms of decision making made in conditions of a conflict of interest.

Komite di Bawah Dewan Komisaris

Committees under the Board of Commissioners

Komite di bawah Dewan Komisaris Bank terdiri dari Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Komite-komite tersebut dibentuk untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris serta memastikan pengelolaan Bank sesuai dengan prinsip-prinsip GCG.

The committees under the Bank's Board of Commissioners consist of the Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee. These committees are established to support the effective implementation of the Board of Commissioners' duties and responsibilities and to ensure that the Bank's management complies with GCG principles.

Komite Audit

Dewan Komisaris membentuk Komite Audit sebagai organ pendukung yang berperan penting dalam memberikan pengawasan independen, khususnya yang berkaitan dengan informasi keuangan, sistem pengendalian internal, serta efektivitas pemeriksaan yang dilakukan oleh auditor internal maupun eksternal.

Pedoman Kerja Komite Audit

Komite Audit telah memiliki Piagam Komite Audit yang terakhir diperbarui pada 5 Desember 2025. Piagam Komite Audit mengatur secara garis besar mengenai dasar hukum, wewenang, tugas, tanggung jawab, struktur komite hingga tata cara pelaksanaan rapat.

Persyaratan Komite Audit

Keanggotaan Komite Audit wajib seluruhnya independen, yang paling sedikit terdiri dari:

1. 1 orang Komisaris Independen yang merangkap sebagai ketua;
2. 1 orang pihak independen yang memiliki keahlian di bidang keuangan atau bidang akuntansi; dan
3. 1 orang pihak independen yang memiliki keahlian di bidang hukum atau bidang perbankan.

Anggota Komite Audit yang berasal dari pihak independen dinilai memiliki keahlian di bidang keuangan atau bidang akuntansi dalam hal memenuhi kriteria:

1. Memiliki sertifikat kompetensi di bidang keuangan dan/atau bidang akuntansi yang diterbitkan oleh lembaga domestik maupun lembaga internasional yang diakui; dan
2. Memiliki pengalaman kerja paling sedikit 5 tahun di bidang keuangan dan/atau bidang akuntansi.

Audit Committee

The Board of Commissioners establishes the Audit Committee as a supporting organ that plays a crucial role in providing independent oversight, particularly regarding financial information, internal control system, and the effectiveness of audit conducted by internal and external auditors.

Audit Committee Charter

The Audit Committee has an Audit Committee Charter, last updated on December 5, 2025. The Audit Committee Charter outlines legal basis, authority, duties, responsibilities, committee structure, and meeting procedures.

Requirements for the Audit Committee

The composition of Audit Committee shall be entirely independent, consisting of at least:

1. 1 Independent Commissioner concurrently as chairman;
2. 1 independent party with expertise in finance or accounting; and
3. 1 independent party with expertise in law or banking.

Member of Audit Committee from independent party is deemed to have expertise in finance or accounting, as defined by the following criteria:

1. Has competency certificate in finance and/or accounting issued by a recognized domestic or international institution; and
2. Has at least 5 years of work experience in finance and/or accounting.

Anggota Komite Audit yang berasal dari pihak independen dinilai memiliki keahlian di bidang hukum atau bidang perbankan dalam hal memenuhi kriteria:

1. Memiliki sertifikat kompetensi di bidang hukum, antara lain legal auditor, notaris, dan/atau ahli kontrak yang diterbitkan oleh lembaga domestik maupun lembaga internasional yang diakui;
2. Memiliki sertifikat kompetensi di bidang perbankan, antara lain manajemen risiko sebagaimana yang berlaku bagi Dewan Komisaris, kepatuhan, akuntan publik, akuntan, *general banking*, *wealth management*, perencanaan strategis, teknologi informasi, treasuri, audit terkait perbankan, *corporate finance*, sistem pembayaran dan pengelolaan uang Rupiah, perlindungan konsumen, dan aspek pasar modal, yang diterbitkan oleh lembaga domestik maupun lembaga internasional yang diakui; dan
3. Memiliki pengalaman kerja paling sedikit 5 tahun di bidang hukum dan/atau bidang perbankan.

Komposisi dan Masa Jabatan Komite Audit

Sebagaimana diatur dalam Piagam Komite Audit, keanggotaan Komite Audit terdiri atas seorang ketua yang dijabat oleh Komisaris Independen dan 2 anggota independen dengan keahlian di bidang keuangan, akuntansi, hukum, atau perbankan. Masa jabatan anggota Komite Audit tidak boleh melebihi masa jabatan Dewan Komisaris dan hanya dapat diperpanjang untuk 1 periode berikutnya.

Berikut komposisi Komite Audit Bank Ganesha per 31 Desember 2025 yang diangkat berdasarkan Surat Keputusan Direksi No. 053/SKDIR/VII/2024 tanggal 1 Juli 2024:

Member of Audit Committee from independent party is deemed to have expertise in law or banking, as defined by the following criteria:

1. Has competency certificate in law, including legal audit, notary, and/or contract expert, issued by a recognized domestic or international institution;
2. Has competency certificate in banking, including risk management as applicable to the Board of Commissioners, compliance, public accounting, general banking, wealth management, strategic planning, information technology, treasury, banking-related audits, corporate finance, payment system and Rupiah currency management, consumer protection, and capital market aspect, issued by a recognized domestic or international institution; and
3. Has at least 5 years of work experience in law and/or banking.

Audit Committee's Composition and Term of Office

As stipulated in Audit Committee Charter, the Audit Committee consists of one chairperson, held by an Independent Commissioner, and 2 independent members with expertise in finance, accounting, law, or banking. The term of office of the Audit Committee member shall not exceed the term of office of the Board of Commissioners and can only be extended for 1 subsequent period.

The following is the composition of Bank Ganesha's Audit Committee as of December 31, 2025, appointed based on Board of Directors' Decision Letter No. 053/SKDIR/VII/2024 dated July 1, 2024:

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Trisna Chandra	Ketua Chairperson	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Arief Dhita Wibawa	Anggota Member	Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan perbankan Finance, risk management, and banking sectors
Sari Utami	Anggota Member	Pihak Independen Independent Party	Bidang perbankan Banking sector

Profil Komite Audit

Trisna Chandra

Ketua

Diangkat sebagai ketua Komite Audit Bank Ganesha berdasarkan Surat Keputusan Direksi No. 053/SKDIR/VII/2024 tanggal 1 Juli 2024 dengan masa jabatan untuk periode 2024-sekarang. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Audit Committee Profile

Trisna Chandra

Chairperson

Appointed as chairperson of the Audit Committee of Bank Ganesha based on Board of Directors' Decision Letter No. 053/SKDIR/VII/2024 dated July 1, 2024, with the term of office for the period of 2024-present. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Arief Dhita Wibawa

Anggota

Warga Negara Indonesia, lahir pada tahun 1967, berdomisili di Jakarta. Diangkat sebagai anggota Komite Audit Bank Ganesha berdasarkan Surat Keputusan Direksi No. 053/SKDIR/VII/2024 tanggal 1 Juli 2024 dengan masa jabatan untuk periode 2024-sekarang. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Memperoleh gelar Sarjana bidang Budi Daya Pertanian dari Universitas Padjadjaran, Bandung dan Magister bidang Manajemen Produksi dari Institut Teknologi Bandung. Sebelum bergabung di Bank Ganesha, beliau pernah berkarier sebagai *Staff Marketing* PT Orix Indonesia Finance (1994-1995), Kepala Seksi Riset Industri dan Appraisal PT Bank Dagang Nasional Indonesia (1995-1997), Kepala Bagian Analisa dan Administrasi Kredit Perseroan (1997-2010), Kepala Bagian Manajemen Risiko Perseroan (2010-2018), Kelapa Bagian Manajemen Risiko PT Inti Dunia Sukses (2018-2023), dan Direktur Manajemen Risiko PT Indomarco Financial Services (2023-2024). Saat ini beliau merangkap jabatan sebagai anggota Komite Pemantau Risiko Perseroan (sejak 2024).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Jenjang 6 dari Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan pada 29 Agustus 2024.

Sari Utami

Anggota

Warga Negara Indonesia, lahir pada tahun 1964, berdomisili di Jakarta. Diangkat sebagai anggota Komite Audit Bank Ganesha berdasarkan Surat Keputusan Direksi No. 053/SKDIR/VII/2024 tanggal 1 Juli 2024 dengan masa jabatan untuk periode 2024-sekarang. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Memperoleh gelar Sarjana Sastra dari Universitas Indonesia dan Sarjana Statistik dari Universitas Terbuka. Sebelumnya beliau pernah berkarier sebagai *Head of Sundries* Bank Summa (1990-1993), beberapa jabatan di Bank Ganesha, yakni sebagai *Head of* OSD Cabang Kelapa Gading (1993-1994), *Head of* OSD Cabang Utama (1994-1997), Kepala Kantor Kas Sunter (1997-2000), Manajer Operasional Cabang Kelapa Gading (2000-2007), *Caretaker Branch Manager* Cabang Mangga Dua (2007-2008), *Branch Manager* Cabang Pembantu Kramat Jati (2008-2010), Pejabat Penilai GCG (2010-2022), hingga terakhir sebagai Kepala Bagian *Anti-Money Laundering*/AML (2012-2024). Saat ini beliau merangkap jabatan sebagai anggota Komite Pemantau Risiko Perseroan (sejak 2024).

Arief Dhita Wibawa

Member

Indonesian citizen, born in 1967, domiciled in Jakarta. Appointed as chairperson of the Audit Committee of Bank Ganesha based on Board of Directors' Decision Letter No. 053/SKDIR/VII/2024 dated July 1, 2024, with the term of office for the period of 2024-present. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

Holds a Bachelor's degree in Agricultural Cultivation from Universitas Padjadjaran, Bandung, and a Master's degree in Production Management from Institut Teknologi Bandung. Prior to joining Bank Ganesha, he served as Marketing Staff of PT Orix Indonesia Finance (1994-1995), Head of Industrial Research and Appraisal Section of PT Bank Dagang Nasional Indonesia (1995-1997), Head of Credit Analysis and Administration Division of the Company (1997-2010), Head of Risk Management Division of the Company (2010-2018), Head of Risk Management Division of PT Inti Dunia Sukses (2018-2023), and Risk Management Director of PT Indomarco Financial Services (2023-2024). He currently holds concurrent positions as member of the Company's Risk Monitoring Committee (since 2024).

He also has Banking Risk Management Certification Level 6 from Professional Certification Institute of Banking Professional Certification Institute as of August 29, 2024.

Sari Utami

Member

Indonesian citizen, born in 1964, domiciled in Jakarta. Appointed as member of the Audit Committee of Bank Ganesha based on Board of Directors' Decision Letter No. 053/SKDIR/VII/2024 dated July 1, 2024, with the term of office for the period of 2024-present. She has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

Holds a Bachelor of Literature degree from Universitas Indonesia and a Bachelor of Statistics from Universitas Terbuka. Previously, she served as Head of Sundries of Bank Summa (1990-1993), several positions at Bank Ganesha, namely as Head of OSD Kelapa Gading Branch (1993-1994), Head of OSD Main Branch (1994-1997), Head of Sunter Cash Office (1997-2000), Operations Manager of Kelapa Gading Branch (2000-2007), Caretaker Branch Manager of Mangga Dua Branch (2007-2008), Branch Manager of Kramat Jati Sub-Branch (2008-2010), GCG Assessment Officer (2010-2022), and most recently as Head of Anti-Money Laundering/AML (2012 -2024). She currently holds concurrent positions as member of the Company's Risk Monitoring Committee (since 2024).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Jenjang 6 dari Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan pada 5 Agustus 2024.

Pernyataan Independensi Komite Audit

Dalam pelaksanaan tugasnya, Komite Audit harus bertindak secara independen dan bebas dari benturan kepentingan. Untuk menjaga independensi tersebut, seluruh anggota Komite Audit Bank telah dipastikan tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan, yang dapat memengaruhi kemampuannya bertindak independen.

Tugas dan Tanggung Jawab Komite Audit

Mengacu kepada Piagam Komite Audit Bank Ganesha, Komite Audit mengemban tugas dan tanggung jawab sebagai berikut:

1. Informasi dan Laporan Keuangan
   a. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas antara lain Laporan Keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan sesuai dengan standar akuntansi yang berlaku.
   b. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan.
   c. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya dan/atau terjadinya ketidaksesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku.

2. Fungsi Audit Intern
   a. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern, dan wajib memastikan bahwa laporan pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern yang ditandatangani oleh Presiden Direktur dan Presiden Komisaris disampaikan oleh Perseroan kepada Otoritas Jasa Keuangan paling lambat 10 hari kerja setelah tanggal pemberhentian dan/atau pengangkatan Kepala Satuan Kerja Audit Intern.
   b. Memberikan rekomendasi kepada Dewan Komisaris mengenai penetapan Piagam Audit Intern. Komite Audit wajib memastikan bahwa Piagam Audit Intern dikaji paling sedikit sekali dalam 3 tahun;

She also has Banking Risk Management Certification Level 6 from Professional Certification Institute of Banking Professional Certification Institute as of August 5, 2024.

Audit Committee's Independency Statement

In performing its duties, the Audit Committee must act independently and free from any conflicts of interest. To maintain this independency, all members of the Bank's Audit Committee have been confirmed to have no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or relationship with the Company, which may affect their ability to act independently.

Duties and Responsibilities of the Audit Committee

Referring to the Audit Committee Charter of Bank Ganesha, the Audit Committee carries out the following duties and responsibilities:

1. Financial Information and Statements
   a. Review the financial information to be published by the Company to the public and/or authorities, including Financial Statements, projections, and other reports related to the Company's financial information, in accordance with applicable accounting standards.
   b. Review compliance with the laws and regulations related to the Company's activities.
   c. Provide an independent opinion in the event of a dissenting opinion between the management and the accountant regarding the services rendered and/or the occurrence of discrepancies in the audit implementation by the public accounting firm with the applicable auditing standards.

2. Internal Audit Function
   a. Provide recommendations to the Board of Commissioners regarding the appointment and/or dismissal of Head of Internal Audit Division, and shall ensure that the appointment and/or dismissal report of Head of Internal Audit Division signed by the President Director and President Commissioner is submitted by the Company to the Financial Services Authority no later than 10 working days after the dismissal and/or appointment date of Head of Internal Audit Division.
   b. Provide recommendations to the Board of Commissioners regarding the establishment of Internal Audit Charter. The Audit Committee must ensure that the Internal Audit Charter is reviewed at least once every 3 years;

c. Melakukan evaluasi dan pemantauan pelaksanaan fungsi audit intern:
   - Memastikan dan mengkaji efektivitas pelaksanaan audit intern Perseroan.
   - Mengevaluasi kinerja Satuan Kerja Audit Intern setiap triwulan.
   - Memastikan Satuan Kerja Audit Intern melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal, dan Otoritas Jasa Keuangan.
   - Memastikan Satuan Kerja Audit Intern bekerja secara independen.
   - Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan dan penetapan rencana audit, ruang lingkup, dan anggaran Satuan Kerja Audit Intern.
   - Meninjau Laporan Hasil Audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengantisipasi kelemahan pengendalian intern, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh Satuan Kerja Audit Intern.
   - Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Satuan Kerja Audit Intern secara keseluruhan serta penghargaan kinerja.
   - Memastikan Satuan Kerja Audit Intern menjunjung tinggi independensi dalam pelaksanaan tugas.

d. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan penilai mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kegiatan Satuan Kerja Audit Intern.

e. Komite Audit wajib memastikan bahwa laporan khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Perseroan disampaikan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja setelah ditemukan.

f. Komite Audit wajib memastikan bahwa laporan pelaksanaan pokok-pokok hasil audit intern yang ditandatangani oleh Presiden Direktur dan Ketua Komite Audit disampaikan kepada Otoritas Jasa Keuangan secara semesteran, paling lambat tanggal 31 Juli tahun berjalan untuk laporan semester kesatu dan tanggal 31 Januari tahun berikutnya untuk laporan semester kedua.

3. Fungsi Audit Ekstern
   a. Komite Audit memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan publik dan kantor akuntan publik dalam rangka audit atas informasi keuangan historis tahunan Perseroan dengan mempertimbangkan:
      - Independensi akuntan publik, kantor akuntan publik, dan orang dalam kantor akuntan publik.

c. Evaluate and monitor the implementation of internal audit function:
   - Ensure and review the effectiveness of implementation of the Company's internal audit.
   - Evaluate Internal Audit Division's performance every quarter.
   - Ensure that the Internal Audit Division communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority.
   - Ensure that the Internal Audit Division works independently.
   - Provide recommendations to the Board of Commissioners regarding the preparation and determination of audit plan, scope, and budget of the Internal Audit Division.
   - Review Audit Result Report and ensure that the Board of Directors takes the necessary corrective actions quickly to anticipate internal control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other problems identified and reported by the Internal Audit Division.
   - Provide recommendations to the Board of Commissioners regarding the provision of annual remuneration for the Internal Audit Division as a whole and performance awards.
   - Ensure that the Internal Audit Division upholds independency in carrying out its duties.

d. Provide recommendations to the Board of Commissioners regarding the appointment of independent quality assessor from external parties to review the Internal Audit Division's activities.

e. The Audit Committee must ensure that a special report regarding any internal audit findings predicted to jeopardize the Company's business continuity is submitted to the Financial Services Authority no later than 7 working days after being found.

f. The Audit Committee must ensure that the implementation report on the main results of internal audit, which is signed by the President Director and the Chairperson of Audit Committee, is submitted to the Financial Services Authority semi-annually, no later than July 31 of the current year for the first semester report and January 31 of the following year for the second semester report.

3. External Audit Function
   a. The Audit Committee provides recommendations to the Boardof Commissioners regarding the appointment of public accountant and public accounting firm for the purpose of auditing the Company's annual historical financial information by considering:
      - Independency of public accountant, public accounting firm, and personnel in the public accounting firm.

- Ruang lingkup audit.
- Imbalan jasa audit.
- Keahlian dan pengalaman akuntan publik, kantor akuntan publik, dan tim audit kantor akuntan publik.
- Metodologi, teknik, dan sarana audit yang digunakan.
- Manfaat sudut pandang baru yang diperoleh melalui penggantian akuntan publik, kantor akuntan publik, dan orang dalam kantor akuntan publik.
- Potensi risiko atas penggunaan jasa audit oleh kantor akuntan publik yang sama secara berturut-turut untuk kurun waktu cukup panjang.
- Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan kantor akuntan publik pada periode sebelumnya, jika ada.

b. Komite Audit wajib memastikan bahwa laporan penunjukan akuntan publik disampaikan kepada Otoritas Jasa Keuangan paling lambat 10 hari kerja setelah keputusan penunjukan dan harus disertai dokumen rekomendasi Komite Audit atas pertimbangan yang digunakan dalam memberikan rekomendasi.

c. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, paling sedikit terhadap:
   - Kesesuaian pelaksanaan audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik telah sesuai dengan standar audit yang berlaku.
   - Kecukupan waktu pekerjaan lapangan.
   - Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik.
   - Rekomendasi perbaikan yang diberikan oleh akuntan publik dan/atau kantor akuntan publik.

d. Komite Audit wajib memastikan bahwa laporan evaluasi Komite Audit terhadap pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, dilaporkan ke Otoritas Keuangan secara berkala setiap tahun, paling lama 6 bulan setelah tahun buku berakhir;

4. Melakukan penelaahan atas perencanaan dan pelaksanaan pemeriksaan oleh auditor internal (Satuan Kerja Audit Intern) dan melakukan pemantauan atas pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal, kantor akuntan publik dan hasil pengawasan otoritas/regulator.
5. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan.
6. Melakukan pemeriksaan terhadap dugaan adanya kesalahan dalam keputusan rapat Direksi dengan

- Scope of audit.
- Audit service fees.
- Expertise and experience of public accountant, public accounting firm, and audit team of public accounting firm.
- Audit methodology, techniques, and facilities used.
- Benefit of a new perspective gained through the replacement of public accountant, public accounting firm, and personnel within public accounting firm.
- Potential risk of using audit services by the same public accounting firm consecutively for a sufficiently long period.
- Evaluation results of audit service implementation for annual historical financial information by public accountant and public accounting firm in the previous period, if any.

b. The Audit Committee must ensure that the report on the appointment of public accountant is submitted to the Financial Services Authority no later than 10 working days after the appointment decision and must be accompanied by the Audit Committee's recommendation documents for the considerations used in providing recommendations.

c. Evaluate the audit service implementation for annual historical financial information by public accountant and/or public accounting firm, at least on:
   - Conformity of audit implementation of annual historical financial information conducted by public accountant and/or public accounting firm with the applicable auditing standards.
   - Adequacy of fieldwork time.
   - Assessment of the scope of services provided and the adequacy of sampling.
   - Recommendations for improvement provided by the public accountant and/or public accounting firm.

d. The Audit Committee is required to ensure that the Audit Committee's evaluation report on the provision of audit services on annual historical financial information by public accountant and/or public accounting firm is reported to the Financial Authority periodically every year, no later than 6 months after the end of the financial year;

4. Review the planning and implementation of audits by internal auditor (Internal Audit Division) and monitor the follow-up actions taken by the Board of Directors on the findings of internal auditor, public accounting firm, and the supervision results by authorities/regulators.
5. Review complaints related to the Company's accounting and financial reporting processes.
6. Conduct investigation into allegation of errors in the Board of Directors and Board of Commissioners'

Dewan Komisaris atau penyimpangan dalam pelaksanaan hasil keputusan rapat Direksi dengan Dewan Komisaris. Pemeriksaan tersebut dapat dilakukan oleh Komite Audit atau pihak independen yang diusulkan oleh Komite Audit dan disetujui oleh Dewan Komisaris atas biaya Perseroan.

7. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan.
8. Menjaga kerahasiaan dokumen, data, dan informasi Perseroan.

Komite Audit telah melaksanakan tugas dan tanggung jawab sesuai dengan ketentuan Pasal 10 Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit, khususnya terkait penyusunan dan penerbitan Laporan Keuangan Tahunan per 31 Desember 2025 serta Laporan Tahunan 2025.

Dalam menjalankan tugas tersebut, Komite Audit telah melakukan pengkajian atas Laporan Keuangan, mengadakan pembahasan dengan manajemen, serta melakukan komunikasi dengan akuntan publik yang ditunjuk untuk melakukan audit atas Laporan Keuangan Tahunan 2025. Sebagai bagian dari rangkaian proses tersebut, Komite Audit juga telah menyelenggarakan rapat internal serta rapat bersama akuntan publik dan pihak terkait lainnya.

Komite Audit juga memiliki wewenang sebagaimana diatur dalam Pasal 11 Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 di antaranya:
1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan); dan
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Dalam menjalankan wewenangnya, Komite Audit tidak menghadapi kendala maupun pembatasan sehingga seluruh tugas dapat dijalankan secara optimal. Apabila di kemudian hari muncul hambatan yang dapat memengaruhi efektivitas pelaksanaan wewenang tersebut, Komite Audit akan segera menyampaikan laporan kepada Dewan Komisaris serta melakukan koordinasi untuk merumuskan langkah penyelesaian yang tepat. Dengan demikian, Komite Audit memastikan bahwa tugas dan tanggung jawabnya tetap terlaksana secara efektif dan selaras dengan prinsip-prinsip GCG.

meeting decisions or irregularities in implementing the results of the Board of Directors and Board of Commissioners' meeting decisions. The investigation can be carried out by the Audit Committee or an independent party proposed by the Audit Committee and approved by the Board of Commissioners at the expense of the Company.
7. Reviewing and providing suggestions to the Board of Commissioners related to potential conflict of interest in the Company.
8. Maintain the confidentiality of the Company's documents, data, and information.

The Audit Committee has performed its duties and responsibilities in accordance with Article 10 of Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines for Duty Implementation of Audit Committee, specifically related to the preparation and issuance of Annual Financial Statements as of December 31, 2025, and the 2025 Annual Report.

In carrying out such duties, the Audit Committee reviewed the Financial Statements, held discussions with the management, and communicated with the public accountant appointed to audit the 2025 Annual Financial Statements. As part of such series of process, the Audit Committee also held internal meetings and meetings with public accountant and other related parties.

The Audit Committee also has the authority stipulated in Article 11 of Financial Services Authority Regulation No. 55/POJK.04/2015, including:
1. Access the Bank's document, data, and information about Bank's employees, funds, assets, and resources required;
2. Communicate directly with employees, including Board of Directors and parties carrying out functions of internal audit, risk management, and accountant, related to the duties and responsibilities of the Audit Committee;
3. Involve independent parties outside the Audit Committee members who are required to assist in performing their duties (if necessary); and
4. Perform other authorities assigned by the Board of Commissioners.

In exercising its authority, the Audit Committee did not face any obstacles or restrictions, and therefore, all duties were able to be carried out optimally. If obstacles that could impact the effectiveness of these authorities implementation arise in the future, the Audit Committee will immediately submit a report to the Board of Commissioners and coordinate with the Board of Commissioners to formulate appropriate settlement measures. Thus, Audit Committee ensures that its duties and responsibilities continue to be carried out effectively and in accordance with GCG principles.

Rapat Komite Audit

Kebijakan pelaksanaan rapat Komite Audit merujuk pada Piagam Komite Audit serta Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023, yakni diselenggarakan dalam jangka waktu sekurang-kurangnya 1 kali dalam 1 bulan. Setiap rapat diselenggarakan dengan memperhatikan pemenuhan kuorum, di mana jumlah kehadiran anggota harus mencapai paling sedikit 51% dari total anggota Komite Audit. Selama tahun 2025, Komite Audit telah melaksanakan rapat dengan rincian kehadiran masing-masing anggota sebagai berikut:

Audit Committee Meeting

The policy for conducting Audit Committee meetings refers to the Audit Committee Charter and Financial Services Authority Regulation No. 17 of 2023, which requires meetings to be held at least once a month. Each meeting shall be held with due regard to the fulfillment of quorum, with members' attendance shall be at least 51% of the total Audit Committee members. Throughout 2025, the Audit Committee held meetings with details of each member's attendance as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Trisna Chandra	Ketua Chairperson	16	16	100,00
Arief Dhita Wibawa	Anggota Member	16	16	100,00
Sari Utami	Anggota Member	16	16	100,00

Laporan Pelaksanaan Kerja Komite Audit

Sepanjang tahun 2025, Komite Audit telah melaksanakan berbagai kegiatan sebagai bentuk pelaksanaan tugas dan tanggung jawabnya yang diuraikan sebagai berikut:

1. Pemantauan dan evaluasi kinerja SKAI setiap triwulan;
2. Evaluasi kinerja dan laporan keuangan;
3. *Review* dan rekomendasi Revisi Piagam Audit Intern;
4. Rekomendasi pengangkatan Kepala SKAI;
5. Rekomendasi penunjukan jasa kantor akuntan publik;
6. Pembahasan evaluasi kinerja SKAI setiap bulan;
7. Pembahasan integritas pelaporan; dan
8. Evaluasi pelaksanaan pemberian jasa audit atas informasi keuangan tahunan.

Report on the Implementation of Audit Committee's Work

Throughout 2025, the Audit Committee performed various activities to fulfill its duties and responsibilities, as outlined below:

1. Monitoring and evaluation on the performance of SKAI every quarter;
2. Evaluation of performance and financial statements;
3. Review and recommendations for the revision of the Internal Audit Charter;
4. Recommendations for the appointment of the Head of SKAI;
5. Recommendations for the appointment of public accounting firm;
6. Discussion of SKAI performance evaluation every month;
7. Discussion of reporting integrity; and
8. Evaluation of the implementation of audit services for annual financial information.

Pengembangan Kompetensi Komite Audit

Sepanjang tahun 2025, Komite Audit telah berpartisipasi dalam berbagai program pengembangan kompetensi yang dirancang untuk meningkatkan pengetahuan, keterampilan, dan efektivitas pelaksanaan tugasnya. Rincian mengenai program pengembangan kompetensi yang telah diikuti oleh anggota Komite Audit selama periode tersebut disajikan sebagai berikut:

Competency Development of the Audit Committee

Throughout 2025, the Audit Committee participated in various competency development programs designed to enhance the knowledge, skills, and effectiveness of its duties. Details of the competency development programs attended by Audit Committee members during the period are presented below:

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Trisna Chandra	Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Competency Development of the Board of Commissioners section.		

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Arief Dhita Wibawa	Anggota Member	*Refreshment Risk Management* Jenjang 6 Refreshment Risk Management Level 6	Wisma Hayam Wuruk, 13 Februari 2025 Wisma Hayam Wuruk, February 13, 2025	Bankers Association for Risk Management
		Outlook Ekonomi dan Keuangan di tahun 2025 Economic and Financial Outlook in 2025	Zoom, 20 Februari 2025 Zoom, February 20, 2025	OJK Institute
		Peran *Governance, Risk, and Compliance* dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan The Role of Governance, Risk, and Compliance in Enhancing Investor Confidence and Financial Sector Stability	Zoom, 25 Februari 2025 Zoom, February 25, 2025	OJK Institue
		Bullion Bank: Bank atau Lembaga Gadai Emas Bullion Bank: Bank or Gold Pawnshop	Zoom, 28 Februari 2025 Zoom, February 28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		Sustainability Accounting and Reporting in the Financial Services	Zoom, 6 Maret 2025 Zoom, March 6, 2025	OJK Institute
		Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Zoom, 8 Mei 2025 Zoom, May 8, 2025	OJK Institute
		Customer Experience: Strategis for Success in Digital Era	Zoom, 22 Mei 2025 Zoom, May 22, 2025	OJK Institute
		The Future of Cybersecurity: Threats, Challenges, and innovations	Zoom, 5 Juni 2025 Zoom, June 5, 2025	OJK Institue
		Strategi Aman transaksi Aset Kripto dan Keuangan Digital: Perlindungan Data Pribadi dan Dampak Teknologi Biometrik di Indonesia Strategies for Secure Transactions of Crypto Assets and Digital Finance: Personal Data Protection and the Impact of Biometric Technology in Indonesia	Zoom, 19 Juni 2025 Zoom, June 19, 2025	OJK Institute
		Idea Talks Volume 9 "Digitalisasi Perbankan dari 2 Sudut Pandang" Idea Talks Volume 9 "Banking Digitalization from 2 Perspectives"	Zoom, 23 Juni 2025 Zoom, June 23, 2025	OJK Institute
		Financial Statement Fraud: Prevention and Detection	Hotel Manhattan, 24 Juli 2025 Hotel Manhattan, July 24, 2025	Ikatan Komite Audit Indonesia (IKAI) Indonesian Audit Committee Association (IKAI)
		Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum Latest Money Laundering Modus and Schemes Trends: Identification, Mitigation, and Law Enforcement Strategies	Zoom, 18 September 2025 Zoom, September 18, 2025	OJK Institute
		Risk Appetite and Risk Culture: Pilar Utama dalam Pengutan Manajemen Risiko di Sektor Keuangan Risk Appetite and Risk Culture: Main Pillars in Strengthening Risk Management in the Financial Sector	Zoom, 9 Oktober 2025 Zoom, October 9, 2025	OJK Institute
Sari Utami	Anggota Member	Peran Dewan Komisaris dalam Aspek Hukum Laporan Keuangan dan Laporan Tahunan Perusahaan The Role of the Board of Commissioners in Legal Aspects of Company Financial Statements and Annual Reports	Hotel Bidakara, 21 Januari 2025 Hotel Bidakara, January 21, 2025	Ikatan Komite Audit Indonesia (IKAI) Indonesian Audit Committee Association (IKAI)
		Refreshment Risk Management Jenjang 6 Refreshment Risk Management Level 6	Wisma Hayam Wuruk, 13 Februari 2025 Wisma Hayam Wuruk, February 13, 2025	Bankers Association for Risk Management

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Sari Utami	Anggota Member	Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang-Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Hotel Santika, 14 Juni 2025 Hotel Santika, June 14, 2025	Andara Sarana
		Climate Risk Management and Scenarion Analisys (CRMS)	Wisma Hayam Wuruk, 14 Juli 2025 Wisma Hayam Wuruk, July 14, 2025	Triniti Solusi Kreatifindo
		Financial Statement Fraud: Prevention and Detection	Hotel Manhattan, 24 Juli 2025 Hotel Manhattan, July 24, 2025	Ikatan Komite Audit Indonesia (IKAI) Indonesian Audit Committee Association (IKAI)
		Unlocking the Future of Fraud Detection : Implementing Automated & Artificial Intelligence - Powerd System for Proactive Fraud Risk Management	Hotel Manhattan, 23 Oktober 2025 Hotel Manhattan, October 23, 2025	Ikatan Komite Audit Indonesia (IKAI) Indonesian Audit Committee Association (IKAI)

Komite Remunerasi dan Nominasi

Dewan Komisaris membentuk Komite Remunerasi dan Nominasi sebagai organ pendukung yang berperan penting dalam mengkaji dan memberikan rekomendasi terkait penerapan kebijakan nominasi dan remunerasi bagi Dewan Komisaris dan Direksi.

Pedoman Kerja Komite Remunerasi dan Nominasi

Dalam menjalankan fungsinya, Komite Remunerasi dan Nominasi berpedoman pada Pedoman Kerja Komite Remunerasi dan Nominasi yang terakhir diperbarui pada 5 Desember 2025. Pedoman tersebut menjabarkan dasar hukum, tugas dan tanggung jawab, keanggotaan, prosedur kerja, dan rapat mengenai pelaksanaan kegiatan Komite Remunerasi dan Nominasi.

Persyaratan Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi paling sedikit terdiri atas seorang Komisaris Independen yang merangkap sebagai ketua, seorang Komisaris Non-Independen, serta seorang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau satu orang perwakilan pegawai Bank. Pejabat Eksekutif atau perwakilan pegawai yang menjadi anggota Komite Remunerasi dan Nominasi wajib memiliki pengetahuan dan pemahaman yang memadai mengenai sistem remunerasi dan/atau sistem nominasi serta rencana suksesi (*succession plan*) Bank.

Remuneration and Nomination Committee

The Board of Commissioners establishes the Remuneration and Nomination Committee as a supporting organ that plays a key role in reviewing and providing recommendations on the implementation of nomination and remuneration policies for the Board of Commissioners and Board of Directors.

Remuneration and Nomination Committee Charter

In carrying out its functions, the Remuneration and Nomination Committee is guided by the Remuneration and Nomination Committee Charter lastly updated on December 5, 2025. This guidelines outline the legal basis, duties and responsibilities, composition, working procedures, and meetings regarding the implementation of Remuneration and Nomination Committee's activities.

Requirements for the Remuneration and Nomination Committee

Remuneration and Nomination Committee shall consist of at least one Independent Commissioner concurrently as chairman, one Non-Independent Commissioner, and one Executive Officer in charge of human capital or one employee representative of the Bank. Executive Officer or employee representative serving as Remuneration and Nomination Committee member shall have adequate knowledge and understanding of the Bank's remuneration and/or nomination system and succession plan.

Komposisi dan Masa Jabatan Komite Remunerasi dan Nominasi

Komposisi Komite Remunerasi dan Nominasi Bank Ganesha telah sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023, di mana Komite Remunerasi dan Nominasi diketuai oleh Komisaris Independen dengan anggota 1 orang Komisaris dan 1 orang Pejabat Eksekutif dari Divisi Sumber Daya Manusia. Masa jabatan Komite Remunerasi dan Nominasi tidak boleh lebih lama dari masa jabatan anggota Dewan Komisaris dan dapat diangkat kembali untuk 1 periode berikutnya.

Berikut komposisi Komite Remunerasi dan Nominasi Bank Ganesha per 31 Desember 2025 yang diangkat berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023:

Composition and Term of Office of the Remuneration and Nomination Committee

The composition of Bank Ganesha's Remuneration and Nomination Committee complies with Financial Services Authority Regulation No. 17 of 2023, which stipulates that the Remuneration and Nomination Committee is chaired by an Independent Commissioner, with 1 member of Commissioner and 1 member of Executive Officer from Human Resources Division. The term of office of the Remuneration and Nomination Committee may not exceed the term of office of members of the Board of Commissioners, and can be reappointed for 1 subsequent period.

The following is the composition of Bank Ganesha's Remuneration and Nomination Committee as of December 31, 2025, appointed based on Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023:

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Sudarto	Ketua Chairperson	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member	Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Shirley	Anggota Member	Kepala Divisi HRM & *General Services* Head of HRM & General Services Division	Bidang keuangan dan perbankan Finance and banking sectors

Profil Komite Remunerasi dan Nominasi

Sudarto

Ketua

Diangkat sebagai ketua Komite Remunerasi dan Nominasi Bank Ganesha berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023 dengan masa jabatan untuk periode 2023-sekarang. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Marcello Theodore Taufik

Anggota

Diangkat sebagai anggota Komite Remunerasi dan Nominasi Bank Ganesha berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023 dengan masa jabatan untuk periode 2023-sekarang. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Shirley

Anggota

Warga Negara Indonesia, lahir pada tahun 1971, berdomisili di Jakarta. Diangkat sebagai anggota Komite Remunerasi dan Nominasi Bank Ganesha berdasarkan Surat Keputusan

Remuneration and Nomination Committee Profile

Sudarto

Chairperson

Appointed as chairperson of the Remuneration and Nomination Committee of Bank Ganesha based on Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023, with the term of office for the period of 2023-present. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Marcello Theodore Taufik

Member

Appointed as member of the Remuneration and Nomination Committee of Bank Ganesha based on Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023, with the term of office for the period of 2023-present. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Shirley

Member

Indonesian citizen, born in 1971, domiciled in Jakarta. Appointed as member of the Remuneration and Nomination Committee of Bank Ganesha based on Board of Directors'

Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023 dengan masa jabatan untuk periode 2023-sekarang. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Memperoleh gelar Sarjana Akuntansi dari California State University at Hayward (1993). Sebelum bergabung di Bank Ganesha, beliau pernah berkarier sebagai *Credit Analyst Officer* Citibank Consumer Banking (1994-1997), *Head of Credit Approval* Unit PT Bank Papan Sejahtera (1997-1999), *Research Analyst* PT Bahana Securities (1999-2000), *Sales & Marketing* PT Bahana Securities (2000-2002), Komisaris PT Lumbung Mineral Sentosa (2009-2016), dan *General Manager of Finance & Administration* PT Sumber Utama Kristindo (2017-2023). Saat ini beliau merangkap jabatan sebagai Kepala Divisi HRM & *General Services* Perseroan (sejak 2023).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Jenjang 5 dari Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan pada tahun 2024-2027.

Pernyataan Independensi Komite Remunerasi dan Nominasi

Bank memastikan bahwa seluruh anggota Komite Remunerasi dan Nominasi bertindak secara independen, tanpa menerima atau melakukan intervensi dari pihak manapun. Selain itu, anggota Komite Remunerasi dan Nominasi tidak memiliki kepentingan pribadi maupun keterkaitan yang berpotensi menimbulkan benturan kepentingan (*conflict of interest*) dengan Bank, sehingga mendukung objektivitas dan integritas dalam pelaksanaan tugasnya.

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab untuk memberikan rekomendasi strategis kepada Dewan Komisaris, meliputi hal-hal berikut:

1. Terkait dengan Fungsi Nominasi:
    a. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
        - Sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi;
        - Calon anggota Dewan Komisaris dan/atau Direksi untuk disampaikan kepada RUPS;
        - Calon pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko;
        - Kebijakan evaluasi kinerja bagi anggota Dewan Komisaris dan/atau anggota Direksi;

Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023, with the term of office for the period of 2023-present. She has no financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Major and Controlling Shareholders.

Holds a Bachelor of Accountancy degree from California State University at Hayward (1993). Prior to joining Bank Ganesha, she served as Credit Analyst Officer at Citibank Consumer Banking (1994-1997), Head of Credit Approval Unit at PT Bank Papan Sejahtera (1997-1999), Research Analyst at PT Bahana Securities (1999-2000), Sales & Marketing at PT Bahana Securities (2000 -2002), Commissioner at PT Lumbung Mineral Sentosa (2009-2016), and General Manager of Finance & Administration at PT Sumber Utama Kristindo (2017-2023). She currently holds concurrent positions as the Head of HRM & General Services Division of the Company (since 2023).

She also has Banking Risk Management Certification Level 5 from Professional Certification Institute of Banking Professional Certification Institute for 2024-2027.

Statement of Independency of the Remuneration and Nomination Committee

The Bank ensures that all members of Remuneration and Nomination Committee act independently, without receiving or engaging in any intervention from any party. Furthermore, members of the Remuneration and Nomination Committee have no personal interests or relationships that may potentially cause conflict of interest with the Bank, thus supporting objectivity and integrity in the performance of their duties.

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has duty and responsibility to provide strategic recommendations to the Board of Commissioners, including the following matters:

1. Related to the Nomination Function:
    a. Evaluate and provide recommendations to the Board of Commissioners regarding:
        - System and procedures for selecting and/or replacing members of the Board of Commissioners and Board of Directors;
        - Candidate member of the Board of Commissioners and/or Board of Directors to be submitted to the GMS;
        - Candidate for independent party who will become member of the Audit Committee and Risk Monitoring Committee;
        - Performance evaluation policy for members of the Board of Commissioners and/or members of the Board of Directors;

b. Menyusun kebijakan dan kriteria dalam mengidentifikasi calon Dewan Komisaris dan/atau anggota Direksi, mengkaji ulang dan menyetujui nominasi dengan penilaian integritas, kompetensi, dan reputasi keuangan;
c. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Dewan komisaris dan/atau anggota Direksi;
d. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Dewan Komisaris dan/atau anggota Direksi;

2. Terkait dengan Fungsi Remunerasi:
a. Memberikan rekomendasi dan evaluasi kepada Dewan Komisaris mengenai:
   - Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
   - Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi;

b. Membantu Dewan Komisaris melakukan penilaian kinerja kesesuaian remunerasi yang diterima masing-masing anggota Dewan Komisaris dan/atau anggota Direksi;
c. Melaksanakan prosedur remunerasi bagi anggota Dewan Komisaris dan/atau Direksi yaitu sebagai berikut:
   - Menyusun struktur remunerasi berupa gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau variabel;
   - Menyusun kebijakan atas struktur remunerasi; dan
   - Menyusun besaran atas struktur remunerasi.

b. Develop policies and criteria for identifying candidates for the Board of Commissioners and/ or members of the Board of Directors, review and approve nominations with an assessment of integrity, competence, and financial reputation;
c. Assist the Board of Commissioners in evaluating the performance of members of the Board of Commissioners and/or members of the Board of Directors;
d. Commissioners regarding capacity building programs for members of the Board of Commissioners and/or members of the Board of Directors;

2. Related to the Remuneration Function:
a. Provide recommendations and evaluations to the Board of Commissioners regarding:
   - Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS;
   - Remuneration policy for Executive Officers and employees as a whole to be submitted to the Board of Directors;

b. Assist the Board of Commissioners in assessing the conformity of performance and remuneration received by each member of the Board of Commissioners and/or the Board of Directors;
c. Carry out remuneration procedures for members of the Board of Commissioners and/or Board of Directors, as follows:
   - Develop a remuneration structure in the form of fixed and/or variable salaries, honorarium, incentives, and/or allowances;
   - Formulate policies on the remuneration structure; and
   - Arrange the amount of the remuneration structure.

Rapat Komite Remunerasi dan Nominasi

Sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Komite Remunerasi dan Nominasi wajib menyelenggarakan rapat paling sedikit 1 kali dalam 3 bulan. Rapat dapat diselenggarakan jika dihadiri oleh mayoritas anggota komite, termasuk kehadiran Komisaris Independen dan Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia. Selama tahun 2025, Komite Remunerasi dan Nominasi telah melaksanakan rapat dengan rincian kehadiran masing-masing anggota sebagai berikut:

Remuneration and Nomination Committee's Meeting

Pursuant to the Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks, the Remuneration and Nomination Committee is required to hold meetings at least once every 3 months. Meetings can be held if attended by a majority of committee members, including the presence of Independent Commissioner and Executive Officer in charge of human resources. Throughout 2025, the Remuneration and Nomination Committee held meetings with details of each member' attendance as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto	Ketua Chairperson	5	5	100,00
Marcello Theodore Taufik	Anggota Member	5	5	100,00
Shirley	Anggota Member	5	5	100,00

Laporan Pelaksanaan Kerja Komite Remunerasi dan Nominasi

Sepanjang tahun 2025, Komite Remunerasi dan Nominasi telah melaksanakan tugas dan tanggung jawabnya melalui berbagai kegiatan, antara lain:

1. Memberikan usulan kenaikan gaji dan bonus tahun 2025;
2. Memberikan usulan pencalonan Presiden Direktur;
3. Rekomendasi pelaksanaan *salary survey*;
4. Evaluasi skala upah dan fasilitas karyawan; dan
5. *Review* kebijakan struktur remunerasi yang bersifat tetap dan variabel.

Pengembangan Kompetensi Komite Remunerasi dan Nominasi

Untuk mendukung efektivitas tugas dan tanggung jawabnya, Bank Ganesha memfasilitasi anggota Komite Remunerasi dan Nominasi dalam mengikuti berbagai program pengembangan kompetensi, baik yang diselenggarakan oleh pihak internal maupun eksternal. Rincian program pengembangan kompetensi yang diikuti sepanjang tahun 2025 diuraikan sebagai berikut:

Report on the Implementation of Remuneration and Nomination Committee's Work

Throughout 2025, the Remuneration and Nomination Committee carried out its duties and responsibilities through various activities, including:

1. Proposing salary increase and bonus for 2025;
2. Proposing nominations for the position of President Director;
3. Providing recommendations for conducting salary survey;
4. Evaluating employee wage scale and benefits; and
5. Reviewing fixed and variable remuneration structure policies.

Competency Development of the Remuneration and Nomination Committee

To support the effectiveness of duties and responsibilities, Bank Ganesha facilitated members of Remuneration and Nomination Committee to attend various competency development programs, both organized by internal and external parties. Details of the competency development program attended throughout 2025 were outlined below:

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Sudarto	Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Competency Development of the Board of Commissioners section.		
Marcello Theodore Taufik	Anggota Member			
Shirley	Anggota Member	Webinar *"How to Achieve a Peak Performance in 2025"*	*Online*, 17 Januari 2025 Online, January 17, 2025	OJK Institute
		Pelatihan Menyusun Peraturan Perusahaan (PP) dan Perjanjian Kerja Bersama (PKB) Training on Drafting Company Regulations (PP) and Collective Labor Agreements (CLA)	*Online*, 10-11 Februari 2025 Online, February 10-11, 2025	Kelas HR
		Capacity Building "Strategic Business Outlook 2025-2027: Advancing Our Bank's Growth"	Hotel Mason Pine, 14-15 Februari 2025 Hotel Mason Pine, February 14-15, 2025	Internal Bank Ganesha
		Training Strategi Mengurangi *Turnover Rate* Training on Strategies for Reducing Turnover Rate	*Online*, 20 Februari 2025 Online, February 20, 2025	HR Indo Society
		Refreshment Sertifikasi Manajemen Risiko - Jenjang 5 Refreshment of Treasury Certification - Level 5	*Online*, 3 Juni 2025 Online, June 3, 2025	IBI-BCC
		Training Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang-Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Training on Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Hotel Santika Premiere, 14 Juni 2025 Hotel Santika Premiere, June 14, 2025	Andara Sarana
		Training Basic HR Counseling	*Online*, 9-10 Juli 2025 Online, July 9-10, 2025	Learnting

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Shirley	Anggota Member	*Training Awareness* Undang-Undang Pelindungan Data Pribadi (UU PDP) Training Awareness on Personal Data Protection Law (PDP Law)	Hotel Harris Vertu, 12 Juli 2025 Hotel Harris Vertu, July 12, 2025	HOPE Training & Consulting
		Sosialisasi Pedoman Tata Tertib Dissemination of Charter	Ruang Rama, 30 September 2025 Rama Room, September 30, 2025	Internal Bank Ganesha
		Sosialisasi Pedoman *Know Your Employee* (KYE) Dissemination of Know Your Employee (KYE) Guidelines	Ruang Rama, 2 Oktober 2025 Rama Room, October 2, 2025	Internal Bank Ganesha
		Sosialisasi Pedoman *Recruitment* Dissemination of Recruitment Guidelines	Ruang Rama, 18 November 2025 Rama Room, November 18, 2025	Internal Bank Ganesha
		Training Communication & Collaboration 2025	Hotel Novotel, 21-23 November 2025 Hotel Novotel, November 21-23, 2025	Internal Bank Ganesha
		Sosialisasi Internal Perjanjian Kerja Bersama (PKB) 2026-2027 Internal Dissemination of Collective Labor Agreement (CLA) 2026-2027	Ruang Rama, 3 Desember 2025 Rama Room, December 3, 2025	Internal Bank Ganesha

Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite pendukung Dewan Komisaris yang dibentuk guna memperkuat pengawasan terhadap potensi risiko yang mungkin timbul dari kegiatan operasional Bank. Selain itu, Komite ini berperan dalam menilai keselarasan antara kebijakan manajemen risiko dan pelaksanaannya, sehingga memastikan efektivitas pengelolaan risiko secara menyeluruh.

Pedoman Kerja Komite Pemantau Risiko

Komite Pemantau Risiko memiliki pedoman yang diatur dalam Pedoman Kerja Komite Pemantau Risiko. Pedoman ini menjadi acuan resmi bagi pelaksanaan tugas dan tanggung jawab Komite Pemantau Risiko secara terstruktur, konsisten, dan selaras dengan prinsip-prinsip GCG.

Persyaratan Komite Pemantau Risiko

Keanggotaan Komite Pemantau Risiko paling sedikit terdiri dari:

1. 1 orang Komisaris Independen yang merangkap sebagai ketua;
2. 1 orang pihak independen yang memiliki keahlian di bidang manajemen risiko; dan
3. 1 orang pihak independen yang memiliki keahlian di bidang keuangan.

Risk Monitoring Committee

Risk Monitoring Committee is a supporting committee of the Board of Commissioners, established to strengthen oversight of potential risks arising from the Bank's operational activities. Furthermore, this Committee plays a role in assessing the alignment between risk management policies and their implementation, thereby ensuring the effectiveness of overall risk management.

Risk Monitoring Committee Charter

The Risk Monitoring Committee has guidelines set out in the Risk Monitoring Committee Charter. This guidelines serve as the official reference for implementing Risk Monitoring Committee's duties and responsibilities in a structured, consistent manner, and in line with GCG principles.

Requirements for the Risk Monitoring Committee

The composition of Risk Monitoring Committee shall consist of at least:

1. 1 Independent Commissioner concurrently as chairman;
2. 1 independent party with expertise in risk management; and
3. 1 independent party with expertise in finance.

Anggota Komite Pemantau Risiko yang berasal dari pihak independen dinilai memiliki keahlian di bidang manajemen risiko dalam hal memenuhi kriteria:
1. Memiliki sertifikat kompetensi di bidang manajemen risiko yang diterbitkan oleh lembaga domestik maupun lembaga internasional yang diakui sebagaimana yang berlaku bagi Direksi; dan
2. Memiliki pengalaman kerja paling sedikit 2 tahun di bidang manajemen risiko.

Anggota Komite Pemantau Risiko yang berasal dari pihak independen dinilai memiliki keahlian di bidang keuangan dalam hal memenuhi kriteria:
1. Memiliki sertifikat kompetensi di bidang antara lain akuntan publik, akuntan, treasuri, dan *corporate finance* yang diterbitkan oleh lembaga domestik maupun lembaga internasional yang diakui; dan
2. Memiliki pengalaman kerja paling sedikit 5 tahun di bidang ekonomi, bidang keuangan, dan/atau bidang perbankan.

Komposisi dan Masa Jabatan Komite Pemantau Risiko

Sesuai Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Komite Pemantau Risiko terdiri atas minimal 1 Komisaris Independen sebagai ketua dan pihak independen sebagai anggota yang memiliki keahlian di bidang manajemen risiko dan keuangan, yang dibuktikan melalui sertifikasi kompetensi. Masa jabatan anggota Komite Pemantau Risiko mengikuti masa jabatan Dewan Komisaris sebagaimana ditetapkan dalam keputusan RUPS. Untuk anggota yang bukan berasal dari Dewan Komisaris, masa jabatan ditetapkan tidak melebihi masa jabatan Dewan Komisaris, dengan tetap memberikan kewenangan kepada Dewan Komisaris untuk melakukan pemberhentian sewaktu-waktu.

Berikut komposisi Komite Pemantau Risiko Bank Ganesha per 31 Desember 2025 yang diangkat berdasarkan Surat Keputusan Direksi No. 054/SKDIR/VII/2024 tanggal 1 Juli 2024:

Member of Risk Monitoring Committee from independent party is deemed to have expertise in risk management, as defined by the following criteria:
1. Has competency certificate in risk management issued by a recognized domestic or international institution, as applicable to the Board of Directors; and
2. Has at least 2 years of work experience in risk management.

Member of Risk Monitoring Committee from independent party is deemed to have expertise in finance, as defined by the following criteria:
1. Has competency certificate in fields including public accounting, accountant, treasury, and corporate finance issued by a recognized domestic or international institution; and
2. Has at least 5 years of work experience in economics, finance, and/or banking.

Composition and Term of Office of the Risk Monitoring Committee

Pursuant to Financial Services Authority Regulation No. Pursuant to Law No. 17 of 2023 on Governance Implementation for Commercial Banks, Risk Monitoring Committee consists of at least 1 Independent Commissioner as chairperson and independent members with expertise in risk management and finance, as evidenced by competency certification. The term of office of Risk Monitoring Committee members follows the term of office of the Board of Commissioners as stipulated in the GMS resolution. For members not from the Board of Commissioners, the term of office is set not to exceed the term of office of the Board of Commissioners, while still granting the Board of Commissioners the authority to dismiss them at any time.

The following is the composition of Bank Ganesha's Risk Monitoring Committee as of December 31, 2025, appointed based on Board of Directors' Decision Letter No. 054/SKDIR/VII/2024 dated July 1, 2024:

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Sudarto	Ketua Chairperson	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member	Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Lisawati	Anggota Member	Komisaris Commissioner	Bidang perbankan Banking sector
Trisna Chandra	Anggota Member	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Arief Dhita Wibawa	Anggota Member	Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan perbankan Finance, risk management, and banking sectors
Sari Utami	Anggota Member	Pihak Independen Independent Party	Bidang perbankan Banking sector

Profil Komite Pemantau Risiko

Profil lengkap mengenai ketua dan anggota Komite Pemantau Risiko yang menjabat sebagai Komisaris tercantum pada bab Profil Perusahaan, bagian Profil Dewan Komisaris dalam Laporan Tahunan ini. Sementara itu, profil lengkap Arief Dhita Wibawa dan Sari Utami dapat ditemukan pada sub bab Komite Audit dalam pembahasan yang telah disampaikan sebelumnya.

Pernyataan Independensi Komite Pemantau Risiko

Bank memastikan bahwa seluruh anggota Komite Pemantau Risiko bertindak secara independen dan tidak menerima atau melakukan intervensi dari maupun kepada pihak lain. Komite Pemantau Risiko juga tidak memiliki kepentingan pribadi atau keterkaitan yang dapat menimbulkan potensi benturan kepentingan (*conflict of interest*) dengan Bank.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko mendukung Dewan Komisaris dengan memberikan rekomendasi melalui pelaksanaan tugas utama berikut:

1. Melakukan pemantauan kebijakan dan pelaksanaan manajemen risiko; dan
2. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Rapat Komite Pemantau Risiko

Ketentuan mengenai pelaksanaan rapat Komite Pemantau Risiko telah tertuang dalam Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023, di mana Komite Pemantau Risiko wajib mengadakan rapat internal secara berkala sesuai kebutuhan, dengan frekuensi paling sedikit 1 kali dalam setiap bulan. Rapat dianggap sah apabila dihadiri oleh paling sedikit 51% dari jumlah anggota komite, termasuk 1 Komisaris Independen dan 1 Pihak Independen. Selama tahun 2025, Komite Pemantau Risiko telah melaksanakan rapat dengan rincian kehadiran masing-masing anggota sebagai berikut:

Risk Monitoring Committee's Profile

Complete profile of the chairperson and members of the Risk Monitoring Committee who serve as Commissioners is set out in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report. Meanwhile, the complete profiles of Arief Dhita Wibawa and Sari Utami can be seen in the Audit Committee sub-chapter in the discussion previously presented.

Statement of Independency of the Risk Monitoring Committee

The Bank ensures that all members of Risk Monitoring Committee act independently and do not receive or engage in any intervention with or from other parties. Risk Monitoring Committee also has no personal interests or relationships that could cause potential conflict of interest with the Bank.

Risk Monitoring Committee's Duties and Responsibilities

The Risk Monitoring Committee supports the Board of Commissioners by providing recommendations through the implementation of the following main duties:

1. Monitor policies and implementation of risk management; and
2. Monitor and evaluate the implementation of duties of the Risk Management Committee and the Risk Management Division.

Risk Monitoring Committee's Meeting

Provisions regarding the implementation of Risk Monitoring Committee meetings are set out in Financial Services Authority Regulation No. 17 of 2023, which requires the Risk Monitoring Committee to hold regular internal meetings as necessary, with a frequency of at least once a month. Meetings are deemed valid if attended by at least 51% of the committee members, including 1 Independent Commissioner and 1 Independent Party. Throughout 2025, the Risk Monitoring Committee held meetings with details of each member's attendance as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto	Ketua Chairperson	12	12	100,00
Marcello Theodore Taufik	Anggota Member	12	12	100,00
Lisawati	Anggota Member	12	12	100,00
Trisna Chandra	Anggota Member	12	12	100,00
Arief Dhita Wibawa	Anggota Member	12	12	100,00
Sari Utami	Anggota Member	12	12	100,00

Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Pelaksanaan tugas Komite Pemantau Risiko termasuk di antaranya berbagai aktivitas dan rekomendasi yang dihasilkan sepanjang tahun buku 2025, meliputi:

1. Evaluasi penerapan kebijakan manajemen risiko setiap triwulan;
2. Evaluasi penerapan *country risk*, *transfer risk*, dan *climate risk* tahun 2025;
3. Pembahasan profil risiko dan *risk concern* setiap bulan; dan
4. Pembahasan penilaian tingkat kesehatan Bank setiap semester.

Pengembangan Kompetensi Komite Pemantau Risiko

Perseroan memfasilitasi Komite Pemantau Risiko dalam mengikuti berbagai program pengembangan kompetensi untuk memastikan bahwa seluruh anggota komite memiliki kemampuan dan pengetahuan yang memadai guna menjalankan perannya secara efektif. Uraian mengenai pengembangan kompetensi Komite Pemantau Risiko telah disampaikan pada bagian Pengembangan Kompetensi Dewan Komisaris dan Pengembangan Kompetensi Komite Audit.

Report on the Implementation of Risk Monitoring Committee's Work

The implementation of the Risk Monitoring Committee's duties includes various activities and recommendations generated throughout the 2025 financial year, including:

1. Evaluating the implementation of risk management policies every quarter;
2. Evaluating the implementation of country risk, transfer risk, and climate risk in 2025;
3. Discussing risk profiles and risk concerns every month; and
4. Discussing the Bank's sound level semi-annually.

Competency Development of the Risk Monitoring Committee

The Company facilitates the Risk Monitoring Committee in attending various competency development programs to ensure that all committee members have sufficient skills and knowledge to carry out their roles effectively. Description of the Risk Monitoring Committee's competency development is presented in the sections of Competency Development of the Board of Commissioners and Competency Development of Audit Committee.

Komite di Bawah Direksi

Committees under the Board of Commissioners

Dalam menjalankan tugasnya, Direksi dibantu oleh komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi. Per 31 Desember 2025, Komite di bawah Direksi Bank terdiri dari Komite *Asset and Liabilities Management*, Komite Kebijakan Kredit, Komite Kredit, Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, Komite Restrukturisasi, Komite Pengadaan Barang dan Jasa, serta Komite Personalia.

In carrying out its duties, the Board of Directors is assisted by committees in charge of providing advice and recommendations related to the Board of Directors' policies and directives. As of December 31, 2025, the committees under the Bank's Board of Directors consisted of the Asset and Liabilities Management Committee, Credit Policy Committee, Credit Committee, Information Technology Steering Committee, Risk Management Committee, Restructuring Committee, Goods and Services Procurement Committee, and Human Resources Committee.

Komite *Asset and Liabilities Management*

Asset and Liability Management Committee (ALCO) memiliki tugas untuk mendukung Direksi dalam mencapai tingkat profitabilitas yang optimal sekaligus memastikan pengelolaan risiko likuiditas dan risiko suku bunga berada dalam batas yang terkendali, melalui penetapan kebijakan serta strategi pengelolaan aset dan liabilitas Bank.

Asset and Liabilities Management Committee

Asset and Liability Management Committee (ALCO) is in charge of supporting the Board of Directors in achieving optimal profitability while ensuring that liquidity and interest rate risk are managed within controlled limits, through the establishment of policies and strategies for managing the Bank's assets and liabilities.

Pedoman Kerja ALCO

Dalam menjalankan perannya, ALCO memiliki pedoman kerja yang mengacu pada Surat Keputusan Direksi Bank Ganesha.

ALCO Charter

In carrying out its role, ALCO has a charter that refers to the Decision Letter of the Board of Directors of Bank Ganesha.

Struktur dan Keanggotaan ALCO

Perseroan menetapkan struktur dan keanggotaan ALCO per 31 Desember 2025 berdasarkan Surat Keputusan Direksi No. 068/SKDIR/IX/2025 tanggal 22 September 2025 tentang Komite ALCO PT Bank Ganesha Tbk dengan masa jabatan untuk periode 2025-sekarang, yang terdiri dari:

Structure and Composition of ALCO

The Company establishes ALCO's structure and composition as of December 31, 2025, based on Board of Directors' Decision Letter No. 068/SKDIR/IX/2025 dated September 22, 2025, on ALCO Committee of PT Bank Ganesha Tbk, with the term of office for the period of 2025-present, which consist of:

Susunan Structure	Diisi oleh Held by	
Ketua **Chairperson**	Presiden Direktur (Merangkap Anggota Tetap dengan Hak Suara).	President Director (Concurrently as Permanent Member with Voting Rights).
Ketua Pengganti 1 **Substitute Chairperson 1**	Direktur Operasional, Keuangan & *Treasury* (Merangkap Anggota Tetap dengan Hak Suara).	Operational, Finance & Treasury Director (Concurrently as Permanent Member with Voting Rights).
Ketua Pengganti II **Substitute Chairperson II**	Direktur *Network*, Bisnis Digital & TI (Merangkap Anggota Tetap dengan Hak Suara).	Network, Digital Business & IT Director (Concurrently as Permanent Member with Voting Rights).
Sekretaris **Secretary**	Kepala Divisi *Treasury.*	Head of Treasury Division.
Anggota Tetap dengan Hak Suara **Permanent Member with Voting Rights**	• Kepala Divisi *Finance* & MIS; • Kepala Divisi *Branch Coordinator* & *Liabilities Product*; • Kepala Divisi *Commercial Business*; • Kepala Divisi *Consumer Business*; • Kepala Divisi *Digital Business*; • Kepala Bagian *Credit Risk Analysis*; • Kepala Bagian *Wealth Management*; • Kepala Bagian *Assets Liabilities Management & Treasury Support*; dan • Kepala Bagian FI & *Trade Finance*.	• Head of Finance & MIS Division; • Head of Branch Coordinator & Liabilities Product Division; • Head of Commercial Business Division; • Head of Consumer Business Division; • Head of Digital Business Division; • Head of Credit Risk Analysis; • Head of Wealth Management; • Head of Assets Liabilities Management & Treasury Support; and • Head of FI & Trade Finance.
Anggota Tetap Tanpa Hak Suara **Permanent Member Without Voting Rights**	• Direktur Kepatuhan & Risiko; • Kepala Divisi *Risk Management & Internal Control*; dan • Kepala Bagian *Corporate Secretary*.	• Risk & Compliance Director; • Head of Risk Management & Internal Control Division; and • Head of Corporate Secretary.
Anggota Tambahan **Additional Members**	Perwakilan pimpinan cabang/bagian di kantor pusat di luar anggota tetap dapat sewaktu-waktu diikutsertakan sesuai dengan kebutuhan.	Representatives of branch/department leaders at the head office other than permanent members may be included at any time as needed.

Pernyataan Independensi ALCO

Seluruh anggota ALCO senantiasa mengedepankan prinsip independensi dalam setiap pelaksanaan tugas dan tanggung jawabnya, guna memastikan tidak terjadinya benturan kepentingan serta meminimalkan potensi kerugian bagi Bank.

Statement of Independency of ALCO

All ALCO members consistently prioritize the principle of independency in carrying out duties and responsibilities to ensure there are no conflicts of interest and minimize potential losses to the Bank.

Tugas dan Tanggung Jawab ALCO

Dalam menjalankan fungsinya, ALCO memiliki tugas dan tanggung jawab antara lain:

1. Membantu pelaksanaan tugas Direksi dalam memelihara struktur neraca yang kuat secara menyeluruh yang meliputi analisa dan perumusan kebijakan dan strategi, pengambilan keputusan dan pengawasan dalam pengelolaan risiko likuiditas, risiko suku bunga, risiko pasar, dan permodalan sejalan dengan strategi usaha dan ketentuan otoritas;
2. Memberikan masukan dan rekomendasi strategi pengelolaan *assets and liabilities* yang optimal kepada Direksi untuk dapat putusan dalam rapat ALCO;

Duties and Responsibilities of ALCO

In performing its functions, ALCO has duties and responsibilities as follows:

1. Assist the Board of Directors' duty implementation in maintaining a strong overall balance sheet structure which includes analysis and formulation of policies and strategies, decision making and supervision in managing liquidity risk, interest rate risk, market risk, and capital in line with business strategy and authority regulations;
2. Provide input and recommendations for optimal assets and liabilities management strategies to the Board of Directors to obtain decisions at ALCO meetings;

3. Mengawasi agar kebijakan *assets and liabilities management* diterapkan secara konsekuen dan konsisten, serta merumuskan solusi apabila terdapat hambatan atau kendala dalam penerapan kebijakan yang sudah diputuskan;
4. Memberikan rekomendasi kepada Direksi apabila diperlukan perubahan atau penyesuaian kebijakan *assets and liabilities management;*
5. Memantau dan mengevaluasi:
   a. Pelaksanaan pengelolaan likuiditas;
   b. Pengendalian rekening Nostro;
   c. *Gap* pada produk *assets dan liabilities* Bank;
   d. Pengelolaan posisi devisa neto (PDN) dan kajian data neraca serta rekening administratif;
   e. Pelaksanaan pemberian suku bunga kredit dan dana pihak ketiga;
   f. Pelaksanaan pengelolaan komposisi kredit dan dana pihak ketiga;
6. Meninjau atau mengkaji ulang kebijakan *assets and liabilities management* yang telah ditetapkan agar disesuaikan dengan perkembangan bisnis Bank;
7. Meninjau kembali struktur neraca dan mengkaji ulang pengelolaan risiko eksposur (portofolio) *assets and liabilities* Bank;
8. Meninjau dan mengkaji prakiraan keadaan ekonomi makro, suku bunga pasar, nilai tukar mata uang asing, pendanaan, pinjaman, dan posisi valuta asing;
9. Menetapkan petunjuk dan arahan mengenai pengelolaan dan pengendalian: likuiditas Bank; *assets and liabilities gap*; *foreign exchange risk*; dan *earning & investment management;*
10. Menetapkan dan mengkaji ulang suku bunga pinjaman dan pendanaan, termasuk suku bunga dasar kredit (SBDK) dan rekening antar kantor (RAK);
11. Meninjau kembali kinerja dan posisi *assets and liabilities* Bank guna mengevaluasi dampak keputusan rapat ALCO;
12. Mengelola dan mengevaluasi risiko suku bunga dan strategi *asset and liabilities management* untuk memastikan bahwa hasil telah konsisten dengan tujuan pengelolaan risiko suku bunga;
13. Mengkaji ulang penetapan harga (*pricing*) *assets and liabilities* untuk menghasilkan pendapatan optimal dalam penanaman dana dengan biaya dana yang efisien, serta memelihara struktur *assets and liabilities*;
14. Melakukan analisa kualitas aktiva produktif Bank termasuk cadangan penyisihan yang telah terbentuk untuk tujuan perlindungan terhadap kerugian yang mungkin terjadi di masa yang akan datang;
15. Mengelola likuiditas Bank, dengan menjaga sumber-sumber likuiditas yang digunakan, termasuk struktur biaya bunga maupun biaya lainnya;
16. Mengkaji ulang deviasi antara proyeksi anggaran dan kondisi aktual yang telah digariskan pada Rencana Kerja Tahunan dan *Corporate Plan* Bank;

3. Supervise so that assets and liabilities management policies are implemented consequently and consistently, and formulate solutions in case of any obstacles or hindrances in implementing the predetermined policies;
4. Provide recommendations to the Board of Directors in case any changes or adjustments are needed to assets and liabilities management policies;
5. Monitor and evaluate:
   a. Implementation of liquidity management;
   b. Control of Nostro accounts;
   c. Gap in Bank assets and liabilities products;
   d. Management of net foreign exchange position (PDN) and review of data on balance sheets and administrative accounts;
   e. Provision of lending interest rates and third party funds;
   f. Management of the composition of loans and third party funds;
6. Study or review the established assets and liabilities management policies, so that they are adjusted to the Bank's business developments;
7. Review the balance sheet structure and review the management of risk exposure (portfolio) of the Bank's assets and liabilities;
8. Review and study forecasts of macroeconomic conditions, market interest rates, foreign exchange rates, funding, loans, and foreign exchange positions;
9. Establish instructions and directions regarding the management and control of: Bank liquidity; assets and liabilities gap; foreign exchange risk; and earnings & investment management;
10. Set and review loan and funding interest rates, including prime lending rate (SBDK) and inter-office accounts (RAK);
11. Review the performance and position of the Bank's assets and liabilities to evaluate the impact of ALCO meeting decisions;
12. Manage and evaluate interest rate risk and asset and liabilities management strategies to ensure that results are consistent with interest rate risk management objectives;
13. Review pricing assets and liabilities to generate optimal income in investing funds with efficient funding costs, as well as maintain assets and liabilities structure;
14. Analyze the quality of the Bank's earning assets, including the established allowance for protection against losses that may occur in the future;
15. Manage the Bank's liquidity, by maintaining the liquidity sources used, including the structure of interest costs and other costs;
16. Review the deviation between budget projections and actual conditions outlined in the Bank's Annual Work Plan and Corporate Plan;

17. Menyampaikan informasi mengenai ketentuan dan peraturan regulator yang memengaruhi strategi dan kebijakan *assets and liabilities management*;
18. Ketua ALCO bertanggung jawab memimpin pengambilan keputusan rapat;
19. Sekretaris ALCO bertanggung jawab mengoordinasikan materi rapat, menyelenggarakan rapat, memandu jalannya rapat, dan menyusun notulen rapat;
20. Kepala Divisi *Treasury & Financial Institution* bertanggung jawab memberikan presentasi kondisi suku bunga dan nilai tukar saat ini dan prediksi kondisi pasar yang akan datang sebagai bahan pertimbangan dalam mengambil keputusan rapat;
21. Kepala Divisi *Conventional Credit* bertanggung jawab memberikan presentasi kondisi pencapaian target termasuk target *pipeline*, kendala yang dihadapi, suku bunga bank-bank pesaing, dan hal-hal lain yang berkaitan;
22. Kepala Divisi *Finance* & MIS bertanggung jawab memberikan presentasi kondisi finansial Bank termasuk perbandingan antara target RBB dengan posisi periode laporan, dan hal-hal lain yang berkaitan; dan
23. Anggota ALCO bertanggung jawab memberi masukan sesuai bidang masing-masing sebagai tambahan informasi dalam pengambilan keputusan rapat.

Rapat ALCO

Pelaksanaan rapat ALCO diatur melalui Surat Keputusan Direksi No. 068/SKDIR/IX/2025 tanggal 22 September 2025 tentang Komite ALCO PT Bank Ganesha Tbk, di mana ALCO wajib mengadakan rapat setidaknya 1 kali dalam 1 bulan.

Sepanjang tahun 2025, ALCO telah melaksanakan 12 kali rapat dengan rata-rata tingkat kehadiran sebesar 92,86%. Agenda utama yang dibahas dalam rapat meliputi *economy outlook, monitoring and ALCO evaluation, financial highlight, business performance, pricing,* dan kebijakan/putusan.

Laporan Pelaksanaan Kerja ALCO

Selama tahun 2025, ALCO berhasil menjalankan tugas dan tanggung jawabnya yang tertuang dalam Notulen ALCO dan Internal Memo mengenai perubahan suku bunga.

Pengembangan Kompetensi ALCO

Sepanjang tahun 2025, Bank Ganesha secara berkelanjutan melaksanakan pengembangan kompetensi bagi anggota ALCO guna mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya. Upaya tersebut dilakukan melalui berbagai program peningkatan kapasitas yang mencakup penguatan pengetahuan, keterampilan, serta pemahaman terhadap dinamika industri dan risiko yang dihadapi, sehingga anggota ALCO dapat menjalankan perannya secara optimal dan adaptif.

17. Deliver information regarding regulatory provisions and regulations that affect assets and liabilities management strategies and policies;
18. The Chairperson of ALCO is accountable for leading meeting decision making;
19. The ALCO Secretary is responsible for coordinating meeting materials, organizing meetings, guiding the proceedings, and compiling meeting minutes;
20. The Head of the Treasury & Financial Institution Division is responsible for providing a presentation on the current conditions of interest rates, exchange rates, and predictions of future market conditions as material for consideration in making meeting decisions;
21. The Head of the Conventional Credit Division is responsible for providing a presentation on the conditions for achieving targets including pipeline targets, obstacles faced, interest rates of competing banks, and other related matters;
22. The Head of the Finance & MIS Division is responsible for providing a presentation of the Bank's financial condition including a comparison between RBB target and the position for the reporting period, and other related matters; and
23. ALCO members are responsible for providing input according to their respective fields as additional information in meeting decision making.

ALCO Meeting

The implementation of ALCO meetings is regulated in Board of Directors' Decision Letter No. 068/SKDIR/IX/2025 dated September 22, 2025, on ALCO Committee of PT Bank Ganesha Tbk, which requires ALCO to hold meeting at least once a month.

Throughout 2025, ALCO held 12 meetings with an average 92.86% attendance level. The main agenda items discussed at the meetings included economic outlook, monitoring and ALCO evaluation, financial highlights, business performance, pricing, and policies/decisions.

Report on the Implementation of ALCO's Work

Throughout 2025, ALCO managed to perform its duties and responsibilities as stated in the ALCO Minutes and Internal Memo regarding changes in interest rates.

Competency Development of ALCO

Throughout 2025, Bank Ganesha continuously implemented competency development for ALCO members to support the effective implementation of their duties and responsibilities. These efforts were carried out through various capacity building programs that included strengthening knowledge, skills, and understanding of industry dynamics and the risks faced, so as ALCO members could perform their roles optimally and adaptively.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan berperan mendukung Direksi dalam merumuskan dan mengawasi kebijakan kredit, memantau kualitas dan pertumbuhan portofolio kredit, serta memberikan rekomendasi strategis guna meningkatkan efektivitas pengelolaan kredit dan mendukung pencapaian tujuan bisnis Bank.

Pedoman Kerja Komite Kebijakan Perkreditan

Dalam menjalankan fungsinya, Komite Kebijakan Perkreditan memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

Struktur dan Keanggotaan Komite Kebijakan Perkreditan

Perseroan menetapkan struktur dan keanggotaan Komite Kebijakan Perkreditan per 31 Desember 2025 berdasarkan Surat Keputusan Direksi No. 076/SKDIR/X/2025 tanggal 3 Oktober 2025 dengan masa jabatan untuk periode 2025-sekarang, yang terdiri dari:

Credit Policy Committee

The Credit Policy Committee supports the Board of Directors in formulating and overseeing credit policies, monitoring the quality and growth of credit portfolio, and providing strategic recommendations to improve the effectiveness of credit management and support the achievement of the Bank's business objectives.

Credit Policy Committee Charter

In carrying out its functions, the Credit Policy Committee has charter that refer to Financial Services Authority Regulation No. 42/POJK.03/2017 on Obligation for Compilation and Implementation of Bank Credit or Financing Policies for Commercial Banks.

Structure and Composition of the Credit Policy Committee

The Company set the structure and composition of Credit Policy Committee as of December 31, 2025, based on Board of Directors' Decision Letter No. 076/SKDIR/X/2025 dated October 3, 2025, with the term of office for the period of 2025-present, which consist of:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently as Member).
Sekretaris Secretary	Kepala Bagian Sistem dan Prosedur	Head of Systems and Procedures Department
Anggota Member	• Direktur *Network*, Bisnis Digital & TI; • Direktur Operasional, Keuangan & *Treasury*; • Direktur Kepatuhan & Risiko; • Kepala Satuan Kerja Manajemen Risiko & *Internal Control*; • Kepala Divisi *Commercial Business*; • Kepala Divisi *Consumer Business*; • Kepala Satuan Kerja Audit Intern; • Kepala Satuan Kerja *Compliance* & AML CFT; • Kepala Bagian *Credit Risk Analysis*; • Kepala Bagian *Legal & Remedial*; dan • Kepala Bagian Admin Kredit.	• Network, Digital Business & IT Director; • Operational, Finance & Treasury Director; • Risk & Compliance Director; • Head of Risk Management & Internal Control Division; • Head of Commercial Business Division; • Head of Consumer Business Division; • Head of Internal Audit Division; • Head of Compliance & AML CFT Division; • Head of Credit Risk Analysis; • Head of Legal & Remedial; and • Head of Credit Administration.

Pernyataan Independensi Komite Kebijakan Perkreditan

Seluruh anggota Komite Kebijakan Perkreditan senantiasa mengedepankan prinsip independensi dalam setiap pelaksanaan tugas dan tanggung jawabnya, guna memastikan tidak terjadinya benturan kepentingan serta memastikan pengambilan keputusan kredit yang objektif dan akuntabel.

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Dalam menjalankan fungsinya, Komite Kebijakan Perkreditan memiliki tugas dan tanggung jawab antara lain:

1. Memberikan masukkan kepada Direksi dalam rangka menyusun kebijakan perkreditan;

Statement of Independency of Credit Policy Committee

All members of Credit Policy Committee consistently prioritize the principle of independency in carrying out their duties and responsibilities, to ensure that there are no conflict of interest and to ensure objective and accountable credit decision-making.

Duties and Responsibilities of the Credit Policy Committee

In carrying out its functions, the Credit Policy Committee has the following duties and responsibilities:

1. Providing input to the Board of Directors in order to formulate credit policies;

2. Mengawasi dan memantau pelaksanaan kebijakan perkreditan yang telah ditetapkan agar diterapkan dengan sebaik-baiknya; dan
3. Memberikan saran dan langkah-langkah perbaikan atas kebijakan perkreditan.

Rapat Komite Kebijakan Perkreditan

Pelaksanaan rapat Komite Kebijakan Perkreditan diatur melalui Surat Keputusan Direksi No. 076/SKDIR/X/2025 tanggal 3 Oktober 2025, di mana Komite Kebijakan Perkreditan wajib mengadakan rapat setidaknya 1 kali dalam setahun atau sewaktu-waktu bila dibutuhkan.

Laporan Pelaksanaan Kerja Komite Kebijakan Perkreditan

Sepanjang tahun 2025, Komite Kebijakan Perkreditan telah merealisasikan tugas dan tanggung jawabnya, antara lain:

1. Menyetujui revisi terhadap Kebijakan Perkreditan dan Pedoman Pelaksanaan Perkreditan Bank; dan
2. Menyetujui revisi atas batas wewenang pemutus kredit yang disesuaikan dengan perubahan struktur organisasi Bank, dengan tetap memperhatikan prinsip kehati-hatian.

Pengembangan Kompetensi Komite Kebijakan Perkreditan

Sepanjang tahun 2025, Bank Ganesha secara konsisten melaksanakan pengembangan kompetensi bagi anggota Komite Kebijakan Perkreditan guna mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya. Upaya tersebut dilakukan melalui berbagai program peningkatan kapasitas yang mencakup penguatan pengetahuan, keterampilan, serta pemahaman terhadap kebijakan perkreditan dan dinamika risiko, sehingga anggota komite dapat menjalankan perannya secara optimal dan adaptif.

Komite Kredit

Komite Kredit dibentuk oleh Direksi untuk membantu dalam menetapkan dan meninjau kebijakan kredit, memastikan keputusan kredit sesuai kewenangan dan pedoman yang berlaku, serta melakukan evaluasi berkala guna menjaga kualitas portofolio kredit Bank.

Pedoman Kerja Komite Kredit

Pelaksanaan tugas dan tanggung jawab Komite Kredit berpedoman pada pedoman kerja yang disusun sesuai dengan ketentuan dan standar yang ditetapkan oleh Otoritas Jasa Keuangan.

Struktur dan Keanggotaan Komite Kredit

Bank menetapkan struktur dan keanggotaan Komite Kredit berdasarkan Surat Keputusan Direksi No. 074/SKDIR/X/2025

2. Supervising and monitoring the implementation of predetermined credit policies so that they are implemented as well as possible; and
3. Providing suggestions and measures to improve credit policies.

Credit Policy Committee's Meeting

The implementation of Credit Policy Committee meetings is regulated in Board of Directors' Decision Letter No. 076/SKDIR/X/2025 dated October 3, 2025, which requires Credit Policy Committee to hold meeting at least once a year or as necessary.

Report on the Implementation of Credit Committee's Work

Throughout 2025, the Credit Policy Committee realized its duties and responsibilities, including:

1. Approving the revision of Credit Policy and Bank Credit Implementation Guidelines; and
2. Approving the revision of credit decision authority limits adjusted to changes in the Bank's organizational structure, while still considering the principle of prudence.

Competency Development of the Credit Committee

Throughout 2025, Bank Ganesha consistently implemented competency development for Credit Policy Committee members to support the effective implementation of their duties and responsibilities. These efforts were carried out through various capacity building programs that included strengthening knowledge, skills, and understanding of credit policy and risk dynamics, so that the committee members could perform their roles optimally and adaptively.

Credit Committee

The Credit Committee is established by the Board of Directors to assist in establishing and reviewing credit policies, ensuring that credit decisions comply with applicable authorities and guidelines, and conducting periodic evaluations to maintain the quality of the Bank's credit portfolio.

Credit Committee Charter

The implementation of Credit Committee's duties and responsibilities is in accordance with the charter developed in accordance with the provisions and standards established by Financial Services Authority.

Structure and Composition of the Credit Committee

The Bank sets the structure and composition of Credit Committee based on Board of Directors' Decision Letter

tanggal 3 Oktober 2025 dengan masa jabatan untuk periode 2025-sekarang,yang terdiri dari:

No. 074/SKDIR/X/2025 dated October 3, 2025, with the term of office for the period of 2025-present, which consist of:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently as Member).
Anggota Member	• Direktur *Network*, Bisnis Digital & TI; • Direktur Operasional, Keuangan & *Treasury*; • Kepala Divisi Bisnis Komersial; dan • Kepala Bagian Analisa Risiko Kredit.	• Network, Digital Business & IT Director; • Operational, Finance & Treasury Director; • Head of Commercial Business Division; and • Head of Credit Risk Analysis.

Keterangan / Description:

1. Kredit harus diputuskan oleh seluruh anggota komite. Dalam Hal Kepala Divisi Bisnis Komersial berhalangan, maka digantikan oleh Presiden Direktur. Keputusan harus bersifat *unanimous* atau mencapai suara bulat. / Credit decisions must be made by all committee members. In the event the Head of Commercial Business Division is unavailable, he/she is replaced by the President Director. Decisions must be unanimous.
2. Dalam hal Kepala Bagian Analisa Risiko Kredit berhalangan, maka digantikan oleh Direktur Operasional, Keuangan & *Treasury*. / In the event the Head of Credit Risk Analysis is unavailable, he/she is replaced by the Operational, Finance & Treasury Director.

Pernyataan Independensi Komite Kredit

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Kredit senantiasa mengedepankan prinsip independensi dan kehati-hatian. Bank memastikan bahwa seluruh anggota Komite Kredit yang sedang menjabat berada dalam posisi yang bebas dari intervensi pihak manapun. Komitmen ini diterapkan untuk menjamin objektivitas dan integritas dalam setiap proses pengambilan keputusan kredit.

Statement of Independency of Credit Committee

In carrying out its duties and responsibilities, the Credit Committee consistently prioritizes the principles of independency and prudent. The Bank ensures that all members of Credit Committee currently serving are free from any intervention from any party. This commitment is implemented to ensure objectivity and integrity in every credit decision-making process.

Tugas dan Tanggung Jawab Komite Kredit

Dalam menjalankan fungsinya, Komite Kredit memiliki tugas dan tanggung jawab antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit; dan
2. Melaksanakan tugasnya dalam pemberian keputusan kredit secara profesional, jujur, objektif, cermat, dan seksama.

Duties and Responsibilities of the Credit Committee

In performing its functions, the Credit Committee has duties and responsibilities as follows:

1. Assisting the Board of Directors in evaluating and deciding credit applications; and
2. Carrying out its duties in making credit decisions professionally, honestly, objectively, carefully, and thoroughly.

Rapat Komite Kredit

Komite Kredit tidak memiliki kebijakan khusus mengenai rapat komite. Semua keputusan terkait kredit dapat diambil melalui mekanisme rapat atau sirkuler.

Credit Committee's Meeting

The Credit Committee does not have any specific policy on committee meetings. All decisions related to credit can be made through meeting or circular mechanism.

Laporan Pelaksanaan Kerja Komite Kredit

Sepanjang tahun 2025, beberapa tugas dan tanggung jawab yang telah dilaksanakan Komite Kredit antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit; dan
2. Melaksanakan tugas pemberian keputusan kredit secara profesional, jujur, objektif, cermat, dan saksama.

Report on the Implementation of Credit Committee's Work

Throughout 2025, a number of duties and responsibilities carried out by the Credit Committee included:

1. Assisting the Board of Directors in evaluating and deciding credit applications; and
2. Carrying out the duties of providing credit decisions professionally, honestly, objectively, carefully, and thoroughly.

Pengembangan Kompetensi Komite Kredit

Sepanjang tahun 2025, Bank Ganesha secara berkelanjutan melaksanakan pengembangan kompetensi bagi anggota Komite Kredit guna mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya. Upaya ini dilakukan melalui berbagai program peningkatan kapasitas yang

Competency Development of the Credit Committee

Throughout 2025, Bank Ganesha continuously implemented competency development for Credit Committee members to support the effective implementation of their duties and responsibilities. These efforts were carried out through various capacity building programs that included

mencakup penguatan pengetahuan, keterampilan, serta pemahaman terhadap proses dan risiko perkreditan, sehingga anggota komite dapat menjalankan perannya secara optimal dan adaptif.

strengthening knowledge, skills, and understanding of credit processes and risks, so that committee members could perform their roles optimally and adaptively.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi dibentuk untuk memastikan penerapan sistem teknologi informasi berjalan sesuai dengan rencana strategis Bank, sekaligus meningkatkan keunggulan kompetitif Bank melalui pemanfaatan teknologi informasi yang tepat guna, efisien, dan mendukung pencapaian tujuan bisnis secara berkelanjutan.

Pedoman Kerja Komite Pengarah Teknologi Informasi

Pelaksanaan tugas dan tanggung jawab Komite Pengarah Teknologi Informasi dilaksanakan dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum serta Peraturan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. 1 Tahun 2026 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.

Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi dibentuk sesuai dengan Surat Keputusan Direksi No. 067/SKDIR/IX/2025 tanggal 18 September 2025, dengan masa jabatan untuk periode 2025-sekarang, struktur dan keanggotaan sebagai berikut:

Information Technology Steering Committee

Information Technology Steering Committee is established to ensure that information technology system is implemented in accordance with the Bank's strategic plan, while simultaneously enhancing the Bank's competitive advantage through information technology utilization that is appropriate and efficient and supports the achievement of business objectives sustainably.

Information Technology Steering Committee's Charter

The implementation of Information Technology Steering Committee's duties and responsibilities is in accordance with Financial Services Authority Regulation No. 11/POJK.03/2022 on Provision of Information Technology by Commercial Banks and Regulation of Board of Commissioners of Financial Services Authority No. 1 of 2026 on Information Technology Operations by Commercial Banks.

Structure and Composition of the Information Technology Steering Committee

The Information Technology Steering Committee was established based on the Board of Directors' Decision Letter No. 067/SKDIR/IX/2025 dated September 18, 2025, with the term of office for the period of 2025-present. The structure and composition are as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Direktur *Network*, Bisnis Digital & TI (Merangkap Anggota).	Network, Digital Business & IT Director (Concurrently as Member).
Sekretaris Secretary	Kepala Divisi TI (Merangkap Anggota).	Head of IT Division (Concurrently Member).
Anggota Tetap Permanent Member	• Direktur Kepatuhan & Risiko; • Direktur Operasional, Keuangan & *Treasury*; • Kepala Divisi *Commercial Business*; • Kepala Satuan Kerja Manajemen Risiko & *Internal Control*; • Kepala Divisi *Operation*; • Kepala Satuan Kerja *Compliance* & AML CFT; • Kepala Divisi *Consumer Business*; • Kepala Divisi *Digital Business*; • Kepala Divisi HRM & *General Services*; • Kepala Divisi *Finance, Accounting* & MIS; • Kepala Bagian IT *Core Development*; • Kepala Bagian IT *Operation & Support*; • Kepala Bagian IT *Governance & Planning*; • Kepala Bagian *Digital App Development*; dan • Kepala Bagian IT *Security*.	• Risk & Compliance Director; • Operational, Finance & Treasury Director; • Head of Commercial Business Division; • Head of Risk Management & Internal Control Division; • Head of Operation Division; • Head of Compliance & AML CFT Division; • Head of Consumer Business Division; • Head of Digital Business Division; • Head of HRM & General Services Division; • Head of Finance, Accounting & MIS Division; • Head of IT Core Development Department; • Head of IT Operation & Support Department; • Head of IT Governance & Planning Department; • Head of Digital App Development; and • Head of IT Security.

Susunan Structure	Diisi oleh Held by	
Anggota Tidak Tetap **Non-Permanent Member**	• Kepala Divisi *Treasury*; • Kepala Satuan Kerja Audit Intern; • Kepala Bagian *Wealth Management*; • Kepala Bagian FI & *Trade Finance*; • Kepala Bagian SQM & *Call Center*; • Kepala Bagian *Corporate Secretary*; • Kepala Bagian *Credit Risk Analysis*; • Kepala Bagian *Credit Administration*; dan • Kepala Bagian *Legal & Remedial*.	• Head of Treasury Division; • Head of Internal Audit Division; • Head of Wealth Management; • Head of FI & Trade Finance; • Head of SQM & Call Center; • Head of Corporate Secretary; • Head of Credit Risk Analysis; • Head of Credit Administration; and • Head of Legal & Remedial.
Undangan **Notice**	Perwakilan Pengguna IT.	IT User Representative.

Pernyataan Independensi Komite Pengarah Teknologi Informasi

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Pengarah Teknologi Informasi senantiasa mengedepankan prinsip independensi dan kehati-hatian. Bank memastikan bahwa seluruh anggota Komite Pengarah Teknologi Informasi yang sedang menjabat berada dalam posisi yang bebas dari intervensi pihak manapun.

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi berperan dalam memberikan rekomendasi strategis terkait pengelolaan dan penerapan teknologi informasi, yang meliputi aspek-aspek berikut:

1. Rencana strategis TI yang sejalan dengan rencana korporasi Bank;
2. Kebijakan, standar, dan prosedur TI;
3. Kesesuaian antara rencana pengembangan TI dan rencana strategis TI;
4. Kesesuaian antara pelaksanaan pengembangan TI dan rencana pengembangan TI;
5. Evaluasi atas efektivitas biaya TI terhadap pencapaian manfaat yang direncanakan;
6. Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI;
7. Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien, dan tepat waktu; dan
8. Kecukupan dan alokasi sumber daya terkait TI yang dimiliki Bank.

Rapat Komite Pengarah Teknologi Informasi

Pelaksanaan rapat Komite Pengarah Teknologi Informasi diatur melalui Surat Keputusan Direksi No. 067/SKDIR/IX/2025, di mana Komite Pengarah Teknologi Informasi wajib mengadakan rapat setidaknya 2 kali dalam setahun dengan kehadiran kuorum minimal 51% dari total anggota komite.

Statement of Independency of the Information Technology Steering Committee

In carrying out its duties and responsibilities, the Information Technology Steering Committee consistently prioritizes the principles of independency and prudent. The Bank ensures that all members of Information Technology Steering Committee currently serving are free from any intervention from any party.

Duties and Responsibilities of the Information Technology Steering Committee

The Information Technology Steering Committee plays a role in providing strategic recommendations on the management and implementation of information technology, which cover the following aspects:

1. IT strategic plan that is in line with the Bank's corporate plan;
2. IT policies, standards, and procedures;
3. Conformity between IT development plans and IT strategic plans;
4. Conformity between the IT implementation development and the IT development plan;
5. Evaluation of IT cost effectiveness towards achieving planned benefits;
6. Monitoring of IT performance and efforts to improve IT performance;
7. Efforts to resolve various IT-related issues that cannot be resolved by IT users and providers effectively, efficiently, and in a timely manner; and
8. The policy on adequacy and allocation of IT-related resources owned by the Bank.

Information Technology Steering Committee's Meeting

The implementation of Information Technology Steering Committee meeting is regulated in Board of Directors' Decision Letter No. 067/SKDIR/IX/2025, which requires the Information Technology Steering Committee to hold at least 2 meetings annually with a minimum quorum of 51% of the total committee members.

Sepanjang tahun 2025, Komite Pengarah Teknologi Informasi telah melaksanakan 2 kali rapat dengan rata-rata tingkat kehadiran sebesar 100,00%. Agenda utama yang dibahas dalam rapat meliputi progres dan *review* rencana pengembangan TI tahun 2025, realisasi *capital expenditure* dan *operating expenditure* tahun berjalan, penilaian dan rencana realisasi *improvement Digital Maturity for Bank* (DMAB), penguatan penerapan *cyber security*, dan rencana pengembangan TI tahun 2026.

Laporan Pelaksanaan Kerja Komite Pengarah Teknologi Informasi

Sepanjang tahun 2025, beberapa tugas dan tanggung jawab yang telah dilaksanakan Komite Pengarah Teknologi Informasi, antara lain:

1. Penyampaian progres atau status pengembangan aplikasi dan pengadaan barang dan jasa mengacu kepada Laporan Rencana Pengembangan TI Tahun 2025;
2. Realisasi *capital expenditure* dan *operating expenditure* tahun 2025;
3. IT *Project Bank Wide*, antara lain penilaian dan rencana realisasi *improvement Digital Maturity for Bank* (DMAB), dan penilaian ketahanan siber;
4. Status progres pembuatan *Record of Processing Activities* (ROPA), *Data Protection Impact Assessment* (DPIA) terkait dengan Undang-Undang Perlindungan Data Pribadi;
5. Progres Laporan Kondisi Terkini TI; dan
6. Arahan Direksi terkait dengan Laporan Rencana Strategis TI periode 2026-2030.

Pengembangan Kompetensi Komite Pengarah Teknologi Informasi

Pada tahun 2025, Bank Ganesha secara berkelanjutan memfasilitasi pengembangan kompetensi bagi anggota Komite Pengarah Teknologi Informasi guna memastikan efektivitas pelaksanaan tugas dan tanggung jawabnya. Upaya ini dilakukan melalui berbagai program peningkatan kapasitas yang mencakup penguatan pengetahuan, keterampilan, serta pemahaman terhadap perkembangan teknologi dan risiko terkait, sehingga anggota komite dapat menjalankan perannya secara optimal dan adaptif.

Komite Manajemen Risiko

Komite Manajemen Risiko dibentuk untuk memastikan kerangka kerja manajemen risiko Bank dijalankan secara efektif, memberikan perlindungan yang memadai terhadap seluruh risiko. Komite ini bertanggung jawab merumuskan kebijakan, strategi, dan pedoman manajemen risiko, serta melakukan pemantauan dan penyempurnaan secara berkelanjutan untuk mendukung keberlanjutan bisnis Bank.

Throughout 2025, the Information Technology Steering Committee held 2 meetings with an average attendance level of 100.00%. The main agenda items discussed at the meetings included progress and review of the 2025 IT development plan, realization of capital expenditure and operating expenditure for the year, assessment and implementation plan for Digital Maturity for Bank (DMAB) improvements, strengthening cybersecurity implementation, and the 2026 IT development plan.

Report on the Implementation of Information Technology Steering Committee's Work

Throughout 2025, a number of duties and responsibilities carried out by the Information Technology Steering Committee included:

1. Submission of progress or status of application development and procurement of goods and services refers to the 2025 IT Development Plan Report;
2. Realized capital expenditure and operating expenditure in 2025;
3. IT Project Bank Wide, including assessments and implementation plans for Digital Maturity for Bank (DMAB) improvements, and cyber resilience assessments;
4. Progress status for the creation of Record of Processing Activities (ROPA) and Data Protection Impact Assessment (DPIA) related to Personal Data Protection Law;
5. Progress Report on the Current IT Condition; and
6. Directives from the Board of Directors regarding the 2026-2030 IT Strategic Plan Report.

Competency Development of the Information Technology Steering Committee

In 2025, Bank Ganesha continuously facilitated competency development for members of Information Technology Steering Committee to ensure the effective implementation of their duties and responsibilities. These efforts were carried out through various capacity building programs that included strengthening knowledge, skills, and understanding of technological developments and related risks, so that committee members could perform their roles optimally and adaptively.

Risk Management Committee

The Risk Management Committee is established to ensure that the Bank's risk management framework is implemented effectively, providing adequate protection against all risks. This committee is responsible for formulating risk management policies, strategies, and guidelines, as well as conducting ongoing monitoring and improvement to support the Bank's business sustainability.

Pedoman Kerja Komite Manajemen Risiko

Komite Manajemen Risiko menjalankan tugas tanggung jawabnya dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 mengenai Penerapan Manajemen Risiko bagi Bank Umum.

Risk Management Committee Charter

The Risk Management Committee carries out its duties and responsibilities in accordance with Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks.

Struktur dan Keanggotaan Komite Manajemen Risiko

Bank Ganesha menetapkan struktur dan keanggotaan Komite Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 104/SKDIR/XII/2025 tanggal 11 Desember 2025, dengan masa jabatan untuk periode 2025-sekarang, yang terdiri dari:

Structure and Composition of the Risk Management Committee

Bank Ganesha established the structure and composition of Risk Management Committee based on Board of Directors Decision No. 104/SKDIR/XII/2025 dated December 11, 2025, with the term of office for the period of 2025-present, which consist of:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Direktur Kepatuhan, merangkap sebagai Anggota.	Compliance Director, concurrently serving as Member.
Sekretaris Secretary	Kepala Satuan Kerja Manajemen Risiko & *Internal Control*.	Head of Risk Management & Internal Control Division.
Anggota Tetap Permanent Member	Direksi.	Board of Directors.
Anggota Tidak Tetap Non-Permanent Member	• Kepala Divisi; dan • Kepala Bagian yang Berkepentingan Diundang.	• Head of Divisions; and • Head of Relevant Departments are Invited.

Pernyataan Independensi Komite Manajemen Risiko

Komite Manajemen Risiko berkomitmen untuk menjunjung tinggi prinsip independensi dalam melaksanakan seluruh tugas dan tanggung jawabnya. Komitmen ini menjamin bebasnya pengambilan keputusan dari benturan kepentingan atau intervensi pihak manapun, sehingga setiap keputusan dilakukan dengan objektivitas, kehati-hatian, dan integritas tinggi.

Statement of Independency of the Risk Management Committee

The Risk Management Committee is committed to upholding the principle of independency in performing its duties and responsibilities. This commitment ensures that the decision-making is free from any conflict of interest or intervention by any party, ensuring that every decision is made with objectivity, prudence, and high integrity.

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Dalam rangka melaksanakan fungsinya secara efektif, Komite Manajemen Risiko memiliki tanggung jawab strategis yang meliputi berbagai aspek pengelolaan risiko, antara lain:

1. Memberikan masukan kepada Direksi dalam rangka penyusunan, pengembangan, dan implementasi kebijakan manajemen risiko yang efektif untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko;
2. Mengawasi agar kebijakan manajemen risiko diterapkan dengan sebaik-baiknya untuk mengendalikan dan mengelola semua risiko yang dihadapi Bank; dan
3. Melakukan evaluasi dan kajian secara berkala terhadap kebijakan manajemen risiko dan memberi saran apabila perlu dilakukan perubahan.

Duties and Responsibilities of the Risk Management Committee

To effectively perform its functions, the Risk Management Committee has strategic responsibilities encompassing various aspects of risk management, including:

1. Providing recommendations to the Board of Directors in the preparation, development, and implementation of effective risk management policies to identify, measure, monitor, and control risks;
2. Conducting supervision so that the risk management policies are implemented optimally to control and manage all risks faced by the Bank; and
3. Periodically evaluating and reviewing risk management policies and providing suggestions if changes are necessary.

Rapat Komite Manajemen Risiko

Kebijakan rapat Komite Manajemen Risiko tertuang dalam Surat Keputusan Direksi No. 104/SKDIR/XII/2025 tanggal 12 Desember 2025, di mana Komite Manajemen Risiko wajib mengadakan rapat minimal 4 kali dalam setahun.

Pada tahun 2025, Komite Manajemen Risiko telah melaksanakan 4 kali rapat dengan rata-rata tingkat kehadiran sebesar 100,00%. Agenda utama yang dibahas dalam rapat meliputi penilaian Profil Risiko, Tingkat Kesehatan Bank, maupun perkembangan kondisi eksternal termasuk ekonomi makro yang dapat memengaruhi keberlangsungan bisnis Bank ke depan.

Laporan Pelaksanaan Kerja Komite Manajemen Risiko

Realisasi tugas dan tanggung jawab Komite Manajemen Risiko di tahun 2025 diungkapkan sebagai berikut:

1. Menyetujui penilaian profil risiko triwulan I, II, III, dan IV tahun 2025;
2. Menyetujui penilaian tingkat kesehatan Bank;
3. Menyetujui penilaian *internal capital adequacy assessment process*;
4. Menetapkan *risk appetite* dan *risk tolerance* tahun 2026; dan
5. Sosialisasi budaya risiko kepada seluruh tingkat organisasi.

Pengembangan Kompetensi Komite Manajemen Risiko

Selama tahun 2025, Bank Ganesha secara berkelanjutan melaksanakan pengembangan kompetensi bagi Komite Manajemen Risiko sebagai bagian dari upaya untuk meningkatkan efektivitas dan kualitas pelaksanaan tugas dan tanggung jawabnya. Upaya ini dilakukan melalui berbagai program peningkatan kapasitas yang mencakup penguatan pengetahuan, keterampilan, serta pemahaman terhadap manajemen risiko dan dinamika yang dihadapi, sehingga komite dapat menjalankan perannya secara optimal dan adaptif.

Komite Restrukturisasi

Komite Restrukturisasi berperan dalam mengevaluasi dan memberikan rekomendasi keputusan terkait permohonan restrukturisasi maupun penyelesaian kredit. Komite ini menjalankan peranannya dengan memperhatikan prinsip kehati-hatian, efektivitas, dan senantiasa berpegang pada batasan kewenangan yang telah ditetapkan, guna memastikan keputusan yang diambil sejalan dengan kebijakan Bank.

Risk Management Committee's Meeting

The meeting policy of Risk Management Committee is stipulated in Board of Directors Decision Letter No. 104/SKDIR/XII/2025 dated December 12, 2025, which requires the Risk Management Committee to hold at least 4 meetings per year.

In 2025, the Risk Management Committee held 4 meetings with an average attendance rate of 100.00%. The main agenda items discussed in the meetings included the assessment of Risk Profile, the Bank's Soundness Level, and developments in external conditions, including macro economy, that could impact the Bank's future business continuity.

Report on the Implementation of Risk Management Committee's Work

The realization of duties and responsibilities of the Risk Management Committee in 2025 was disclosed as follows:

1. Approving risk profile assessment for quarter I, II, III, and IV of 2025;
2. Approving the assessment of the Bank's soundness rating;
3. Approving the assessment of internal capital adequacy assessment process;
4. Determining the risk appetite and risk tolerance for 2026; and
5. Dissemination of the risk culture to all levels of the organization.

Competency Development of the Risk Management Committee

Throughout 2025, Bank Ganesha continuously implemented competency development for the Risk Management Committee as an effort to improve the effectiveness and quality of its duties and responsibilities. These efforts were carried out through various capacity building programs including strengthening knowledge, skills, and understanding risk management and the dynamics faced, so that the committee could perform its roles optimally and adaptively.

Restructuring Committee

Restructuring Committee has a role to evaluate and provide recommendations for decisions related to restructuring request and loan settlement. This Committee carries out its role by adhering to the principles of prudent and effectiveness, while consistently adhering to the established limits of authority, to ensure that decisions are in line with the Bank's policy.

Pedoman Kerja Komite Restrukturisasi

Pelaksanaan tugas dan tanggung jawab Komite Restrukturisasi dilaksanakan dengan berpedoman pada Surat Keputusan Direksi Bank Ganesha.

Restructuring Committee Charter

The implementation of Restructuring Committee's duties and responsibilities is in accordance with Decision Letter of the Board of Directors of Bank Ganesha.

Struktur dan Keanggotaan Komite Restrukturisasi

Komite Restrukturisasi dibentuk melalui Surat Keputusan Direksi No. 074/SKDIR/X/2025 tanggal 3 Oktober 2025, dengan masa jabatan untuk periode 2025-sekarang, struktur dan keanggotaan sebagai berikut:

Structure and Composition of the Restructuring Committee

The Restructuring Committee is established through Board of Directors' Decision Letter No. 074/SKDIR/X/2025 dated October 3, 2025, with the term of office for the period of 2025-present. The structure and composition are as follows:

Susunan Structure	Diisi oleh Held by	
Ketua **Chairperson**	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member).
Anggota **Member**	• Direktur *Network*, Bisnis Digital & TI; • Direktur Operasional, Keuangan & *Treasury*; • Kepala Bagian *Legal & Remedial*; dan • Kepala Bagian Analisa Risiko Kredit.	• Network, Digital Business & IT Director; • Operational, Finance & Treasury Director; • Head of Legal and Remedial; and • Head of Credit Risk Analysis.

Pernyataan Independensi Komite Restrukturisasi

Komite Restrukturisasi secara konsisten menegakkan prinsip independensi dalam pelaksanaan tugas dan tanggung jawabnya. Pendekatan ini memastikan setiap keputusan yang diambil bersifat objektif, bebas dari benturan kepentingan, serta selaras dengan upaya menjaga keberlanjutan dan tata kelola Bank yang sehat.

Statement of Independency of the Restructuring Committee

The Restructuring Committee consistently upholds the principle of independency in performing its duties and responsibilities. This approach ensures that every decision made is objective, free from any conflict of interest, and in line with efforts to maintain the Bank's sustainability and sound governance.

Tugas dan Tanggung Jawab Komite Restrukturisasi

Komite Restrukturisasi menjalankan peran dan tanggung jawab utama sebagaimana dijabarkan berikut:

1. Memberikan persetujuan atau penolakan usulan restrukturisasi/penyelesaian kredit sesuai dengan batas wewenang;
2. Melaksanakan tugasnya dalam pemberian keputusan restrukturisasi/penyelesaian kredit secara profesional, jujur, objektif, cermat, dan seksama;
3. Menolak permintaan dan/atau pengaruh pihak-pihak yang berkepentingan dengan permohonan atau usulan terkait untuk memberikan persetujuan yang hanya bersifat formalitas; dan
4. Mendahulukan kepentingan Perseroan di atas kepentingan pribadi atau keluarga, maupun pihak lainnya.

Duties and Responsibilities of the Restructuring Committee

The Restructuring Committee carries out its main roles and responsibilities as outlined below:

1. Providing approval or rejection of credit restructuring/settlement proposals in accordance with the limits of authority;
2. Carrying out duties in making credit restructuring/settlement decisions professionally, honestly, objectively, carefully, and thoroughly;
3. Refusing requests and/or influence from parties who have an interest in related requests or proposals to give approval that is only a formality; and
4. Prioritizing the Company's interests above personal or family interests, as well as of other parties.

Rapat Komite Restrukturisasi

Komite Restrukturisasi tidak memiliki kebijakan khusus mengenai rapat komite. Semua keputusan terkait kredit dapat diambil melalui mekanisme rapat atau sirkuler.

Restructuring Committee Meeting

The Restructuring Committee does not have any specific policy on committee meetings. All decisions related to credit can be made through meeting or circular mechanism.

Laporan Pelaksanaan Kerja Komite Restrukturisasi

Sepanjang tahun 2025, Komite Restrukturisasi telah menjalankan tugas dan tanggung jawabnya dengan

Report on the Implementation of Restructuring Committee's Work

Throughout 2025, the Restructuring Committee carried out its duties and responsibilities by providing approval for

memberikan persetujuan atas usulan restrukturisasi kredit, penyelesaian kredit, hapus buku, hapus tagih, serta penjualan aset yang diambil alih.

Pengembangan Kompetensi Komite Restrukturisasi

Komite Restrukturisasi secara berkelanjutan mengikuti berbagai program pengembangan kompetensi sebagai bagian dari upaya untuk meningkatkan efektivitas dan kualitas pelaksanaan tugas dan tanggung jawabnya. Upaya ini mencakup penguatan pengetahuan, keterampilan, serta pemahaman terhadap proses restrukturisasi dan dinamika risiko yang dihadapi, sehingga komite dapat menjalankan perannya secara optimal dan adaptif.

proposed credit restructuring, credit settlement, write-off, haircut, and sale of foreclosed assets.

Competency Development of the Restructuring Committee

The Restructuring Committee continuously participates in various competency development programs as an effort to improve the effectiveness and quality of its duties and responsibilities. These efforts include strengthening knowledge, skills, and understanding restructuring process and the dynamics of risks faced, so that the committee can perform its role optimally and adaptively.

Komite Pengadaan Barang dan Jasa

Direksi membentuk Komite Pengadaan Barang dan Jasa dengan tujuan untuk mengelola seluruh proses pengadaan secara terstruktur, memastikan efektivitas dan efisiensi pelaksanaan, serta melakukan pengawasan secara menyeluruh sesuai dengan kebijakan, prosedur, dan standar yang berlaku di Perseroan.

Goods and Services Procurement Committee

The Board of Directors establishes the Goods and Services Procurement Committee with the aim of managing the entire procurement process in a structured manner, ensuring implementation effectiveness and efficiency, and conducting comprehensive oversight in accordance with applicable policies, procedures, and standards of the Company.

Pedoman Kerja Komite Pengadaan Barang dan Jasa

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengadaan Barang dan Jasa telah memiliki pedoman kerja yang mengacu pada Surat Keputusan Direksi Bank Ganesha, di mana Pedoman dan Tata tertib Komite Pengadaan Barang dan Jasa wajib direview secara berkala, paling sedikit 1 kali dalam 3 tahun.

Goods and Services Procurement Committee Charter

In carrying out its duties and responsibilities, the Goods and Services Procurement Committee has a charter which refers to the Decision Letter of the Board of Directors of Bank Ganesha, in which this Charter must be reviewed periodically, at least once every 3 years.

Struktur dan Keanggotaan Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa dibentuk berdasarkan Surat Keputusan Direksi No. 084/SKDIR/X/2025 tanggal 22 Oktober 2025, dengan masa jabatan untuk periode 2025-sekarang, struktur dan keanggotaan sebagai berikut:

Structure and Composition of the Goods and Services Procurement Committee

The Goods and Services Procurement Committee is established based on Board of Directors' Decision Letter No. 084/SKDIR/X/2025 dated October 22, 2025, with a term of office covering the period 2025-present. The structure and composition are as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur (merangkap Anggota).	President Director (concurrently as Member).
Sekretaris Secretary	Kepala Divisi HRM & *General Services* (merangkap Anggota).	Head of HRM & General Services (concurrently as Member).
Anggota Member	• Presiden Direktur; • Direktur *Network*, Bisnis Digital & TI; • Direktur Kepatuhan & Risiko; • Direktur Operasional, Keuangan & *Treasury*; dan • Kepala Divisi *Finance, Accounting* & MIS.	• President Director; • Network, Digital Business & IT Director; • Risk & Compliance Director; • Operational, Finance & Treasury Director; and • Head of Finance, Accounting & MIS Division.

Pernyataan Independensi Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa berkomitmen untuk menjunjung tinggi independensi dalam melaksanakan tugas dan tanggung jawabnya. Komitmen ini memastikan tidak adanya benturan kepentingan atau intervensi dari pihak mana pun serta menjaga objektivitas dan kehati-hatian dalam pengambilan keputusan.

Tugas dan Tanggung Jawab Komite Pengadaan Barang dan Jasa

Tugas dan tanggung jawab Komite Pengadaan Barang dan Jasa diantaranya mencakup hal-hal sebagai berikut:

1. Memiliki tanggung jawab atas pengadaan dan penjualan barang dan jasa yang dilakukan;
2. Memiliki tanggung jawab atas spesifikasi dan mutu barang yang dibeli;
3. Memastikan setiap pengadaan barang dan jasa mengacu pada anggaran yang telah ditetapkan;
4. Melakukan negosiasi harga untuk memperoleh harga yang optimal; dan
5. Melaksanakan pengadaan dan penjualan sesuai ketentuan.

Rapat Komite Pengadaan Barang dan Jasa

Pelaksanaan rapat Komite Pengadaan Barang dan Jasa diatur melalui Surat Keputusan Direksi Bank Ganesha. Seluruh keputusan terkait rapat Komite Pengadaan Barang dan Jasa telah mengikuti kebijakan yang berlaku.

Laporan Pelaksanaan Kerja Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa telah melaksanakan seluruh tugas dan tanggung jawabnya sepanjang tahun 2025, yang mencakup berbagai kegiatan penting, diantaranya terkait dengan pengadaan barang dan jasa.

Pengembangan Kompetensi Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa secara berkelanjutan mengikuti berbagai program pengembangan kompetensi sebagai bagian dari upaya untuk meningkatkan efektivitas pelaksanaan tugas dan tanggung jawabnya. Upaya ini mencakup penguatan pengetahuan, keterampilan, serta pemahaman terhadap proses pengadaan dan prinsip GCG, sehingga komite dapat menjalankan perannya secara optimal dan adaptif.

Statement of Independency of the Goods and Services Procurement Committee

The Goods and Services Procurement Committee is committed to upholding independency in carrying out its duties and responsibilities. This commitment ensures that there is no conflict of interest or intervention from any party and maintains objectivity and prudence in decision-making.

Duties and Responsibilities of the Goods and Services Procurement Committee

The duties and responsibilities of the Goods and Services Procurement Committee include the following matters:

1. Having responsibility for procurement and sale of goods and services;
2. Having responsibility for specifications and quality of purchased goods;
3. Ensuring that every procurement of goods and services refers to the established budget;
4. Negotiating prices to obtain optimal price; and
5. Carrying out procurement and sale according to provisions.

Goods and Services Procurement Committee Meeting

The implementation of the Goods and Services Procurement Committee meetings is regulated in the Decision Letter of the Board of Directors of Bank Ganesha. All decisions related to Goods and Services Procurement Committee meetings have complied with applicable policies.

Report on the Implementation of the Goods and Services Procurement Committee's Work

The Goods and Services Procurement Committee performed all its duties and responsibilities throughout 2025, which covered various important activities, including those related to the procurement of goods and services.

Competency Development of the Goods and Services Procurement Committee

The Goods and Services Procurement Committee continuously participates in various competency development programs as an effort to improve the effectiveness of its duties and responsibilities. These efforts include strengthening knowledge, skills, and understanding procurement process and GCG principles, so that the committee can perform its role optimally and adaptively.

Komite Personalia

Komite Personalia dibentuk untuk mendukung efektivitas fungsi pengawasan Direksi, khususnya dalam memastikan pengelolaan sumber daya manusia yang selaras dengan arah strategis Perseroan. Komite ini berperan dalam memberikan telaah dan rekomendasi atas kebijakan di bidang pengembangan dan penilaian kinerja, suksesi, serta remunerasi, dengan mempertimbangkan prinsip kehati-hatian, objektivitas, dan praktik terbaik yang berlaku. Melalui peran tersebut, Komite Personalia diharapkan dapat memperkuat kualitas tata kelola serta mendorong terciptanya pengelolaan sumber daya manusia yang berkelanjutan dan berdaya saing.

Pedoman Kerja Komite Personalia

Dalam menjalankan tugas dan tanggung jawabnya, Komite Personalia telah memiliki pedoman kerja yang mengacu pada Surat Keputusan Direksi Bank Ganesha. Adapun tugas dan tanggung jawab Komite Personalia direviu secara berkala untuk disesuaikan sesuai dengan kebutuhan.

Struktur dan Keanggotaan Komite Personalia

Komite Personalia dibentuk berdasarkan Surat Keputusan Direksi No. 079/SKDIR/X/2025 tanggal 17 Oktober 2025 tentang Komite Personalia PT Bank Ganesha Tbk. Struktur dan komposisi keanggotaan Komite Personalia diuraikan sebagai berikut:

Human Resources Committe

Human Resources Committee is established to support the effectiveness of the Board of Directors' supervisory function, particularly in ensuring that the human resource management is in line with the Company's strategic direction. This committee has a role to provide reviews and recommendations on policies in performance development and assessment, succession, and remuneration, with due regard to prudent principles, objectivity, and applicable best practices. Through this role, the Human Resources Committee is expected to strengthen governance quality and drive sustainable and competitive human resource management.

Human Resources Committee Charter

In carrying out its duties and responsibilities, the Human Resources Committee has a charter that refers to the Decision Letter of the Board of Directors of Bank Ganesha. The duties and responsibilities of Human Resources Committee are periodically reviewed to adjust them according to needs.

Structure and Composition of the Human Resources Committee

The Human Resources Committee is established based on the Board of Directors' Decision Letter No. 079/SKDIR/X/2025 dated October 17, 2025, on Human Resources Committee of PT Bank Ganesha Tbk. The structure and composition of Human Resources Committee are described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua **Chairperson**	Presiden Direktur (merangkap Anggota)	President Director (concurrently as Member)
Sekretaris **Secretary**	Kepala Divisi HRM & *General Services* (merangkap Anggota)	Head of HRM & General Services (concurrently as Member)
Anggota **Member**	• Direktur Operasional, Keuangan & *Treasury*; • Direktur *Network*, Bisnis Digital & TI; dan • Direktur Kepatuhan & Risiko.	• Operational, Finance & Treasury Director; • Network, Digital Business & IT Director; and • Risk & Compliance Director.

Pernyataan Independensi Komite Personalia

Komite Personalia menjalankan tugasnya secara independen, objektif, dan bebas dari benturan kepentingan dalam memberikan rekomendasi kepada Direksi terkait pengelolaan karyawan. Independensi tersebut dijaga melalui ketiadaan hubungan yang berpotensi menimbulkan benturan kepentingan, serta penerapan prinsip profesionalisme, integritas, dan kepatuhan terhadap ketentuan yang berlaku.

Statement of Independency of the Human Resources Committee

The Human Resources Committee carries out its duties independently, objectively, and free from any conflicts of interest in providing recommendations to the Board of Directors regarding employee management. This independency is maintained through the absence of relationships that could potentially give rise to a conflict of interest, as well as the application of the principles of professionalism, integrity, and compliance with applicable regulations.

Tugas dan Tanggung Jawab Komite Personalia

Dalam menjalankan fungsinya, Komite Personalia memiliki tugas dan tanggung jawab antara lain:

1. Menyusun strategi sumber daya manusia dengan mengembangkan dan menetapkan rencana strategis pengelolaan dan pengembangan sumber daya manusia yang sejalan dengan tujuan Bank;
2. Membangun budaya kerja/perusahaan dengan mengembangkan dan menjaga iklim kerja yang baik serta budaya kerja/perusahaan yang kondusif untuk meningkatkan *engagement* dan loyalitas karyawan; dan
3. Memutus kasus pelanggaran etika dan/atau disiplin pegawai dengan mempertimbangkan rekomendasi yang diberikan oleh Tim Pemeriksa sesuai dengan prosedur yang diatur dalam ketentuan internal.

Rapat Komite Personalia

Pelaksanaan rapat Komite Personalia diatur melalui Surat Keputusan Direksi Bank Ganesha, diantaranya rapat dianggap sah dan dapat mengambil keputusan apabila dihadiri oleh sekurang-kurangnya 51% dari jumlah anggota.

Laporan Pelaksanaan Kerja Komite Personalia

Komite Personalia telah melaksanakan seluruh tugas dan tanggung jawabnya sepanjang tahun 2025, yang mencakup terkait dengan strategi dan pengembangan sumber daya manusia.

Pengembangan Kompetensi Komite Personalia

Sepanjang periode 2025, anggota Komite Personalia Bank Ganesha secara aktif mengikuti program pengembangan kompetensi untuk memastikan efektivitas pelaksanaan tugas dan tanggung jawabnya. Upaya ini mencakup penguatan pengetahuan, keterampilan, serta pemahaman terhadap strategi dan pengembangan sumber daya manusia, sehingga komite dapat menjalankan perannya secara optimal.

Duties and Responsibilities of the Human Resources Committee

In carrying out its functions, the Human Resources Committee has the following duties and responsibilities:

1. Formulating human resource strategies by developing and establishing strategic plans for human resource management and development that are in line with the Bank's objectives;
2. Building a work/company culture by developing and maintaining a positive work climate and a conducive work/company culture to increase employee engagement and loyalty; and
3. Resolving cases of ethical violations and/or employee discipline by considering recommendations from the Audit Team in accordance with procedures stipulated in internal regulations.

Human Resources Committee Meeting

The implementation of Human Resources Committee meetings is regulated in the Decision Letter of the Board of Directors of Bank Ganesha, of which meetings are deemed valid and can make decisions if attended by at least 51% of the total members.

Report on the Implementation of Human Resources Committee

The Human Resources Committee carried out all of its duties and responsibilities throughout 2025, including those related to human resource strategy and development.

Competency Development of Human Resources Committee

Throughout 2025, members of Bank Ganesha's Human Resources Committee actively attended competency development programs to ensure the effective implementation of their duties and responsibilities. These efforts included strengthening knowledge, skills, and understanding human resources' strategy and development, so that the committee could perform its role optimally.

Organ Pendukung Direksi
Board of Directors' Supporting Organs

Dalam menjalankan tanggung jawabnya, Direksi memperoleh dukungan dari berbagai unit kerja, termasuk Sekretaris Perusahaan dan Satuan Kerja Audit Intern. Unit-unit ini berperan penting dengan memberikan saran dan rekomendasi strategis yang mendukung pengambilan kebijakan dan keputusan secara efektif, transparan, dan akuntabel.

In carrying out its responsibilities, the Board of Directors receives assistance from various divisions, including Corporate Secretary and Internal Audit Division. These units play a crucial role in providing strategic advice and recommendations that support effective, transparent, and accountable policy and decision-making.

Sekretaris Perusahaan

Sekretaris Perusahaan memegang peran strategis dalam memastikan kelancaran komunikasi dan koordinasi antara seluruh organ Perseroan, sekaligus menjadi penghubung utama antara Perseroan dan para pemangku kepentingan eksternal. Melalui fungsi tersebut, Sekretaris Perusahaan berperan dalam menjaga keterbukaan informasi, memastikan kepatuhan terhadap peraturan yang berlaku, serta memperkuat citra positif Perseroan di mata publik.

Pedoman Kerja Sekretaris Perusahaan

Sekretaris Perusahaan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, guna memastikan pelaksanaan tugas dan tanggung jawab yang sesuai dengan prinsip tata kelola perusahaan yang baik.

Struktur Organisasi Sekretaris Perusahaan

Dalam struktur organisasi Bank, Sekretaris Perusahaan berada di bawah Presiden Direktur, sehingga seluruh pelaksanaan tugas dan fungsinya dipertanggungjawabkan secara langsung kepada Presiden Direktur. Penempatan ini tidak hanya memastikan adanya jalur koordinasi yang efektif dan proses pengambilan keputusan yang lebih cepat, tetapi juga menjamin keselarasan antara kebijakan strategis Direksi dan implementasinya di tingkat operasional.

Corporate Secretary

Corporate Secretary plays a strategic role in ensuring smooth communication and coordination between all Company organs, while also serving as the primary liaison between the Company and external stakeholders. Through such function, Corporate Secretary plays a role in maintaining information transparency, ensuring compliance with applicable regulations, and strengthening the Company's positive public image.

Corporate Secretary Charter

The Corporate Secretary adheres to Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies, to ensure that its duties and responsibilities are implemented in accordance with the principles of good corporate governance.

Corporate Secretary's Organizational Structure

Within the Bank's organizational structure, Corporate Secretary reports directly to the President Director, so that all duties and functions are directly accountable to the President Director. This placement not only ensures effective coordination and faster decision-making process, but also ensures alignment between the Board of Directors' strategic policies and their implementation at operational level.

Profil Sekretaris Perusahaan

Profile of Corporate Secretary



Febrina Kenya Savitri

Sekretaris Perusahaan
Corporate Secretary

Warga Negara Indonesia, lahir pada tahun 1973, berdomisili di Jakarta. Diangkat sebagai Sekretaris Perusahaan Bank Ganesha berdasarkan Surat Keputusan Direksi No . 339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Memperoleh gelar Sarjana Manajemen Informatika dari Universitas Gunadarma. Sebelumnya pernah berkarier sebagai *Account Officer* Bank Artha Graha (1999-2007), *Branch Manager* Bank MNC International (2007-2016), dan *Branch Manager* Bank Ganesha (2016-2017). Saat ini, beliau tidak memiliki rangkap jabatan baik di Perseroan maupun di perusahaan lainnya.

Berdasarkan Surat Keputusan Direksi No. 006/SKDIR/1/2026 tanggal 30 Januari 2026, Perseroan menetapkan perubahan Sekretaris Perusahaan, dari sebelumnya dijabat oleh Febrina Kenya Savitri menjadi Robert Halim, yang berlaku efektif tanggal 1 Maret 2026.

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sebagaimana tercantum dalam pedoman kerja, tugas dan tanggung jawab Sekretaris Perusahaan paling kurang meliputi:

1. Mengikuti perkembangan pasar modal, khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal;
2. Memberikan masukkan kepada Dewan Komisaris dan Direksi dalam rangka mematuhi ketentuan peraturan perundangan-undangan di bidang pasar modal;

Indonesian citizen, born in 1973, domiciled in Jakarta. Appointed as Corporate Secretary of Bank Ganesha based on Board of Directors' Decision Letter No. 339/SKDIR-SDM/XII/17 dated December 4, 2017. She has no financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Majority and Controlling Shareholders.

Holds a Bachelor's degree in Informatics Management from Universitas Gunadarma. Previously, she served as Account Officer at Bank Artha Graha (1999-2007), Branch Manager at Bank MNC International (2007-2016), and Branch Manager at Bank Ganesha (2016-2017). Currently, she has no concurrent positions within the Company or in other companies.

Based on Board of Directors' Decision Letter No. 006/SKDIR/1/2026 dated January 30, 2026, the Company determined changes to the Corporate Secretary position, from previously held by Febrina Kenya Savitri to Robert Halim, effective as of March 1, 2026.

Duties and Responsibilities of the Corporate Secretary

As stated in the charter, duties and responsibilities of the Corporate Secretary at least include:

1. Updating the capital market developments, particularly the prevailing laws and regulations in the capital market sector;
2. Providing input to the Board of Commissioners and Board of Directors in order to comply with the provisions of laws and regulations in the capital market sector;

3. Membantu Dewan Komisaris dan Direksi dalam pelaksanaan GCG yang meliputi:
   a. Keterbukaan informasi kepada masyarakat termasuk ketersediaan informasi pada situs web Perseroan;
   b. Penyampaian laporan kepada regulator secara tepat waktu;
   c. Penyelenggaraan dan dokumentasi RUPS; dan
   d. Penyelenggaraan dan dokumentasi rapat Dewan Komisaris dan atau rapat Direksi;
4. Menjadi penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya;
5. Mengoordinasikan penyusunan, penerbitan, dan pendistribusian laporan tahunan dan laporan keberlanjutan Perseroan;
6. Menyusun strategi komunikasi kepada publik dan media sesuai sasaran, sehingga dapat memberikan kontribusi bagi peningkatan citra dan menjaga reputasi Perseroan;
7. Melaksanakan kegiatan tanggung jawab sosial perusahaan sesuai dengan sasaran yang telah direncanakan; dan
8. Menjaga kerahasiaan, kecuali dalam rangka memenuhi kewajiban sesuai dengan peraturan perundang-undangan yang berlaku.

Laporan Pelaksanaan Kerja Sekretaris Perusahaan

Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawab dengan efektif selama tahun 2025, yang diuraikan sebagai berikut:

3. Assisting the Board of Commissioners and Board of Directors in implementing GCG, which includes:
   a. Information disclosure to the public, including the availability of information on the Company's website;
   b. Timely submission of reports to regulators;
   c. Organizing and documenting the GMS; and
   d. Organizing and documenting the Board of Directors' and/or Board of Commissioners' meetings;
4. Becoming a liaison between the Company and Shareholders, the Financial Services Authority, and other stakeholders;
5. Coordinating the preparation, publication, and distribution of the Company's annual report;
6. Developing a communication strategy to the public and media according to the target, so that it can contribute to improving the image and maintaining the Company's reputation;
7. Carrying out social responsibility activities in accordance with the planned goals; and
8. Maintaining confidentiality, except in complying with the applicable laws and regulations.

Report on the Implementation of Corporate Secretary's Work

The Corporate Secretary effectively performed its duties and responsibilities throughout 2025, as outlined below:

Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2025 Implementation in 2025
Aktivitas Bank Sebagai Perusahaan Terbuka **Bank Activities as a Public Company**	
Melaksanakan RUPS untuk memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka	Pelaksanaan RUPS Tahunan tahun buku 2024, dilaksanakan pada tanggal 20 Juni 2025 dengan mata acara sebagai berikut: 1. Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 dan penetapan penggunaan laba bersih Perseroan tahun buku 2024; 2. Penunjukan akuntan publik independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2025; 3. Penetapan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; 4. Persetujuan atas Rencana Aksi Pemulihan (*Recovery Plan*) Perseroan; 5. Pengubahan susunan para anggota Direksi dan Dewan Komisaris Perseroan; dan 6. Pengubahan Anggaran Dasar Perseroan.
Conducting GMS to comply with Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Implementation of General Meetings of Shareholders of Public Companies	The Annual GMS for the 2024 financial year was held on June 20, 2025, with the following agenda items: 1. To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2024, and to appropriate the use of the Company's net profit for the 2024 financial year; 2. To appoint an independent public accountant to audit the Company's Annual Financial Statements for the 2025 financial year; 3. To determine the amount of salary and other benefits for members of the Board of Directors and to determine the honorarium and other benefits for members of the Board of Commissioners; 4. To approve the Company's Recovery Plan; 5. To make changes to the composition of the Board of Directors and Board of Commissioners of the Company; and 6. To amend the Company's Articles of Association.

Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2025 Implementation in 2025
Penyelenggaraan Paparan Publik **Organizing Public Expose**	Bank tidak melaksanakan paparan publik secara langsung, melainkan dengan mengirimkan materi paparan publik bersamaan dengan Laporan Keuangan Bank. Adapun agenda yang disampaikan dalam materi tersebut meliputi: 1. Sekilas mengenai Bank Ganesha; 2. Penyampaian kinerja keuangan; dan 3. Informasi terkait kebijakan manajemen. The Bank did not conduct a public expose directly, but rather delivered public expose materials together with the Bank's Financial Statements. The agenda presented in the materials included: 1. A brief overview of Bank Ganesha; 2. Submission of financial performance; and 3. Information related to management policies.
Penyusunan Laporan Tahunan dan Laporan Keberlanjutan Tahun 2024 **Preparing the 2024 Annual Report and Sustainability Report**	Mengoordinasikan penyusunan, penerbitan, dan pendistribusian Laporan Tahunan dan Laporan Keberlanjutan Bank. Coordinating the preparation, publication, and distribution of the Bank's Annual Report and Sustainability Report.
Menjadi Penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan Pemangku Kepentingan Lainnya **Becoming a Liaison between the Company and Shareholders, the Financial Services Authority, and Other Stakeholders**	1. Melakukan pelaporan secara berkala dan non-berkala kepada Otoritas Jasa Keuangan Pengawasan dan Pasar Modal, Bursa Efek Indonesia, Lembaga Penjamin Simpanan, baik melalui surat (*hardcopy*) maupun situs web/*online* (*softcopy*); dan 2. Menyiapkan proses *fit and proper* bagi calon Direktur Utama dan hal lainnya yang terkait. 1. Conducting periodic and non-periodic reporting to the Financial Services Authority of Capital Market, Indonesia Stock Exchange, and Deposit Insurance Corporation, both by correspondence (hardcopy) and website/online (softcopy); and 2. Preparing the fit and proper process for candidates of President Director, and other related matters.
Aktivitas Komunikasi Korporasi **Corporate Communication Activities**	
Media Relation **Media Relation**	Membina hubungan baik dengan media untuk mendapatkan dukungan atas aktivitas yang membutuhkan publikasi antara lain RUPS, laporan keuangan, penghargaan, peluncuran produk baru, dan lainnya. Establishing good relations with the media to obtain support for activities requiring publication, including GMS, financial statements, awards, new product launches, and others.
Publikasi **Publications**	Menyiapkan materi untuk publikasi atau siaran pers terkait dengan kegiatan Bank, baik melalui media, situs web Bank maupun media sosial. Preparing materials for publication or press release related to the Bank's activities, including through media, the Bank's website, and social media.
Media Monitoring **Media Monitoring**	Memantau pemberitaan yang terbit di media terkait dengan Bank Ganesha atau isu-isu penting lainnya seputar perbankan. Monitoring report published in the media regarding Bank Ganesha or other important banking issues.
Koordinasi Kegiatan Internal Perusahaan **Coordination of Internal Company Activities**	Melakukan koordinasi dengan beberapa unit kerja yang terkait untuk mendukung pelaksanaan kegiatan internal. Coordinating with several relevant divisions to support internal activities.
Pengelolaan Situs Web Perusahaan **Company Website Management**	Memastikan bahwa konten dalam situs web Bank telah sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. Ensuring that the content on the Bank's website complies with the provisions of Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuers or Public Companies.
Pendistribusian Informasi atau Dokumen Perusahaan **Distributing Company Information or Documents**	1. Mendistribusikan informasi atau dokumen perusahaan yang dibutuhkan, dalam bentuk *softcopy* yang ditujukan kepada seluruh internal Bank; dan 2. Menyampaikan informasi yang berhubungan dengan *corporate*, sosialisasi, kampanye kepada seluruh internal bank melalui e-*mail blast*. 1. Distributing required company information or documents in softcopy to all internal Bank; and 2. Conveying information related to corporate, dissemination, campaigns to all internal Bank via e-mail blasts.
Aktivitas Kesekretariatan **Secretarial Activities**	
Melakukan Koordinasi untuk Pelaksanaan Rapat Direksi dan Rapat Direksi bersama Dewan Komisaris **Coordinating the Implementation of Board of Directors' Meetings and Joint Meetings of the Board of Directors and the Board of Commissioners**	1. Selama tahun 2025 telah dilaksanakan rapat Direksi sebanyak 33 kali dan didokumentasikan dalam Notulen Rapat; dan 2. Selama tahun 2025 telah dilaksanakan rapat Direksi dan Dewan Komisaris sebanyak 4 kali dan didokumentasikan dalam Notulen Rapat. 1. Throughout 2025, a total of 33 meetings of Board of Directors were held and documented in the Minutes of Meeting; and 2. Throughout 2025, a total of 4 joint meetings of Board of Directors and Board of Commissioners were held and documented in the Minutes of Meeting.

Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2025 Implementation in 2025
Lain-Lain **Others**	Melakukan *review* dan pemantauan terhadap *reminder* pelaporan rutin melalui sistem. Reviewing and monitoring routine reporting reminders through the system.
Aktivitas Lainnya **Other Activities**	
Penyelenggaraan Kegiatan Tanggung Jawab Sosial Perusahaan **Organizing Corporate Social Responsibility Activities**	1. Pemberian bingkisan berupa paket sembako kepada karyawan *outsourcing* dalam rangka Hari Raya Idul Fitri 1446 H sebesar Rp18.398.200,- pada 10 Maret 2025; 2. Sumbangan buka puasa bersama serta santunan anak yatim dan duafa di Masjid Taman Firdaus sebesar Rp2.000.000,- pada 21 Maret 2025; 3. Partisipasi Bank Ganesha dalam kegiatan donor darah *Equity Life Indonesia* 38th *Anniversary* sebesar Rp5.000.000,- pada 17 September 2025; dan 4. Partisipasi Bank Ganesha pada kegiatan Amartha, *Grow For Good* : *Restoring Nature, Empowering Communities* sebesar Rp10.000.000,- pada 6 Desember 2025. 1. Provision of staple food packages to outsourced employees in commemoration of Eid al-Fitr 1446 H amounting to Rp18,398,200 on March 10, 2025; 2. Donation to break the fast together and assistance to orphans and the underprivileged at Taman Firdaus Mosque amounting to Rp2,000,000 on March 21, 2025; 3. Bank Ganesha's participation in Equity Life Indonesia's 38th Anniversary blood donation was Rp5,000,000 on September 17, 2025; and 4. Bank Ganesha's participation in Amartha's Grow For Good: Restoring Nature, Empowering Communities program amounting to Rp10,000,000 on December 6, 2025.
Penyelenggaraan Kegiatan Literasi dan Edukasi Keuangan **Implementation of Financial Literacy and Education Activities:**	Literasi Keuangan: 1. Bank Ganesha mengadakan kegiatan '*Bank Goes To School*' di Sekolah Pelita Anugerah, Jakarta Barat pada 2 Juni 2025; dan 2. Bank Ganesha mengadakan kegiatan '*Bank Goes To School*' di Sekolah Santo Yakobus, Jakarta Utara pada 3 Juni 2025. Inklusi Keuangan: 1. Kerja sama penyaluran kredit kepada *fintech* sebagai upaya perluasan akses terhadap lembaga, produk, dan/atau layanan kepada target konsumen dengan penambahan kerja sama dengan pihak lain, selama tahun 2025; 2. Kegiatan promo berhadiah dalam rangka ulang tahun Bank Ganesha yang diselenggarakan sepanjang bulan April 2025; dan 3. Partisipasi dalam program Bulan Inklusi Keuangan selama Oktober 2025. Financial Literacy: 1. Bank Ganesha held 'Bank Goes to School' event at Pelita Anugerah School, West Jakarta, on June 2, 2025; and 2. Bank Ganesha held a 'Bank Goes to School' event at Santo Yakobus School, North Jakarta, on June 3, 2025. Financial Inclusion: 1. Cooperation in lending to fintech as an effort to expand access to institutions, products, and/or services for target consumers, by adding cooperation with other parties, throughout 2025; 2. Promotional activities with prizes to commemorate Bank Ganesha's anniversary, held throughout April 2025; and 3. Participation in Financial Inclusion Month program during October 2025.
Lain-lain **Other**	1. Pelaksanaan Raker di Mason Pine – Bandung, 15-16 Februari 2025; 2. Acara Ulang Tahun Ganesha ke-33, 30 April 2025; 3. Acara Hari Kemerdekaan Republik Indonesia ke-80, 19 Agustus 2025; 4. Rapat Koordinasi 19 Agustus 2025; 5. Hari Pelanggan Nasional, 4 September 2025; 6. Kegiatan Donor Darah, 17 September 2025; dan 7. Pembukaan Kantor Cabang Denpasar, 1 Desember 2025. 1. Implementation of Work Meeting at Mason Pine – Bandung, February 15-16, 2025; 2. Ganesha's 33rd Anniversary Event, April 30, 2025; 3. The 80th Anniversary of the Republic of Indonesia's Independence Day, August 19, 2025; 4. Coordination Meeting, August 19, 2025; 5. National Customer Day, September 4, 2025; 6. Blood Donation Activity, September 17, 2025; and 7. Opening of Denpasar Branch Office, December 1, 2025.

Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2025 Implementation in 2025
Penghargaan	Penghargaan yang telah diterima di tahun 2025: 1. *The Best Indonesia Enterprises Risk Management Award – VII* – 2025 dari Economic Review, 16 Januari 2025; 2. *The Best Indonesia* GCG *Award* 2025 dari Economic Review, 14 Februari 2025; 3. *The Best Indonesia Finance Award* 2025 dari Economic Review, 28 Mei 2025; 4. *The Most Innovative Future Finance Award* 2025 dari Plus Idea Komunika, 19 Juni 2025; 5. *Indonesia Best Bank* 2025 dari Warta Ekonomi, 25 Juni 2025; 6. *Investortrust Best Bank* 2025 dari Investor Trust, 25 Juni 2025; 7. *Infobank Award* 2025: *The Excellent Performance Bank* dari Infobank, 29 Agustus 2025; 8. *Top 20 Financial Institution Award 2025: The Most Promising Bank 2025 based on Financial Performance 2023-2025* dari The Finance, 28 Oktober 2025; dan 9. Bank Ganesha berhasil mempertahankan Sertifikasi Sistem Manajemen Mutu ISO 9001:2015 setelah melalui pelaksanaan audit *surveillance* Sistem Manajemen Mutu pada bulan Juli 2025.
Awards	Awards Received in 2025: 1. The Best Indonesia Enterprises Risk Management Award – VII – 2025 from Economic Review, January 16, 2025; 2. The Best Indonesia GCG Award 2025 from Economic Review, February 14, 2025; 3. The Best Indonesia Finance Award 2025 from Economic Review, May 28, 2025; 4. The Most Innovative Future Finance Award 2025 from Plus Idea Komunika, June 19, 2025; 5. Indonesia Best Bank 2025 from Warta Ekonomi, June 25, 2025; 6. Investortrust Best Bank 2025 from Investor Trust, June 25, 2025; 7. Infobank Award 2025: The Excellent Performance Bank from Infobank, August 29, 2025; 8. Top 20 Financial Institution Award 2025: The Most Promising Bank 2025 based on Financial Performance 2023-2025 from The Finance, October 28, 2025; and 9. Bank Ganesha managed to maintain its ISO 9001:2015 Quality Management System Certification after undergoing a Quality Management System surveillance audit in July 2025.

Pengembangan Kompetensi Sekretaris Perusahaan

Perseroan secara proaktif memfasilitasi Sekretaris Perusahaan untuk mengikuti berbagai program pengembangan kompetensi yang dirancang guna memperkuat kemampuan profesional serta meningkatkan kualitas pelaksanaan tugas dan tanggung jawabnya. Melalui pengembangan tersebut, Sekretaris Perusahaan diharapkan mampu memberikan kontribusi yang optimal terhadap keberlanjutan jangka panjang Perseroan. Informasi terkait program pengembangan kompetensi yang diikuti Sekretaris Perusahaan sepanjang tahun 2025 diungkapkan sebagai berikut:

Competency Development of the Corporate Secretary

The Company proactively facilitates the Corporate Secretary to attend various competency development programs designed to strengthen professional abilities and improve the quality of duties and responsibilities. Through such development, the Corporate Secretary is expected to make an optimal contribution to the Company's long-term sustainability. Information on the competency development program attended by the Corporate Secretary throughout 2025 was disclosed as follows:

Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Workshop Indonesia Risk Management 2025	Jakarta, 16 Januari 2025 Jakarta, January 16, 2025	Economic Review
Webinar "Penyegaran bagi Emiten Perusahaan Publik"	Jakarta, 23 Januari 2025	Otoritas Jasa Keuangan dan Asosiasi Emiten Indonesia
Webinar "Refresher for Public Company Issuers"	Jakarta, January 23, 2025	Financial Services Authority and Indonesian Public Listed Companies Association
Sosialisasi Penyusunan *Record of Processing Activities/Data Protection Impact Assessment* (ROPA/DPIA) dalam Rangka Implementasi Undang-Undang Pelindungan Data Pribadi	Jakarta, 16 April 2025	Hope Training & Consulting
Dissemination of Preparation for the Record of Processing Activities/Data Protection Impact Assessment (ROPA/DPIA) in the Implementation of Personal Data Protection Law	Jakarta, April 16, 2025	
Indonesia Finance Conference	Jakarta, 28 Mei 2025 Jakarta, May 28, 2025	Economic Review

Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
***Refreshment* Sertifikasi Manajemen Risiko - Jenjang 5** Refreshment of Risk Management Certification - Level 5	Jakarta, 3 Juni 2025 Jakarta, June 3, 2025	Ikatan Bankir Indonesia - Banking Competency Center Indonesian Bankers Association - Banking Competency Center
***Training* Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang - Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM)** Training on Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Jakarta, 14 Juni 2025 Jakarta, June 14, 2025	Andara Sarana
***Training Awareness* Undang-Undang Pelindungan Data Pribadi** Training Awareness on Personal Data Protection Law	Jakarta, 12 Juli 2025 Jakarta, July 12, 2025	Hope Training & Consulting
Workshop *"Asset-Backed Securities in Focus: Opportunities and Challenges in Indonesia Market"*	Jakarta, 27 Agustus 2025 Jakarta, August 27, 2025	Bursa Efek Indonesia Indonesia Stock Exchange
Webinar Eksplorasi E-RUPS Webinar on Exploring E-RUPS	Jakarta, 18 September 2025 Jakarta, September 18, 2025	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association
Training Communication & Collaboration 2025 - Batch 1	Lampung, 14-16 September 2025 Lampung, September 14-16, 2025	Bank Ganesha

Satuan Kerja Audit Intern

Satuan Kerja Audit Intern berperan sebagai *third line of defense* untuk memastikan efektivitas sistem pengendalian internal melalui audit menyeluruh atas seluruh aspek keuangan dan operasional Bank. Selain menilai efektivitas pengendalian internal dan kepatuhan terhadap kebijakan serta peraturan, Satuan Kerja Audit Intern juga memberikan rekomendasi strategis untuk mendukung pengambilan keputusan yang tepat, sehingga membantu Bank mencapai tujuan bisnis secara berkelanjutan.

Piagam Audit Intern

Satuan Kerja Audit Intern memiliki Piagam Audit Intern yang telah disahkan oleh Direksi dan disetujui oleh Dewan Komisaris atas rekomendasi Komite Audit. Piagam tersebut selalu diperbarui untuk memastikan kesesuaian dengan perkembangan regulasi dan praktik tata kelola terkini. Penyusunan Piagam Audit Intern mengacu pada Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum serta Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Intern.

Internal Audit Division

Internal Audit Division serves as the third line of defense to ensure internal control system effectiveness through comprehensive audit of all financial and operational aspects of the Bank. In addition to assessing internal control effectiveness and compliance with policies and regulations, the Internal Audit Division also provides strategic recommendations to support sound decision-making, thereby helping the Bank achieve its business objectives sustainably.

Internal Audit Charter

Internal Audit Division has an Internal Audit Charter ratified by the Board of Directors and approved by the Board of Commissioners upon the recommendation of the Audit Committee. The charter is regularly updated to ensure compliance with current regulatory developments and governance practices. The Internal Audit Charter is prepared in accordance with Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks and Financial Services Authority Regulation No. 56/POJK.04/2015 dated December 23, 2015, on Establishment and Preparation Guidelines of Internal Audit Unit Charter.

Visi dan Misi Satuan Kerja Audit Intern
Vision and Mission of the Internal Audit Division

Visi Vision	
Menjadi mitra strategis yang profesional bagi manajemen dalam rangka penerapan pengendalian intern, prinsip-prinsip *corporate governance,* dan manajemen risiko untuk mendukung visi Bank.	To become a strategic professional partner for management in implementing internal control, corporate governance principles, and risk management to support the Bank's vision.
Misi Mission	
1. Memberikan kontribusi positif yang independen dan objektif untuk mendorong pencapaian visi dan misi Bank dalam rangka pengembangan produk dan layanan perbankan digital; 2. Terwujudnya kondisi Bank yang sehat dan mampu berkembang secara wajar dan baik; 3. Meyakinkan terciptanya sistem informasi yang handal bagi Bank; dan 4. Membantu semua tingkatan manajemen dalam mengamankan kegiatan operasional Bank dengan cara pendekatan sistematis serta rekomendasi pada area yang dikaji.	1. Provide positive, independent, and objective contributions to drive the achievement of the Bank's vision and mission for the purpose of developing digital banking products and services; 2. The realization of a sound Bank and capable of developing fairly and properly; 3. Ensuring the creation of a reliable information system for the Bank; and 4. Assist all management levels in safeguarding the Bank's operational activities by way of a systematic approach and recommendations on areas being studied.

Kriteria Satuan Kerja Audit Intern
Setiap anggota Satuan Kerja Audit Intern Bank diharuskan memenuhi kualifikasi dan persyaratan sebagai berikut:
1. Memiliki integritas dan perilaku yang independen, objektif, serta memiliki kompetensi dan profesionalisme di dalam pelaksanaan tugasnya;
2. Memiliki pengetahuan dan pengalaman mengenai teknis audit dan disiplin ilmu lain yang relevan dengan bidang tugasnya;
3. Memiliki pengetahuan tentang peraturan perundang-undangan di bidang pasar modal dan peraturan perundang-undangan terkait lainnya;
4. Memiliki kecakapan untuk berinteraksi dan berkomunikasi, baik lisan maupun tertulis, secara efektif;
5. Mematuhi standar profesi yang dikeluarkan oleh asosiasi Satuan Kerja Audit Intern;
6. Mematuhi kode etik Audit Intern;
7. Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern, kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan atau putusan pengadilan;
8. Memahami prinsip GCG yang baik dan manajemen risiko; dan
9. Bersedia meningkatkan pengetahuan, keahlian, dan kemampuan profesionalismenya secara terus menerus.

Kedudukan dan Struktur Organisasi Satuan Kerja Audit Intern
Kedudukan Satuan Kerja Audit Intern berada langsung di bawah dan bertanggung jawab kepada Presiden Direktur. Selain itu, Satuan Kerja Audit Intern memiliki akses komunikasi langsung dengan Dewan Komisaris, baik secara langsung maupun melalui Komite Audit, untuk

Internal Audit Division Criteria
Each member of the Bank's Internal Audit Division is required to meet the following qualifications and requirements:
1. Have integrity and independent, objective behavior, and have competence and professionalism in carrying out their duties;
2. Have knowledge and experience regarding technical audit and other disciplines relevant to the field of work;
3. Have knowledge of the laws and regulations in the capital market and other related laws and regulations;
4. Have the ability to interact and communicate, both verbally and in writing, effectively;
5. Comply with professional standards issued by the Internal Audit association;
6. Comply with the Internal Audit Division's code of conducts;
7. Maintain the confidentiality of company information and/or data related to the implementation of Internal Audit' duties and responsibilities, unless required to comply with laws and regulations or court rulings or decisions;
8. Understand the GCG principles and risk management; and
9. Willing to continuously increase professional knowledge, skill, and capacity.

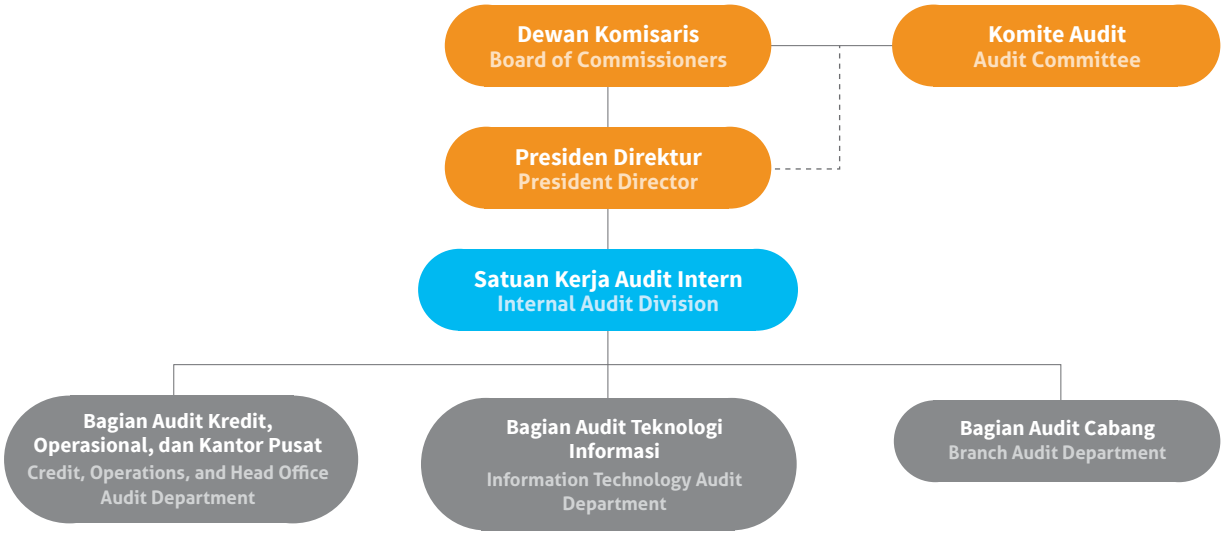
Position and Organizational Structure of the Internal Audit Division
The Internal Audit Division is a direct subordinate to and responsible to the President Director. Furthermore, Internal Audit Division has direct communication access with the Board of Commissioners, either directly or through Audit Committee, to convey information related to audit

menyampaikan informasi terkait pelaksanaan audit. Hal tersebut sesuai dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum.

Informasi terkait struktur organisasi Satuan Kerja Audit Intern sebagaimana diatur dalam Surat Keputusan Direksi No. 035/SKDIR/VIII/2025 tentang Struktur Organisasi PT Bank Ganesha Tbk, sebagai berikut:

implementation. This is in accordance with Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks.

Information related to the organizational structure of Internal Audit Division, as stipulated in the Board of Directors' Decision Letter No. 035/SKDIR/VIII/2025 on the Organizational Structure of PT Bank Ganesha Tbk, is as follows:



Keterangan / Remarks :

Melapor/Tanggung Jawab Langsung / Direct Report/Responsibility

Koordinasi/Komunikasi Tidak langsung / Coordination/Indirect Communication

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Intern

Satuan Kerja Audit Intern dipimpin oleh Kepala Satuan Kerja Audit Intern, yang pengangkatannya dilakukan oleh Presiden Direktur setelah memperoleh persetujuan Dewan Komisaris berdasarkan rekomendasi Komite Audit, serta pelaksanaannya dilaporkan kepada Otoritas Jasa Keuangan.

Profil Kepala Satuan Kerja Audit Intern

Pada tahun 2025, terjadi perubahan Kepala Satuan Kerja Audit Intern, yang dijabat oleh Thomas Alfa Edison, efektif 3 November 2025 berdasarkan Surat Keputusan Direksi No. 086/SKDIR/XI/2025 tanggal 3 November 2025. Profil lengkap Kepala Satuan Kerja Audit Intern diuraikan sebagai berikut:

Party Appointing and Dismissing the Head of Internal Audit Division

The Internal Audit Division is chaired by the Head of Internal Audit Division, whose appointment is made by the President Director after obtaining approval from the Board of Commissioners based on the Audit Committee's recommendation, and its implementation is reported to the Financial Services Authority.

Profile of the Head of Internal Audit Division

In 2025, there were changes to the Head of Internal Audit Division, held by Thomas Alfa Edison, effective as of November 3, 2025, based on the Board of Directors' Decision Letter No. 086/SKDIR/XI/2025 dated November 3, 2025. The complete profile of the Head of Internal Audit Division is described as follows:



Thomas Alfa Edison

Kepala Satuan Kerja Audit Intern
Head of Internal Audit Division

Warga Negara Indonesia, lahir pada tahun 1982, berdomisili di Jakarta. Diangkat sebagai Kepala Satuan Kerja Audit Intern Bank Ganesha berdasarkan Surat Keputusan Direksi No. 086/SKDIR/XI/2025 tanggal 3 November 2025 dengan masa jabatan untuk periode November 2025-sekarang. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Memperoleh gelar Sarjana Ekonomi dari Sekolah Tinggi Ilmu Ekonomi Yayasan Administrasi Indonesia (2015). Sebelum bergabung di PT Bank Ganesha Tbk, beliau pernah berkarier sebagai Kepala Satuan Kerja Audit Intern di PT Bank MNC Tbk (2020-2023) dan Kepala Satuan Kerja Audit Intern Bank di PT Bank Ina Perdana Tbk (2024-2025).

Indonesian citizen, born in 1982, domiciled in Jakarta. Appointed as the Head of Internal Audit Division of Bank Ganesha based on Board of Directors' Decision Letter No. 086/SKDIR/XI/2025 dated November 3, 2025, with the term of office for the period of November 2025-present. He has no financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Major and Controlling Shareholders.

Obtained Bachelor of Economics from Sekolah Tinggi Ilmu Ekonomi Yayasan Administrasi Indonesia (2015). Prior to joining PT Bank Ganesha Tbk, he held various positions as Head of Internal Audit Unit at PT Bank MNC Tbk (2020-2023) and Head of Bank Internal Audit Unit at PT Bank Ina Perdana Tbk (2024-2025).

Jumlah Personel dan Sertifikasi Pegawai Satuan Kerja Audit Intern

Satuan Kerja Audit Intern Bank Ganesha didukung oleh tenaga audit profesional yang telah bersertifikasi untuk mendukung pelaksanaan tugas audit intern. Berikut informasi terkait jumlah personel dan sertifikasi yang dimiliki oleh Satuan Kerja Audit Intern Bank per 31 Desember 2025:

Number of Personnel and Employee Certification of the Internal Audit Division

The Internal Audit Division of Bank Ganesha is assisted by certified professional audit staff to support the implementation of internal audit duties. The following information relates to the number of personnel and certifications held by the Bank's Internal Audit Division as of December 31, 2025:

Jabatan Position	Jumlah Personel Number of Personnel (%)	Sertifikasi Certification	Penyelenggara Organizer
Kepala Satuan Kerja Audit Intern **Head of Internal Audit Division**	1 orang (11,11%) 1 employee (11.11%)	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
		CQI and IRCA Certified ISO/IEC 27001:2022 Lead Auditor	BSI Training Academy
		Sertifikasi Kompetensi Auditor Auditor Competency Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute

Jabatan Position	Jumlah Personel Number of Personnel (%)	Sertifikasi Certification	Penyelenggara Organizer
Bagian Audit Kredit dan Operasional **Credit and Operational Audit Department**	6 orang (66,67%) 6 employee (66.67%)	Sertifikasi Kompetensi Auditor Auditor Competency Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
		Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
Bagian Audit Teknologi Informasi **Information Technology Audit Department**	2 orang (22,22%) 2 employee (22.22%)	Sertifikasi Kompetensi Auditor Auditor Competency Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
		Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute

Tugas dan Tanggung Jawab Satuan Kerja Audit Intern

Sebagaimana tercantum dalam Piagam Audit Intern, Satuan Kerja Audit Intern memiliki tugas dan tanggung jawab sebagai berikut:

1. Menyusun dan melaksanakan rencana Satuan Kerja Audit Intern tahunan yang harus disetujui oleh Presiden Direktur dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit;
2. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan Bank;
3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, dan kegiatan lainnya;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
5. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi Fungsi Kepatuhan;
6. Berkoordinasi dengan Komite Audit di dalam kegiatan audit intern;
7. Menyusun program untuk mengevaluasi mutu kegiatan audit intern yang dilakukan;
8. Melakukan pemeriksaan khusus apabila diperlukan:
   a. Terhadap kasus atau masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*;
   b. Bertujuan untuk mengungkap modus operandi, penyebab, potensi kerugian, pelaku, dan keterlibatan pihak lain;
   c. Melaporkan hasil pemeriksaan khusus kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi fungsi kepatuhan;
9. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
10. Menyiapkan laporan pelaksanaan dan pokok-pokok hasil audit yang ditandatangani oleh Presiden Direktur dan Komisaris Independen yang menjadi Ketua Komite Audit untuk disampaikan kepada Otoritas Jasa Keuangan;

Duties and Responsibilities of the Internal Audit Division

As stated in the Internal Audit Division Charter, the Internal Audit Division has the following duties and responsibilities:

1. Preparing and implementing the annual Internal Audit Division plan, which must be approved by the President Director and Board of Commissioners, by considering the Audit Committee' recommendations;
2. Testing and evaluating the implementation of internal control and risk management systems in accordance with the Bank's policies;
3. Examining and evaluating efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;
4. Providing suggestions for improvement and objective information about the activities examined at all levels of management;
5. Preparing audit reports and submitting the reports to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of Compliance Function;
6. Coordinating with the Audit Committee in internal audit activities;
7. Developing a program to evaluate the quality of the internal audit activities carried out;
8. Conducting special audit when required:
   a. On cases or problems in every aspect and element of activity indicating fraud and violations of the code of conduct;
   b. Aiming to reveal the modus operandi, causes, potential losses, perpetrators, and involvement of other parties;
   c. Reporting the special audit results to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of compliance function;
9. Monitoring, analyzing, and reporting on the implementation of follow-up improvements that have been suggested;
10. Preparing an implementation report and main audit results signed by the President Director and Independent Commissioner who is the Head of the Audit Committee to be submitted to the Financial Services Authority;

11. Menyiapkan laporan penerapan *anti fraud* setiap semester untuk disampaikan kepada Otoritas Jasa Keuangan dan laporan transfer dana terkait dengan *fraud* setiap bulannya untuk disampaikan kepada Bank Indonesia;
12. Menguji terhadap penyelenggaraan teknologi informasi, guna meningkatkan efisiensi serta memastikan sistem yang dibangun mematuhi pada rencana, kebijakan, prosedur, Undang-undang dan regulasi;
13. Memelihara profesionalisme Satuan Kerja Audit Intern dengan menambah pengetahuan dan keterampilan melalui pendidikan yang berkesinambungan;
14. Mengalokasikan semua sumber daya, menyusun jadwal audit, memilih objek yang akan diaudit, menetapkan rentang atau ruang lingkup pekerjaan audit, serta mengaplikasikan semua teknik yang dibutuhkan untuk memenuhi tujuan audit; dan
15. Melakukan koordinasi dengan unit kerja yang melakukan fungsi pengendalian lain.

Fungsi Audit Internal

Bank menerapkan fungsi audit internal sebagai bagian dari sistem pengendalian internal yang bertujuan untuk memberikan penilaian independen dan objektif atas kecukupan dan efektivitas pengendalian internal, manajemen risiko, dan tata kelola Bank. Fungsi audit internal dilaksanakan oleh Satuan Kerja Audit Intern yang independen dari kegiatan operasional serta memiliki wewenang dan akses yang memadai dalam menjalankan tugasnya.

Pelaksanaan fungsi audit internal dilakukan sesuai dengan rencana audit tahunan yang berbasis risiko dan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai penerapan fungsi audit internal pada bank umum. Bank juga menjalin komunikasi secara berkala dengan Otoritas Jasa Keuangan guna meningkatkan efektivitas pelaksanaan fungsi audit internal serta memastikan tindak lanjut yang memadai atas temuan dan rekomendasi yang disampaikan.

Selain itu, dalam menerapkan fungsi audit internal Dewan Komisaris bertanggung jawab untuk:
1. Memastikan Direksi menyusun dan memelihara sistem pengendalian internal yang memadai, efektif, dan efisien;
2. Mengkaji efektivitas dan efisiensi sistem pengendalian internal berdasarkan laporan dan informasi dari oleh Satuan Kerja Audit Intern paling sedikit 1 kali dalam 1 tahun; dan
3. Menunjuk pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang atas kinerja oleh Satuan Kerja Audit Intern dengan mempertimbangkan rekomendasi Komite Audit.

Adapun tanggung jawab Direksi dalam penerapan fungsi audit internal sebagai berikut:
1. Mengembangkan dan memelihara kerangka pengendalian internal yang memadai guna mengidentifikasi, mengukur, memantau, dan mengendalikan seluruh risiko Bank;

11. Preparing reports on the implementation of anti-fraud every semester to be submitted to the Financial Services Authority and monthly reports of fund transfers related to fraud to be submitted to Bank Indonesia;
12. Testing the implementation of information technology, in order to increase efficiency and ensure that the system built complies with plans, policies, procedures, laws, and regulations;
13. Maintaining Internal Audit Division's professionalism by increasing knowledge and skills through continuous education;
14. Allocating all resources, arranging audit schedules, selecting objects to be audited, determining the range or scope of audit work, and applying all techniques required to meet audit objectives; and
15. Coordinating with divisions that perform other control functions.

Internal Audit Function

The Bank implements internal audit function as part of internal control system aiming at providing an independent and objective assessment of the adequacy and effectiveness of internal control, risk management, and governance of the Bank. Internal audit function is carried out by the Internal Audit Division, which is independent from operational activities and has adequate authority and access to carry out its duties.

The internal audit function is implemented in accordance with risk-based annual audit plan by referring to the Financial Services Authority regulations on internal audit function implementation in commercial banks. The Bank also maintains regular communication with Financial Services Authority to improve the effectiveness of internal audit function and ensure adequate follow-up on submitted findings and recommendations.

Furthermore, in implementing internal audit function, the Board of Commissioners is responsible for:
1. Ensuring that the Board of Directors prepares and maintains an adequate, effective, and efficient internal control system;
2. Reviewing the effectiveness and efficiency of internal control system based on reports and information from Internal Audit Division at least once a year; and
3. Appointing an independent external quality control officer to review the Internal Audit Division performance, by considering the recommendations of Audit Committee.

The Board of Directors' responsibilities in implementing internal audit function are as follows:
1. Developing and maintaining an adequate internal control framework to identify, measure, monitor, and control all Bank risks;

2. Memastikan oleh Satuan Kerja Audit Intern memperoleh informasi yang relevan terkait perkembangan kegiatan usaha, inisiatif strategis, proyek, produk, perubahan operasional, serta risiko yang diidentifikasi;
3. Memastikan tindak lanjut yang optimal atas seluruh temuan dan rekomendasi oleh Satuan Kerja Audit Intern; dan
4. Menyediakan sumber daya dan anggaran yang memadai bagi Kepala oleh Satuan Kerja Audit Intern untuk mendukung pelaksanaan rencana audit tahunan.

Ruang Lingkup Satuan Kerja Audit Intern

Ruang lingkup Satuan Kerja Audit Intern mencakup seluruh aspek operasional Bank yang secara langsung maupun tidak langsung memengaruhi pencapaian tujuan Bank dan untuk menjaga segenap pemangku kepentingan, yang meliputi:

1. Menilai kepatuhan terhadap regulator dan efektivitas penerapan sistem pengendalian Intern;
2. Menerapkan prinsip GCG dan pengelolaan risiko pada bidang operasional, perkreditan serta teknologi informasi di kantor pusat, kantor cabang, kantor cabang pembantu, dan kantor kas dalam rangka membantu perusahaan mencapai tujuannya;
3. Memberikan *assurance* kepada para pemangku kepentingan maupun regulator;
4. Melakukan perluasan terhadap objek audit lainnya maupun kasus-kasus *fraud* yang mungkin terjadi ataupun melakukan pendampingan terhadap proses investigasi kasus *fraud*;
5. Melakukan *on-site audit* dan *off-site audit* dengan meningkatkan pemanfaatan teknologi informasi yang hasilnya akan dilaporkan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris, Komite Audit, dan Direktur yang membawahkan Fungsi Kepatuhan; dan
6. Melaporkan pencapaian rencana kerja tahunan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.

Rapat Satuan Kerja Audit Intern

Satuan Kerja Audit Intern memiliki kewenangan untuk menyelenggarakan rapat secara berkala sebagai bagian dari pelaksanaan fungsi pengawasan dan evaluasi kinerja pengendalian internal Perseroan. Rapat tersebut dilaksanakan paling sedikit 4 kali dalam 1 tahun dengan melibatkan Dewan Komisaris, Direksi, Komite Audit, serta kantor akuntan publik. Sepanjang tahun 2025, Satuan Kerja Audit Intern telah menyelenggarakan rapat dengan rincian sebagai berikut:

2. Ensuring the Internal Audit Division obtains relevant information on developments in business activities, strategic initiatives, projects, products, operational changes, and risks identified;
3. Ensuring optimal follow-up on all findings and recommendations by the Internal Audit Division; and
4. Providing adequate resources and budget for the Head of Internal Audit Division to support the implementation of annual audit plan.

Scope of Work of the Internal Audit Division

The scope of work of the Internal Audit Division covers all operational aspects of the Bank which directly or indirectly influence the Bank objectives' achievement and to safeguard all stakeholders, which includes:

1. Assessing compliance with regulators and the effectiveness of implementing the internal control system;
2. Applying GCG principles and risk management in the operational, credit, and information technology fields at the head office, branch offices, sub-branch offices, and cash offices in order to help the Company achieve its goals;
3. Providing assurance to stakeholders and regulators;
4. Expanding other audit objects and fraud cases that may occur or providing assistance to the fraud case investigation process;
5. Conducting on-site and off-site audits by increasing the utilization of information technology, the results of which will be reported to the President Director with a copy to the Board of Commissioners, Audit Committee, and Director in charge of Compliance Function; and
6. Reporting the achievement of annual work plan to the President Director with a copy to the Board of Commissioners.

Internal Audit Division's Meeting

Internal Audit Division has the authority to hold regular meetings as part of its oversight and evaluation function for the Company's internal control performance. These meetings are held at least 4 times a year, involving the Board of Commissioners, Board of Directors, Audit Committee, and public accounting firm. Throughout 2025, the Internal Audit Division held meetings with the following details:

Uraian	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	(%)	Description
Pembahasan dengan Dewan Komisaris	**4**	4	100,00	Discussion with Board of Commissioners
Pembahasan dengan Direksi	**4**	4	100,00	Discussion with Board of Directors
Pembahasan dengan Komite Audit	**4**	4	100,00	Discussion with Audit Committee
Pembahasan dengan Kantor Akuntan Publik	**1**	1	100,00	Discussion with Public Accounting Firm
Pembahasan dengan Otoritas Jasa Keuangan	**1**	1	100,00	Discussion with Financial Services Authority

Rencana dan Realisasi Pelaksanaan Kerja Satuan Kerja Audit Intern

Satuan Kerja Audit Intern menyusun rencana kerja tahunan sebagai pedoman dalam melaksanakan kegiatan pemeriksaan secara terarah, efisien, dan efektif. Rencana kerja tersebut menjadi dasar pelaksanaan audit sepanjang tahun dan digunakan untuk memantau realisasi pemeriksaan yang telah dilakukan. Adapun jumlah rencana serta realisasi pemeriksaan yang dilaksanakan sepanjang tahun 2025 diuraikan sebagai berikut:

Plans and Realization of Work Implementation of the Internal Audit Division

The Internal Audit Division prepares an annual work plan as a guideline for conducting audit activities in a focused, efficient, and effective manner. This work plan serves as the basis for audit implementation throughout the year and is used to monitor the implementation of audit. The number of planned and realized audits conducted throughout 2025 was outlined below:

Program Kerja	Rencana Audit Audit Plan	Realisasi Audit Audit Realization	Pencapaian Achievement (%)	Work Program
Audit Regulator	**4**	4	100,00	Regulatory Audit
Audit Teknologi Informasi	**6**	6	100,00	Information Technology Audit
Audit Kantor Cabang	**9**	9	100,00	Branch Office Audit
Audit Kantor Pusat	**5**	5	100,00	Head Office Audit
Aktivitas Perkreditan	**1**	1	100,00	Credit Activities
Review dan Konsultatif/Penugasan Khusus	**7**	7	100,00	Review and Consultation/Special Assignments

Selain itu, dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum, Bank secara rutin melaksanakan kaji ulang atas pelaksanaan Fungsi Audit Intern guna memastikan bahwa seluruh aktivitas audit telah sesuai dan patuh terhadap Standar Pelaksanaan Fungsi Audit Intern Bank. Kaji ulang tersebut dilaksanakan oleh pihak eksternal secara berkala setiap 3 tahun.

Penilaian kinerja Satuan Kerja Audit Intern untuk periode 1 Juli 2020 hingga 30 Juni 2023 telah dilakukan oleh pengendali mutu independen dari pihak eksternal, yaitu Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporan No. RO-031/BGTG-KPS/HS01/VIII/2023 tanggal 8 Agustus 2023. Hasil evaluasi menunjukkan bahwa pelaksanaan fungsi Satuan Kerja Audit Intern Bank secara umum telah memenuhi Standar Profesional Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank. Laporan tersebut juga telah dilaporkan kepada Otoritas Jasa Keuangan.

Selanjutnya, penilaian kinerja Satuan Kerja Audit Intern untuk periode 1 Juli 2023 sampai dengan 30 Juni 2026 akan dilaksanakan pada tahun 2026.

Furthermore, in order to comply with Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks, the Bank regularly reviews the implementation of Internal Audit Function to ensure that all audit activities are in accordance with and comply with the Bank Internal Audit Function Implementation Standards. These reviews are conducted by an external party periodically every 3 years.

The performance assessment of Internal Audit Division for the period of July 1, 2020, to June 30, 2023, was carried out by an independent quality controller from external party, namely Kanaka Puradiredja, Suhartono Public Accounting Firm, with report No. RO-031/BGTG-KPS/HS01/VIII/2023 dated August 8, 2023. The evaluation results showed that the implementation of the Bank's Internal Audit Division function generally met the Professional Standards for Internal Audit and the Implementation Standards for the Bank's Internal Audit Function. Such report was also reported to the Financial Services Authority.

Furthermore, the performance assessment of the Internal Audit Division for the period of July 1, 2023 to June 30, 2026, will be carried out in 2026.

Efektivitas dan Cakupan Audit Internal dalam Menilai Seluruh Aspek dan Unsur Kegiatan Bank

Bank memastikan fungsi audit internal dilaksanakan secara independen, efektif, dan komprehensif. Cakupan penilaian mencakup seluruh aspek dan unsur kegiatan Bank, termasuk operasional, keuangan, manajemen risiko,

Effectiveness and Scope of Internal Audit in Assessing All Aspects and Elements of the Bank's Activities

The Bank ensures that the internal audit function is performed independently, effectively, and comprehensively. The scope of assessment covers all aspects and elements of the Bank's activities, including operations, finance, risk

kepatuhan, teknologi informasi, dan tata kelola, melalui pendekatan berbasis risiko (*risk-based audit*) yang selaras dengan rencana audit tahunan yang telah disetujui.

Efektivitas fungsi ini tercermin dari kemampuan SKAI dalam mengidentifikasi kelemahan pengendalian secara dini, memberikan rekomendasi perbaikan yang bernilai tambah, serta memastikan tindak lanjut perbaikan dilakukan secara tepat waktu. Seluruh hasil pengawasan dilaporkan secara berkala kepada Presiden Direktur dan Dewan Komisaris melalui Komite Audit untuk menjamin penguatan sistem pengendalian internal, kepatuhan terhadap regulasi, serta konsistensi penerapan GCG.

Pengembangan Kompetensi Satuan Kerja Audit Intern

Satuan Kerja Audit Intern secara konsisten berpartisipasi dalam berbagai program pengembangan kompetensi yang dirancang untuk memperbarui pengetahuan, meningkatkan keterampilan teknis, serta memperkuat kapabilitas profesional dalam menjalankan tugas dan tanggung jawabnya. Informasi mengenai program pengembangan kompetensi yang diikuti oleh Satuan Kerja Audit Intern sepanjang tahun 2025 diuraikan sebagai berikut:

management, compliance, information technology, and governance, using a risk-based audit approach aligned with the approved annual audit plan.

This function's effectiveness is reflected in the Internal Audit Unit ability to identify control weaknesses early, provide value-added recommendations for improvement, and ensure timely follow-up. All monitoring results are reported periodically to the President Director and Board of Commissioners through Audit Committee to ensure the strengthening of internal control system, regulatory compliance, and consistent implementation of GCG.

Competency Development of the Internal Audit Division

The Internal Audit Division consistently participate in various competency development programs designed to update knowledge, enhance technical skills, and strengthen professional capabilities in carrying out its duties and responsibilities. Information on the competency development programs attended by Internal Audit Division throughout 2025 was outlined below:

Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Webinar *"How to Achieve a Peak Performance in 2025"*	*Online*, 17 Januari 2025 Online, January 17, 2025	OJK Institute
Sharing Knowledge - Global Technology Audit Guide: IT Governance	Jakarta, 20 Januari 2025 Jakarta, January 20, 2025	Internal Bank Ganesha
Webinar "Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan" **Webinar "Digital Transformation: Technology Innovation Trends in Financial Sector"**	*Online*, 23 Januari 2025 Online, January 23, 2025	OJK Institute
Trade Finance	Jakarta, 8 Februari 2025 Jakarta, February 8, 2025	Internal Bank Ganesha
Capacity Building "Strategic Business Outlook 2025-2027: Advancing Our Bank's Growth"	Bandung, 14-15 Februari 2025 Bandung, February 14-15 2025	Internal Bank Ganesha
***Refreshment* Sertifikasi Manajemen Risiko Perbankan (Jenjang 5)** **Refreshment of Banking Risk Management Certification (Level 5)**	Jakarta, 18 Februari 2025 Jakarta, February 18, 2025	Ikatan Bankir Indonesia - Banking Competency Center Indonesian Bankers Association - Banking Competency Center
Webinar "*Outlook* Ekonomi dan Keuangan di Tahun 2025" **Webinar "Economic and Financial Outlook in 2025"**	*Online*, 20 Februari 2025 Online, February 20, 2025	OJK Institute
Webinar "Peran *Governance, Risk, and Compliance* dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan" **Webinar "The Role of Governance, Risk, and Compliance in Enhancing Investor Confidence and Financial Sector Stability"**	*Online*, 25 Februari 2025 Online, February 25, 2025	OJK Institute
Seminar Nasional *Outlook* Hukum dan Ekonomi Indonesia Tahun 2025 **National Seminar on Indonesia's Legal and Economic Outlook for 2025**	*Online*, 27 Februari 2025 Online, February 27, 2025	Perbanas
Risk Control Matrix	Jakarta, 27-28 Februari 2025 Jakarta, February 27-28, 2025	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute

Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Sosialisasi Penyusunan *Record of Processing Activities/Data Protection Impact Assessment* (ROPA/DPIA) dalam Rangka Implementasi Undang-Undang Pelindungan Data Pribadi Dissemination of Preparation for the Record of Processing Activities/Data Protection Impact Assessment (ROPA/DPIA) in the Implementation of Personal Data Protection Law	Jakarta, 16 April 2025 Jakarta, April 16, 2025	Hope Training & Consulting
Sharing Knowledge - Global Technology Audit Guide : IT Network & Communication	Jakarta, 5 Mei 2025 Jakarta, May 5, 2025	Internal Bank Ganesha
Sertifikasi *CompTIA Security+* CompTIA Security+ Certification	Jakarta, 2-5 Juni 2025 Jakarta, June 2-5, 2025	Andalan Teknologi Inovasi
Pengenalan Pengguna Jasa dan Identifikasi Tipologi Terkini Anti-Pencucian Uang - Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) Introduction to Service Users and Identification of the Latest Typologies for Anti-Money Laundering - Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT & CPF)	Jakarta, 2-5 Juni 2025 Jakarta, June 2-5, 2025	Andara Sarana
***Certified Ethical Hacker* (CEH) v.13**	Jakarta, 16-20 Juni 2025 Jakarta, June 16-20, 2025	Inixindo
***General Banking for Auditor Internal* Bank Umum** General Banking for Commercial Bank Internal Auditor	Jakarta, 24-25 Juni 2025 Jakarta, June 24-25, 2025	Mahesa Training
***Audit Surveilance 1* ISO 9001:2015**	Jakarta, 26-30 Juni 2025 Jakarta, June 26-30, 2025	TCL
Webinar *"Agentic AI in Finance: A New Era of Autonomous Decision-Making"*	*Online*, 3 Juli 2025 Online, July 3, 2025	OJK Institute
Pelatihan Pembekalan *Surveilans Visit* ISO 27001:2022 Briefing Training for Surveilans Visit ISO 27001:2022	Jakarta, 7-8 Juli 2025 Jakarta, July 7-8, 2025	HOPE Training & Consulting
***Awareness* Undang-Undang Pelindungan Data Pribadi** Awareness of Personal Data Protection Law	Jakarta, 12 Juli 2025 Jakarta, July 12, 2025	HOPE Training & Consulting
***Refreshment* Anti-Pencucian Uang - Pencegahan Pendanaan Terorisme (APU-PPT) dan Sosialisasi Pedoman Operasional Terbaru** Refreshment of Anti-Money Laundering - Counter-Terrorist Financing (AML-CFT) and Dissemination of the Latest Operational Guidelines	Jakarta, 19 Juli 2025 Jakarta, July 19, 2025	Internal Bank Ganesha
Microsoft Excel Intermediate to Advance	Jakarta, 22 Juli 2025 Jakarta, July 22, 2025	LearnByte
Sharing Knowledge - IT Outsource	Jakarta, 5 Agustus 2025 Jakarta, August 5, 2025	Internal Bank Ganesha
Sharing Knowledge - GTAG IIA IT BCP	Jakarta, 20 Agustus 2025 Jakarta, August 20, 2025	Internal Bank Ganesha
Communication & Collaboration 2025	Lampung, 21-23 November 2025 Lampung, November 21-23, 2025	Internal Bank Ganesha
***Refreshment* Sertifikasi Manajemen Risiko Perbankan (Jenjang 4)** Refreshment of Banking Risk Management Certification (Level 4)	Jakarta, 2 September 2025 Jakarta, September 2, 2025	Ikatan Bankir Indonesia - Banking Competency Center Indonesian Bankers Association - Banking Competency Center
Sosialisasi Laporan Hasil Pemeriksaan Keuangan Sistem Pembayaran (LHPK-SP) dan *Financial Market Infrastructures* - Bank Indonesia (FMI BI) serta Kantor Pengelola Daftar Hitam Nasional (KPDHN) Tahun 2025 Dissemination of Financial Audit Report of Payment Systems (LHPK-SP) and Financial Market Infrastructures - Bank Indonesia (FMI BI) and the National Blacklist Management Office (KPDHN) in 2025	Bali, 27 November 2025 Bali, November 27, 2025	Bank Indonesia
Sosialisasi Internal Laporan Aplikasi Pelaporan Online OJK Internal Dissemination of OJK Online Reporting Application Report	Jakarta, 15 Desember 2025 Jakarta, December 15, 2025	Internal Bank Ganesha
Sosialisasi *Induction Program* Dissemination of Induction Program	Jakarta, 29 Desember 2025 Jakarta, December 29, 2025	Internal Bank Ganesha

Akuntan Publik
Public Accountant

Penerapan Fungsi Audit Ekstern

Sebagai bagian dari komitmen Bank dalam menjaga transparansi, akuntabilitas, dan integritas pelaporan keuangan, Bank menerapkan pengawasan independen melalui pemeriksaan oleh Kantor Akuntan Publik (KAP). Pelaksanaan audit ekstern ini sekaligus merupakan bentuk pemenuhan terhadap ketentuan Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, yang mewajibkan penyajian informasi keuangan secara akurat, wajar, dan dapat dipertanggungjawabkan.

Implementation of External Audit Function

As part of the Bank's commitment to maintaining transparency, accountability, and integrity in financial reporting, the Bank implements independent monitoring through audit by Public Accounting Firm (KAP). This external audit also complies with the provisions of Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports, which requires the presentation of accurate, fair, and accountable financial information.

Mekanisme Penunjukan Kantor Akuntan Publik

Proses penunjukan kantor akuntan publik dilakukan dengan mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan. Berdasarkan keputusan RUPS tahun 2025, Bank telah menetapkan Kantor Akuntan Publik Purwanto Susanti dan Surja (Jaringan Ernst & Young) dengan Akuntan Publik Danil Setiadi Handaja, untuk melakukan audit atas laporan keuangan Perseroan per 31 Desember 2025, serta menentukan honorarium dan persyaratan lainnya terkait penunjukan akuntan publik dan kantor akuntan publik tersebut. Penunjukan ini dilakukan sesuai rekomendasi Komite Audit yang disampaikan kepada Dewan Komisaris, dengan mempertimbangkan aspek independensi, kompetensi, dan kesesuaian ruang lingkup audit dengan kebutuhan Bank.

Mechanism for Appointing Public Accounting Firm

The process of appointing public accounting firm is carried out in accordance with Financial Services Authority Regulation No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firms in Financial Services Activities. Based on GMS resolutions in 2025, the Bank appointed Public Accounting Firm Purwanto Susanti and Surja (Ernst & Young Network) with Public Accountant Danil Setiadi Handaja to audit the Company's financial statements as of December 31, 2025, and determine the honorarium and other requirements related to the appointment of public accountant and public accounting firm. This appointment was made in accordance with the recommendations of Audit Committee submitted to the Board of Commissioners, by considering aspects of independency, competency, and the suitability of the audit scope to the Bank's needs.

Kantor Akuntan Publik, Nama Akuntan dan *Fee* Periode 5 Tahun Terakhir

Informasi mengenai kantor akuntan publik dan akuntan publik yang melakukan audit atas Laporan Keuangan Bank dalam 5 tahun terakhir diungkapkan sebagai berikut:

Public Accounting Firm, Name of Accountant, and Fee for the Last 5 Years

Information regarding public accounting firm and public accountant that audited the Bank's Financial Statements in the past 5 years is disclosed as follows:

Tahun Buku Fiscal Year	Kantor Akuntan Publik Public Accounting Firm	Akuntan Publik Public Accountant	Biaya Audit (Tanpa Jasa Non-Audit) Audit Fees (Excluding Non-Audit Services)
2025	Kantor Akuntan Publik Purwanto Susanti dan Surja (Jaringan Ernst & Young) Public Accounting Firm Purwanto Susanti and Surja (Ernst & Young Network)	Danil Setiadi Handaja	Rp1.550.000.000,-

Tahun Buku Fiscal Year	Kantor Akuntan Publik Public Accounting Firm	Akuntan Publik Public Accountant	Biaya Audit (Tanpa Jasa Non-Audit) Audit Fees (Excluding Non-Audit Services)
2024	Kantor Akuntan Publik Purwantono, Sungkoro & Surja (Jaringan Ernst & Young) Purwantono, Sungkoro & Surja Public Accounting Firm (Ernst & Young Network)	Christophorus Alvin Kossim	Rp1.500.000.000,-
2023	Kantor Akuntan Publik Purwantono, Sungkoro & Surja (Jaringan Ernst & Young) Purwantono, Sungkoro & Surja Public Accounting Firm (Ernst & Young Network)	Christophorus Alvin Kossim	Rp1.400.000.000,-
2022			Rp1.400.000.000,-
2021	Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (Jaringan Crowe) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan Public Accounting Firm (Crowe Network)	Tjiong Eng Pin	Rp315.000.000,-

Jasa Lain yang Diberikan Akuntan Selain Jasa Audit Laporan Keuangan Tahunan pada Tahun Buku Terakhir

Sampai dengan tanggal 31 Desember 2025, tidak terdapat jasa lain yang diberikan oleh Kantor Akuntan Publik Purwanto Susanti dan Surja (Jaringan Ernst & Young) selain jasa audit Laporan Keuangan Tahun Buku 2025.

Other Services Provided by Accountant Other Than Audit Services on Annual Financial Statement in the Last Financial Year

As of December 31, 2025, Public Accounting Firm of Purwanto Susanti and Surja (Ernst & Young Network) provided no other services other than the audit services for the 2025 Financial Statements.

Efektivitas Pelaksanaan Audit oleh Akuntan Publik

Bank terus meningkatkan efektivitas proses audit dengan memperkuat koordinasi antara akuntan publik, auditor internal, dan Komite Audit guna mengatasi berbagai kendala yang mungkin muncul selama pelaksanaan audit. Sinergi ini memastikan bahwa pelaksanaan audit telah sesuai standar profesional, ruang lingkup tugas, dan jadwal yang telah ditetapkan. Selain itu, Bank rutin mengadakan pertemuan untuk membahas dan menyelaraskan perbedaan pandangan yang terjadi antara akuntan publik dan auditor internal yang muncul selama proses audit, sehingga rekomendasi dan temuan audit dapat ditindaklanjuti secara tepat dan akuntabel.

Effectiveness of Audit Implementation by Public Accountant

The Bank continuously improves the effectiveness of audit process by strengthening coordination between public accountant, internal auditor, and Audit Committee to address any challenges that may arise during the audit. This synergy ensures that audit is conducted in accordance with the professional standards, scope of duties, and the established schedule. Furthermore, the Bank regularly holds meetings to discuss and reconcile differences of opinion between public accountant and internal auditor that arise during audit process, and thus, audit r ecommendations and findings can be followed up appropriately and accountably.

Sistem Manajemen Risiko
Risk Management System

Manajemen risiko menjadi aspek strategis yang krusial bagi stabilitas operasional dan kontinuitas usaha di tengah ketidakpastian ekonomi dan dinamika pasar. Oleh karena itu, Bank Ganesha menerapkan sistem manajemen risiko terintegrasi dan berbasis teknologi, mencakup identifikasi, analisis, pemantauan, mitigasi, serta evaluasi berkelanjutan. Dengan pendekatan sistematis ini, Bank mampu mengantisipasi risiko, meminimalkan dampak negatif, memaksimalkan peluang, dan mendukung pertumbuhan usaha yang berkelanjutan serta memberikan nilai tambah bagi pemangku kepentingan.

Risk management is a crucial strategic aspect for operational stability and business continuity amidst economic uncertainty and market dynamics. Therefore, Bank Ganesha implements an integrated, technology-based risk management system that covers identification, analysis, monitoring, mitigation, and continuous evaluation. With this systematic approach, the Bank is able to anticipate risks, minimize negative impacts, maximize opportunities, and support sustainable business growth while providing added value to stakeholders.

Dasar Penerapan Sistem Manajemen Risiko

Dasar penerapan manajemen risiko Bank Ganesha mengacu pada beberapa regulasi berikut:

1. **Penerapan Manajemen Risiko**
   a. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum; dan
   b. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
2. **Kewajiban Penyediaan Modal Minimum**
   a. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, beserta perubahannya; dan
   b. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets.*
3. **Manajemen Risiko bagi Produk dan Aktivitas Bank Umum, antara lain:**
   a. Peraturan Otoritas Jasa Keuangan No. 39/POJK.04/2014 tanggal 29 Desember 2014 tentang Agen Penjual Efek Reksa Dana;
   b. Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati- hatian dalam Melaksanakan Aktivitas Keagenan Produk Keuangan Luar Negeri oleh Bank Umum;
   c. Peraturan Otoritas Jasa Keuangan No. 9/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;

Basic of Implementation of Risk Management System

The basis for Bank Ganesha's risk management implementation refers to the following regulations:

1. **Risk Management Implementation**
   a. Financial Services Authority Regulation No. 18/POJK.03/2016 on Risk Management Implementation for Commercial Banks; and
   b. Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks.
2. **Capital Adequacy Ratio**
   a. Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks, along with its amendment; and
   b. Financial Services Authority Circular No. 26/SEOJK.03/2016 on Capital Adequacy Ratio according to Risk Profile and Fulfillment of Capital Equivalency Maintained Assets.
3. **Risk Management for Commercial Bank Products and Activities, among others:**
   a. Financial Services Authority Regulation No. 39/POJK.04/2014 dated December 29, 2014, on Mutual Funds Selling Agent;
   b. Financial Services Authority Regulation No. 8/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Agency Activities for Foreign Financial Products by Commercial Banks;
   c. Financial Services Authority Regulation No. 9/POJK.03/2016 dated January 26, 2016, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;

d. Peraturan Otoritas Jasa Keuangan No. 57/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Manajemen Risiko pada Bank Umum yang Melakukan Layanan Nasabah Prima;
e. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan;
f. Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2018 tanggal 19 April 2018 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 7/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati- hatian dalam Melaksanakan Kegiatan *Structured Product* bagi Bank Umum;
g. Peraturan Otoritas Jasa Keuangan No. 21 Tahun 2023 tanggal 19 Desember 2023 tentang Layanan Digital oleh Bank Umum;
h. Peraturan Otoritas Jasa Keuangan No. 12 Tahun 2024 tentang Penerapan Strategi *Anti-Fraud* bagi Lembaga Jasa Keuangan;
i. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 7 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
j. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tanggal 30 Juli 2021 tentang Penyelenggaraan Produk Bank Umum;
k. Surat Edaran Otoritas Jasa Keuangan No. 33/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Kerja Sama Pemasaran dengan Perusahaan Asuransi (*Bancassurance*);
l. Surat Edaran Otoritas Jasa Keuangan No. 4/SEOJK.03/2017 tanggal 16 Januari 2017 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Berkaitan dengan Reksa Dana;
m. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Prinsip Kehati-hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;
n. Peraturan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. 1 tahun 2026 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
o. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juli 2017 tentang Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;
p. Peraturan Bank Indonesia No. 23/6/PBI/2021 tanggal 1 Juli 2021 tentang Penyedia Jasa Pembayaran; dan
q. Peraturan Bank Indonesia No. 23/7/PBI/2021 tanggal 1 Juli 2021 tentang Penyelenggara Infrastruktur Pembayaran.

d. Financial Services Authority Regulation No. 57/POJK.03/2016 dated December 7, 2016, on Implementation of Risk Management in Commercial Banks Performing Prime Customer Services;
e. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program in the Financial Services Sector;
f. Financial Services Authority Regulation No. 6/POJK.03/2018 dated April 19, 2018, on Amendments to Financial Services Authority Regulation No. 7/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Structured Product Activities for Commercial Banks;
g. Financial Services Authority Regulation No. 21 of 2023 dated December 19, 2023, on Digital Services by Commercial Banks;
h. Financial Services Authority Regulation No. 12 of 2024 on Implementation of Anti-Fraud Strategies for Financial Services Institutions;
i. Financial Services Authority Regulation No. 11/POJK.03/2022 dated July 7, 2022, on Implementation of Information Technology by Commercial Banks;
j. Financial Services Authority Regulation No. 13/POJK.03/2021 dated July 30, 2021, on Implementation of Commercial Bank Products;
k. Financial Services Authority Circular No. 33/SEOJK.03/2016 dated September 1, 2016, on Implementation of Risk Management in Banks Conducting Marketing Cooperation Activities with Insurance Companies (Bancassurance);
l. Financial Services Authority Circular No. 4/SEOJK.03/2017 dated January 16, 2017, on Implementation of Risk Management in Banks Conducting Activities Related to Mutual Funds;
m. Financial Services Authority Circular No. 11/SEOJK.03/2017 dated March 17, 2017, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;
n. Regulation of Members of the Board of Commissioners of Financial Services Authority No. 1 of 2026 on the Implementation of Information Technology by Commercial Banks;
o. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated July 22, 2017, on Anti-Money Laundering and Counter-Terrorism Financing Programs in the Financial Services Sector;
p. Bank Indonesia Regulation No. 23/6/PBI/2021 dated July 1, 2021, on Payment Service Providers; and
q. Bank Indonesia Regulation No. 23/7/PBI/2021 dated July 1, 2021 on Payment Infrastructure Providers.

4. Sistem Pengendalian Intern

a. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;

b. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017, tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;

c. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 29 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;

d. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tanggal 24 Juni 2025 tentang Penerapan Tata Kelola bagi Bank Umum; dan

e. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

5. Penilaian Tingkat Kesehatan Bank (TKB)

a. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum; dan

b. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

6. Permodalan

a. Peraturan Bank Indonesia No. 17/22/PBI/2015 tanggal 23 Desember 2015 tentang Kewajiban Pembentukan *Countercyclical Buffer*;

b. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 22 September 2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;

c. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2017 tanggal 12 Juli 2017 tentang Prinsip Kehati-hatian dalam Kegiatan Penyertaan Modal;

d. Peraturan Otoritas Jasa Keuangan No. 2/POJK.03/2018 tanggal 26 Maret 2018 tentang Penetapan Bank Sistemik dan *Capital Surcharge*;

e. Peraturan Otoritas Jasa Keuanga No. 31/POJK.03/2019 tanggal 2 Desember 2019 tentang Kewajiban Pemenuhan Rasio Pengungkit bagi Bank Umum;

f. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets;*

4. Internal Control System

a. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks;

b. Financial Services Authority Regulation No. 46/POJK.03/2017, dated July 12, 2017, on Implementation of Compliance Function for Commercial Banks;

c. Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 29, 2019, on Implementation of Internal Audit Function at Commercial Banks;

d. Financial Services Authority Circular No. 14/SEOJK.03/2025 dated June 24, 2025, on Implementation of Governance for Commercial Banks; and

e. Financial Services Authority Circular No. 35/SEOJK.03/2017 dated July 7, 2017, on Standard Guidelines for Internal Control System for Commercial Banks.

5. Assessment of Bank Soundness Level (TKB)

a. Financial Services Authority Regulation No. 4/POJK.03/2016 dated January 26, 2016, on Soundness Level of Commercial Banks; and

b. Financial Services Authority Circular No. 14/SEOJK.03/2017 dated March 17, 2017, on Assessment of Soundness Level of Commercial Banks.

6. Capital

a. Bank Indonesia Regulation No. 17/22/PBI/2015 dated December 23, 2015, on the Obligation to Form a Countercyclical Buffer;

b. Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016, on Amendments to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Requirement for Commercial Banks;

c. Financial Services Authority Regulation No. 36/POJK.03/2017 dated July 12, 2017, on Prudential Principles in Equity Participation Activities;

d. Financial Services Authority Regulation No. 2/POJK.03/2018 dated March 26, 2018, on Determination of Systemic Bank and Capital Surcharge;

e. Financial Services Authority Regulation No. 31/POJK.03/2019 dated December 2, 2019, on the Requirement to Fulfill Leverage Ratios for Commercial Banks;

f. Financial Services Authority Circular No. 26/SEOJK.03/2016 dated July 14, 2016, on the Minimum Capital Adequavy Requirement for Commercial Banks in accordance with the Risk Profile and Fulfillment of Capital Equivalency Maintained Assets;

g. Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.03/2016 tanggal 2 Juni 2016 tentang Fitur Konversi Menjadi Saham Biasa atau *Write Down* terhadap Instrumen Modal Inti Tambahan dan Modal Pelengkap;
h. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar bagi Bank Umum;
i. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 tanggal 15 Agustus 2018 tentang perubahan Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar;
j. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum; dan
k. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum.

7. Manajemen Kelangsungan Usaha
a. Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024 tentang Penerapan Status Pengawasan dan Penanganan Permasalahan Bank Umum; dan
b. Peraturan Lembaga Penjamin Simpanan (LPS) No. 2 Tahun 2024 tentang Rencana Resolusi bagi Bank Umum.

8. Transparansi dan Publikasi Laporan Bank
a. Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2025 tentang Pelaporan Bank Umum melalui Sistem Pelaporan Otoritas Jasa Keuangan;
b. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2019 tanggal 18 Desember 2019 tentang Penyampaian Laporan melalui Portal Pelaporan Terintegrasi;
c. Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank; dan
d. Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

9. Perlindungan Nasabah
a. Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;
b. Peraturan Otoritas Jasa Keuangan No. 18/POJK.07/2018 tanggal 10 September 2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan;

g. Financial Services Authority Circular No. 20/SEOJK.03/2016 dated June 2, 2016, on Conversion Features into Ordinary Shares or Write Down of Additional Core Capital Instruments and Supplementary Capital;
h. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Basic Indicator Approach for Commercial Banks;
i. Financial Services Authority Circular No. 11/SEOJK.03/2018 dated August 15, 2018, on Amendments to Financial Services Authority Circular No. 42/SEOJK.03/2016 on Guidelines for Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach;
j. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks; and
k. Financial Services Authority Circular No. 24/SEOJK.03/2021 dated October 7, 2021, on Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks.

7. Business Continuity Management
a. Financial Services Authority Regulation No. 5 of 2024 on Implementation of Supervisory Status and Handling of Commercial Bank Problems; and
b. Deposit Insurance Corporation (LPS) Regulation No. 2 of 2024 on Resolution Plan for Commercial Banks.

8. Transparency and Publication of Bank Reports
a. Financial Services Authority Regulation No. 22 of 2025 on Commercial Bank Reporting through Financial Services Authority Reporting System;
b. Financial Services Authority Regulation No. 36/POJK.03/2019 dated December 18, 2019, on Submission of Reports through the Integrated Reporting Portal;
c. Financial Services Authority Regulation No. 18 of 2025 on Transparency and Publication of Bank Reports; and
d. Financial Services Authority Circular No. 9/SEOJK.03/2020 dated June 30, 2020, on Transparency and Publication of Conventional Commercial Bank Reports.

9. Customer Protection
a. Financial Services Authority Regulation No. 22 of 2023 on Consumer and Community Protection in the Financial Services Sector;
b. Financial Services Authority Regulation No. 18/POJK.07/2018 dated September 10, 2018, on Consumer Complaint Services in the Financial Services Sector;

c. Peraturan Bank Indonesia No. 3 Tahun 2023 tanggal 27 Juni 2023 tentang Perlindungan Konsumen Bank Indonesia; dan
d. Surat Edaran Otoritas Jasa Keuangan No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.

10. Perlindungan Data

Undang-undang Republik Indonesia No. 27 Tahun 2022 tanggal 17 Oktober 2022 tentang Perlindungan Data Pribadi.

c. Bank Indonesia Regulation No. 3 of 2023 dated June 27, 2023, on Bank Indonesia Consumer Protection; and
d. Financial Services Authority Circular No. 17/SEOJK.07/2018 dated December 6, 2018, on Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector.

10. Data Protection

Law of the Republic of Indonesia No. 27 of 2022 dated October 17, 2022, on Protection of Personal Data.

Proses Penerapan Sistem Manajemen Risiko

Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum menjadi pedoman utama bagi Bank Ganesha dalam menerapkan manajemen risiko. Kerangka manajemen risiko yang diterapkan dalam pengelolaan bisnis dan operasional Bank mencakup 4 pilar penting, antara lain:

Risk Management System Implementation Process

Financial Services Authority Regulation No. 18/POJK.03/2016 on Risk Management Implementation for Commercial Banks serves as the main guidelines for Bank Ganesha in implementing risk management. The risk management framework applied in the Bank's business and operational management covers 4 main pillars, including:



Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan manajemen risiko di seluruh aktivitas Bank. Dalam menjalankan peran tersebut, Dewan Komisaris dan Direksi harus memiliki pemahaman yang komprehensif mengenai seluruh risiko yang dihadapi Bank serta memastikan tersusunnya arahan strategis yang jelas dan berkesinambungan. Dewan Komisaris dan Direksi juga melaksanakan fungsi pengawasan dan mitigasi secara aktif untuk memastikan pengelolaan risiko berjalan sesuai dengan kebijakan dan toleransi risiko yang telah ditetapkan.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effective implementation of risk management across all Bank activities. In carrying out this role, the Board of Commissioners and Board of Directors must have a comprehensive understanding of all risks faced by the Bank and ensure the development of clear and sustainable strategic direction. The Board of Commissioners and Board of Directors also actively carry out supervision and mitigation functions to ensure the risk management is carried out in accordance with the established policies and risk tolerance.

Dewan Komisaris melakukan pengawasan aktif melalui persetujuan dan evaluasi atas kebijakan serta strategi manajemen risiko yang disusun oleh Direksi. Selain itu, Dewan Komisaris juga melakukan pengawasan atas penerapan kebijakan *country risk* dan *transfer risk* guna memastikan pengelolaan risiko dilakukan secara efektif, terukur, dan selaras dengan ketentuan regulator serta profil risiko Bank. Dalam menjalankan fungsinya, Dewan Komisaris dibantu oleh Komite Pemantau Risiko.

Sementara itu, pengawasan aktif Direksi dilaksanakan antara lain dengan menetapkan arah kebijakan, strategi, dan pelaksanaan manajemen risiko secara menyeluruh. Direksi memastikan seluruh risiko material telah teridentifikasi, dimitigasi, dan ditindaklanjuti secara tepat, termasuk melakukan perbaikan terhadap penyimpangan dalam kegiatan usaha. Selain itu, Direksi bertanggung jawab menanamkan budaya manajemen risiko dan meningkatkan kesadaran risiko di seluruh jenjang organisasi, sehingga pengelolaan risiko menjadi bagian integral dari operasional Bank.

Direksi juga melakukan pengawasan atas penerapan kebijakan *country risk* dan *transfer risk* guna memastikan pengelolaan risiko dilakukan secara efektif, terukur, dan selaras dengan ketentuan regulator serta profil risiko Bank. Dalam menjalankan fungsinya, Direksi dibantu oleh Komite Manajemen Risiko.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Dalam rangka menunjang penerapan manajemen risiko, Bank telah menetapkan beberapa kebijakan dan prosedur terkait manajemen risiko dan penetapan limit risiko. Kebijakan dan prosedur tersebut disesuaikan dengan karakteristik masing-masing kegiatan usaha, mencakup aktivitas perkreditan, *treasury*, operasional, manajemen TI, sumber daya manusia, serta lini bisnis lainnya.

Selain itu, penetapan limit setiap jenis risiko dilakukan berdasarkan tingkat risiko yang ditoleransi serta pengalaman pengelolaannya. Limit risiko ditinjau secara berkala sesuai perubahan kondisi internal maupun eksternal. Penetapan limit risiko, *risk tolerance*, dan eksposur risiko merupakan tanggung jawab Direksi, dengan mempertimbangkan kapasitas permodalan, kesiapan sistem manajemen risiko, ketersediaan sumber daya, serta ketentuan regulator yang berlaku.

The Board of Commissioners carries out active supervision through approval and evaluation of risk management policies and strategies prepared by the Board of Directors. Furthermore, the Board of Commissioners also supervises the implementation of country risk and transfer risk policies to ensure that risk management is carried out effectively, measurably, and in line with regulatory requirements and the Bank's risk profile. In carrying out its functions, the Board of Commissioners is assisted by the Risk Monitoring Committee.

Meanwhile, the Board of Directors' active supervision is performed by establishing policy direction, strategies, and the overall implementation of risk management. The Board of Directors ensures that all material risks are identified, mitigated, and appropriately followed up, including correcting any irregularities in business activities. Furthermore, the Board of Directors is responsible for instilling risk management culture and increasing risk awareness at all levels of the organization, so that risk management becomes an integral part of the Bank's operations.

The Board of Directors also supervises the implementation of country risk and transfer risk policies to ensure that risk management is carried out effectively, measurably, and in line with regulatory requirements and the Bank's risk profile. In carrying out its functions, the Board of Directors is assisted by the Risk Management Committee.

Adequacy of Policies, Procedures, and Determination of Limits

To support the risk management implementation, the Bank has established a number of policies and procedures related to risk management and risk limit determination. These policies and procedures are tailored to the characteristics of each business activity, including lending, treasury, operations, IT management, human resources, and other business lines.

Furthermore, limits for each type of risk are determined based on the level of risk tolerance and management experience. Risk limits are reviewed periodically in accordance with changes in internal and external conditions. Determination of risk limits, risk tolerance, and risk exposure is the responsibility of the Board of Directors, by considering capital capacity, risk management system readiness, availability of resources, and applicable regulatory requirements.

Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko

Proses manajemen risiko yang diterapkan Bank meliputi beberapa tahap sebagai berikut:

1. Identifikasi
   Identifikasi dilakukan dengan menganalisis seluruh jenis dan karakteristik risiko yang terdapat pada setiap kegiatan usaha, produk, dan jasa, mencakup seluruh aktivitas bisnis, termasuk sumber potensi risiko, kemungkinan terjadinya, serta dampaknya terhadap Bank
2. Pengukuran
   Pengukuran dilakukan untuk mengukur tingkat eksposur risiko sebagai dasar pengendalian dan penilaian kecukupan Kewajiban Penyediaan Modal Minimum. Proses ini dilaksanakan secara berkala pada produk, portofolio, dan seluruh aktivitas Bank, menggunakan pendekatan kuantitatif, kualitatif, atau kombinasi keduanya, sesuai ketentuan regulator dan praktik terbaik (*best practice).*
3. Pemantauan
   Pemantauan dilakukan untuk memastikan risiko dikelola secara memadai, baik dalam pencapaian batas risiko maupun efektivitas mitigasi yang diterapkan. Cakupan pemantauan meliputi eksposur risiko portofolio produk dan aktivitas usaha, kesesuaian dengan *risk appetite* dan toleransi risiko, kepatuhan terhadap limit, serta pelaksanaan kebijakan dan prosedur yang berlaku.
4. Pengendalian
   Pengendalian dilakukan untuk mengelola risiko yang berpotensi mengganggu keberlangsungan usaha Bank, salah satunya melalui penetapan limit *risk appetite* dan *risk tolerance* untuk menjaga stabilitas permodalan.

Penerapan proses manajemen risiko Bank didukung oleh sistem informasi yang memadai, dikembangkan sesuai kebutuhan untuk memastikan efektivitas manajemen risiko. Sistem informasi manajemen risiko dan informasi yang dihasilkan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha Bank, serta adaptif terhadap perubahan.

Sistem Pengendalian Internal

Sistem pengendalian internal Bank diterapkan berdasarkan konsep *three lines of defense* dan telah diimplementasikan melalui mekanisme sebagai berikut:

1. Bank memisahkan secara jelas fungsi unit operasional (*risk taking unit* atau *first line of defense*) dan unit pengendalian risiko (*risk management unit*), sehingga tanggung jawab pengelolaan risiko terintegrasi namun tetap terkendali dalam struktur organisasi;
2. Bank menetapkan *risk management unit* sebagai unit independen (*second line of defense*) yang bertanggung jawab atas kebijakan, metodologi pengukuran, evaluasi limit, serta validasi data dan pelaporan risiko secara akurat;

Risk Management Process and Risk Management Information System

The Bank's risk management process includes stages as follows:

1. Identification
   Identification is carried out by analyzing all types and characteristics of risks inherent in each business activity, product, and service, encompassing all business activities, including potential risk sources, the likelihood of their occurrence, and their impact on the Bank.
2. Measurement
   Measurement is conducted to quantify the level of risk exposure as a basis for controlling and assessing the adequacy of Capital Adequacy Ratio. This process is carried out periodically across the Bank's products, portfolios, and all activities, using quantitative, qualitative, or a combination of both approaches, in accordance with regulatory requirements and best practices.
3. Monitoring
   Monitoring is conducted to ensure adequate risk management, both in terms of achieving risk limits and the effectiveness of implemented mitigation. The scope of monitoring includes risk exposure to product portfolios and business activities, compliance with risk appetite and risk tolerance, compliance with limit, and the implementation of applicable policies and procedures.
4. Control
   Control is implemented to manage risks that could potentially disrupt the Bank's business continuity, including by establishing risk appetite and risk tolerance limit to maintain capital stability.

The Bank's risk management process is supported by an adequate information system, developed as necessary to ensure an effective risk management. The information system of risk management and the information generated are adapted to the characteristics and complexity of the Bank's business activities, as well as adaptive to changes.

Internal Control System

The Bank's internal control system is based on the three lines of defense concept and has been implemented through the following mechanisms:

1. The Bank clearly separates the functions of operational unit (risk taking unit or first line of defense) and risk control unit (risk management unit), thus ensuring that risk management responsibilities are integrated yet remain controlled within the organizational structure;
2. The Bank establishes risk management unit as an independent unit (second line of defense) responsible for policies, measurement methodologies, limit evaluation, and accurate data validation and risk reporting;

3. Bank melaksanakan pemeriksaan secara berkala oleh Satuan Kerja Audit Intern (*third line of defence*) untuk menilai efektivitas pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Bank menerapkan sistem pengawasan melekat dengan pemisahan fungsi yang tegas melalui prinsip *maker, checker*, dan *approval* pada seluruh kegiatan operasional.

3. The Bank conducts regular audit by the Internal Audit Division (third line of defense) to assess the effectiveness of the implementation of risk management process and system in functional activities with risk exposure; and
4. The Bank implements an inherent supervision system with clear separation of functions through the principle of maker, checker, and approver across all operational activities.

Strukur Organisasi Sistem Manajemen Risiko

Dalam rangka penerapan tata kelola manajemen risiko, Bank telah membentuk sejumlah unit kerja dalam struktur organisasi manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Struktur ini dirancang untuk mengelola berbagai jenis risiko yang melekat pada Bank, sejalan dengan kompleksitas kegiatan usahanya. Informasi terkait organisasi manajemen risiko diuraikan sebagai berikut:

Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite yang berada di bawah Dewan Komisaris dan memiliki peran penting dalam memantau, meninjau, dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko serta Satuan Kerja Manajemen Risiko, sekaligus menilai kesesuaian antara kebijakan manajemen risiko dengan implementasinya di seluruh operasional Bank.

Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite eksekutif di bawah Direksi yang bertanggung jawab mengevaluasi dan mengawasi seluruh proses manajemen risiko di Bank, serta memastikan penerapan kerangka manajemen risiko berjalan secara menyeluruh, efektif, dan sesuai dengan kebijakan serta standar yang berlaku.

Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko merupakan unit independen yang bertugas mengoordinasikan dan menyosialisasikan seluruh proses manajemen risiko Bank. Unit ini memastikan identifikasi, pengukuran, pemantauan, dan pengendalian risiko berjalan secara terintegrasi, sekaligus menyusun laporan tingkat risiko dan membangun sistem pengendalian internal yang efektif dan andal.

Pedoman Satuan Kerja Manajemen Risiko

Pelaksanaan tugas dan tanggung jawab Satuan Kerja Manajemen Risiko berpedoman pada pedoman kerja yang disusun dengan mengacu pada Peraturan Otoritas Jasa Keuangan.

Organizational Structure of the Risk Management System

To implement risk management governance, the Bank has established several work units within its risk management organizational structure in accordance with Financial Services Authority Regulation No. 18/.03/2016 on Risk Management Implementation for Commercial Banks. This structure is designed to manage various types of risks inherent in the Bank, in line with the complexity of its business activities. Information on risk management organizations is described as follows:

Risk Monitoring Committee

The Risk Monitoring Committee is a committee under the Board of Commissioners that plays a crucial role in monitoring, reviewing, and evaluating the duty implementation of the Risk Management Committee and Risk Management Division, as well as assessing the alignment of risk management policies with their implementation across all Bank operations.

Risk Management Committee

The Risk Management Committee is an executive committee under the Board of Directors that is responsible for evaluating and overseeing all risk management processes within the Bank and ensuring that the implementation of the risk management framework is comprehensive, effective, and in accordance with applicable policies and standards.

Risk Management Division

The Risk Management Division is an independent unit in charge of coordinating and disseminating information about all Bank risk management processes. This unit ensures the integrated identification, measurement, monitoring, and risk control of risks, while also compiling risk level reports and establishing an effective and reliable internal control system.

Risk Management Division Charter

The duties and responsibilities of Risk Management Division are implemented by referring to the charter developed in accordance with Financial Services Authority Regulations.

Komposisi dan Sertifikasi Manajemen Risiko

Sebagai bagian dari upaya meningkatkan kompetensi dalam pengelolaan risiko, Bank secara proaktif melibatkan jajaran manajemen dalam program sertifikasi manajemen risiko. Bank juga menyelenggarakan pelatihan penyegaran (*refreshment training*) secara rutin untuk memastikan peserta sertifikasi tetap memperbarui pengetahuan dan mampu menerapkan prinsip-prinsip manajemen risiko terkini. Informasi terkait sertifikasi manajemen risiko yang dimiliki jajaran manajemen Bank pada tahun 2025 diungkapkan pada tabel berikut:

Composition and Risk Management Certification

As an effort to improve competency in risk management, the Bank proactively involves its management team in the risk management certification program. The Bank also regularly conducts refreshment training to ensure certification participants maintain updated knowledge and are able to apply the latest risk management principles. Information on risk management certification held by the Bank's management team in 2025 was presented in the following table:

Jenjang	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pejabat Eksekutif Executive Officers	Lain-Lain Other	Total	Level
Jenjang 4	-	-	-	122	**122**	Level 4
Jenjang 5	-	-	15	56	**71**	Level 5
Jenjang 6	3	-	4	2	**9**	Level 6
Jenjang 7	1	4	-	-	**5**	Level 7
Total	**4**	**4**	**19**	**180**	**207**	**Total**

Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko dibentuk untuk memastikan pengelolaan risiko di Bank berjalan secara efektif, konsisten, dan sesuai dengan kebijakan yang berlaku. Adapun tugas dan tanggung jawabnya meliputi hal-hal berikut:

1. Bertanggungjawab terhadap pelaksanaan/penerapan Manajemen Risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
2. Mengevaluasi kebijakan, kerangka, dan strategi Manajemen Risiko di Bank serta perubahannya termasuk strategi manajemen risiko dan *contingency plan* apabila kondisi eksternal tidak normal;
3. Mengoordinasikan penerapan *risk management* sesuai dengan BASEL *Accord* II, BASEL III, dan BASEL III *Reforms* di Bank;
4. Bertanggung jawab terhadap penyusunan *risk profile* Bank secara berkala dan melaporkan serta mempresentasikan ke Otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyusunan tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);
5. Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman *Internal Capital Adequacy Assessment Process* dan perhitungan kewajiban penyediaan modal minimum sesuai profil risiko secara berkala (per semester);
6. Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang berbeda dari prosedur normal berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank atau

Duties and Responsibilities of the Risk Management Division

The Risk Management Division is established to ensure that risk management at the Bank is effective, consistent, and in accordance with applicable policies. The duties and responsibilities include the following matters:

1. Responsible for the implementation of Risk Management in the Bank starting from the process of identifying, measuring, monitoring, and controlling risks;
2. Evaluate Risk Management policies, frameworks, and strategies at the Bank and their changes including risk management strategies and contingency plans if external conditions are not normal;
3. Coordinate the implementation of risk management in accordance with BASEL Accord II, BASEL III, and BASEL III Reforms at the Bank;
4. Responsible for preparing the Bank's risk profile on a regular basis and report and present it to the Authority, including but not limited to coordinate assessments and compile a risk-based bank rating;
5. Coordinate the calculation of capital requirements according to the risk profile, including but not limited to preparing guidelines for the Internal Capital Adequacy Assessment Process and calculating the minimum capital adequacy requirement according to the risk profile periodically (per semester);
6. Provide recommendations on matters related to business decisions that are different from normal procedures based on risk profile analysis, including decisions to exceed business expansions that are significant compared to the Bank's business plan or take

pengambilan posisi/eksposur risiko yang melampaui limit yang ditetapkan (*risk appetite & risk tolerance*);
7. Mengevaluasi dan menyempurnakan prosedur dan sarana/perangkat untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, termasuk namun tidak terbatas pada parameter perhitungan *inherent risk* dan kualitas penerapan manajemen risiko pada masing-masing risiko;
8. Memantau dan menganalisa portofolio (eksposur) risiko baik secara keseluruhan maupun per jenis risiko termasuk namun tidak terbatas pada analisa portofolio dan dampaknya terhadap toleransi risiko dan limit yang ditetapkan;
9. Melakukan *stress test* baik berkala maupun insidentil untuk mengetahui dan sekaligus upaya mitigasi atas dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan;
10. Melakukan analisa risiko (*risk assessment*) terhadap pedoman yang diusulkan oleh Unit Bisnis atau Operasional (*risk taking unit*);
11. Mengkaji usulan aktivitas dan/atau produk baru yang dikembangkan oleh suatu unit tertentu Bank. Pengkajian difokuskan terutama pada aspek kemampuan Bank untuk mengelola aktivitas dan/atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan;
12. Mengevaluasi akurasi dan validitas data yang digunakan Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan intern;
13. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank untuk memastikan: kecukupan kerangka manajemen risiko, keakuratan metodologi penilaian risiko, dan kecukupan sistem informasi manajemen risiko;
14. Menyusun dan mengevaluasi *business impact analysis* dan *risk assessment* terkait dengan perencanaan *business continuity planning*;
15. Menumbuhkembangkan dan sekaligus memastikan budaya risiko (*risk awareness*) telah terinternalisasi dengan baik kepada seluruh karyawan, termasuk berkoordinasi dengan Satuan Kerja Audit Intern terkait *root cause analysis* atas temuan pemeriksaan Satuan Kerja Audit Intern; dan
16. Bertindak sebagai narahubung (*liaison officer*) untuk permasalahan *risk management* Bank bagi pihak internal maupun eksternal.

Laporan Pelaksanaan Kerja Satuan Kerja Manajemen Risiko

Sepanjang tahun 2025, Satuan Kerja Manajemen Risiko telah melaksanakan kegiatan sebagai bentuk pelaksanaan tugas dan tanggung jawabnya yang diuraikan sebagai berikut:
1. Perhitungan dan Laporan *Liquidity Coverage Ratio*;
2. Perhitungan dan Laporan *Net Stable Funding Ratio*;

positions/risk exposures that exceed the established limits (risk appetite & risk tolerance);
7. Evaluate and improve the procedures and facilities/tools for the process of identifying, measuring, monitoring, and controlling risks, including but not limited to the inherent risk calculation parameters and the quality of risk management implementation for each risk;
8. Monitor and analyze the risk portfolio (exposure) both as a whole and per type of risk including but not limited to portfolio analysis and its impact on risk tolerance and the established limits;
9. Conduct stress tests both periodically and incidentally to identify and at the same time mitigate the impact of the implementation of risk management policies and strategies on the Bank's portfolio or performance as a whole;
10. Conduct a risk analysis (risk assessment) of the guidelines proposed by the Business or Operational Unit (risk taking unit);
11. Review proposed new activities and/or products developed by a particular unit of the Bank. The assessment is focused primarily on aspects of the Bank's ability to manage new activities and/or products including the completeness of the systems and procedures used and their impact on the overall risk exposure of the Bank;
12. Evaluate the accuracy and validity of the data used by the Bank to measure risk for Banks using models for internal purposes;
13. Carry out regular reviews with a frequency adjusted to the needs of the Bank to ensure: adequacy of risk management framework, accuracy of risk assessment methodology, and adequacy of risk management information system;
14. Prepare and evaluate business impact analysis and risk assessment related to business continuity planning;
15. Develop and at the same time ensure risk culture (risk awareness) is properly internalized to all employees, including coordinating with the Internal Audit Division regarding root cause analysis of the Internal Audit Division audit findings; and
16. Act as a liaison officer for the Bank's risk management issues for both internal and external parties.

Report on the Implementation of Risk Management Division's Work

Throughout 2025, the Risk Management Division carried out activities to fulfill its duties and responsibilities, as outlined below:
1. Calculation and Report of Liquidity Coverage Ratio;
2. Calculation and Report of Net Stable Funding Ratio;

3. Perhitungan dan Laporan KPMM ATMR – *Basel III Reform*;
4. Perhitungan dan Laporan *Internal Liquidity Adequacy Assessment Process*;
5. Perhitungan dan Laporan Risiko Iklim;
6. Perhitungan dan Laporan *Sensitivity to Market Risk*;
7. Perhitungan dan Laporan Rasio Pengungkit;
8. Penilaian Profil Risiko;
9. Eksposur Risiko – Publikasi;
10. Laporan Manajemen Risiko untuk Bapepam;
11. Penilaian Tingkat Kesehatan Bank;
12. Penilaian *Internal Capital Adequacy Assessment Process* (ICAAP);
13. Perhitungan *Stress Test* Kredit, Pasar dan Likuiditas;
14. *Stress Test Recovery Plan*;
15. *Stress Test Resolution Plan*;
16. Laporan Penilaian Penerapan Manajemen Risiko Kredit Secara Kualitatif;
17. Laporan Penilaian Penerapan Manajemen Risiko Pasar Secara Kualitatif;
18. Laporan Penilaian Penerapan Manajemen Risiko Operasional Secara Kualitatif;
19. Perhitungan ATMR Risiko Operasional – *Basel III Reform*;
20. Pengisian Survei *Supply* Perbankan;
21. Pengisian Survei Risiko Sistemik Indonesia;
22. *Digital Maturity Bank Assessment*;
23. *IT Maturity Level*;
24. Laporan *Cyber Patrol*;
25. *Cyber Risk Maturity Level*;
26. *Maturity* Ketahanan dan Keamanan Siber;
27. Strategi *Anti-Fraud*;
28. *Fraud* Transfer Dana;
29. Merancang batas *risk appetite* dan *risk tolerance* tahun 2026;
30. Sosialisasi budaya risiko kepada seluruh tingkat organisasi; dan
31. Kajian pedoman dan produk/aktivitas baru.

Pengembangan Kompetensi Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko secara konsisten berpartisipasi dalam berbagai program pengembangan kompetensi, sebagai bagian dari upaya untuk meningkatkan efektivitas pelaksanaan tugas dan tanggung jawabnya. Rincian mengenai materi pengembangan kompetensi yang telah diikuti sepanjang tahun 2025 mencakup program pelatihan dan sertifikasi manajemen risiko untuk meningkatkan kompetensi dan kapabilitas pengelolaan risiko, keamanan informasi dan kepatuhan, terdiri dari kemanan dan kejahatan siber, risiko iklim, perlindungan data pribadi, risiko operasional dan *internal control system*, APU-PPT, dan *trade finance*.

3. Calculation and Report of CAR RWA – Basel III Reform;
4. Calculation and Report of Internal Liquidity Adequacy Assessment Process;
5. Calculation and Report of Climate Risk;
6. Calculation and Report of Sensitivity to Market Risk;
7. Calculation and Report of Leverage Ratio;
8. Risk Profile Assessment;
9. Risk Exposure – Publication;
10. Risk Management Report for Bapepam;
11. Assessment of Bank Soundness Level;
12. Assessment of Internal Capital Adequacy Assessment Process (ICAAP);
13. Calculation of Stress Test, Credit, Market, and Liquidity;
14. Stress Test Recovery Plan;
15. Stress Test Resolution Plan;
16. Qualitative Assessment Report on the Implementation of Credit Risk Management;
17. Qualitative Assessment Report on the Implementation of Market Risk Management;
18. Qualitative Assessment Report on the Implementation of Operational Risk Management;
19. Calculation of Operational Risk RWA – Basel III Reform;
20. Survey Completion of Banking Supply;
21. Survey Completion of Indonesian Systemic Risk;
22. Digital Maturity Bank Assessment;
23. IT Maturity Level;
24. Cyber Patrol Report;
25. Cyber Risk Maturity Level;
26. Maturity of Cyber Resilience and Security;
27. Anti-Fraud Strategy;
28. Fund Transfer Fraud;
29. Designing risk appetite and risk tolerance limits in 2026;
30. Dissemination of risk culture to all levels of the organization; and
31. Reviewing new guidelines and products/activities.

Competency Development of the Risk Management Division

The Risk Management Division consistently participates in various competency development programs as an effort to improve the effectiveness of its duties and responsibilities. The competency development materials attended throughout 2025 included risk management training and certification programs to enhance competency and capabilities in risk management, information security, and compliance, including cybersecurity and cybercrime, climate risk, personal data protection, operational risk and internal control systems, AML-CFT, and trade finance.

Penilaian Profil Risiko

Sebagai bagian dari kepatuhan terhadap Peraturan Otoritas Jasa Keuangan tentang Penerapan Manajemen Risiko bagi Bank Umum, Perseroan secara berkala melakukan evaluasi terhadap profil risiko yang dihadapi. Per Desember 2025, hasil evaluasi menunjukkan bahwa Perseroan berhasil mempertahankan Profil Risiko dengan Peringkat Komposit 2 (PK 2). Peringkat ini mencerminkan pengelolaan risiko yang efektif, terkontrol, dan konsisten, sekaligus menegaskan kemampuan Perseroan dalam menghadapi berbagai risiko yang melekat pada kegiatan usahanya. Rincian hasil penilaian diuraikan sebagai berikut:

Risk Profile Assessment

As part of compliance with the Financial Services Authority Regulation on Risk Management Implementation for Commercial Banks, the Company periodically evaluates its risk profile. As of December 2025, the evaluation results indicated that the Company managed to maintain Risk Profile with Composite Rating of 2 (PK 2). This rating reflects effective, controlled, and consistent risk management and confirms the Company's ability to address various risks inherent in its business activities. Details of the assessment results are described as follows:

Jenis Risiko	Penilaian Desember 2025 December 2025 Assessment			Type of Risk
	Risiko Inheren Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Tingkat Risiko Level of Risk	
Kredit	*Low to Moderate*	*Satisfactory*	**Peringkat 2** Rating 2	Credit
Likuiditas	*Low to Moderate*	*Satisfactory*	**Peringkat 2** Rating 2	Liquidity
Pasar	*Low*	*Satisfactory*	**Peringkat 2** Rating 2	Market
Operasional	*Low to Moderate*	*Satisfactory*	**Peringkat 2** Rating 2	Operational
Hukum	*Low*	*Satisfactory*	**Peringkat 2** Rating 2	Legal
Reputasi	*Low to Moderate*	*Satisfactory*	**Peringkat 2** Rating 2	Reputation
Stratejik	*Low to Moderate*	*Satisfactory*	**Peringkat 2** Rating 2	Strategic
Kepatuhan	*Low to Moderate*	*Satisfactory*	**Peringkat 2** Rating 2	Compliance
Peringkat Profil Risiko	*Low to Moderate*	*Satisfactory*	**Peringkat 2** Rating 2	**Risk Profile Rating**

Upaya Peningkatan Budaya Risiko

Perseroan menanamkan budaya sadar risiko di seluruh tingkat organisasi sebagai bagian dari upaya proaktif untuk memitigasi risiko yang berpotensi mengganggu keberlanjutan usaha. Budaya ini tidak hanya menekankan kesadaran individu terhadap risiko, tetapi juga mendorong pengambilan keputusan yang lebih cermat dan bertanggung jawab. Peningkatan budaya sadar risiko dilakukan melalui berbagai inisiatif, antara lain:

1. Induksi untuk karyawan baru mengenai *risk awareness*; dan
2. Sosialisasi melalui *e-mail* Satuan Kerja Manajemen Risiko mengenai KYC *Fraud*, *anti-bribery*, kebocoran data, dan *malware*.

Efforts to Improve hisk Culture

The Company instills risk-aware culture at all levels of the organization as part of a proactive effort to mitigate risks that could potentially disrupt business sustainability. This culture not only emphasizes individual risk awareness but also encourages more careful and responsible decision-making. The improvement of risk awareness culture is carried out through various initiatives, including:

1. Induction for new employees regarding risk awareness; and
2. Dissemination via e-mail from the Risk Management Division regarding KYC Fraud, anti-bribery, data breach, and malware.

Pengungkapan Permodalan
Disclosure of Capital

Bank Ganesha memiliki modal yang memadai serta struktur permodalan yang kokoh, yang tidak hanya mendukung ekspansi dan pengembangan usaha secara berkelanjutan, tetapi juga memastikan kepatuhan yang konsisten terhadap ketentuan regulator. Merujuk pada Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 tanggal 26 Desember 2022, tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum bagi Bank Umum, struktur permodalan Bank Ganesha terdiri dari:

1. Modal inti (*tier* 1), yang meliputi:
   a. Modal inti utama (*common equity tier* 1);
   b. Modal inti tambahan (*additional tier* 1); dan
2. Modal pelengkap (*tier* 2).

Berikut informasi profil permodalan Bank Ganesha dalam 2 tahun terakhir:

Bank Ganesha has an adequate capital and a solid capital structure, which not only supports sustainable business expansion and development but also ensures consistent compliance with regulatory requirements. Referring to Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022, on the Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks, Bank Ganesha's capital structure consists of:

1. Core capital (tier 1), which includes:
   a. Prime core capital (common equity tier 1);
   b. Additional core capital (additional tier 1); and
2. Supplementary capital (tier 2).

The following is information on Bank Ganesha's capital profile in the past 2 years:

Jenis Modal	2025	2024	Type of Capital
Modal Inti	**3.608.200**	3.308.800	Core Capital
Modal Pelengkap	**52.173**	51.758	Supplementary Capital
Jumlah Modal	**3.660.373**	**3.360.558**	**Total Capital**

Bank senantiasa berkomitmen untuk menjaga stabilitas dan ketahanan modal dalam menghadapi berbagai potensi risiko yang muncul dari aktivitas operasional. Melalui struktur permodalan yang solid, Bank berupaya mempertahankan rasio Kewajiban Penyediaan Modal Minimum (KPMM) pada tingkat yang sehat, yang per 31 Desember 2025 tercatat sebesar 78,73%. Angka tersebut menunjukkan peningkatan dibandingkan dengan capaian tahun sebelumnya sebesar 72,55%.

The Bank is consistently committed to maintaining capital stability and resilience in facing various potential risks arising from its operational activities. Through solid capital structure, the Bank strives to maintain a sound Capital Adequacy Ratio (CAR), which as of December 31, 2025, was recorded at 78.73%. This figure represents an increase compared to the previous year's achievement of 72.55%.

Pengungkapan Eksposur Risiko
Disclosure of Risk Exposure

Sebagai wujud kepatuhan terhadap Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 mengenai Penerapan Manajemen Risiko bagi Bank Umum, Bank secara rutin menyampaikan laporan profil risiko setiap triwulan kepada Otoritas Jasa Keuangan. Laporan ini memuat eksposur Bank terhadap berbagai jenis risiko, termasuk risiko kredit, likuiditas, pasar, operasional, hukum, strategis, reputasi, serta kepatuhan, yang mendukung pengelolaan risiko secara efektif dan transparan.

In compliance with Financial Services Authority Regulation No. 18/POJK.03/2016 on Risk Management Implementation for Commercial Banks, the Bank periodically submits quarterly risk profile report to the Financial Services Authority. This report outlines the Bank's exposure to various types of risks, including credit, liquidity, market, operational, legal, strategic, reputational, and compliance risks, supporting effective and transparent risk management.

Risiko Kredit

Risiko Kredit - Pengungkapan Kualitatif Umum Bank secara Individu

Merupakan risiko kerugian akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank.

Implementasi Risiko Kredit

Dasar Bank melakukan Penerapan Manajemen Risiko untuk Risiko Kredit adalah Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Sedangkan pedoman internal mengacu pada Batas Wewenang Memutus. Manajemen Risiko Kredit meliputi seluruh proses kredit, mulai dari *end-to-end* dan kriteria penyaluran kredit, organisasi dan persetujuan, penetapan margin, pemantauan, manajemen kredit bermasalah, hingga pengelolaan portofolio.

Pengelolaan risiko kredit mencakup semua aktivitas eksposur risiko kredit yang signifikan dan selaras dengan tujuan strategis Bank. Model Bisnis Bank sesuai dengan Profil Risiko Kredit di mana tata kelola risiko kredit dilakukan pada tahap transaksional maupun portofolio meliputi proses identifikasi, pengukuran, pemantauan, dan pengendalian.

Untuk menetapkan kebijakan manajemen risiko kredit dan limit risiko kredit, kriterianya adalah:

1. Senantiasa memantau perkembangan kualitas kredit, penanganan berikut upaya penyelesaian kredit bermasalah yang dilakukan oleh Satuan Tugas Penyelesaian Kredit Bermasalah setiap bulan;
2. Menentukan *risk appetite* dan *risk tolerance* yang searah dengan visi, misi, rencana, dan strategi bisnis Bank;
3. Bank memiliki kebijakan pengelolaan risiko konsentrasi kredit dalam bentuk pedoman penetapan limit risiko kredit. Pedoman tersebut menetapkan limit risiko kredit pada level portofolio atau level bank secara keseluruhan

Credit Risk

Credit Risk - General Qualitative Disclosures of the Bank, Individually

Risk due to failure of debtors and/or other parties in fulfilling obligations to the Bank.

Credit Risk Implementation

The basis for the Bank to implement Risk Management for Credit Risk is the Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks. Meanwhile, the internal guidelines refer to the Limit of Decision-Making Authority. Credit Risk Management includes the entire credit process, from end-to-end and lending criteria, organization and approval, margin setting, monitoring, non-performing loan management, to portfolio management.

The credit risk management includes all significant credit risk exposure activities and is in line with the Bank's strategic objectives. The Bank's Business Model is in accordance with the Credit Risk Profile in which credit risk governance is carried out at transactional and portfolio stages including the identification, measurement, monitoring, and control processes.

To determine credit risk management policies and credit risk limits, the criteria are:

1. Constantly monitoring the development of credit quality, handling and efforts to resolve non-performing loans carried out by the Task Force for Non-Performing Loans Settlement every month;
2. Determining risk appetite and risk tolerance in line with the Bank's vision, mission, business plan, and strategy;
3. The Bank has a credit concentration risk management policy in the form of guidelines for determining credit risk limits. The guidelines determine credit risk limits at portfolio level or the bank level as a whole, which are

yang dilaksanakan untuk seluruh produk dan aktivitas bank yang berisiko kredit, dengan tetap memperhatikan kemampuan modal terhadap risiko atau kerugian yang timbul, dan tinggi rendahnya eksposur, dengan tujuan mengurangi risiko yang ditimbulkan karena konsentrasi penyaluran pinjaman; dan
4. Fungsi pengendalian internal melalui kajian Bagian Analisis Risiko Kredit dan opini kepatuhan dari Satuan Kerja Kepatuhan untuk proposal pengajuan kredit pada limit tertentu.

Penerapan manajemen risiko kredit di Bank Ganesha dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko kredit (Dewan Komisaris, Direksi, Komite Kredit, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Audit Intern).
1. Dewan Komisaris bertanggung jawab dalam melakukan persetujuan dan peninjauan berkala atau sekurangnya secara tahunan mengenai strategi kebijakan risiko kredit. Strategi dan kebijakan tersebut harus mencerminkan batas toleransi Bank terhadap risiko dan merupakan pendekatan yang berkesinambungan dengan memperhatikan kondisi perekonomian dan komponen lain yang memengaruhi komposisi serta portofolio kredit;
2. Direksi memiliki tanggung jawab atas implementasi strategi dan kebijakan risiko kredit serta mengembangkan prosedur identifikasi, pengukuran, pemantauan dan pengendalian risiko kredit, yang mencakup penerapan standar pemberian kredit yang sehat, memantau dan mengendalikan risiko kredit dan identifikasi dan penanganan kredit bermasalah; dan
3. Fungsi manajemen risiko kredit (Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, dan Satuan Kerja Audit Intern) bersifat independen, memiliki tugas dan tanggung jawab yang jelas dan berjalan dengan baik terlihat dari proses pelaksanaan dan keputusan kredit yang dilakukan sesuai tugas unit kerja terkait dan kewenangan Komite Kredit yang telah ditetapkan.

Risiko kredit dikelola dengan menetapkan beberapa prinsip *prudential banking* yang tercermin dalam kebijakan perkreditan, tata cara penilaian kualitas kredit, pengelolaan, dan proses putusan kredit. Contoh tersebut antara lain pemisahan fungsi pejabat kredit antara pengusul dan pemutus kredit, penerapan *four eyes principle*, penerapan *credit scoring system* untuk kredit konsumsi, dan pemisahan pengelolaan kredit bermasalah.

implemented for all bank products and activities with credit risk, while still considering the capital capacity for risks or losses that arise, and the level of exposure, with the aim of reducing the risk caused by the concentration of lending; and

4. Internal control function through the study of Credit Risk Analysis Section and compliance opinions from the Compliance Division for credit submission proposals at certain limits.

Bank Ganesha's credit risk management is carried out through the design of an organizational structure that describes the involvement of all parties related to credit risk management (Board of Commissioners, Board of Directors, Credit Committee, Compliance Division, Risk Management Division, and Internal Audit Division).
1. The Board of Commissioners is responsible for periodic or at least annual approval and review of the credit risk policies and strategies. These strategies and policies must reflect the Bank's tolerance limits for risk and constitute a sustainable approach by observing economic conditions and other components that affect the composition and credit portfolio;
2. The Board of Directors is responsible for implementing credit risk strategies and policies and developing credit risk identification, measurement, monitoring, and control procedures, including implementing sound credit provision standards, monitoring, and controlling credit risk, identifying, and handling non-performing loans; and
3. The credit risk management functions (Risk Management Division, Compliance Division, and Internal Audit Division) are independent, have clear duties and responsibilities and run well as seen from the credit implementation and decision-making process carried out in accordance with the established duties of relevant divisions and authority of Credit Committee.

Credit risk is managed by establishing several prudential banking principles that are reflected in credit policies, credit quality assessment procedures, management, and credit decision processes. Some of these examples include the separation of functions of credit officers between credit initiators and credit decision-makers, implementation of the four eyes principle, implementation of a credit scoring system for consumer credit, and separation of non-performing loans management.

Fungsi kontrol untuk risiko kredit secara menyeluruh menggunakan konsep *three lines of defense* dan telah diimplementasikan melalui:

1. Pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*) di dalam penetapan struktur organisasi;
2. Penetapan Satuan Kerja Manajemen Risiko sebagai unit kerja independen (*second line of defense*) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (*third line of defense*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Menerapkan pemisahan fungsi dengan menggunakan konsep *maker, checker,* dan *approval* pada seluruh kegiatan operasional kredit.

Sistem informasi manajemen risiko kredit memberikan informasi kepada Dewan Komisaris, Direksi, dan seluruh tingkatan manajemen melaksanakan tugas dan tanggung jawabnya, termasuk memantau eksposur aktual terhadap limit yang ditetapkan telah mendekati atau melebihi limit yang perlu mendapat perhatian Direksi. Bank memiliki data seluruh eksposur kredit debitur secara grup dan individual dan melaporkannya kepada Direksi. Sistem informasi yang digunakan menjadi media bagi Direksi untuk melakukan identifikasi terhadap konsentrasi portofolio kredit, serta dikaji secara berkala guna memastikan kesesuaiannya dengan kompleksitas usaha Bank.

Kebijakan *Country Risk* dan *Transfer Risk*

Dalam rangka melakukan proses identifikasi, mengukur, memantau, dan mengendalikan *country risk* dan *transfer risk* yang melekat pada aktivitas penyaluran dana dan transaksi dengan pihak luar negeri, Bank telah memiliki kebijakan yang mengatur tentang *country risk* dan *transfer risk*. Kebijakan tersebut mencakup metode penilaian risiko berdasarkan negara dan portofolio, serta mempertimbangkan dampaknya terhadap laporan posisi keuangan dan rekening administratif Bank.

Strategi dan kebijakan pengelolaan *country risk* dan *transfer risk* yang ditetapkan oleh Direksi serta pertanggungjawaban Direksi atas implementasi kebijakan tersebut, dilakukan evaluasi dan penilaian oleh Dewan Komisaris secara berkala. Hasil evaluasi dan penilaian Dewan Komisaris menjadi dasar dalam memberikan arah perbaikan guna meningkatkan efektivitas penerapan manajemen risiko sesuai dengan perkembangan kondisi eksternal dan ketentuan regulator.

Bank telah mengatur *country risk* dan *transfer risk* didalam pedoman penerapan manajemen risiko dengan ruang

The control function for overall credit risk uses the concept of three lines of defense and has been implemented through:

1. Clear separation of functions between operational divisions (risk taking unit) and divisions that carry out the risk control function (risk management unit) in determining the organizational structure;
2. Establishment of Risk Management Unit as an independent division (second line of defense) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation;
3. The Internal Audit Division regularly conducts audits (third line of defense) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and
4. Implementation of separation of functions using the concept of maker, checker, and approval to all credit operational activities.

The credit risk management information system provides information to the Board of Commissioners, Board of Directors, and all levels of management in carrying out their duties and responsibilities, including monitoring actual exposures to the established limits that are approaching or exceeding limits that require the attention of the Board of Directors. The Bank has data on all debtors' credit exposure as a group and individually and reports it to the Board of Directors. The information system used is a medium for the Board of Directors to identify the concentration of loan portfolio, and is reviewed periodically to ensure its compliance with the Bank;s business complexity.

Country Risk and Transfer Risk Policy

To identify, measure, monitor, and control country risk and transfer risk inherent in lending activities and transactions with foreign parties, the Bank has policies governing country risk and transfer risk. This policy includes country-based and portfolio-based risk assessment method, and considers its impact on the Bank's statements of financial position and administrative accounts.

The strategies and policies of country risk and transfer risk management, established by the Board of Directors, along with the Board of Commissioners' accountability for these policies implementation, are periodically evaluated and assessed by the Board of Commissioners. The results of the Board of Commissioners' evaluations and assessments serve as the basis for providing direction for improvements to enhance the effectiveness of risk management implementation in accordance with evolving external conditions and regulatory requirements.

The Bank has regulated country risk and transfer risk in its risk management implementation guidelines, with

lingkup dari *country risk* adalah *sovereign risk*, *transfer risk* dan *macroeconomic risk*.

Selama periode tahun 2025, Bank tidak memiliki eksposur kredit yang terekspos *country risk* dan *transfer risk*. Metodologi penilaian menggunakan Analisa Kualitatif (penilaian subjektif terhadap situasi politik , rumor pasar dan stabilitas suatu negara).

Selama periode tahun 2025, Bank tidak memiliki eksposur kredit yang terekspos *country risk* dan *transfer risk*.

Risiko Likuiditas

Manajemen risiko likuiditas bertujuan untuk mengurangi potensi ketidakmampuan Perseroan dalam mendapatkan sumber pendanaan arus kas serta memperkuat likuiditas struktural neraca Bank guna mendukung pertumbuhan jangka panjang yang berkelanjutan.

Manajemen Risiko Likuiditas (LIQA) Bank secara Individu

Risiko likuiditas merupakan risiko yang timbul akibat ketidakmampuan memenuhi kewajiban yang jatuh tempo melalui sumber pendanaan arus kas dan/atau aset likuid yang dapat diagunkan, tanpa mengganggu operasional maupun kondisi keuangan Bank.

Implementasi Rasio Likuiditas

Dalam menjamin kemampuan dalam memenuhi setiap kewajiban keuangan secara tepat waktu, Bank mengelola risiko likuiditas dengan menjaga tingkat likuiditas yang memadai dan optimal. Oleh karena itu, Bank telah menetapkan kebijakan dan pedoman likuiditas yang mencakup manajemen likuiditas, pemeliharaan cadangan likuiditas yang optimal, strategi pendanaan, sistem peringatan dini, proyeksi arus kas, profil maturitas, penetapan limit likuiditas, serta rencana pendanaan darurat (*contingency funding plan*).

Tujuan dari kebijakan ini untuk memastikan ketersediaan dana yang cukup setiap hari dalam memenuhi kewajiban baik dalam kondisi normal maupun krisis, dengan menggunakan berbagai sumber dana yang tersedia, termasuk memastikan adanya aset likuid berkualitas tinggi. Strategi pendanaan difokuskan pada penghimpunan dana pihak ketiga yang memiliki struktur yang sehat, stabil, dan berkelanjutan.

Untuk memperoleh gambaran yang akurat mengenai kondisi likuiditas, hasil pengukuran menggunakan rasio likuiditas dianalisis secara lebih mendalam dan dikaitkan dengan informasi kualitatif terkini, sehingga dapat menghasilkan kesimpulan yang komprehensif dan tepat. Alat pengukur risiko likuiditas yang digunakan antara lain proyeksi arus kas, profil maturitas, rasio likuiditas, dan *stress test* risiko likuiditas.

the scope of country risk encompassing sovereign risk, transfer risk, and macroeconomic risk.

Throughout 2025, the Bank had no credit exposures exposed to country risk or transfer risk. The assessment methodology uses Qualitative Analysis (a subjective assessment of political situation, market rumors, and the stability of a country).

Throughout 2025, the Bank had no credit exposures exposed to country risk or transfer risk.

Liquidity Risk

Liquidity risk management aims at reducing the potentiality of Company's inability to obtain cash flow funding sources and strengthen the structural liquidity of the Bank's balance sheet to support long-term and sustainable growth.

Liquidity Risk Management (LIQA) of the Bank, Individually

Liquidity risk is the risk arising due to the inability to meet due obligations through cash flow funding sources and/or liquid assets that can be pledged, without interfering the Bank's operations or financial conditions.

Liquidity Ratio Implementation

In ensuring the ability to fulfill all financial obligations in a timely manner, the Bank manages liquidity risk by maintaining adequate and optimal liquidity levels. Therefore, the Bank has established liquidity policies and guidelines that include liquidity management, optimal maintenance of liquidity reserves, funding strategies, early warning systems, cash flow projections, maturity profiles, determination of liquidity limits, and contingency funding plan.

The purpose of this policy is to ensure the availability of sufficient day-to-day funds to fulfill obligations both in normal and crisis conditions, by using various available funding sources, including ensuring the availability of high-quality liquid assets. The funding strategy is prioritized on collecting third-party funds that have a sound, stable, and sustainable structure.

To obtain an accurate overview of liquidity conditions, the measurements results using liquidity ratios are analyzed in more depth and linked to the latest qualitative information, resulting in comprehensive and accurate conclusions. The liquidity risk measurement tools used include cash flow projections, maturity profiles, liquidity ratios, and liquidity risk stress tests.

Dalam rangka meningkatkan ketahanan likuiditas jangka pendek dan panjang, Perseroan melakukan uji ketahanan likuiditas terhadap potensi *maximum cashoutflow pattern* untuk memenuhi kebutuhan likuiditas selama 30 hari ke depan dalam skenario *stress test*, dengan tetap mempertahankan cadangan likuiditas dan stabilitas dana pihak ketiga secara optimal.

To increase short-term and long-term liquidity resilience, the Company conducts liquidity resilience tests on the potential maximum cashoutflow pattern to meet liquidity needs for the next 30 days in a stress test scenario, while maintaining optimal liquidity reserves and stability of third-party funds.

Risiko Pasar

Risiko Pasar - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko pasar merujuk pada potensi kerugian yang timbul dari perubahan kondisi pasar secara keseluruhan, yang memengaruhi posisi neraca, rekening administratif, dan transaksi derivatif. Variabel pasar yang dikelola oleh Bank mencakup risiko suku bunga dan risiko nilai tukar.

Divisi *Treasury* sebagai *risk taking unit* menjalankan transaksi *treasury* sesuai prinsip kehati-hatian dan pedoman internal serta eksternal. Perseroan menetapkan Kebijakan Manajemen Risiko Pasar, Pedoman Transaksi *Treasury*, serta limit *risk appetite* dan *risk tolerance* yang diajukan oleh Satuan Kerja Manajemen Risiko.

Implementasi Rasio Pasar

Pelaksanaan kegiatan pengelolaan risiko pasar Bank dilakukan berdasarkan pada ketentuan Otoritas Jasa Keuangan, yaitu Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Kebijakan risiko pasar termasuk strategi *trading* dan pengelolaan posisi *banking book* secara internal telah diatur Bank dalam Kebijakan *Treasury* dan Pedoman Transaksi *Treasury*.

1. Eksposur risiko pasar yang dimiliki oleh Bank relatif rendah.
   Dengan aktivitas *trading* yang tidak signifikan, terdapat kesenjangan (*mismatch*) posisi *trading book* yang tidak signifikan, yaitu rasio PDN Bank relatif sangat rendah, tidak terdapat transaksi derivatif, struktur aset dan liabilitas kurang sensitif terhadap perubahan suku bunga dan *repricing gap* aset dan liabilitas minimal dampaknya terhadap pendapatan bunga maupun modal, portofolio Bank didominasi oleh instrumen keuangan yang tidak kompleks, serta aktivitas trading umumnya untuk memenuhi kebutuhan nasabah.
2. Bank telah melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap potensi kerugian atas pergerakan suku bunga pasar terhadap *interest rate gap*, *mark to market* atas surat berharga kategori *trading* dan AFS yang dimiliki Bank serta potensi kerugian pergerakan valuta asing.

Market Risk

Market Risk - General Qualitative Disclosures of the Bank, Individually

Market risk refers to the potential of losses arising from changes in overall market conditions, which affect the balance sheet position, off-balance sheet, and derivative transactions. Market variables managed by the Bank include interest rate risk and exchange rate risk.

The Treasury Division as a risk-taking unit carries out treasury transaction in accordance with the principle of prudence and internal and external guidelines. The Company establishes a Market Risk Management Policy, Treasury Transaction Guidelines, and risk appetite and risk tolerance limits proposed by the Risk Management Division.

Market Ratio Implementation

The implementation of the Bank's market risk management activities is based on the provisions of the Financial Services Authority, namely Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks. Market risk policies including trading strategies and internal management of banking book positions are regulated by the Bank in the Treasury Policy and Treasury Transaction Guidelines.

1. The Bank's market risk exposure is relatively low.

   With insignificant trading activities, there are insignificant position mismatch of trading book, namely the relatively very low ratio of the Bank's PDN, no derivative transactions, asset and liability structure that are less sensitive to changes in interest rates, and repricing gap of assets and the minimum liabilities that have impact on interest income and capital, the Bank's portfolio that is dominated by non-complex financial instruments, and trading activities that are generally to meet customer needs.
2. The Bank has identified, measured, monitored, and controlled potential losses from market interest rate movements against the interest rate gap, mark to market for securities in the trading and AFS categories owned by the Bank and potential losses from foreign exchange movements.

3. Proses identifikasi risiko pasar dilakukan dengan mengidentifikasi seluruh portofolio yang dimiliki Bank baik sisi aset dan liabilitas, portofolio surat berharga terhadap potensi meningkatnya risiko suku bunga sebagai akibat kebijakan kenaikan suku bunga *The Fed* yang berdampak terhadap penurunan harga portofolio Surat Berharga dengan kategori *trading* dan AFS serta dampak melemahnya nilai tukar Rupiah terhadap Posisi Devisa Neto yang dimiliki.
4. Melakukan *stress test* dan pengukuran potensi kerugian terhadap dampak kebijakan *The Fed* terhadap meningkatnya suku bunga dengan metode *Interest Rate Risk in The Banking Book* untuk mengukur dampak terhadap *Net Interest Income* dan *Economic Value*, melakukan identifikasi dan pengukuran terhadap potensi kerugian portofolio Surat Berharga dengan metode *Present Value Book Value* (PVBV), sedangkan pengukuran risiko nilai tukar terhadap potensi melemahnya nilai tukar Rupiah terhadap Posisi Devisa Neto yang dimiliki Bank dilakukan dengan metode *Variance Covariance*.
5. Melakukan pemantauan dan pengendalian terhadap potensi kerugian *mark to market* terhadap portofolio surat berharga secara harian untuk memastikan potensi kerugian dapat dimitigasi dengan baik.
6. Tidak terdapat pemindahan instrumen antar *Regulatory Books* yang dilakukan oleh Bank.

Struktur dan Organisasi Manajemen Risiko untuk Risiko Pasar

Dewan Komisaris dan Direksi telah dilibatkan dalam organisasi manajemen risiko pasar. Pada tingkat Dewan Komisaris telah dibentuk Komite Pemantauan Risiko sebagai pengawas tertinggi. Di tingkat Direksi telah dibentuk Komite Manajemen Risiko dan/atau ALCO yang berperan dalam pengendalian risiko serta pengelolaan risiko pasar.

Fungsi kontrol untuk risiko pasar secara menyeluruh menggunakan konsep *three lines of defense* dan telah diimplementasikan melalui:

1. Pemisahan fungsi yang jelas antara unit kerja (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (Satuan Kerja Manajemen Risiko) di dalam penetapan struktur organisasi;
2. Penetapan Satuan Kerja Manajemen Risiko sebagai unit kerja independen (*second line of defense*) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (*third line of defense*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Menerapkan pemisahan fungsi antara lain *front office, back office,* dan *middle office*.

3. The market risk identification process is carried out by identifying the entire portfolio owned by the Bank, including in terms of assets and liabilities, portfolio of securities against the potential for increasing interest rate risk as a result of the Fed's interest rate hike policy, with impact on the decline in the price of portfolio of Securities with trading and AFS categories, and the impact of the weakening Rupiah exchange rate on the Net Foreign Exchange Position owned.
4. Conducting stress tests and measuring potential losses against the impact of The Fed's policy on increasing interest rates using the Interest Rate Risk in The Banking Book method to measure the impact on Net Interest Income and Economic Value, identifying and measuring potential losses on Securities portfolios using the Present Value Book Value (PVBV) method, while measuring exchange rate risk against the potential weakening of the Rupiah exchange rate against the Bank's Net Foreign Exchange Position is carried out by using the Variance Covariance method.
5. Conducting daily monitoring and control of potential mark to market losses on securities portfolios to ensure that potential losses can be mitigated properly.
6. There is no transfer of instruments between Regulatory Books carried out by the Bank.

Structure and Organization of Risk Management for Market Risk

The Board of Commissioners and Board of Directors have been engaged in the market risk management organization. At the Board of Commissioners level, a Risk Monitoring Committee has been established as the highest supervisor. At the Board of Directors level, a Risk Management Committee and/or ALCO have been established with their roles in controlling risk and managing market risk.

The control function for overall market risk uses the concept of three lines of defense and has been implemented through:

1. Clear separation of functions between divisions (risk taking unit) and divisions that carry out risk control function (Risk Management Division) in determining the organizational structure;
2. Establishment of the Risk Management Division as an independent division (second line of defense) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation;
3. The Internal Audit Division regularly conducts audits (third line of defense) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and
4. Implementation of separation of functions including front office, back office, and middle office.

Pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung oleh Sistem Informasi Manajemen Risiko (SIM), di antaranya dengan melakukan rapat ALCO setiap bulannya dan laporan pemantauan bulanan Profil Risiko Pasar yang didistribusikan kepada Direksi, Dewan Komisaris, dan unit kerja terkait.

The implementation of risk identification, measurement, monitoring, and control process is supported by the Risk Management Information System (MIS), including by holding monthly ALCO meetings and monthly monitoring reports on the Market Risk Profile distributed to the Board of Directors, Board of Commissioners, and relevant divisions.

Risiko Operasional

Risiko operasional adalah risiko yang terkait dengan setiap aktivitas dalam proses bisnis operasional yang dilakukan oleh Bank yang dapat memicu risiko reputasi, hukum, kepatuhan, dan risiko lainnya jika tidak dikelola dengan baik.

Bank mengidentifikasi risiko operasional melalui aplikasi *Operational Risk Self Assessment* dan *Loss Event Database*. Sementara pengukuran risiko operasional dilakukan dengan metode *Basic Indicator Approach* untuk menghitung kecukupan modal minimum.

Risiko Operasional - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko operasional merujuk pada potensi kerugian yang disebabkan oleh ketidakcukupan atau kegagalan dalam proses internal, kesalahan manusia, kegagalan sistem, atau akibat dari kejadian eksternal.

Implementasi Risiko Operasional

Tujuan pengelolaan risiko operasional untuk memitigasi eksposur risiko operasional yang dapat menyebabkan kerugian finansial maupun non-finansial bagi Perseroan. Manajemen risiko operasional dilakukan melalui berbagai alat seperti *Operational Risk Self Assessment, Loss Event Database,* dan penerapan *Business Continuity Management*. Perseroan juga terus meningkatkan pemahaman karyawan terhadap manajemen risiko dengan menanamkan budaya sadar risiko, meningkatkan kesadaran terhadap potensi kecurangan (*fraud awareness*), serta mengadakan sosialisasi dan pelatihan terkait manajemen risiko. Selain itu, penguatan pengendalian risiko dilakukan pada setiap aktivitas operasional.

Penerapan Manajemen Risiko

Pelaksanaan kegiatan pengelolaan risiko operasional Bank dilakukan berdasarkan ketentuan Otoritas Jasa Keuangan, yaitu Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Struktur dan Organisasi Manajemen Risiko Operasional

1. Dewan Komisaris dan Direksi dilibatkan dalam organisasi manajemen risiko. Pada tingkat Dewan Komisaris dibentuk Komite Pemantau Risiko sebagai pengawas tertinggi. Komite Manajemen Risiko di tingkat

Operational Risk

Operational risk is the risk associated with every activity in the operational business process carried out by the Bank, which can trigger reputation, legal, compliance, and other risks if not managed properly.

The Bank identifies operational risk through the Operational Risk Self Assessment and Loss Event Database applications. Meanwhile, operational risk is measured by using the Basic Indicator Approach method to calculate minimum capital adequacy.

Operational Risk - General Qualitative Disclosures of the Bank, Individually

Operational risk refers to the potential for losses due to inadequacy or failure in internal processes, human error, system failure, or as a result of external events.

Operational Risk Implementation

The objective of operational risk management is to mitigate operational risk exposures that can cause financial or non-financial losses to the Company. Operational risk management is implemented through various tools such as the Operational Risk Self Assessment, Loss Event Database, and the implementation of Business Continuity Management. The Company also continues to improve employee understanding of risk management by instilling risk awareness culture, increasing fraud awareness, and conducting dissemination and training related to risk management. In addition, risk control is strengthened in every operational activity.

Risk Management Implementation

The management activities of the Bank's operational risk is carried out based on the provisions of the Financial Services Authority, namely Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks.

Structure and Organization of Operational Risk Management

1. The Board of Commissioners and Board of Directors are involved in the risk management organization. At the Board of Commissioners level, a Risk Monitoring Committee is established as the highest supervisor. The Risk

Direksi berperan dalam pengendalian risiko serta selaku unit kontrol atau pemantau seluruh risiko pada kegiatan operasional Bank.

2. Struktur organisasi manajemen risiko operasional:
   a. Memisahkan garis tugas, tanggung jawab, dan kewenangan dengan jelas dan tegas disetiap fungsi pemilik risiko (*Risk Taking Unit*), fungsi kontrol dan pemantauan (Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan) serta fungsi pemeriksaan (Satuan Kerja Audit Intern);
   b. Tugas dan tanggung jawab serta kewenangan pada level aktivitas transaksi dibedakan fungsinya antara lain input, *maker, checker*, dan *approval* yang dituangkan juga dalam pedoman operasional Bank;
   c. Pemisahan fungsi kewenangan persetujuan secara independen dari fungsi yang melakukan transaksi operasional (Batas Wewenang Memutus Kredit, Daftar Wewenang Operasional, dan lain-lain); dan
   d. Satuan Kerja Manajemen Risiko melaksanakan fungsi koordinasi dan sosialisasi seluruh proses manajemen risiko Bank untuk meminimalkan potensi maupun dampak dari berbagai jenis risiko yang dihadapi oleh Bank. Satuan Kerja Manajemen Risiko membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko dan membangun sistem pengendalian internal yang andal.
3. Fungsi kontrol untuk risiko operasional secara menyeluruh menggunakan konsep *three lines of defense* dan telah diimplementasikan melalui:
   a. Unit Kerja Operasional (*risk taking unit/first line*) dalam menjalankan seluruh aktivitas operasionalnya menggunakan konsep pengawasan melekat melakukan identifikasi, kontrol (*maker, checker*, dan *approval*) dan *monitoring* guna memastikan seluruh pelaksanaan operasional telah sesuai dengan pedoman dan ketentuan yang berlaku, menjamin keakuratan dan validitas data;
   b. Satuan Kerja Manajemen Risiko (*second line*) melakukan pemantauan dan pengukuran risiko operasional dampak kerugian operasional, evaluasi serta mengkaji kebijakan dan prosedur dalam rangka memastikan seluruh potensi risiko operasional telah teridentifikasi serta ada mitigasi yang memadai;
   c. Satuan Kerja Audit Intern (*third line*) melakukan pengawasan dengan pemeriksaan sesuai program audit untuk memastikan bahwa efektivitas pelaksanaan operasional Bank telah dilakukan sesuai dengan pedoman dan ketentuan yang berlaku dan sistem pengendalian internal;
   d. Menerapkan konsep pengawasan melekat dengan menggunakan konsep *maker, checker*, dan *approval* pada seluruh kegiatan operasional;

Management Committee at the Board of Directors level has roles in risk control and as a control unit or monitor of all risks in the Bank's operational activities.

2. The organizational structure of operational risk management:
   a. Separating the lines of duties, responsibilities, and authorities clearly and firmly in each risk owner function (Risk Taking Unit), control and monitoring function (Risk Management Division and Compliance Division), and audit function (Internal Audit Division);
   b. The duties, responsibilities, and authorities at transaction activity level are distinguished by their functions, including input, maker, checker, and approval which are also stated in the Bank's operational guidelines;
   c. Separation of approval authority function independently from the function that carries out operational transactions (Credit Decision Authority Limit, Operational Authority List, etc.); and
   d. The Risk Management Division carries out the function of coordinating and disseminating the overall risk management process of the Bank in order to minimize the potential and impact of various types of risks faced by the Bank. The Risk Management Division develops a comprehensive process for identifying, measuring, monitoring, and controlling risks, as well as submitting reports on risk levels and building a reliable internal control system.
3. The control function for overall operational risk uses the concept of three lines of defense and has been implemented through:
   a. The Operational Division (risk taking unit/first line) in carrying out all its operational activities uses the concept of inherent supervision to identify, control (maker, checker, and approval), and monitor to ensure that all operational implementation is in accordance with the applicable guidelines and provisions, guaranteeing data accuracy and validity;
   b. The Risk Management Division (second line) monitors and measures operational risk of the impact of operational losses, evaluates and reviews policies and procedures to ensure all potential operational risks are identified and have adequate mitigation;
   c. The Internal Audit Division (third line) conducts supervision by examining according to the audit program to ensure that the effectiveness of the Bank's operations has been carried out in accordance with applicable guidelines and provisions and the internal control system;
   d. Implementing the concept of inherent supervision using the concept of maker, checker, and approval in all operational activities;

e. Penetapan limit *risk appetite* dan *tolerance*; dan

f. Penetapan kewenangan persetujuan transaksi aktivitas operasional.

4. Perhitungan ATMR risiko operasional mengacu kepada Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 mengenai Perhitungan ATMR Risiko Operasional dengan menggunakan pendekatan standar. Untuk risiko operasional berdasarkan laporan keuangan, Bank masuk dalam kategori *bucket* Indikator Bisnis 1 (IB 1) sehingga untuk tujuan perhitungan rata-rata kerugian tahunan menggunakan batasan minimum kejadian kerugian operasional (*loss event*) ditetapkan sebesar Rp300.000.000,-. Dengan menggunakan data historis kerugian operasional selama 10 tahun terakhir didapati bahwa *loss event* per kejadian tidak ada yang mencapai batasan minimum (Rp300.000.000,-), sehingga Bank menetapkan nilai FPKI sebesar 1, nilai FPKI digunakan sebagai faktor pengali dengan nilai KIB untuk menghasilkan nilai Modal Minimum Risiko Operasional (MMRO).
5. Pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung oleh Sistem Informasi Manajemen Risiko (SIM), serta digunakannya aplikasi pendukung lain seperti *Operational Risk Self Assessment*, *Loss Event Database*, dan *Report Reminder*.

e. Determining the risk appetite and tolerance limits; and

f. Determining the authority to approve operational activity transactions.

4. The calculation of operational risk RWA refers to the Financial Services Authority Circular No. 6/SEOJK.03/2020 on the Calculation of Operational Risk RWA by using standard approach. For operational risk based on financial statements, the Bank is included in Business Indicator 1 (IB 1) bucket category, therefore, the purpose of calculating the average annual loss using the minimum limit for operational loss events (loss events) is set at Rp300,000,000. By using historical operational of loss data for the past 10 years, it was found that no loss event per incident reached the minimum limit (Rp300,000,000), therefore, the Bank sets FPKI value at 1, the FPKI value is used as a multiplier factor with KIB value to generate the Operational Risk Minimum Capital (MMRO) value.

5. The implementation of risk identification, measurement, monitoring, and control process is supported by the Risk Management Information System (MIS), as well as the use of other supporting applications such as Operational Risk Self Assessment, Loss Event Database, and Report Reminder.

Risiko Hukum

Risiko Hukum - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko hukum merupakan risiko yang timbul akibat adanya tuntutan hukum dan/atau kelemahan dalam aspek yuridis.

Implementasi Risiko Hukum

Pengelolaan manajemen risiko hukum dilakukan oleh Bagian Legal dan Remedial melalui berbagai langkah strategis, antara lain:

1. Melakukan analisis terhadap peraturan perundang-undangan, baik yang baru diterbitkan maupun yang telah berlaku, serta mengkaji peristiwa hukum aktual untuk memastikan bahwa kebijakan internal Bank tetap selaras dengan ketentuan hukum yang berlaku;
2. Memberikan pendapat atau rekomendasi hukum atas perjanjian kerja sama atau dokumen kesepakatan antara Bank dengan pihak ketiga guna melindungi kepentingan hukum Bank sebelum dokumen tersebut disetujui dan ditandatangani oleh pejabat berwenang; dan
3. Memastikan bahwa setiap transaksi perbankan, termasuk aktivitas operasional, perkreditan, dan hubungan ketenagakerjaan telah dilaksanakan sesuai dengan peraturan perundang-undangan yang berlaku dan didukung oleh dokumen hukum yang memadai.

Legal Risk

Legal Risk - General Qualitative Disclosures of the Bank, Individually

Legal risk is the risk that arises due to lawsuits and/or weaknesses in juridical aspects.

Legal Risk Implementation

Legal risk management is carried out by the Legal and Remedial Division through various strategic steps, among others:

1. Conduct an analysis of laws and regulations, both newly issued and existing ones, and review actual legal events to ensure that the Bank's internal policies remain in line with the applicable laws and regulations;
2. Provide legal opinion or recommendation on cooperation agreements or agreement documents between the Bank and third parties, to protect the Bank's legal interests before the document is approved and signed by authorized officials; and
3. Ensure that every banking transaction, including operational activities, credit, and employment relations has been carried out in accordance with applicable laws and regulations and supported by adequate legal documents.

Gugatan atau permasalahan hukum, langkah-langkah dilakukan Bank meliputi:
1. Berkoordinasi dengan unit kerja terkait untuk mendapatkan informasi dan data yang relevan;
2. Melaksanakan pendampingan dalam menangani kasus hukum, termasuk memberikan konsultasi atas permasalahan hukum teknis yang dihadapi Bank;
3. Melakukan penanganan atas perkara yang masuk ke proses pengadilan dengan pendekatan yang terencana;
4. Dalam kasus tuntutan hukum dengan potensi kerugian yang signifikan atau yang dapat berdampak besar terhadap reputasi Bank, disiapkan rencana kontingensi berupa tindakan mitigasi risiko hukum, seperti melibatkan jasa pengacara profesional dan melaporkan perkembangan kasus tersebut kepada Direksi; dan
5. Menjalin koordinasi dengan pihak-pihak eksternal yang terkait, seperti kepolisian, pengadilan, kejaksaan, Badan Pertanahan Nasional, pengacara, dan pihak terkait lainnya untuk mendukung penyelesaian masalah hukum.

Sebagai bagian dari proses evaluasi risiko hukum, Bagian Legal dan Remedial bekerja sama dengan Satuan Kerja Manajemen Risiko dalam menyusun dan menyampaikan laporan profil risiko hukum kepada Direksi.

Lawsuits or legal problems, the Bank took measures as follows:
1. Coordinating with related divisions to obtain relevant information and data;
2. Providing assistance in handling legal cases, including providing consultation on technical legal issues faced by the Bank;
3. Carrying out handling of cases in court with a planned approach;
4. In cases of lawsuit with the potential of significant losses or lawsuit that can have major impact on the Bank's reputation, a contingency plan is prepared in legal risk mitigation measures, such as involving professional lawyer services and reporting the case progress to the Board of Directors; and
5. Coordinate with related external parties, such as police, court, prosecutors, National Land Agency, lawyers, and other related parties to support the settlement of legal issues.

As part of legal risk evaluation process, the Legal and Remedial Department cooperates with the Risk Management Division in preparing and submitting legal risk profile report to the Board of Directors.

Risiko Reputasi

Risiko Reputasi - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko reputasi adalah risiko yang timbul akibat penurunan tingkat kepercayaan pemangku kepentingan yang disebabkan oleh persepsi negatif terhadap Bank.

Implementasi Risiko Reputasi

Untuk mengelola risiko reputasi secara efektif, Bank memulai proses identifikasi melalui berbagai sumber data atau informasi, seperti pemberitaan media massa, aktivitas pada situs jejaring sosial Perseroan, serta pengaduan atau komplain nasabah yang diterima melalui saluran layanan yang tersedia. Seluruh informasi tersebut dicatat, ditatausahakan, diolah, dan diklasifikasikan berdasarkan frekuensi, dampak, serta tingkat materialitasnya dengan rapi dan disajikan secara informatif.

Bagian *Service Quality Management & Call Center* serta *Corporate Secretary* menjalankan fungsi pengelolaan dan kordinasi atas risiko reputasi. Bagian *Service Quality Management* bertanggung jawab atas pengelolaan risiko reputasi terkait keluhan nasabah, sementara bagian *Corporate Secretary* menangani potensi pemberitaan negatif di media massa, situs jejaring sosial, dan *platform* digital lainnya. Seluruh aktivitas pemantauan dan tindak lanjut risiko reputasi dilaporkan secara rutin setiap bulan kepada Direksi.

Reputation Risk

Reputation Risk - General Qualitative Disclosures of the Bank, Individually

Reputation risk is the risk that arises from a decrease in the level of stakeholder trust due to negative perceptions of the Bank.

Reputation Risk Implementation

To manage reputation risk effectively, the Bank begins the identification process through various sources of data or information, such as mass media coverage, activities on the Company's social networking sites, and customer complaints or grievances received through the available service channels. All of this information is recorded, administered, processed, and classified based on frequency, impact, and level of materiality neatly and presented in an informative manner.

The Department of Service Quality Management & Call Center and Corporate Secretary carry out the management and coordination functions of reputation risk. The Service Quality Management Department is responsible for managing reputation risk related to customer complaints, while the Corporate Secretary Department handles potential negative coverage in the mass media, social networking sites, and other digital platforms. All monitoring and follow-up activities of reputation risk are reported periodically every month to the Board of Directors.

Bank memiliki sistem dan prosedur penanganan pengaduan nasabah untuk menindaklanjuti serta menyelesaikan keluhan dengan cepat. Mekanisme pengendalian risiko reputasi terus dikembangkan secara berkelanjutan untuk meningkatkan efektivitasnya. Upaya pengendalian meliputi tindakan preventif terhadap potensi risiko reputasi serta respons cepat dan pemulihan saat terjadi insiden yang berdampak pada reputasi.

Apabila terjadi situasi krisis, maka pengelolaan risiko reputasi diatur melalui kebijakan manajemen kelangsungan usaha yang bertujuan meminimalkan dampak risiko reputasi selama terjadi gangguan atau bencana. Tim Manajemen Krisis yang dibentuk mulai dari kantor pusat hingga kantor cabang memiliki peran strategis dalam menangani situasi darurat dan memastikan pengelolaan risiko reputasi tetap terjaga. Fokus utama dalam pengelolaan risiko reputasi saat krisis adalah menjaga kepercayaan nasabah, Pemegang Saham, dan masyarakat terhadap nama baik Bank.

Sebagai bagian dari langkah strategis, Bank memastikan manajemen risiko reputasi dilakukan melalui komunikasi yang konsisten, keterbukaan informasi, dan transparansi kepada seluruh pemangku kepentingan. Selain itu, hubungan yang harmonis dengan media juga terus dijaga guna meminimalkan dan menangani keluhan pemangku kepentingan yang berpotensi menimbulkan publikasi negatif terhadap Bank.

The Bank has a system and procedure for handling customer complaints to immediately follow up and resolve complaints. The reputation risk control mechanism continues to be developed in a sustainable manner to increase its effectiveness. Control efforts include preventive measures against potential reputation risk as well as rapid response and recovery when an incident with impact on reputation occurs.

In the event of a crisis situation, the management of reputation risk is regulated through business continuity management policy that aims to minimize the impact of reputation risk in the event of a disruption or disaster. The Crisis Management Team formed from the head office to the branch offices has a strategic role in handling emergency situations and ensuring that reputation risk management is maintained. The main focus in managing reputation risk during crisis is to maintain the trust of customers, Shareholders, and the community in the Bank's good name.

As part of its strategic steps, the Bank ensures that the management of reputation risk is carried out through consistent communication, information disclosure, and transparency to all stakeholders. In addition, harmonious relationship with the media is also maintained to minimize and handle stakeholders' complaints which have the potential to cause negative publications against the Bank.

Risiko Stratejik

Risiko Stratejik - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko stratejik adalah risiko yang timbul akibat ketidaktepatan dalam pengambilan atau pelaksanaan keputusan strategis, serta kegagalan dalam merespons perubahan pada lingkungan bisnis.

Implementasi Manajemen Risiko Stratejik

Manajemen risiko stratejik Bank didasarkan pada Pedoman Penerapan Manajemen Risiko Stratejik serta kebijakan dan prosedur lain, seperti Pedoman Penyusunan Produk dan Aktivitas Baru. Tanggung jawab pengelolaan risiko stratejik berada pada bagian *Corporate Secretary*, di bawah pengawasan langsung Direktur Utama.

Pelaksanaan manajemen risiko stratejik dilakukan melalui proses perencanaan strategis, termasuk penyusunan *planning* dan *budgeting* yang memastikan strategi Bank selaras dengan visi dan misi Perseroan. Visi dan misi tersebut menjadi acuan utama dalam penyusunan rencana bisnis tahunan Perseroan.

Strategic Risk

Strategic Risk - General Qualitative Disclosures of the Bank, Individually

Strategic risk is the risk that arises due to inaccuracy in making or implementing a strategic decision, as well as failure to respond to changes in the business environment.

Strategic Risk Management Implementation

The Bank's strategic risk management is based on the Strategic Risk Management Implementation Guidelines as well as other policies and procedures, such as the Guidelines for Developing New Products and Activities. The responsibility for managing strategic risk lies with the Corporate Secretary, under direct supervision of the President Director.

The implementation of strategic risk management is carried out through a strategic planning process, including the preparation of planning and budgeting that ensures the alignment of the Bank's strategy with the Company's vision and mission. The vision and mission serve as the main references in preparing the Company's annual business plan.

Rencana kerja tahunan disiapkan oleh Direksi dan mendapatkan persetujuan dari Dewan Komisaris dan mensosialisasikan rencana tersebut kepada seluruh karyawan. Penyusunan strategi menggunakan analisis *Strengths, Weaknesses, Opportunities, and Threats* (SWOT) dengan mempertimbangkan faktor eksternal dan tingkat risiko. Pengawasan aktif terhadap implementasi strategi dilakukan melalui pemantauan capaian rencana kerja tahunan oleh Direksi, yang diawasi pula oleh Dewan Komisaris melalui Komite Pemantau Risiko.

Risiko stratejik dilakukan evaluasi secara berkala dalam berbagai forum, seperti rapat Direksi, rapat Komite Manajemen Risiko, dan *branch performance review meeting* untuk menyelaraskan strategi antar unit kerja. Perseroan juga telah menyusun rencana bisnis jangka panjang (*corporate plan*) serta RBB yang dievaluasi setiap tahun agar tetap relevan dengan dinamika lingkungan usaha. Rencana bisnis jangka panjang berfungsi sebagai panduan utama yang juga dapat disesuaikan jika terdapat perubahan signifikan pada lingkungan bisnis dan sumber daya Bank.

Bank menetapkan strategi pengembangan teknologi, sumber daya manusia, produk, layanan, jaringan, dan pasar untuk mempertahankan daya saing dan keberlanjutan usaha. Budaya manajemen risiko stratejik tercermin dalam profil risiko, dengan pengukuran melalui analisis eksposur terhadap limit yang ditetapkan, seperti pencapaian aset, ekspansi pinjaman, dana pihak ketiga, dan efisiensi biaya. Tindak lanjut risiko stratejik yang signifikan didokumentasikan dalam profil risiko dan dibahas dalam rapat Komite Manajemen Risiko.

Risiko Kepatuhan

Budaya manajemen risiko kepatuhan melalui sosialisasi, pelatihan, dan peningkatan pemantauan. Fokus utama manajemen risiko kepatuhan adalah memastikan kepatuhan terhadap ketentuan internal dan eksternal serta menghindari pelampauan *risk appetite* dan *risk tolerance* yang telah ditetapkan.

Risiko kepatuhan dikelola oleh Satuan Kerja Kepatuhan yang menjalankannya secara independen dan melaporkan langsung kepada Direktur Kepatuhan. Hal ini bertujuan untuk memastikan bahwa Perseroan senantiasa mematuhi seluruh peraturan, perundang-undangan, dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian internal yang konsisten. Untuk memastikan efektivitasnya, Satuan Kerja Audit Intern melaksanakan audit internal guna memverifikasi pengendalian internal terkait risiko kepatuhan.

The annual work plan is prepared by the Board of Directors and approved by the Board of Commissioners, and disseminated to all employees. The strategy is prepared by using Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis with due observance of external factors and level of risk. Active supervision of strategy implementation is carried out through monitoring the achievement of annual work plan by the Board of Directors, which is also supervised by the Board of Commissioners through the Risk Monitoring Committee.

Strategic risk is evaluated periodically in various forums, such as Board of Directors' meetings, Risk Management Committee's meetings, and branch performance review meeting to align strategies among divisions. The Company has also prepared long-term business plans (corporate plans) and RBB, evaluated annually to remain relevant to the dynamics of business environment. The long-term business plan serves as the main guide that can also be adjusted if there are significant changes to the business environment and the Bank's resources.

The Bank determines strategies for developing technology, human resources, products, services, networks, and markets to maintain its competitiveness and business sustainability. The strategic risk management culture is reflected in the risk profile, with measurements through exposure analysis against the established limits, such as asset achievement, loan expansion, third-party funds, and cost efficiency. Significant follow-ups of strategic risk are documented in the risk profile and discussed in the Risk Management Committee's meeting.

Compliance Risk

The compliance risk management culture continues to be improved through dissemination, training, and increased monitoring. The main focus of compliance risk management is to ensure the compliance with internal and external provisions and avoid exceeding the risk appetite and risk tolerance set.

Compliance risk is managed by the Compliance Division which carries it out independently and reports it directly to the Compliance Director. This aims to ensure that the Company continues to comply with all applicable laws, regulations, and provisions. Compliance risk management is carried out through consistent implementation of internal control system. To ensure its effectiveness, the Internal Audit Division conducts internal audits to verify internal control related to compliance risk.

Risiko Kepatuhan - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko kepatuhan merupakan risiko yang muncul akibat ketidakpatuhan atau kegagalan Perseroan dalam melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Implementasi Risiko Kepatuhan

Bank senantiasa memantau kepatuhan terhadap peraturan regulator untuk menghindari sanksi seperti teguran, denda, atau pencabutan lisensi. Pengelolaan risiko kepatuhan diterapkan di seluruh aktivitas operasional dengan Direktur Kepatuhan dan Satuan Kerja Kepatuhan sebagai koordinator utama. Didukung oleh Satuan Kerja Manajemen Risiko dan pemimpin unit kerja, Bank membangun budaya sadar risiko. Selain itu, Satuan Kerja Kepatuhan berkoordinasi dengan Satuan Kerja Manajemen Risiko menyusun laporan profil risiko kepatuhan untuk dilaporkan kepada Direksi.

Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme telah dilaksanakan sesuai dengan ketentuan yang berlaku. Untuk mendukung hal tersebut, sosialisasi mengenai *Customer Due Diligence* dilakukan secara berkala guna meningkatkan kesadaran dan kepatuhan unit kerja operasional Perseroan terhadap prosedur ini. Selain itu, Perseroan juga telah memiliki kebijakan dan standar operasional prosedur terkait Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme untuk melindungi Bank dari potensi tindak pidana pencucian uang dan terorisme. Hal tersebut didukung dengan implementasi sistem anti-pencucian uang untuk memantau transaksi mencurigakan, termasuk laporan *Cash Transaction Report* dan *Suspicious Transaction Report.*

Satuan Kerja Kepatuhan juga berperan dalam pemantauan kepatuhan terkait pemenuhan komitmen kepada regulator, penyesuaian kebijakan baru mengikuti perubahan ketentuan eksternal, serta hal-hal yang disyaratkan oleh regulator, seperti perencanaan, pelaksanaan, dan pelaporan aktivitas baru.

Risiko Terkait Iklim

Perseroan menyadari bahwa risiko iklim menjadi faktor penting yang dapat memengaruhi operasional, aset, dan perencanaan strategis jangka panjang. Dalam hal operasional, Perseroan menilai potensi gangguan akibat bencana alam, fluktuasi suhu, atau kejadian ekstrem lainnya yang dapat memengaruhi jaringan kantor, infrastruktur teknologi, dan layanan nasabah. Upaya mitigasi dilakukan melalui penerapan sistem *business continuity plan*, penguatan infrastruktur fisik dan digital.

Compliance Risk - General Qualitative Disclosures of the Bank, Individually

Compliance risk is the risk that arises due to non-compliance or failure of the Company to implement the applicable laws and regulations.

Compliance Risk Implementation

The Bank continuously monitors its compliance with regulatory regulations to avoid sanctions such as warnings, fines, or revocation of licenses. Compliance risk management is implemented across all operational activities with the Compliance Director and Compliance Division as the main coordinators. Supported by the Risk Management Division and division heads, the Bank builds risk awareness culture. Furthermore, the Compliance Division coordinates with the Risk Management Division to prepare the compliance risk profile report to be submitted to the Board of Directors.

The Anti-Money Laundering and Counter-Terrorist Financing Program has been implemented in accordance with applicable regulations. To support this program, dissemination on Customer Due Diligence is carried out periodically to improve awareness and compliance of the Company's operational division with this procedure. Moreover, the Company also has policies and standard operating procedures related to Anti-Money Laundering and Counter-Terrorist Financing to protect the Bank from potential crime of money laundering and terrorism. This is supported by the implementation of anti-money laundering system to monitor suspicious transactions, including Cash Transaction Report and Suspicious Transaction Report.

The Compliance Division also plays a role in monitoring compliance related to the fulfillment of commitments to regulators, adjustment to new policies following changes in external provisions, and matters required by regulators, such as planning, implementing, and reporting new activities.

Climate-Related Risks

The Company realizes that climate risk is a significant factor that can impact operations, assets, and long-term strategic planning. In terms of operations, the Company evaluates the potential disruptions due to natural disaster, temperature fluctuation, or other extreme events that may impact office networks, technology infrastructure, and customer service. Mitigation measures are carried out by implementing business continuity plan system and strengthening physical and digital infrastructure.

Terkait aset, Perseroan melakukan evaluasi dampak iklim terhadap nilai portofolio, termasuk properti dan fasilitas pendukung, guna memastikan aset tetap aman, produktif, dan sesuai dengan standar manajemen risiko. Sedangkan dalam perencanaan strategis, Perseroan mempertimbangkan risiko transisi menuju ekonomi rendah karbon, termasuk perubahan regulasi, permintaan nasabah, dan tren investasi berkelanjutan. Hal ini memastikan setiap risiko dan peluang iklim dapat direspons secara tepat waktu dan mendukung pertumbuhan yang berkelanjutan.

Dengan pendekatan ini, Perseroan tidak hanya memitigasi potensi dampak negatif iklim, tetapi juga menciptakan nilai jangka panjang melalui pengelolaan risiko yang proaktif dan pemanfaatan peluang keberlanjutan.

Sesuai dengan perturan dan arahan Otoritas Jasa Keuangan terkait dengan risiko iklim, Bank telah melakukan penilaian *Climate Risk Management and Scenario Analysis* (CRMS) posisi Desember 2024 dan melaporkannya kepada Otoritas Jasa Keuangan pada 29 Agustus 2025.

Regarding assets, the Company evaluates the climate impact on portfolio value, including property and supporting facilities, to ensure that assets remain safe, productive, and compliant with risk management standards. Meanwhile, in strategic planning, the Company considers the risks of transition to a low-carbon economy, including regulatory changes, customer demand, and sustainable investment trends. These matters ensure that every climate risk and opportunity can be addressed in a timely manner and supports sustainable growth.

With this approach, the Company not only mitigates potential negative climate impacts but also creates long-term value through proactive risk management and utilization of sustainability opportunities.

In accordance with the regulations and directives of Financial Services Authority regarding climate risk, the Bank conducted Climate Risk Management and Scenario Analysis (CRMS) assessment as of December 2024 and reported it to the Financial Services Authority on August 29, 2025.

Pengelolaan Risiko terkait Keuangan Berkelanjutan

Bank secara konsisten menerapkan prinsip kehati-hatian dalam mengelola risiko sosial dan lingkungan yang terkait dengan seluruh aktivitas penghimpunan maupun penyaluran dana. Pengelolaan risiko tersebut meliputi identifikasi, pengukuran, mitigasi, pengawasan, serta pemantauan berkala terhadap potensi dampak yang dapat memengaruhi kondisi sosial dan lingkungan di sekitar kegiatan usaha. Risiko tersebut mencakup kemungkinan timbulnya dampak negatif dari proyek atau kegiatan yang memperoleh pembiayaan dari Bank. Melalui pendekatan ini, Bank berkomitmen untuk mendukung tercapainya praktik pembiayaan yang bertanggung jawab dan berkelanjutan, serta menjaga keseimbangan antara pencapaian kinerja bisnis dan kontribusi positif terhadap masyarakat serta lingkungan.

Risk Management related to Sustainable Finance

The Bank consistently applies prudent principles in managing social and environmental risks associated with all fundraising and funding activities. This risk management includes identification, measurement, mitigation, supervision, and regular monitoring of potential impacts that may affect social and environmental conditions surrounding its business activities. These risks include the potential for negative impacts from projects or activities financed by the Bank. Through this approach, the Bank is committed to supporting responsible and sustainable financing practices, while maintaining a balance between achieving business performance and positive contributions to society and the environment.

Evaluasi Penerapan Sistem Manajemen Risiko

Dalam rangka meningkatkan efektivitas penerapan sistem manajemen risiko, Bank melakukan evaluasi secara berkala dan berkelanjutan. Langkah ini untuk memastikan bahwa setiap kebijakan dan strategi pengelolaan risiko yang diterapkan tetap selaras dengan arah dan tujuan jangka panjang Bank.

Evaluation of Risk Management System Implementation

To improve the effectiveness of its risk management system implementation, the Bank conducts periodic and continuous evaluations. This step ensures that every risk management policy and strategy implemented remains in line with the Bank's long-term direction and objectives.

Evaluasi manajemen risiko dilakukan melalui *self-assessment* profil risiko dengan menggunakan metode penilaian yang relevan dan komprehensif. Pada tahun 2025, hasil penilaian menunjukkan bahwa profil risiko Bank berada Peringkat Komposit 2 (PK2), yang mencerminkan bahwa penerapan sistem manajemen risiko telah berjalan dengan baik dan efektif dalam mendukung aktivitas operasional serta pertumbuhan usaha Bank.

Pengembangan Sumber Daya Manusia di Bidang Sistem Manajemen Risiko

Perseroan memastikan penerapan manajemen risiko yang efektif melalui pengembangan sumber daya manusia yang kompeten serta penguatan budaya risiko di seluruh lini organisasi. Untuk mendukung kebutuhan tersebut sekaligus memenuhi ketentuan regulator, Perseroan menyelenggarakan program edukasi manajemen risiko yang dilaksanakan melalui berbagai kegiatan, antara lain:

1. Sertifikasi serta pembaruan pengetahuan terkait manajemen risiko;
2. Sosialisasi budaya manajemen risiko, termasuk pengenalan alat dan metode manajemen risiko yang digunakan dalam operasional Bank; dan
3. Program pembelajaran dan pelatihan bagi karyawan yang diselenggarakan melalui seminar, kursus, dan kegiatan lain yang difasilitasi oleh pihak eksternal.

Pernyataan Dewan Komisaris dan Direksi Atas Kecukupan Sistem dan Infrastruktur Manajemen Risiko

Secara berkelanjutan Bank Ganesha memperkuat infrastruktur manajemen risiko yang mencakup aspek tata kelola dan organisasi (termasuk pengembangan sumber daya manusia) serta penyempurnaan kebijakan dan prosedur, proses manajemen risiko, alat dan metode pengukuran, serta dukungan teknologi informasi. Upaya ini dilakukan untuk memastikan pengelolaan risiko berjalan secara efektif dan selaras dengan kebutuhan bisnis. Dewan Komisaris dan Direksi menilai bahwa penerapan manajemen risiko sepanjang tahun 2025 memadai dan mampu mendukung kebutuhan operasional Bank secara optimal.

Tabel 1 Ukuran Utama - Bank Secara Individu
Table 1 Key Metrics - Bank Individually

No.	Keterangan	31 Desember 2025 December 31, 2025
Modal yang Tersedia (Nilai)		
1.	Modal Inti Utama (CET1)	**3.608.200**
2.	Modal Inti (*Tier* 1)	**3.608.200**
3.	Total Modal	**3.660.373**
Aset Tertimbang Menurut Risiko (Nilai)		
4.	Total Aset Tertimbang Menurut Risiko (ATMR)	**4.649.237**
Rasio Modal Berbasis Risiko dalam Bentuk Persentase dari ATMR		
5.	Rasio CET1 (%)	**77,61%**
6.	Rasio *Tier* 1 (%)	**77,61%**
7.	Rasio Total Modal (%)	**78,73%**
Tambahan CET1 yang Berfungsi sebagai *Buffer* dalam Bentuk Persentase dari ATMR		
8.	*Capital Conservation Buffer* (2,5% dari ATMR) (%)	**0,00%**
9.	*Countercyclical Buffer* (0-2,5% dari ATMR) (%)	**0,00%**
10.	*Capital Surcharge* untuk Bank Sistematik (1-2,5%) (%)	**0,00%**
11.	Total CET1 sebagai *Buffer* (Baris 8 + Baris 9 + Baris 10)	**0,00%**
12.	Komponen CET1 untuk *Buffer*	**69,60%**

Risk management evaluations are conducted through risk profile self-assessment by using relevant and comprehensive assessment methods. In 2025, the assessment results indicated that the Bank's risk profile was at Composite Rating 2 (PK2), reflecting that the risk management system was implemented properly and effectively in supporting the Bank's operational activities and business growth.

Human Resources Development related to Risk Management System

The Company ensures the effective implementation of risk management through the development of competent human resources and strengthening risk culture throughout the organization. To support these needs and comply with regulatory requirements, the Company conducts risk management education program implemented through various activities, including:

1. Certification and knowledge refreshment related to risk management;
2. Dissemination of risk management culture, including introduction to risk management tools and methods used in the Bank's operations; and
3. Learning and training programs for the employees, conducted through seminars, courses, and other activities facilitated by external parties.

Statement by the Board of Commissioners and Board of Directors on the Adequacy of Risk Management System and Infrastructure

Bank Ganesha continuously strengthens its risk management infrastructure, encompassing governance and organizational aspects (including human resource development), as well as improving policies and procedures, risk management process, measurement tools and methods, and information technology support. These efforts are undertaken to ensure that the risk management is effective and in line with business needs. The Board of Commissioners and Board of Directors considered that the risk management implementation throughout 2025 was adequate and capable of optimally supporting the Bank's operational needs.

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 December 31, 2024	Description
	Available Capital
3.308.800	Prime Core Capital (CET1)
3.308.800	Core Capital (Tier 1)
3.360.558	Total Capital
	Risk Weighted Assets (Value)
4.632.020	Total Risk Weighted Assets (RWA)
	Risk Based Capital Ratio as Percentage of RWA
71,43%	Ratio CET1 (%)
71,43%	Ratio Tier 1 (%)
72,94%	Total Capital Ratio (%)
	Additional CET 1 Functions as Buffer in the Form of Percentage of RWA
0,00%	Capital Conservation Buffer (2.5% from RWA) (%)
0,00%	Countercyclical Buffer (0-2.5% from RWA) (%)
0,00%	Capital Surcharge for Systemic Bank (1-2.5%) (%)
0,00%	Total CET 1 as Buffer (Line 8 + Line 9 + Line 10)
63,72%	CET 1 Components for Buffer

No.	Keterangan	31 Desember 2025 December 31, 2025
Rasio Pengungkit Sesuai Basel III		
13.	Total Eksposur	**10.502.379**
14.	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	**31,63%**
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) (%)	**N/A**
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 Memasukan Nilai Rata-rata dari Tercatat Aset *Securities Financing Transactions* (SFT) secara *Gross* (%)	**30,62%**
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 Memasukan Nilai Rata-rata dari Nilai Tercatat Aset SFT secara *Gross* (%)	**N/A**
Rasio Kecukupan Likuiditas (LCR)		
15.	Total Aset Likuid Berkualitas Tinggi (HQLA)	**4.114.557**
16.	Total Arus Kas Keluar Bersih (*Net Cash Outflow*)	**669.289**
17.	LCR (%)	**614,77%**
Rasio Pendanaan Stabil Bersih (NSFR)		
18.	Total Pendanaan Stabil yang Tersedia (ASF)	**7.036.461**
19.	Total Pendanaan Stabil yang Diperlukan (RSF)	**3.871.827**
20.	NSFR (%)	**181,73%**

Tabel 2 Risiko Kredit - Pengungkapan Kualitas Kredit atas Aset (CR1) Bank Secara Individu

Tabel 2 **Credit Risk - Disclosure of Credit Quality of Assets (CR1) Bank Individually**

No.	Keterangan	Nilai Tercatat Secara Bruto Gross Carrying Amount		CKPN
		Tagihan yang Telah Jatuh Tempo Due Receivables	Tagihan yang Belum Jatuh Tempo Not Due Receivables	
		a	b	c
		31 Desember 2025 December 31, 2025		
1.	Kredit	**81.405**	**5.735.210**	**198.917**
2.	Surat Berharga	**-**	**3.697.860**	**70**
3.	Transaksi Rekening Administratif	**-**	**486.645**	**100**
4.	**Total**	**81.405**	**9.919.714**	**199.087**
		31 Desember 2024 December 31, 2024		
1.	Kredit	58.322	4.961.510	239.701
2.	Surat Berharga	-	2.837.367	11.755
3.	Transaksi Rekening Administratif	-	338.939	120
4.	**Total**	**58.322**	**8.137.816**	**251.576**

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 / December 31, 2024	Description
	Leverage Ratio According to Basel III
10.166.302	Total Exposures
32,55%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)
N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)
32,42%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
	Liquidity Adequacy Ratio (LCR)
2.455.322	Total High Quality Liquid Assets (HQLA)
405.944	Total Net Cash Outflow
604,85%	LCR %
	Net Stable Funding Ratio (NSFR)
6.986.726	Total Available Stable Funding (ASF)
3.807.332	Total Required Stable Funding (RSF)
183,51%	NSFR (%)

(dalam jutaan Rupiah / in millions of Rupiah)

CKPN		CKPN (Pendekatan IRB) (IRB Approach)	Nilai Bersih (a+b-c) Net Value (a+b-c)	Description
Stage 2 dan 3 / Stage 2 and 3	*Stage* 1			
d	e	f	g	
		31 Desember 2025 / December 31, 2025		
136.343	**62.574**	**-**	**5.617.697**	Loans
-	**39**	**-**	**3.697.789**	Securities
-	**49**	**-**	**486.545**	Administrative Account Transactions
136.343	**62.662**	**-**	**9.802.032**	**Total**
		31 Desember 2024 / December 31, 2024		
91.227	148.474	-	4.780.131	Loans
-	11.755	-	2.825.612	Securities
-	120	-	338.819	Administrative Account Transactions
91.227	**160.349**	**-**	**7.944.562**	**Total**

Tabel 3 Risiko Kredit - Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) Bank Secara Individu

Table 3 Credit Risk - Disclosure of Changes in Due Loans and Securities (CR2) Bank Individually

No.	Keterangan	31 Desember 2025 December 31, 2025
1.	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir	53.039
2.	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak Periode Pelaporan Terakhir	28.365
3.	Kredit dan Surat Berharga yang Kembali Menjadi Tagihan yang Belum Jatuh Tempo	-
4.	Nilai Hapus Buku	-
5.	Perubahan Lain	-
6.	**Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir (1+2-3-4+5)**	**81.405**

Tabel 4 Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Wilayah Bank Secara Individu

Table 4 Credit Risk - Disclosure of Net Receivables by Area Bank Individually

No.	Kategori Portofolio	31 Desember 2025 December 31, 2025				
		Tagihan Bersih berdasarkan Wilayah Net Receivables by Region				
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total
1.	Tagihan kepada Pemerintah	3.399.023	-	-	-	3.399.023
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-
4.	Tagihan kepada Bank	669.988	-	-	-	669.988
5.	Tagihan Berupa *Covered Bond*	-	-	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	34.967	-	25.525	-	60.492
7.	Tagihan Berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-
8.	Kredit Beragun Rumah Tinggal	90.976	-	-	-	90.976
9.	Kredit Beragun Properti Komersial	201.111	-	-	-	201.111
10.	Kredit untuk Pengadaan Tanah	-	-	-	-	-
11.	Kredit Pegawai atau Pensiunan	-	-	-	-	-
12.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	856.780	311.000	309.999	-	1.477.780
13.	Tagihan kepada Korporasi	2.932.794	4.999	1.240.370	-	4.178.163
14.	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-
15.	Aset Lainnya	186.993	-	-	-	186.993
Total		8.372.632	315.999	1.575.895	-	10.264.526

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 December 31, 2024	Description
38.857	Due Loans and Securities on Last Reporting Period
19.465	Due Loans and Securities since Last Reporting Period
-	Not Due Loans and Securities that Return to Receivables
2.452	Write-Off Value
-	Other Changes
55.870	**Due Loans and Securities on Last Reporting Period (1+2-3-4+5)**

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 December 31, 2024					Portfolio Category
Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total	
3.122.956	-	-	-	3.122.956	Receivables from Government
-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
1.083.595	-	-	-	1.083.595	Receivables from Banks
-	-	-	-	-	Receivables in the form of Covered Bond
190.184	-	-	-	190.184	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	Receivables in the form of Subordinated Securities, Equity, and Other Capital Instruments
96.543	-	-	-	96.543	Residential Property Collateralized Loans
313.949	-	-	-	313.949	Commercial Property Collateralized Loans
-	-	-	-	-	Loan by Land Acquisition
-	-	-	-	-	Employee or Retirement Loans
964.037	268.003	373.475	-	1.605.515	Receivables from Microbusiness, Small Business, and Retail Portfolio
2.723.998	18.969	514.013	-	3.256.980	Receivables from Corporations
1	-	-	-	1	Due Receivables
178.368	-	-	-	178.368	Other Assets
8.673.631	**286.972**	**887.488**	**-**	**9.848.091**	**Total**

Tabel 5 Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi Bank Secara Individu

Table 5 Credit Risk - Disclosure of Net Receivables by Economic Sector Bank Individually

No.	Sektor Ekonomi	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	Tagihan Berupa *Covered Bond* Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity, and Capital Instruments	
		31 Desember 2025 December 31, 2025							
1.	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-	
2.	Pertambangan dan Penggalian	-	-	-	-	-	-	-	
3.	Industri Pengolahan	-	-	-	-	-	-	-	
4.	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	
6.	Konstruksi	-	-	-	-	-	-	-	
7.	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-	
8.	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-	
10.	Informasi dan Komunikasi	-	-	-	-	-	-	-	
11.	Aktivitas Keuangan dan Asuransi	-	-	-	**669.988**	-	**60.492**	-	
12.	Real Estat	-	-	-	-	-	-	-	
13.	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	
14.	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	
15.	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	
16.	Pendidikan	-	-	-	-	-	-	-	
17.	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	
18.	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	
19.	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	
20.	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	
21.	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	
22.	Rumah Tangga	-	-	-	-	-	-	-	
23.	Bukan Lapangan Usaha	-	-	-	-	-	-	-	
24.	Lainnya	**3.399.023**	-	-	-	-	-	-	
Total		**3.399.023**	-	-	**669.988**	-	**60.492**	-	

(dalam jutaan Rupiah / in millions of Rupiah)

Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economy Sector
31 Desember 2025 December 31, 2025							
978	-	-	212.043	-	-	-	Agriculture, Forestry, and Fishery
-	-	-	4.012	849.593	-	-	Mining and Extractive Industries
-	27.208	-	27.982	1.234.404	-	-	Processing Industry
-	-	-	158	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
2.544	5.626	-	4.447	25.474	-	-	Construction
18.142	77.074	-	302.619	839.364	-	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
23.361	-	-	52.963	70.646	-	-	Transportation and Warehousing
189	-	-	2.581	55.363	-	-	Provision of Accommodation and Foods and Beverages
-	1.543	-	48.317	-	-	-	Information and Communication
-	-	-	360	1.061.289	-	-	Financial and Insurance Activities
-	89.641	-	340	42.030	-	-	Real Estate
-	18	-	-	-	-	-	Professional, Scientific, and Technical Activities
-	-	-	-	-	-	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
-	-	-	-	-	-	-	Education
-	-	-	200	-	-	-	Human Health Activities and Social Activities
-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
-	-	-	15.076	-	-	-	Other Service Activities
-	-	-	-	-	-	-	Household Activities as Employer
-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
45.762	-	-	806.682	-	-	-	Household
-	-	-	-	-	-	-	Non-Business
-	-	-	-	-	-	186.993	Others
90.976	201.111	-	1.477.780	4.178.163	-	186.993	Total

No.	Sektor Ekonomi	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	Tagihan Berupa *Covered Bond* Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity, and Capital Instruments	
		31 Desember 2024 December 31, 2024							
1.	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-	
2.	Pertambangan dan Penggalian	-	-	-	-	-	-	-	
3.	Industri Pengolahan	-	-	-	-	-	-	-	
4.	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	
6.	Konstruksi	-	-	-	-	-	-	-	
7.	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-	
8.	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-	
10.	Informasi dan Komunikasi	-	-	-	-	-	-	-	
11.	Aktivitas Keuangan dan Asuransi	-	-	-	1.083.595	-	190.184	-	
12.	Real Estat	-	-	-	-	-	-	-	
13.	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	
14.	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	
15.	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	
16.	Pendidikan	-	-	-	-	-	-	-	
17.	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	
18.	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	
19.	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	
20.	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	
21.	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	
22.	Rumah Tangga	-	-	-	-	-	-	-	
23.	Bukan Lapangan Usaha	-	-	-	-	-	-	-	
24.	Lainnya	3.112.956	-	-	-	-	-	-	
Total		**3.112.956**	**-**	**-**	**1.083.595**	**-**	**190.184**	**-**	

(dalam jutaan Rupiah / in millions of Rupiah)

Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economy Sector
31 Desember 2024 December 31, 2024							
683	-	-	198.236	21.078	-	-	Agriculture, Forestry, and Fishery
-	-	-	7.146	356.965	-	-	Mining and Extractive Industries
-	2.152	-	32.728	1.772.986	-	-	Processing Industry
-	-	-	204	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
8.464	5.626	-	10.121	333.918	-	-	Construction
11.114	54.100	-	317.346	44.307	-	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
23.993	-	-	40.592	182.341	-	-	Transportation and Warehousing
561	38.141	-	6.542	12.829	-	-	Provision of Accommodation and Foods and Beverages
-	13.004	-	35.580	-	-	-	Information and Communication
-	610	-	-	458.233	-	-	Financial and Insurance Activities
-	198.747	-	-	67.840	1	-	Real Estate
-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities
2.072	847	-	-	1.721	-	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
-	-	-	22	-	-	-	Education
-	-	-	2.496	1.263	-	-	Human Health Activities and Social Activities
-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
-	-	-	18.371	-	-	-	Other Service Activities
-	-	-	-	-	-	-	Household Activities as Employer
-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
49.656	723	-	936.130	3.500	-	-	Household
-	-	-	-	-	-	-	Non-Business
-	-	-	-	-	-	178.368	Others
96.543	**313.950**	**-**	**1.605.514**	**3.256.981**	**1**	**178.368**	**Total**

Tabel 6 Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontak Bank Secara Individu

Table 6 Credit Risk - Disclosure of Net Receivables by Remaining Contact Period Bank Individually

No.	Kategori Portofolio	31 Desember 2025 / December 31, 2025					
		Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak / Net Receivables by Remaining Contract Period					
		≤ 1 Tahun / ≤ 1 Year	> 1-3 Tahun / > 1-3 Years	> 3-5 Tahun / > 3-5 Years	> 5 Tahun / > 5 Years	Non Kontraktual / Non-Contractual	Total
1.	Tagihan kepada Pemerintah	2.534.588	680.504	5.102	178.828	-	3.399.023
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4.	Tagihan kepada Bank	669.988	-	-	-	-	669.988
5.	Tagihan Berupa *Covered Bond*	-	-	-	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	60.492	-	-	-	-	60.492
7.	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-
8.	Kredit Beragun Rumah Tinggal	41.124	5.630	17.992	26.230	-	90.976
9.	Kredit Beragun Properti Komersial	107.197	53.907	11.181	28.825	-	201.111
10.	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-
11.	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1.251.843	170.884	52.916	2.136	-	1.477.780
12.	Tagihan kepada Korporasi	3.327.318	602.271	138.181	110.393	-	4.178.163
13.	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-
14.	Aset Lainnya	186.993	-	-	-	-	186.993
Total		8.179.544	1.513.196	225.372	346.414	-	10.264.526

Tabel 7 Risiko Kredit - Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah Bank Secara Individu

Table 7 Credit Risk - Disclosure of Receivables and Allowances by Area Bank Individually

No.	Keterangan	31 Desember 2025 / December 31, 2025				
		Wilayah 1 / Zone 1	Wilayah 2 / Zone 2	Wilayah 3 / Zone 3	Dan Seterusnya / And Others	Total
1.	Tagihan	8.372.632	315.999	1.575.895	-	10.264.526
	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (*Stage* 2 dan *Stage* 3)					
2.	a. Belum Jatuh Tempo	61.893	5.257	6.864	-	74.013
	b. Telah Jatuh Tempo	65.465	3.330	12.609	-	81.405
3.	CKPN - *Stage* 1	3.628.951	340.426	1.534.005	-	5.503.381
4.	CKPN - *Stage* 2	219.708	5.257	6.864	-	231.828
5.	CKPN - *Stage* 3	65.465	3.330	12.609	-	81.405
6.	Tagihan yang Dihapus Buku	-	-	-	-	-

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 / December 31, 2024						Portfolio Category
Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak / Net Receivables by Remaining Contract Period						
≤ 1 Tahun / ≤ 1 Year	> 1-3 Tahun / > 1-3 Years	> 3-5 Tahun / > 3-5 Years	> 5 Tahun / > 5 Years	Non Kontraktual / Non-Contractual	Total	
1.878.124	802.922	34.524	407.386	-	3.122.956	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
1.083.595	-	-	-	-	1.083.595	Receivables from Banks
-	-	-	-	-	-	Receivables in the form of Covered Bond
190.184	-	-	-	-	190.184	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments
43.333	10.732	14.837	27.641	-	96.543	Residential Property Collateralized Loans
166.443	66.307	69.757	11.441	-	313.948	Commercial Property Collateralized Loans
-	-	-	-	-	-	Employee/ Retirement Loans
1.303.290	242.364	58.928	933	-	1.605.515	Receivables from Microbusiness, Small Business, and Retail Portfolio
2.419.145	381.108	237.185	219.542	-	3.256.980	Receivables from Corporations
-	1	-	-	-	1	Due Receivables
178.368	-	-	-	-	178.368	Other Assets
7.262.482	**1.503.434**	**415.231**	**666.943**	**-**	**9.848.090**	**Total**

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 / December 31, 2024					Description
Wilayah 1 / Zone 1	Wilayah 2 / Zone 2	Wilayah 3 / Zone 3	Dan Seterusnya / And Others	Total	
8.673.632	286.972	887.488	-	9.848.092	Receivables
					Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)
52.549	3.276	4.737	-	60.562	a. Not Due
36.991	3.691	17.640	-	58.322	b. Due
3.708.947	284.445	907.557	-	4.900.949	CKPN - Stage 1
52.549	3.276	4.737	-	60.562	CKPN - Stage 2
36.991	3.691	17.640	-	58.322	CKPN - Stage 3
2.452	-	-	-	2.452	Receivables Written Off

Tabel 8 Risiko Kredit - Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi Bank Secara Individu

Table 8 Credit Risk - Disclosure of Receivables and Allowances by Economic Sector Bank Individually

No.	Sektor Ekonomi	31 Desember 2025 / December 31, 2025						
		Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Losses (CKPN)			Tagihan yang Dihapus Buku Receivables Written Off
			Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	*Stage 1*	*Stage 2*	*Stage 3*	
1.	Pertanian, Kehutanan, dan Perikanan	232.282	3.571	4.561	14.262	438	4.561	-
2.	Pertambangan dan Penggalian	854.291	163	38	631	17	38	-
3.	Industri Pengolahan	1.385.211	28.694	39.273	28.074	28.270	39.273	-
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	158	-	-	-	-	-	-
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	3.476	214	33	178	26	33	-
6.	Konstruksi	38.125	85	2	26	5	2	-
7.	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	795.849	4.686	26.955	12.282	759	26.955	-
8.	Pengangkutan dan Pergudangan	147.343	1.119	728	184	63	728	-
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum	58.198	-	-	66	-	-	-
10.	Informasi dan Komunikasi	49.871	-	-	12	-	-	-
11.	Aktivitas Keuangan dan Asuransi	1.132.568	10.160	-	816	10.160	-	-
12.	Real Estat	158.425	19.074	9.027	143	19.074	9.027	-
13.	Aktivitas Profesi, Ilmiah, dan Teknis	140	-	-	0	-	-	-
14.	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	11.563	164	76	148	18	76	-
15.	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-
16.	Pendidikan	-	-	-	-	-	-	-
17.	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	200	-	-	0	-	-	-
18.	Kesenian, Hiburan, dan Rekreasi	68.961	-	-	103	-	-	-
19.	Aktivitas Jasa Lainnya	16.530	397	502	908	43	502	-
20.	Aktivitas Rumah Tangga sebagai Pemberi Kerja	6.655	110	106	598	6	106	-
21.	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22.	Rumah Tangga	852.748	5.254	104	170	31	104	-
23.	Bukan Lapangan Usaha	4.018	323	-	0	1	-	-
24.	Lainnya	-	-	-	-	-	-	-
Total		5.816.614	74.013	81.405	58.602	58.910	81.405	-

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 December 31, 2024							Economic Sector
Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Losses (CKPN)			Tagihan yang Dihapus Buku Receivables Written Off	
	Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	*Stage 1*	*Stage 2*	*Stage 3*		
219.997	1.764	5.384	615	156	5.384	-	Agriculture, Forestry, and Fishery
364.111	1.061	23	512	97	23	-	Mining and Extractive Industries
1.807.866	11.218	2.782	73.376	10.930	2.782	-	Processing Industry
204	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
-	36	31	8	4	31	-	Water Management, Waste Water Management, Waste Management, and Recycle
358.130	-	7	820	-	7	-	Construction
426.867	13.659	27.277	1.035	1.120	27.277	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
246.927	565	-	642	52	-	2.452	Transportation and Warehousing
58.073	-	-	4.637	-	-	-	Provision of Accommodation and Foods & Beverages
48.584	-	-	49	-	-	-	Information and Communication
1.732.622	-	-	36.001	-	-	-	Financial and Insurance Activities
266.587	-	14.291	30.164	-	14.291	-	Real Estate
-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities
4.639	21.334	101	51	20.315	101	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
22	-	-	-	-	-	-	Education
3.759	-	-	5	-	-	-	Human Health Activities and Social Activities
-	-	-	3	-	-	-	Arts, Entertainment, and Recreation
18.371	195	720	50	19	720	-	Other Service Activities
-	182	165	30	20	165	-	Household Activities as Employer
-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
990.009	10.336	7.540	474	188	7.540	-	Household
-	212	-	1	4	-	-	Non-Business
3.301.324	-	-	-	-	-	-	Others
9.848.092	**60.562**	**58.321**	**148.473**	**32.905**	**58.321**	**2.452**	**Total**

Tabel 9 Risiko Kredit - Pengungkapan Tagihan berdasarkan Hari Tunggakan Bank Secara Individu

Table 9 Credit Risk - Disclosure of Receivables by Due Date Bank Individually

No.	Jenis Eksposur	31 Desember 2025 / December 31, 2025			
		Tagihan berdasarkan Hari Tunggakan / Receivables by Due Date			
		> 90 Hari sampai dengan 120 Hari / > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari / > 120 Days until 180 Days	> 180 Hari / > 180 Days	Total
1.	Kredit yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	**28.365**	**-**	**53.039**	**81.405**
2.	Surat Berharga yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	-	-	-	-
Total		**28.365**	**-**	**53.039**	**81.405**

Tabel 10 Risiko Kredit - Pengungkapan Tambahan terkait Perlakuan terhadap Aset Bermasalah (CRB-A) Bank Secara Individu

Table 10 Credit Risk - Additional Disclosures Regarding Treatment of Non-Performing Assets (CRB-A) Bank Individually

Pengungkapan Aset *Performing* dan *Non-Performing*

Disclosure of Performing and Non-Performing Assets

No.	Keterangan	*Performing* (Kualitas L dan DPK) / Performing (Quality of L and DPK)		Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables	
		Nilai Tercatat Bruto / Gross Carrying Amount	CKPN	Nilai Tercatat Bruto / Gross Carrying Amount	CKPN
		31 Desember 2025 / December 31, 2025			
1.	Surat Berharga	**3.697.860**	**70**	**-**	**-**
2.	Kredit	**5.735.210**	**117.512**	**74.013**	**58.910**
	a. Korporasi	**4.214.740**	**86.839**	**58.217**	**57.499**
	b. Ritel	**1.520.470**	**30.673**	**15.797**	**1.411**
3.	Transaksi Rekening Administratif	**486.645**	**215**	**-**	**-**
		31 Desember 2024 / December 31, 2024			
1.	Surat Berharga	2.837.367	11.755	-	-
2.	Kredit	4.900.949	148.474	60.561	32.905
	a. Korporasi	3.268.308	146.258	357.775	31.595
	b. Ritel	1.632.641	2.216	24.785	1.310
3.	Transaksi Rekening Administratif	338.939	120	-	-

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 / December 31, 2024				Exposure Type
Tagihan berdasarkan Hari Tunggakan / Receivables by Due Date				
> 90 Hari sampai dengan 120 Hari / > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari / > 120 Days until 180 Days	> 180 Hari / > 180 Days	Total	
38.857	15.845	3.620	58.322	Loan included in Due Receivables
-	-	-	-	Securities Included in Due Receivables
38.857	**15.845**	**3.620**	**58.322**	**Total**

(dalam jutaan Rupiah / in millions of Rupiah)

Non Performing Loan (Kualitas KL, D, M) / Non Performing Loan (Quality of KL, D, M)				Description
Tagihan yang Tidak Mengalami Penurunan Nilai / Non Impaired Receivables				
Memiliki Tunggakan > 90 Hari / Have Arrears > 90 Days		Memiliki Tunggakan < 90 Hari / Have Arrears < 90 Days		
Nilai Tercatat Bruto / Gross Carrying Amount	CKPN	Nilai Tercatat Bruto / Gross Carrying Amount	CKPN	
31 Desember 2025 / December 31, 2025				
-	**-**	**-**	**-**	Securities
81.405	**81.405**	**-**	**-**	Loans
73.236	**73.236**	**-**	**-**	a. Corporate
8.169	**8.169**	**-**	**-**	b. Retail
-	**-**	**-**	**-**	Administrative Account Transactions
31 Desember 2024 / December 31, 2024				
-	-	-	-	Securities
14.296	14.296	44.026	44.026	Loans
14.296	14.296	44.026	44.026	a. Corporate
-	-	-	-	b. Retail
-	-	-	-	Administrative Account Transactions

Pengungkapan Aset Restrukturisasi *Performing* dan *Non-Performing*
Disclosure of Performing and Non-Performing Restructuring Assets

No.	Keterangan	*Performing* (Kualitas L dan DPK) Performing (Quality of L and DPK)		*Non Performing Loan* (Kualitas KL, D, M) Non Performing Loan (Quality of KL, D, M)	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
	31 Desember 2025 December 31, 2025				
1.	Surat Berharga	**-**	**-**	**-**	**-**
2.	Kredit	**28.276**	**26.724**	**35.568**	**35.568**
	a. Korporasi	**19.074**	**19.074**	**27.770**	**27.770**
	b. Ritel	**9.202**	**7.650**	**7.798**	**7.798**
3.	Transaksi Rekening Administratif	**-**	**-**	**-**	**-**
	31 Desember 2024 December 31, 2024				
1.	Surat Berharga	-	-	-	-
2.	Kredit	168.682	65.933	29.543	29.543
	a. Korporasi	167.929	65.931	29.543	29.543
	b. Ritel	753	2	-	-
3.	Transaksi Rekening Administratif	-	-	-	-

Tabel 11 Risiko Kredit - Pengungkapan Kuantitatif terkait Teknik MRK (CR3) Bank Secara Individu
Table 11 Credit Risk - Quantitative Disclosures related to MRK Techniques (CR3) Bank Individually

No.	Keterangan	Tagihan yang Tidak Dijamin dengan Teknik MRK Not Guaranteed Receivables using MRK Techniques	Tagihan yang Dijamin dengan Teknik MRK Guaranteed Receivables using MRK Techniques
	31 Desember 2025 December 31, 2025		
1.	Kredit	**4.644.997**	**1.171.617**
2.	Surat Berharga	**2.715.480**	**-**
3.	**Total**	**7.360.477**	**1.171.617**
4.	Kredit dan Surat Berharga yang Telah Jatuh Tempo	**81.405**	**-**
	31 Desember 2024 December 31, 2024		
1.	Kredit	4.371.984	647.847
2.	Surat Berharga	2.410.750	-
3.	**Total**	**6.782.734**	**647.847**
4.	Kredit dan Surat Berharga yang Telah Jatuh Tempo	58.322	-

(dalam jutaan Rupiah / in millions of Rupiah)

Stage 1		*Stage 2*		*Stage 3*		Description
Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	
			31 Desember 2025 December 31, 2025			
-	-	-	-	-	-	Securities
8.970	**7.440**	**19.306**	**19.285**	**35.568**	**35.568**	Loans
-	-	**19.074**	**19.074**	**27.770**	**27.770**	a. Corporate
8.970	**7.440**	**232**	**211**	**7.798**	**7.798**	b. Retail
-	-	-	-	-	-	Administrative Account Transactions
			31 Desember 2024 December 31, 2024			
-	-	-	-	-	-	Securities
132.907	34.339	35.775	31.595	29.543	29.543	Loans
132.154	34.337	35.775	31.595	-	-	a. Corporate
753	2	-	-	29.543	29.543	b. Retail
-	-	-	-	-	-	Administrative Account Transactions

(dalam jutaan Rupiah / in millions of Rupiah)

Tagihan yang Dijamin dengan Agunan Guaranteed Receivables by Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit Guaranteed Receivables by Guarantee, Security, and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Receivables Secured by Credit Derivatives	Description
		31 Desember 2025 December 31, 2025	
1.171.617	-	-	Loans
-	-	-	Securities
1.171.617	-	-	**Total**
-	-	-	Due Loans and Securities
		31 Desember 2024 December 31, 2024	
647.847	-	-	Loans
-	-	-	Securities
647.847	-	-	**Total**
-	-	-	Due Loans and Securities

Tabel 12 Risiko Kredit - Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK Bank Secara Individu

Table 12 Credit Risk - Disclosure of Credit Risk Exposure and Impact of MRK Techniques Bank Individually

No.	Kategori Portofolio	31 Desember 2025 December 31, 2025			
		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Techniques	
		Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA
1.	Tagihan kepada Pemerintah	-	-	-	-
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-
4.	Tagihan kepada Bank	**133.998**	-	**133.998**	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	-	-
5.	Tagihan Berupa *Covered Bond*	-	-	-	-
6.	Tagihan kepada Korporasi - Eksposur Korporasi Umum 2)	**3.551.439**	**15.854**	**2.570.182**	**13.591**
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	**24.197**	**53**	**23.923**	-
	Eksposur Pembiayaan Khusus 4)	-	-	-	-
7.	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-
8.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	**1.108.335**	**12**	**1.107.086**	-
9.	Kredit Beragun Properti	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	**24.619**	-	**24.572**	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	**139.800**	**9.144**	**131.034**	**9.144**
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-
10.	Tagihan yang Telah Jatuh Tempo	-	**4.160**	-	**4.160**
11.	Aset Lainnya	-	-	**153.554**	-
Total		**4.982.387**	**29.223**	**4.144.346**	**26.894**

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 December 31, 2024				Portfolio Category
Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Techniques		
Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA	
-	-	-	-	Receivables from Government
-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
216.719	-	216.719	-	Receivables from Banks
-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions 1)
-	-	-	-	Receivables in the form of Covered Bond
2.768.433	17.224	2.268.164	2.622	Receivables from Corporations - General Corporate Exposure 2)
76.074	70	56.385	70	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	Special Financing Exposure 4)
-	-	-	-	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments
1.204.136	129	1.196.581	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	Property Collateralized Loans
26.133	-	26.133	-	Residential Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
-	-	-	-	Residential Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
193.671	10.804	193.671	10.804	Commercial Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
-	-	-	-	Commercial Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
-	-	-	-	Land Acquisition, Land Processing, and Construction Loans
1	199	1	199	Due Receivables
-	-	150.110	-	Other Assets
4.485.167	**28.426**	**4.107.764**	**13.695**	**Total**

Tabel 13 Risiko Kredit - Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) Bank Secara Individu

Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5) Bank Individually

31 Desember 2025 December 31, 2025						
No.	Kategori Portofolio	0%	20%	50%		
1.	Tagihan kepada Pemerintah	**3.399.023**	-	-		

No.	Kategori Portofolio	20%	50%	
2.	Tagihan kepada Entitas Sektor Publik	-	-	

No.	Kategori Portofolio	0%	20%	30%	50%	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	

No.	Kategori Portofolio	20%	30%	40%	50%	
4.	Tagihan kepada Bank	**669.988**	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	**60.492**	-	

No.	Kategori Portofolio	10%	15%	20%	25%	35%	
5.	Tagihan berupa *Covered Bond*	-	-	-	-	-	

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2025 December 31, 2025					
100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
-	-	-	-	Receivables from Government	

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
-	-	-	-	Receivables from Public Sector Entities	

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	

75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	**133.998**	Receivables from Banks
-	-	-	-	**24.197**	Receivables from Securities Companies and Other Financial Services Institutions 1)

50%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	-	Receivables in the form of Covered Bond

No.	Kategori Portofolio	20%	50%	65%	75%	80%
6.	Tagihan kepada Korporasi Umum	-	-	-	-	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-
	Eksposur Pembiayaan Khusus 4)	-	-	-	-	-

No.	Kategori Portofolio	100%	150%
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-

No.	Kategori Portofolio	45%	75%
8.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	**1.477.780**

No.	Kategori Portofolio	50%	100%
9.	Tagihan yang Telah Jatuh Tempo	-	-

No.	Kategori Portofolio	0%	20%	100%
10.	Aset Lainnya	-	-	**186.993**

	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	4.178.163	-	-	-	-	**3.551.439**	Receivables from General Corporations
	-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	Special Financing Exposure 4)

	250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity, and Other Capital Instruments

	85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	**1.108.335**	Receivables from Microbusiness, Small Business, and Retail Portfolio

	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	Due Receivables

	150%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	**186.993**	Other Assets

31 Desember 2024 December 31, 2024						
No.	**Kategori Portofolio**	**0%**	**20%**	**50%**		
1.	Tagihan kepada Pemerintah	3.122.958	-	-		

No.	**Kategori Portofolio**	**20%**	**50%**	
2.	Tagihan kepada Entitas Sektor Publik	-	-	

No.	**Kategori Portofolio**	**0%**	**20%**	**30%**	**50%**	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	

No.	**Kategori Portofolio**	**20%**	**30%**	**40%**	**50%**	
4.	Tagihan kepada Bank	1.083.595	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	190.184	-	

No.	**Kategori Portofolio**	**10%**	**15%**	**20%**	**25%**	**35%**	
5.	Tagihan berupa *Covered Bond*	-	-	-	-	-	

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 December 31, 2024					
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables from Government

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables from Public Sector Entities

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions

	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	216.719	Receivables from Banks
	-	-	-	-	76.074	Receivables from Securities Companies and Other Financial Services Institutions 1)

	50%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	-	Receivables in the form of Covered Bond

No.	Kategori Portofolio	20%	50%	65%	75%	
6.	Tagihan kepada Korporasi Umum	-	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	
	Eksposur Pembiayaan Khusus 4)	-	-	-	-	

No.	Kategori Portofolio	100%	150%	
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	

No.	Kategori Portofolio	45%	75%	
8.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	1.605.515	

No.	Kategori Portofolio	50%	100%	
9.	Tagihan yang Telah Jatuh Tempo	-	1	

No.	Kategori Portofolio	0%	20%	
10.	Aset Lainnya	-	-	

80%	85%	100%	130%	150%	Lainnya Others	Portfolio Category
-	3.256.980	-	-	-	-	Receivables from General Corporations
-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	Special Financing Exposure 4)

250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity, and Other Capital Instruments

85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	1.204.136	Receivables from Microbusiness, Small Business, and Retail Portfolio

150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	1	Due Receivables

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
178.368	-	-	-	Other Assets

Tabel 13 Risiko Kredit - Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) Bank Secara Individu

Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5) Bank Individually

No.	Bobot Risiko	31 Desember 2025 / December 31, 2025			
		Tagihan Bersih Laporan Posisi Keuangan Net Receivables Statement of Financial Position	Tagihan Bersih TRA (Sebelum Pengenaan FKK) Net Receivables TRA (Before FKK Imposition)	Rata-Rata FKK FKK Average	Tagihan Bersih (Setelah Pengenaan FKK dan Teknik MRK) Net Receivables (After Imposition of FKK and MRK Techniques)
1.	< 40%	**4.149.181**	**48.792**	**645.435**	**3.552.539**
2.	40%-70%	**195.877**	**5.233**	**106.152**	**94.958**
3.	75%	**1.477.780**	**-**	**370.695**	**1.107.086**
4.	85%	**4.254.695**	**-**	**1.619.461**	**2.635.234**
5.	90%-100%	**186.993**	**-**	**33.440**	**153.554**
6.	105%-130%	**-**	**-**	**-**	**-**
7.	150%	**-**	**-**	**-**	**-**
8.	250%	**-**	**-**	**-**	**-**
9.	400%	**-**	**-**	**-**	**-**
10.	1.250%	**-**	**-**	**-**	**-**
Total Tagihan Bersih		**10.264.526**	**54.025**	**2.775.182**	**7.543.369**

Tabel 14 Risiko Pasar - Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar Bank Secara Individu

Table 14 Market Risk - Disclosure of Market Risk Using Standardized Method Bank Individually

No.	Komponen	31 Desember 2025 / December 31, 2025				
		Risiko Spesifik Specific Risk	Risiko Umum General Risk	Beban Modal untuk Risiko Hak Opsi Capital Expenses for Option Right Risk	Faktor Pengali Multiplier Factor	Total Beban Modal Total Capital Expenses
1.	**Beban Modal untuk Masing-masing Risiko**	**-**	**-**	**-**	**-**	**-**
	a. Risiko Suku Bunga	**1.001,88**	**4.435,90**	**-**	**1,3**	**7.069,11**
	b. Risiko Nilai Tukar	**-**	**574,24**	**-**	**1,2**	**689,09**
	c. Total	**1.001,88**	**5.010,14**	**-**	**-**	**7.758,20**
2.	**Beban Modal Lainnya**	**-**	**-**	**-**	**-**	**-**
	a. Penambahan ATMR Pillar 1	**-**	**-**	**-**	**-**	**-**
	b. *Credit Valuation Adjustment* (ATMR)	**-**	**-**	**-**	**-**	**-**
Pendekatan Dasar yang Disederhanakan		**-**	**-**	**-**	**-**	**-**
100% ATMR SACCR		**-**	**-**	**-**	**-**	**-**
3.	**Total ATMR Risiko Pasar**	**96.977,50**	**-**	**-**	**-**	**-**

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 / December 31, 2024				Risk Weight
Tagihan Bersih Laporan Posisi Keuangan / Net Receivables Statement of Financial Position	Tagihan Bersih TRA (Sebelum Pengenaan FKK) / Net Receivables TRA (Before FKK Imposition)	Rata-Rata FKK / FKK Average	Tagihan Bersih (Setelah Pengenaan FKK dan Teknik MRK / Net Receivables (after imposition of FKK and MRK Techniques)	
4.290.278	38.219	4.091.673	236.825	< 40%
495.741	5.198	262.882	238.057	40%-70%
1.605.515	-	408.934	1.196.581	75%
3.278.188	-	991.997	2.286.191	85%
178.369	-	28.258	150.111	90%-100%
-	-	-	-	105%-130%
-	-	-	-	150%
-	-	-	-	250%
-	-	-	-	400%
-	-	-	-	1250%
9.848.091	**43.417**	**5.783.744**	**4.107.765**	**Total Net Receivables**

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 / December 31, 2024					Component
Risiko Spesifik / Specific Risk	Risiko Umum / General Risk	Beban Modal untuk Risiko Hak Opsi / Capital Expenses for Option Right Risk	Faktor Pengali / Multiplier Factor	Total Beban Modal / Total Capital Expenses	
-	**-**	**-**	**-**	**-**	**Capital Expenses for Each Risk**
714,62	6.977,50	-	1,3	9.999,76	a. Interest Rate Risk
-	1.070,88	-	1,2	1.285,06	b. Exchange Rate Risk
714,62	8.048,38	-	-	11.284,82	c. Total
-	**-**	**-**	**-**	**-**	**Other Capital Expenses**
-	-	-	-	-	a. Addition of RWA Pillar 1
-	-	-	-	-	b. Credit Valuation Adjustment (ATMR)
-	-	-	-	-	Simplified Basic Approach
-	-	-	-	-	100% RWA SACCR
141.060,25	**-**	**-**	**-**	**-**	**Total RWA for Market Risk**

Tabel 15 Risiko Likuiditas – Kewajiban Pemenuhan Rasio Kecukupan LIKUIDITAS (*Liquidity Coverage Ratio*) Bank Secara Individu

Table 15 Liquidity Risk – Liquidity Coverage Ratio Bank Individually

No.	Komponen	31 Desember 2025 December 31, 2025	
		Total Portofolio	
		Unweighted	*Weighted*
***High Quality Liquid Asset* (HQLA)**			
1.	*Total High Quality Liquid Asset* (HQLA)	**4.132.620**	**4.114.557**
Arus Kas Keluar (*Cash OutFlows*)			
2.	Simpanan Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:	-	-
	a. Simpanan/Pendanaan Stabil	**291.106**	**14.555**
	b. Simpanan/Pendanaan Kurang Stabil	**1.343.588**	**134.359**
3.	Pendanaan yang Berasal dari Nasabah Korporasi, Terdiri dari:		
	a. Simpanan Operasional	**638.278**	**157.062**
	b. Simpanan Non-Operasional dan/atau Kewajiban Lainnya yang Bersifat Non- Operasional	**3.509.646**	**1.383.470**
4.	Pendanaan dengan Agunan (*Secured Funding*)	-	-
5.	Arus Kas Keluar Lainnya (*Additional Requirement*), terdiri dari:		
	a. Arus Kas Keluar atas Transaksi Derivatif	-	-
	b. Arus Kas Keluar atas Peningkatan Kebutuhan Likuiditas	-	-
	c. Arus Kas Keluar atas Kehilangan Pendanaan	-	-
	d. Arus Kas Keluar atas Penarikan Komitmen Fasilitas Kredit dan Fasilitas Likuiditas	-	-
	e. Arus Kas Keluar atas Kewajiban Kontraktual Lainnya Terkait Penyaluran Dana	-	-
	f. Arus Kas Keluar atas Kewajiban Kontijensi Pendanaan Lainnya	**420.670**	**938**
	g. Arus Kas Keluar Kontraktual Lainnya	**9.712**	**9.712**
	Total Arus Kas Keluar (*Cash OutFlows*)	**6.213.002**	**1.700.097**
Arus Kas Masuk (*Cash InFlows*)			
6.	Pinjaman dengan Agunan *Secured lending*	**302.592**	**133.987**
7.	Tagihan Berasal dari Piha Lawan (*Counter Party*)	**1.095.125**	**891.928**
8.	Arus Kas Masuk Lainnya	**9.784**	**4.892**
	Total Arus Kas Masuk (*Cash InFlows*)	**1.407.502**	**1.030.807**
	Total Arus Kas Masuk yang Dapat Diperhitungkan dalam Perhitungan LCR (maksimal 75% dari Total Arus Kas Keluar	-	**1.030.807**
TOTAL *ADJUSTED VALUE*			
9.	**Total HQLA**	-	**4.114.557**
10.	**Total Arus Kas Keluar Bersih (*Net Cash OutFlows*)**	-	**669.289**
11.	**LCR (%)**	-	**614,77%**

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 / December 31, 2024		Component
Total Portofolio		
Unweighted	*Weighted*	
		High Quality Liquid Asset (HQLA)
2.473.494	2.455.332	Total High Quality Liquid Asset (HQLA)
		Cash Outflows
-	-	Savings from Individual Customers and Funding Derived from Micro and Small Business Customers, Consisting of:
327.538	16.377	Savings/Funding is Stable
1.015.341	101.534	Savings/Funding is Less Stable
		Funding Derived from Corporate Customers, Consists of:
78.495	16.980	Operational Savings
3.375.291	1.008.753	Non-Operational Deposits and/or Other Non-Operational Liabilities
-	-	Funding with Collateral (Secured Funding)
		Other Cash Outflows (Additional Requirements), Consisting of:
-	-	Cash Outflows from Derivative Transactions
-	-	Cash Outflows from Increased Liquidity Needs
-	-	Cash Outflows for Loss of Funding
-	-	Cash Outflows for Withdrawal of Committed Credit Facilities and Liquidity Facilities
473.698	473.698	Cash Outflows on Other Contractual Liabilities related to Distribution of Funds
496.861	947	Cash Outflows from Other Funding Contingent Liabilities
5.486	5.486	Other Contractual Cash Outflows
5.772.710	**1.623.775**	**Total Cash Outflows**
		Cash Inflows
164.428	116.859	Loans with Collateral Secured Lending
1.530.365	1.106.273	Receivables from Counter Party
5.499	2.749	Other Cash Inflows
1.700.292	**1.225.881**	**Total Cash Inflows**
-	**1.217.831**	**Total Cash Inflows that Can be Calculated in LCR Calculation (maximum 75% of Total Cash Outflows)**
		TOTAL ADJUSTED VALUE
-	**2.455.332**	**Total HQLA**
-	**405.944**	**Total Net Cash Outflows**
-	**604,85%**	**LCR (%)**

Tabel 16 Risiko Likuiditas - *Net Stable Funding Ratio* Bank Secara Individu

Table 16 Liquidity Risk - Net Stable Funding Ratio Bank Individually

Komponen ASF	31 Desember 2025 / December 31, 2025				
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period				Total Nilai Tertimbang / Total Weighted Value
	Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year	
Modal:	**3.622.457**	**-**	**-**	**-**	**3.622.457**
Modal Sesuai POJK KPMM	**3.622.457**	**-**	**-**	**-**	**3.622.457**
Instrumen Modal Lainnya	**-**	**-**	**-**	**-**	**-**
Simpanan yang Berasal dari Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil:	**707.331**	**1.093.841**	**1.525**	**110**	**1.641.644**
Simpanan dan Pendanaan Stabil	**270.122**	**110.658**	**1.377**	**10**	**363.059**
Simpanan dan Pendanaan Kurang Stabil	**437.208**	**983.183**	**148**	**100**	**1.278.585**
Pendanaan yang Berasal dari Nasabah Korporasi:	**1.218.500**	**4.486.168**	**-**	**-**	**1.772.360**
Simpanan Operasional	**375.206**	**1.167.483**	**-**	**-**	**771.345**
Pendanaan Lainnya yang Berasal dari Nasabah Korporasi	**843.294**	**3.318.685**	**-**	**-**	**1.001.016**
Liabilitas yang Memiliki Pasangan Aset yang Saling Bergantung	**-**	**5.319**	**-**	**-**	**-**
Liabilitas dan Ekuitas Lainnya:	**1.209**	**132.130**	**-**	**-**	**-**
NSFR Liabilitas Derivatif	**-**	**-**	**-**	**-**	**-**
Ekuitas dan Liabilitas Lainnya yang Tidak Masuk dalam Kategori Diatas	**1.209**	**132.130**	**-**	**-**	**-**
Total ASF					**7.036.461**

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 / December 31, 2024					ASF Component
Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period				Total Nilai Tertimbang / Total Weighted Value	
Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year		
3.360.503	-	-	-	3.360.503	Capital:
3.360.503	-	-	-	3.360.503	Capital according to CAR POJK
-	-	-	-	-	Other Capital Instruments
625.807	906.161	613	5	1.432.335	Deposits Originating from Individual Customers and Funding from Micro and Small Business Customers:
288.306	771.249	606	5	1.007.158	Stable Savings and Funding
337.500	134.911	8	-	425.177	Less Stable Savings and Funding
1.460.084	3.630.751	32.500	-	2.193.887	Funding Derived from Corporate Customers:
1.085.800	2.155.355	32.500	-	1.636.827	Operational Savings
374.284	1.475.396	-	-	557.060	Other Funding Derived from Corporate Customers
-	11.619	-	-	-	Liabilities that Have Interdependent Asset Pairs
1.405	133.465	-	-	-	Liabilities and Other Equity:
	-	-	-		NSFR Liabilitas Derivatif
1.405	133.465	-	-	-	Ekuitas dan Liabilitas Lainnya yang Tidak Masuk dalam Kategori Diatas
				6.986.726	**Total ASF**

Komponen RSF	31 Desember 2025 / December 31, 2025				
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period				Total Nilai Tertimbang / Total Weighted Value
	Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year	
Total HQLA dalam Rangka Perhitungan NSFR	-	-	-	-	**181.383**
Simpanan pada Lembaga Keuangan Lain untuk Tujuan Operasional	**84.910**	-	-	-	**42.455**
Pinjaman dengan Kategori Lancar dan dalam Perhatian Khusus (*Performing*)	-	**3.413.577**	**1.908.104**	**1.339.806**	**3.461.200**
Kepada Lembaga Keuangan yang Dijamin dengan HQLA Level 1	-	**466.694**	**40.930**	**245.529**	**312.663**
Kepada Lembaga Keuangan yang Dijamin Bukan dengan HQLA Level 1 dan Pinjaman kepada Lembaga Keuangan Tanpa Jaminan	-	**655.182**	**49.146**	**331.944**	**454.795**
Kepada Korporasi Non-Keuangan, Nasabah Retail dan Nasabah Usaha Mikro dan Kecil, Pemerintah Pusat, Pemerintah Negara Lain, Bank Indonesia, Bank Sentral Negara Lain dan Entitas Sektor Publik, yang Diantaranya:	-	**2.258.875**	**1.598.656**	**598.961**	**2.437.882**
Kredit Beragun Rumah Tinggal yang Tidak Sedang Dijaminkan, yang Diantaranya:	-	-	**6.763**	**4.043**	**6.818**
Memenuhi Kualifikasi Untuk Mendapat Bobot Risiko 35% atau Kurang, Sesuai SEOJK ATMR untuk Risiko Kredit	-	**32.827**	**1.817**	**45.527**	**46.914**
Surat Berharga dengan Kategori Lancar dan Kurang Lancar (*Performing*) yang Tidak Sedang Dijaminkan, Tidak Gagal Bayar, dan Tidak Masuk Sebagai HQLA, Termasuk Saham yang Diperdagangkan di Bursa	-	-	**210.792**	**113.803**	**202.129**
Aset yang Memiliki Pasangan Liabilitas yang Saling Bergantung	-	**5.319**	-	-	-
Aset Lainnya:	**106.187**	**129.714**	-	**8.801**	**174.120**
Seluruh Aset Lainnya yang Tidak Masuk dalam Kategori di Atas	**106.187**	**129.714**	-	**8.801**	**174.120**
Rekening Administratif		**722.432**	**722.432**	**722.432**	**12.669**
Total RSF					**3.871.827**
Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio* (%))					**181,73**

(dalam jutaan Rupiah / in millions of Rupiah)

31 Desember 2024 / December 31, 2024					
Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period				Total Nilai Tertimbang / Total Weighted Value	RSF Component
Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year		
-	-	-	-	129.546	Total HQLA for the NSFR Calculation
265.474	-	-	-	132.737	Deposits on Other Financial Institutions for Operational Purposes
-	2.844.664	1.916.997	1.471.194	3.348.814	Loans in Current and Special Mention Category (Performing)
-	50.176	-	88.759	93.777	To Financial Institutions Guaranteed with HQLA Level 1
-	871.238	151.986	257.418	464.097	To a Guaranteed Financial Institution Not with HQLA Level 1 and a Loan to an Unsecured Financial Institution
-	1.631.515	1.582.340	1.046.540	2.496.486	To Non-Financial Corporations, Retail Customers and Micro and Small Business Customers, Central Government, Governments of Other Countries, Bank Indonesia, Central Banks of Other Countries and Public Sector Entities, including:
-	6.494	-	6.322	8.620	Unsecured Residential Property Collateralized Loans, Which Include:
-	30.249	6.203	47.275	48.955	Qualify for a Weighted Risk of 35% or Less, in Accordance With SEOJK RWA for Credit Risk
-	254.992	176.468	24.880	236.878	Securities with Current and Undercurrent (Performing) Categories that are not Being Pledged Collateral, Do Not Default, and are not Included as HQLA, Including Exchange-Traded Shares
-	11.619	-	-	-	Assets that Have Interdependent Liability Pairs
110.603	146.256	76	10.627	191.231	Other Assets:
110.603	146.256	76	10.627	191.231	All Other Assets Not Included in the Categories Above
-	419.701	419.701	419.701	5.004	Administrative Account
-	**-**	**-**	**-**	**3.807.332**	**Total RSF**
-	**-**	**-**	**-**	**183,51**	**Net Stable Funding Ratio (%)**

Tabel 17 Risiko Operasional – ATMR Risiko Operasional Bank Secara Individu

Table 17 Operational Risk – RWA Operational Risk

Laporan Data Kerugian Historis

Historical Loss Data Report

No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4	
	31 Desember 2025 **December 31, 2025**						
	Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (*Loss Event*) Sebesar Rp300.000.000,- (Tiga Ratus Juta Rupiah) atau Lebih						
1.	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	**9,00**	**57,00**	**262,00**	**47,00**	**78,00**	
2.	Jumlah Terjadinya Kerugian Risiko Operasional	**28,00**	**9,00**	**5,00**	**6,00**	**8,00**	
3.	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
4.	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	
5.	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	**9,00**	**57,00**	**262,00**	**47,00**	**78,00**	
	Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (*Loss Event*) Sebesar Rp1.500.000.000,- (Satu Miliar Lima Ratus Juta Rupiah) atau Lebih						
6.	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	
7.	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	
8.	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
9.	Jumlah Terjadinya Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
10.	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
	Rincian Perhitungan Modal untuk Risiko Operasional						
11.	Apakah Kerugian Digunakan dalam Perhitungan FPKI? (Ya/Tidak)						
12.	Dalam Hal Baris 11 Diisi Tidak, Apakah Tidak Digunakannya Data Kerugian Intern Tersebut Disebabkan Ketidaksesuaian Standar Minimum untuk Data Kerugian? (Ya/Tidak)						
13.	*Treshold* yang Digunakan dalam Perhitungan Modal untuk Risiko Operasional (dalam Satuan Rupiah Penuh)						
14.	Keterangan Tambahan (Jika Ada)						

	T-5	T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years	Business Indicator (IB) and IB Component
					31 Desember 2025 December 31, 2025		
							Minimum Limit of an Operating Loss Event of Rp300,000,000 (Three Hundred Million Rupiah) or More
	7,00	**52,00**	**79,00**	**73,00**	**107,00**	**77,10**	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
	11,00	**24,00**	**18,00**	**9,00**	**4,00**	**12,20**	Total Occurrence of Operational Risk Loss
	-	**-**	**-**	**-**	**-**	**-**	Total Excluded Operational Risk Loss
	-	**-**	**-**	**-**	**-**	**-**	Total Occurrence of Operational Risk Loss
	7,00	**52,00**	**79,00**	**73,00**	**107,00**	**77,10**	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
							Minimum Limit of an Operational Loss Event of Rp1,500,000,000 (One Billion Five Hundred Million Rupiah) or More
	-	**-**	**-**	**-**	**-**	**-**	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
	-	**-**	**-**	**-**	**-**	**-**	Total Occurrence of Operational Risk Loss
	-	**-**	**-**	**-**	**-**	**-**	Total Excluded Operational Risk Loss
	-	**-**	**-**	**-**	**-**	**-**	Total Occurrence of Excluded Operational Risk Loss
	-	**-**	**-**	**-**	**-**	**-**	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
							Details of Capital Calculation for Operational Risks
						Tidak No	Are Losses Used in Calculating FPKI? (Yes/No)
						Ya Yes	If Line 11 answer is 'No', Is the Internal Loss Data Not Use Due to a Discrepancy of the Minimum Standards for Loss Data? (Yes/No)
						300.000.000	Threshold Used in Capital Calculation for Operational Risks (in Full Rupiah Amount)
						Opsional Optional	Additional Information (If Any)

No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4	
	31 Desember 2024 **December 31, 2024**						
Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (*Loss Event*) Sebesar Rp300.000.000,- (Tiga Ratus Juta Rupiah) atau Lebih							
1.	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	
2.	Jumlah Terjadinya Kerugian Risiko Operasional	9,00	9,00	5,00	6,00	8,00	
3.	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
4.	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	
5.	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (*Loss Event*) Sebesar Rp1.500.000.000,- (Satu Miliar Lima Ratus Juta Rupiah) atau Lebih							
6.	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	
7.	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	
8.	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
9.	Jumlah Terjadinya Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
10.	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
Rincian Perhitungan Modal untuk Risiko Operasional							
11.	Apakah Kerugian Digunakan dalam Perhitungan FPKI? (Ya/Tidak)						
12.	Dalam Hal Baris 11 Diisi Tidak, Apakah Tidak Digunakannya Data Kerugian Intern Tersebut Disebabkan Ketidaksesuaian Standar Minimum untuk Data Kerugian? (Ya/Tidak)						
13.	*Treshold* yang Digunakan dalam Perhitungan Modal untuk Risiko Operasional (dalam Satuan Rupiah Penuh)						
14.	Keterangan Tambahan (Jika Ada)						

	T-5	T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years	Business Indicator (IB) and IB Component
					31 Desember 2024 December 31, 2024		
							Minimum Limit of an Operating Loss Event of Rp300,000,000 (Three Hundred Million Rupiah) or More
	-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
	11,00	24,00	18,00	9,00	4,00	10,30	Total Occurrence of Operational Risk Loss
	-	-	-	-	-	-	Total Excluded Operational Risk Loss
	-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
	-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
							Minimum Limit of an Operational Loss Event of Rp1,500,000,000 (One Billion Five Hundred Million Rupiah) or More
	-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
	-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
	-	-	-	-	-	-	Total Excluded Operational Risk Loss
	-	-	-	-	-	-	Total Occurrence of Excluded Operational Risk Loss
	-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
							Details of Capital Calculation for Operational Risks
						Tidak No	Are Losses Used in Calculating FPKI? (Yes/No)
						Ya Yes	If Line 11 answer is 'No', Is the Internal Loss Data Not Use Due to a Discrepancy of the Minimum Standards for Loss Data? (Yes/No)
						300.000.000	Threshold Used in Capital Calculation for Operational Risks (in Full Rupiah Amount)
						Opsional Optional	Additional Information (If Any)

Laporan Rincian Indikator Bisnis
Business Indicator Detailed Report

No.	Indikator Bisnis (IB) dan Komponen IB	31 Desember 2025 December 31, 2025		
		T	T-1	T-2
1.	Komponen Bunga, Sewa, dan Dividen (KBSD)	**211.627**	-	-
2.	Pendapatan Bunga	**723.201**	**592.752**	**433.413**
3.	Beban Bunga	**248.892**	**141.627**	**111.692**
4.	Aset Produktif	**10.256.795**	**9.249.913**	**8.710.177**
5.	Pendapatan Dividen	-	-	-
6.	Komponen Jasa	**26.832**	-	-
7.	Pendapatan Jasa dan Komisi	**27.862**	**24.749**	**26.336**
8.	Beban Jasa dan Komisi	**7.825**	**3.380**	**5.485**
9.	Pendapatan Operasional Lainnya	-	-	-
10.	Beban Operasional Lainnya	**14**	**1.302**	**233**
11.	Komponen Keuangan	**13.835**	-	-
12.	Laba Rugi Bersih *Trading Book*	**1.548**	**83**	**4**
13.	Laba Rugi Bersih *Banking Book*	**17.133**	**12.431**	**10.307**
14.	IB	**252.294**	-	-
15.	Komponen Indikator Bisnis	**30.275**	-	-
Pengungkapan IB				
16.	IB Total Termasuk Aktivitas yang Didivestasi	-	-	-
17.	Pengurangan IB Dikarenakan Pengecualian atas Aktivitas	**287.267**	-	-
18.	Keterangan Tambahan	-	-	-

Laporan Perhitungan ATMR Risiko Operasional dengan Menggunakan Pendekatan Standar
RWA Calculation Report for Operational Risk using Standard Approach

No.	Rincian	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	Details
		Validasi Kolom T T Column Validation	Validasi Kolom T T Column Validation	
1.	Komponen Indikator Bisnis (KIB)	**30.275**	28.026	Business Indicator Components (KIB)
2.	Faktor Pengali Kerugian Internal (FPKI)	**1,00**	1,00	Internal Loss Multiplier Factor (FPKI)
3.	Modal Minimum Risiko Operasional (MMRO)	**30.275**	28.026	Operational Risk Minimum Capital (MMRO)
4.	ATMR untuk Risiko Operasional	**378.441**	350.319	RWA for Operational Risk

31 Desember 2024 December 31, 2024			Business Indicator (IB) and IB Component
T	T-1	T-2	
197.458	-	-	Interest, Rent, and Dividend Components (KBSD)
592.752	433.413	317.228	Interest Income
141.627	111.692	135.705	Interest Expenses
9.249.913	8.710.177	8.367.593	Earning Assets
-	-	-	Dividend Income
23.957	-	-	Services Components
24.749	26.336	19.231	Fees and Commission Income
3.380	5.485	3.282	Fees and Commission Expenses
-	-	-	Other Operating Income
1.302	233	21	Other Operating Expenses
12.131	-	-	Financial Components
83	4	1.306	Net Profit Loss Trading Book
12.431	10.307	12.262	Net Profit Loss Banking Book
233.546	-	-	IB
28.026	-	-	Business Indicator Components
			IB Disclosure
-	-	-	Total IB including Divested Activities
233.546	-	-	IB Reduction due to Exclusion of Divested Activities
-	-	-	Additional information

Sistem Pengendalian Internal
Internal Control System

Sistem Pengendalian Internal merupakan mekanisme pengawasan yang ditetapkan oleh manajemen Bank, yang dirancang untuk memastikan seluruh kegiatan operasional berjalan efektif, efisien, dan sesuai prinsip kehati-hatian. Penerapan sistem pengendalian intern secara efektif dapat membantu manajemen Bank dalam menjaga aset, memastikan pelaporan keuangan akurat, meningkatkan kepatuhan terhadap peraturan, dan mengurangi risiko kerugian, penyimpangan, serta pelanggaran.

Implementasi Sistem Pengendalian Internal di Bank Ganesha dilakukan melalui pendekatan pertahanan berlapis (*three lines of defense*), di mana setiap lini beroperasi secara independen dengan peran dan tanggung jawab yang jelas. Penjelasan lebih lanjut mengenai masing-masing lini dalam pendekatan *three lines of defense* diuraikan sebagai berikut:

The Internal Control System is a supervisory mechanism established by the Bank management, designed to ensure that all operational activities are effective, efficient, and prudent. An effective implementation of internal control system can assist the Bank management in safeguarding assets, ensuring accurate financial reporting, improving regulatory compliance, and reducing the risk of loss, irregularity, and violation.

The Internal Control System at Bank Ganesha is implemented through three lines of defense approach, wherein each line operates independently with clearly defined roles and responsibilities. Further explanation of each line in the three lines of defense approach is outlined below:

1 Lini Pertama
First Line

Peran dari pada pemilik risiko sebagai *first line of defense* dalam fungsinya mengelola aspek internal kontrol di unit kerjanya.
The risk owner's role as the first line of defense is to manage internal control aspects within its division.

2 Lini Kedua
Second Line

Satuan Kerja Manajemen Risiko bersama Satuan Kerja Kepatuhan melakukan pendefinisian, pernyempurnaan, dan pemeliharaan metodologi pengelolaan risiko, memastikan kecukupan mitigasi risiko, kebijakan dan prosedur, serta melakukan koordinasi dari aktivitas pengelolaan risiko operasional secara menyeluruh.

The Risk Management Division, together with Compliance Division, defines, refines, and maintains the risk management methodology, ensures the adequacy of risk mitigation, policies, and procedures, and coordinates the overall operational risk management activities.

3 Lini Ketiga
Third Line

Satuan Kerja Audit Intern memastikan secara independen bahwa seluruh risiko residual telah dikelola sesuai dengan toleransi risiko yang telah disetujui.

The Internal Audit Division independently ensures that all residual risks are managed in accordance with the approved risk tolerance.

Pengendalian Keuangan, Operasional, dan Kepatuhan

Penerapan Sistem Pengendalian Internal merupakan tanggung jawab seluruh insan organisasi, termasuk Dewan Komisaris, Direksi, Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, serta seluruh karyawan. Pelaksanaan Sistem Pengendalian Internal di Bank Ganesha mencakup pengendalian keuangan, pengendalian operasional, dan pengendalian kepatuhan yang diuraikan sebagai berikut:

Financial, Operational, and Compliance Control

The implementation of Internal Control System is the responsibility of all organizational personnel, including the Board of Commissioners, Board of Directors, Internal Audit Division, Risk Management Division, and all employees. The implementation of Internal Control System at Bank Ganesha includes financial control, operational control, and compliance control, as outlined below:

Pengendalian Keuangan
Financial Control

Pengendalian keuangan di Perseroan dilaksanakan melalui penyusunan Rencana Bisnis Bank (RBB), yang memuat target jangka pendek dan menengah beserta strategi yang dirancang untuk mencapainya. Perseroan secara rutin memantau realisasi kinerja keuangan terhadap target yang ditetapkan dalam RBB melalui laporan berkala, yang kemudian dibahas dalam rapat Direksi. Mekanisme ini memastikan pengelolaan keuangan Perseroan berjalan secara efektif, efisien, dan ekonomis, serta mendukung pencapaian tujuan strategis Bank secara berkelanjutan.

Financial control in the Company is implemented through the preparation of Bank Business Plan (RBB), which contains short- and medium-term targets and strategies designed to achieve them. The Company regularly monitors financial performance against the targets set in RBB through periodic reports, which are then discussed at Board of Directors meetings. This mechanism ensures that the Company's financial management is effective, efficient, and economical, and supports the sustainable achievement of the Bank's strategic objectives.

Pengendalian Operasional
Operational Control

Pengendalian operasional di Perseroan dilakukan melalui penerapan standar operasional prosedur (SOP) yang dirancang untuk memastikan setiap kegiatan yang dilakukan karyawan sesuai dengan prosedur dan kebijakan internal yang berlaku. Penerapan SOP ini bertujuan untuk meminimalkan risiko operasional dan mencegah potensi dampak negatif terhadap Perseroan, sehingga seluruh aktivitas bisnis dapat berjalan secara tertib, efisien, dan mendukung pencapaian tujuan strategis Bank.

Operational control within the Company is carried out through standard operating procedures (SOPs) implementation, designed to ensure that all employee activities comply with applicable internal procedures and policies. These SOPs implementation aims to minimize operational risk and prevent potential negative impacts on the Company, ensuring that all business activities can proceed in an orderly, efficient manner, and support the achievement of the Bank's strategic objectives.

Pengendalian Kepatuhan
Compliance Control

Pengendalian kepatuhan di Perseroan memastikan seluruh aktivitas perbankan sehari-hari mematuhi ketentuan perundang-undangan yang berlaku, khususnya di bidang jasa keuangan dan pasar modal. Untuk mengurangi risiko ketidakpatuhan terhadap regulasi, Bank secara aktif berpartisipasi dalam berbagai kegiatan sosialisasi terkait peraturan dan perundang-undangan yang diselenggarakan oleh pihak regulator.

Compliance control within the Company ensures that all daily banking activities comply with applicable laws and regulations, particularly in financial services and capital markets sectors. To mitigate the risk of regulatory non-compliance, the Bank actively participates in various dissemination activities related to laws and regulations organized by regulators.

Kesesuaian Sistem Pengendalian Internal dengan Kerangka *Committee of Sponsoring Organizations of the Treadway Commission*

Bank menerapkan sistem pengendalian internal yang mengacu pada *Control Integrated Framework* yang dirumuskan oleh *Committee of Sponsoring Organizations of the Treadway Commission* (COSO). Kerangka kerja tersebut menjadi pedoman dalam memastikan efektivitas sistem pengendalian internal, yang mencakup 5 komponen utama pengendalian internal, yaitu:

Conformity of the Internal Control System with the Committee of Sponsoring Organizations of Treadway Commission Framework

The Bank implements internal control system that refers to the Control Integrated Framework formulated by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). This framework serves as a guideline in ensuring the effectiveness of internal control system, which includes 5 main components of internal control, namely:

Komponen Pengendalian Internal Component of Internal Control	Implementasi di Perseroan Implementation in the Company
Lingkungan Pengendalian **Control Environment**	Menyediakan arahan bagi Perseroan dan memengaruhi kesadaran pengendalian dari orang-orang yang ada di dalam Perseroan tersebut. Beberapa faktor yang berpengaruh di dalam lingkungan pengendalian antara lain integritas dan Kode Etik, serta komitmen terhadap kompetensi. Provide direction for the Company and influence the control awareness of the people in the Company. Several factors that influence the control environment include integrity and the Code of Conducts, as well as commitment to competence.
Penaksiran Risiko **Risk Assessment**	Mengidentifikasi risiko melalui analisis yang relevan dan dijadikan dasar untuk perencanaan pengelolaan risiko. Identify risks through relevant analysis and serve as the basis for risk management planning.
Aktivitas Pengendalian **Control Activities**	Melakukan kaji ulang terhadap kinerja, pengelolaan informasi, dan pemisahan tugas agar menjamin bahwa arahan manajemen dilaksanakan. Aktivitas tersebut membantu memastikan bahwa tindakan yang diperlukan untuk menanggulangi risiko dalam pencapaian tujuan. Conduct performance reviews, information management, and duties segregation to ensure that management directives are carried out. These activities help ensure the actions necessary to mitigate risks in achieving objectives.
Informasi dan Komunikasi **Information and Communication**	Sistem informasi yang relevan dalam pelaporan keuangan merupakan sistem akuntansi yang berisi metode untuk mengidentifikasikan, menggabungkan, menganalisis, mengklasifikasi, mencatat, dan melaporkan transaksi, serta menjaga akuntabilitas aset dan kewajiban. Komunikasi meliputi penyediaan deskripsi tugas individu dan tanggung jawab berkaitan dengan struktur pengendalian internal dalam pelaporan keuangan. The relevant information systems in financial reporting are accounting systems that contain methods for identifying, combining, analyzing, classifying, recording, and reporting transactions, as well as maintaining accountability of assets and liabilities. Communication includes providing descriptions of individual duties and responsibilities relating to the internal control structure in financial reporting.
Pemantauan **Monitoring**	Melakukan pemantauan yang bertujuan mewujudkan hal-hal sebagai berikut: a. Mendapatkan kepastian dipatuhinya seluruh peraturan dan perundang-undangan yang berlaku dalam seluruh kegiatan operasional; b. Memastikan tersedianya informasi keuangan dan non-keuangan yang akurat, lengkap, dan tepat waktu bagi pihak internal dan eksternal; c. Mendapatkan efisiensi dan efektivitas dari kegiatan usaha Perseroan; dan d. Mencegah penyimpangan termasuk kecurangan. Carry out monitoring with the aims to realize the following: a. Obtain assurance that all applicable laws and regulations are complied with in all operational activities; b. Ensure the availability of accurate, complete, and timely financial and non-financial information for internal and external parties; c. Obtain the efficiency and effectiveness of the Company's business activities; and d. Prevent irregularities, including fraud.

Tinjauan atas Efektivitas Sistem Pengendalian Internal

Perseroan secara konsisten memastikan efektivitas penerapan sistem pengendalian internal dengan melibatkan seluruh jajaran manajemen dan karyawan. Melalui evaluasi berkala yang dilaksanakan oleh Satuan Kerja Audit Intern, sistem pengendalian internal terbukti berperan dalam

Review of the Effectiveness of Internal Control System

The Company consistently ensures the effectiveness of its internal control system by involving all levels of management and employees. Through periodic evaluation conducted by the Internal Audit Division, internal control system is proven to help the Company achieve its objectives,

mendukung pencapaian tujuan Perseroan, meningkatkan keandalan laporan keuangan, serta memastikan kepatuhan terhadap seluruh peraturan yang berlaku. Melalui mekanisme ini, Perseroan dapat mengidentifikasi aspek yang memerlukan perbaikan, sehingga rekomendasi yang diberikan dapat diimplementasikan secara optimal dan berkelanjutan dalam rangka meningkatkan kinerja Perseroan secara keseluruhan.

improve the reliability of financial statements, and ensure compliance with all applicable regulations. Through this mechanism, the Company can identify aspects that require improvement, so that the recommendations provided can be implemented optimally and sustainably to improve the Company's overall performance.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Berdasarkan evaluasi menyeluruh pada tahun 2025, Direksi dan Dewan Komisaris menilai bahwa sistem pengendalian internal Bank telah berjalan dengan baik dan efektif. Kinerja positif ini tercermin dari pengelolaan operasional perbankan yang baik, tanpa menimbulkan kerugian signifikan, sehingga seluruh aktivitas Perseroan tetap sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

Statement of the Board of Commissioners and Board of Directors on the Adequacy of the Internal Control System

Based on a comprehensive evaluation in 2025, the Board of Directors and Board of Commissioners considered that the Bank's internal control system was implemented properly and effectively. This positive performance is reflected in the sound management of banking operations, without incurring significant losses, and thus ensuring that all Company activities remain in accordance with the applicable laws and regulations.

Fungsi Kepatuhan
Compliance Function

Fungsi Kepatuhan berperan dalam memastikan seluruh kegiatan Bank mematuhi regulasi yang berlaku, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum. Sebagai bagian dari praktik GCG, fungsi ini bertanggung jawab melaksanakan langkah-langkah preventif untuk menjamin bahwa kebijakan, ketentuan, sistem, prosedur, dan seluruh aktivitas Bank selaras dengan ketentuan Otoritas Jasa Keuangan serta peraturan perundang-undangan yang berlaku, termasuk memastikan seluruh komitmen kepada regulator dipenuhi sesuai target waktu yang ditetapkan.

The Compliance Function plays a role in ensuring that all Bank activities comply with applicable regulations, in accordance with Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks. As part of GCG practices, this function is responsible for implementing preventive measures to ensure that the Bank's policies, provisions, systems, procedures, and all activities are in line with the provisions of Financial Services Authority and applicable laws and regulations, including ensuring that all commitments to regulators are met within the stipulated time frames.

Pedoman Fungsi Kepatuhan

Pelaksanaan tugas dan tanggung jawab Fungsi Kepatuhan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Fungsi Kepatuhan pada Bank Umum.

Compliance Function Charter

The implementation of Compliance Function's duties and responsibilities is in accordance with Financial Services Authority Regulation No. 46/POJK.03/2017 on Compliance Function in Commercial Banks.

Penanggung Jawab Fungsi Kepatuhan

Penanggung jawab Fungsi Kepatuhan di Bank adalah Direktur Kepatuhan dan Satuan Kerja Kepatuhan. Penanggung jawab Fungsi Kepatuhan bersifat independen dan terpisah dari fungsi bisnis, operasional, serta fungsi pendukung lainnya.

Adapun tugas dan tanggung jawab penanggung jawab Fungsi Kepatuhan dalam menjalankan Fungsi Kepatuhan sebagai berikut:

1. **Direktur Kepatuhan**
   a. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Perseroan;
   b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
   c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Perseroan;
   d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
   e. Meminimalkan risiko kepatuhan Perseroan;
   f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Perseroan tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang- undangan; dan
   g. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.
2. **Satuan Kerja Kepatuhan**
   a. Membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi;
   b. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum;
   c. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan dengan peraturan perundang-undangan;
   d. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan agar sesuai dengan ketentuan Bank Indonesia atau Otoritas Jasa Keuangan dan peraturan perundang-undangan;
   e. Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku; dan

Person in Charge of Compliance Function

The person in charge of Compliance Function at the Bank is the Compliance Director and the Compliance Division. The Compliance Function team is independent and separated from business, operational, and other supporting functions.

Duties and responsibilities of the Compliance Function team in carrying out its function are as follows:

1. **Compliance Director**
   a. Formulating strategies to encourage the creation of the Company's compliance culture;
   b. Proposing compliance policies or compliance principles to be determined by the Board of Directors;
   c. Establishing compliance systems and procedures that will be used to develop the Company's internal provisions and guidelines;
   d. Ensuring that all policies, provisions, systems, and procedures, as well as business activities carried out by the Company are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations;
   e. Minimizing the Company's compliance risk;
   f. Taking preventive measures so the policies and/or decisions taken by the Company's Board of Directors do not deviate from the provisions of the Financial Services Authority and laws and regulations; and
   g. Perform other duties related to the Compliance Function.
2. **Compliance Division**
   a. Taking measures in order to support the creation of a compliance culture in all of the Company's business activities at every level of the organization;
   b. Performing identification, measurement, monitoring, and control of compliance risk with reference to the provisions of the Financial Services Authority Regulation on Implementation of Risk Management for Commercial Banks;
   c. Assessing and evaluating the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures owned by the Company with laws and regulations;
   d. Reviewing and/or recommending updates and improvements of policies, regulations, systems, and procedures owned by the Company so that they comply with the provisions of Bank Indonesia or Financial Services Authority and laws and regulations;
   e. Making efforts to ensure that the policies, provisions, systems, and procedures, as well as the Company's business activities, comply with the provisions of the Financial Services Authority and applicable laws and regulations; and

f. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

Laporan Pelaksanaan Kerja Fungsi Kepatuhan

Pelaksanaan tugas dan tanggung jawab Fungsi Kepatuhan yang telah dijalankan selama tahun 2025 diuraikan sebagai berikut:

1. Melakukan langkah-langkah untuk mendorong terwujudnya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank melalui kegiatan *risk awareness* kepada seluruh karyawan, antara lain:
   a. Melakukan sosialisasi/diseminasi ketentuan baru kepada pejabat dan pihak yang terkait;
   b. Melaksanakan fungsi konsultatif terkait penerapan ketentuan yang berlaku dari unit kerja terkait;
   c. Menatausahakan dan mengkinikan *database* peraturan perbankan di portal internal Bank; dan
   d. Melakukan *compliance test* terhadap ketentuan yang berlaku;
2. Mengelola risiko kepatuhan dan memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan yang berlaku, antara lain:
   a. Menyusun laporan hasil *self-assessment* risiko inheren risiko kepatuhan;
   b. Melakukan penyesuaian manual, kebijakan, dan prosedur internal;
   c. Melakukan kajian atas permohonan/usulan kredit baru, tambahan, perpanjangan maupun alokasi fasilitas kredit, pembelian surat berharga dan pengajuan *limit counterparty* untuk memastikan bahwa permohonan/usulan tersebut telah memenuhi ketentuan dan prinsip kehati-hatian;
   d. Melakukan tinjauan dan memberikan pendapat atas rencana produk dan aktivitas baru, untuk memastikan bahwa produk yang akan dibuat dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku;
   e. Melakukan tinjauan atas rancangan ketentuan internal yang akan diterbitkan untuk memastikan ketentuan internal telah sesuai dengan ketentuan yang berlaku;
   f. Melakukan pemantauan terhadap tingkat kepatuhan atas ketentuan yang berlaku terkait prinsip *prudential banking*, seperti kewajiban penyediaan modal minimum, giro wajib minimum, batas maksimum pemberian kredit, *non-performing loan*, dan posisi devisa neto. Sepanjang tahun 2025, secara keseluruhan tidak terdapat pelanggaran terhadap ketentuan terkait prinsip *prudential banking*; dan

f. Performing other duties related to the Compliance Function.

Report on the Implementation of Compliance Function's Work

The implementation of Compliance Function's duties and responsibilities throughout 2025 was described as follows:

1. Taking measures to encourage the realization of a compliance culture at all levels of the Bank's organization and business activities through risk awareness activities for all employees, including:
   a. Conducting outreach/dissemination of new provisions to officials and related parties;
   b. Conducting a consultative function related to the implementation of applicable provisions to the relevant division;
   c. Administering and updating banking regulations database on the Bank's internal portal; and
   d. Carrying out compliance test against applicable regulations;
2. Managing compliance risk and ensuring that policies, provisions, systems, and procedures as well as business activities carried out by the Bank complying with applicable regulations, including:
   a. Preparing reports on self-assessment results of inherent risk of compliance risk;
   b. Making adjustment to internal manuals, policies, and procedures;
   c. Conducting reviews of new loan applications/proposals, additional, extension, or allocation of loan facilities, purchase of securities and submission of counterparty limits to ensure that the applications/proposals have met the provisions and principles of prudence;
   d. Conducting survey and providing opinions on plans for new products and activities, to ensure that the products to be made and new activities to be carried out comply with the applicable regulations;
   e. Conducting a survey on the draft of internal provisions to be issued to ensure that the internal provisions were in accordance with the applicable provisions;
   f. Monitoring the level of compliance with the applicable provisions related to prudential banking principles, such as capital adequacy ratio, minimum statutory reserves, legal lending limits, non-performing loans, and net foreign exchange position. Throughout 2025, overall, there were no violations of provisions related to prudential banking principles; and

g. Memantau kepatuhan terhadap kewajiban penyampaian laporan kepada regulator melalui *report reminder system*;

3. Memastikan kepatuhan Bank terhadap komitmen yang dibuat kepada regulator, antara lain:
   a. Melakukan pemantauan komitmen Bank kepada Otoritas Jasa Keuangan, dan regulator lainnya; dan
   b. Memantau dan menindaklanjuti permintaan informasi/data oleh otoritas dalam rangka pengawasan Bank.

Selain itu, Direktur Kepatuhan dan Manajemen Risiko juga telah menjalankan berbagai aktivitas sebagai wujud pelaksanaan tugas dan tanggung jawabnya dalam Fungsi Kepatuhan, dengan rincian sebagai berikut:

1. Penilaian terhadap penerapan GCG pada Bank;
2. Pengkajian rancangan kebijakan/keputusan;
3. Sosialisasi keputusan/kebijakan dan ketentuan yang berlaku;
4. Pengkinian *database* peraturan perbankan di portal;
5. *Monitoring* keputusan/kebijakan;
6. Opini kepatuhan kredit diberikan;
7. Pemantauan surat berharga;
8. Pengkajian rencana produk dan/atau aktivitas baru;
9. Pemantauan laporan berkala/insidentil ke otoritas;
10. Pelaksanaan prinsip kehati-hatian;
11. Penyusunan laporan pihak terkait;
12. Pelaksanaan fungsi konsultatif;
13. Pemantauan realisasi RBB; dan
14. Pemenuhan perjanjian dan komitmen Bank dan pelaporan ke otoritas.

Pengembangan Kompetensi Fungsi Kepatuhan

Dalam rangka meningkatkan efektivitas pelaksanaan tugas dan tanggung jawabnya, Fungsi Kepatuhan secara berkala mengikuti program pengembangan kompetensi yang diselenggarakan baik secara internal oleh Bank maupun eksternal oleh pihak ketiga. Program pengembangan kompetensi tersebut difokuskan pada pelatihan mencakup penguatan pemahaman atas peraturan terbaru, pencegahan tindak pidana keuangan, pelaporan keuangan, hingga penguatan sistem informasi dan perlindungan data.

Tinjauan atas Efektivitas Fungsi Kepatuhan

Pada tahun 2025, Fungsi Kepatuhan telah dijalankan secara efektif melalui penerapan kebijakan dan prosedur kepatuhan di seluruh unit kerja Bank. Meskipun pencapaian tersebut positif, Bank menyadari perlunya peningkatan efektivitas dalam pemantauan kepatuhan agar risiko

g. Monitoring compliance with the obligation to submit reports to the regulator through the report reminder system;

3. Ensuring the Bank's compliance with the commitments made to the regulator, among others:
   a. Monitoring the Bank's commitment to the Financial Services Authority and other regulators; and
   b. Monitoring and following up on requests for information/data by authorities in the context of Bank supervision.

Furthermore, the Compliance Director and Risk Management has also carried out various activities as the manifestation of duty and responsibility implementation within Compliance Function, with details as follows:

1. Assessing the implementation of GCG at the Bank;
2. Studying policy draft/decisions;
3. Dissemination of decisions/policies and applicable provisions;
4. Updating banking regulation database on the portal;
5. Monitoring decisions/policies;
6. Compliance opinion of provided loans;
7. Monitoring securities;
8. Studying new product and/or activity plans;
9. Monitoring periodic/incidental reports to the authority;
10. Implementing prudential principle;
11. Preparing related party reports;
12. Implementing consultative functions;
13. Monitoring RBB realization; and
14. Fulfilling the Bank's agreements and commitments and reporting to the authorities.

Competency Development of the Compliance Function

To improve the effectiveness of duty and responsibility implementation, the Compliance Function regularly participates in competency development programs organized both internally by the Bank and externally by third parties. The competency development program focuses on training that encompasses strengthening understanding of the latest regulations, prevention of financial crimes, financial reporting, to strengthening information systems and data protection.

Review of the Effectiveness of Compliance Function

In 2025, the Compliance Function was carried out effectively through the implementation of compliance policies and procedures in all divisions of the Bank. While this achievement is positive, the Bank realizes the need to improve compliance monitoring effectiveness to optimally

kepatuhan dapat diminimalkan secara lebih optimal. Beberapa Indikator yang mencerminkan pelaksanaan Fungsi Kepatuhan di Bank, antara lain:

1. Pelaksanaan *Capital Adequacy Ratio* dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional sebesar 78,73% di atas ketentuan yang berlaku, yaitu 9,00% sampai dengan <10,00% (Kewajiban Penyediaan Modal Minimum berdasarkan profil risiko Bank yaitu peringkat 2);
2. Pemenuhan modal inti minimun per 31 Desember 2025 sebesar Rp3,66 triliun;
3. Pemenuhan Posisi Devisa Neto selama tahun 2025 tidak terdapat pelanggaran;
4. Pemenuhan rasio *Non-Performing Loan* bruto sebesar 1,40% dan rasio *Non-Performing Loan* neto sebesar 0,04% masih berada jauh dari batas maksimal sebesar 5,00% (*net*) sesuai ketentuan yang berlaku;
5. Tidak ada pelampauan maupun pelanggaran terhadap Batas Maksimum Pemberian Kredit, baik kepada pihak terkait, maupun kepada kelompok usaha;
6. Giro Wajib Minimum dalam Rupiah dan Valuta Asing serta Penyangga Likuiditas Makroprudensial selama tahun 2025 telah sesuai dengan ketentuan;
7. Komitmen terhadap Otoritas Jasa Keuangan telah dipenuhi dengan baik; dan
8. Nilai FIR on ML/TF yang diperoleh PT Bank Ganesha Tbk sebesar 9,25 (Kategori Sangat Baik).

Berdasarkan indikator kinerja tersebut, dapat disimpulkan bahwa sepanjang tahun 2025 tingkat kepatuhan Bank berada pada kategori "Baik", sedangkan peringkat Tingkat Kesehatan Bank berdasarkan Risiko (*Risk-Based Bank Rating*) adalah Sehat. Hal ini menunjukkan bahwa Bank mampu menghadapi dampak negatif yang signifikan dari perubahan kondisi bisnis maupun faktor eksternal lainnya, termasuk terkait pemenuhan terhadap prinsip *prudential banking* (Kewajiban Penyediaan Modal Minimum, Giro Wajib Minimum, Batas Maksimum Pemberian Kredit, *Non-Performing Loan*) dan penerapan program APU PPT.

Pemenuhan kepatuhan Bank mencerminkan terwujudnya budaya kepatuhan di seluruh tingkatan organisasi dan kegiatan usaha Bank. Hal ini sejalan dengan prinsip bahwa tanggung jawab kepatuhan merupakan tanggung jawab bersama, yang melekat pada setiap jenjang organisasi sesuai dengan peran dan tanggung jawab masing-masing.

Fungsi Kepatuhan yang telah berjalan baik selama ini, akan terus dikembangkan melalui penguatan budaya kepatuhan, peningkatan pemahaman terhadap ketentuan yang berlaku, serta peningkatan efektivitas pemantauan dan evaluasi terhadap keputusan maupun kebijakan manajemen, guna memastikan seluruh aktivitas Bank tetap selaras dengan regulasi dan praktik GCG.

minimize compliance risks. Some indicators that reflect the implementation of Compliance Function at the Bank include:

1. Implementation of Capital Adequacy Ratio by considering credit risk, market risk, and operational risk of 78.73% above the applicable provisions, namely 9.00% to <10.00% (Capital Adequacy Ratio based on the Bank's risk profile, namely rating 2);
2. Fulfillment of minimum core capital as of December 31, 2025, of Rp3.66 trillion;
3. Fulfillment of the Net Open Position throughout 2025 with no violations;
4. Fulfillment of gross Non-Performing Loan ratio of 1.40% and net Non-Performing Loan ratio of 0.04% which were still far from the maximum limit of 5.00% (net) according to the applicable regulations;
5. There was no exceedance or violation of the Legal Lending Limit, either to related parties or to business groups;
6. The Minimum Statutory Reserves in Rupiah and Foreign Currency, as well as the Macroprudential Liquidity Buffer for 2025 were in accordance with the provisions;
7. The commitment to the Financial Services Authority has been well fulfilled; and
8. PT Bank Ganesha Tbk achieved a FIR score of 9.25 on ML/TF (Very Good).

The performance indicators above concluded that throughout 2025, the Bank's compliance level was in "Good" category, while the Risk-Based Bank Rating was Healthy. These matters demonstrate the Bank's ability to withstand significant negative impacts from changing business conditions and other external factors, including compliance with prudential banking principles (Capital Adequacy Ratio, Minimum Statutory Reserves, Legal Lending Limit, Non-Performing Loans) and the implementation of AML CFT program.

The fulfillment of the Bank's compliance reflects the realization of a culture of compliance across all levels of the organization and its business activities. This is in line with the principle that compliance is a shared responsibility, inherent in all levels of the organization, in accordance with their respective roles and responsibilities.

The Compliance Function that has been running well so far will continuously be developed by strengthening compliance culture, improving understanding of applicable regulations, and increasing the effectiveness of monitoring and evaluation of management decisions and policies, in order to ensure all Bank activities remain in line with regulations and GCG practices.

Kepatuhan Terintegrasi yang Didukung Digitalisasi, Inovasi Teknologi, serta Sistem dan Prosedur yang Memadai

Bank menerapkan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi dengan dukungan digitalisasi, inovasi teknologi, serta sistem dan prosedur yang memadai. Penerapan ini diwujudkan melalui penetapan kebijakan dan prosedur yang selaras, mekanisme koordinasi dan pelaporan terintegrasi, serta pemanfaatan sistem informasi manajemen yang mendukung pengawasan dan pengendalian secara menyeluruh. Integrasi tersebut dilaksanakan berdasarkan kerangka *three lines of defence* yang mencakup lini manajemen bisnis, lini manajemen risiko dan kepatuhan, serta lini audit internal, guna memastikan efektivitas pengendalian internal dan mendukung proses pengambilan keputusan yang *prudent*, akuntabel, dan sesuai dengan ketentuan peraturan perundang-undangan.

Tingkat Kepatuhan Bank

Bank secara konsisten menjaga tingkat kepatuhan yang tinggi terhadap seluruh ketentuan dan peraturan perundang-undangan yang berlaku, termasuk peraturan Otoritas Jasa Keuangan, Bank Indonesia, serta ketentuan otoritas lain yang relevan. Pelaksanaan fungsi kepatuhan dilakukan secara terstruktur dan independen melalui pemantauan kepatuhan atas kebijakan internal, aktivitas usaha, dan pelaksanaan komitmen Bank kepada otoritas yang berwenang. Sepanjang tahun pelaporan, Bank melakukan pemantauan, evaluasi, dan tindak lanjut atas pemenuhan ketentuan serta komitmen regulator secara berkelanjutan guna memastikan kegiatan usaha Bank berjalan sesuai prinsip kehati-hatian, tata kelola yang baik, dan ketentuan yang berlaku.

Integrated Compliance Supported by Digitalization, Technology Innovation, and Adequate Systems and Procedures

The Bank implements integrated governance, risk management, and compliance, supported by digitalization, technology innovation, and adequate systems and procedures. This implementation is realized through the establishment of aligned policies and procedures, integrated coordination and reporting mechanisms, and utilization of management information system that supports comprehensive supervision and control. Such integration is implemented based on three lines of defense framework encompassing business management, risk management and compliance, and internal audit, to ensure the effectiveness of internal controls and support a prudent, accountable decision-making process that complies with laws and regulations.

Bank Compliance Level

The Bank consistently maintains a high level of compliance with all applicable laws and regulations, including those of the Financial Services Authority, Bank Indonesia, and other relevant authorities. The compliance function is implemented in a structured and independent manner through monitoring compliance with internal policies, business activities, and the Bank's commitments to the relevant authorities. Throughout the reporting year, the Bank continuously monitored, evaluated, and followed up on compliance with regulatory requirements and commitments to ensure that the Bank's business activities were conducted in accordance with prudent principles, good governance, and applicable regulations.

Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

Bank Ganesha berkomitmen menerapkan Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal sebagai bagian dari upaya menjaga integritas dan stabilitas sistem keuangan. Komitmen ini menjadi penting mengingat semakin beragamnya modus kejahatan yang memanfaatkan layanan perbankan untuk tujuan ilegal. Melalui penerapan program tersebut, Bank Ganesha memastikan bahwa seluruh aktivitas perbankan dijalankan sesuai ketentuan yang berlaku, sehingga mampu mendukung terciptanya lingkungan perbankan yang aman, transparan, dan berintegritas.

Bank Ganesha is committed to implementing Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program as part of efforts to maintain the integrity and stability of financial system. This commitment is crucial given the increasing diversity of criminal methods that utilize banking services for illegal purposes. Through the implementation of such program, Bank Ganesha ensures that all banking activities are carried out in accordance with applicable regulations, thereby supporting the creation of a safe, transparent, and integrity-based banking environment.

Pedoman dan Tata Tertib Kerja Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Perseroan telah memiliki Pedoman Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal yang disusun berdasarkan peraturan-peraturan berikut:

1. Undang-Undang Republik Indonesia No. 8 Tahun 2010 tanggal 22 Oktober 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
2. Undang-Undang Republik Indonesia No. 9 Tahun 2013 tanggal 13 Maret 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme;
3. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme;
4. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juni 2017 tentang Penerapan Program Anti- Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan; dan
5. Peraturan dan Ketentuan yang dikeluarkan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan.

Guidelines and Work Procedures for the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

The Company has established Guidelines for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program, prepared based on the regulations as follows:

1. Law of the Republic of Indonesia No. 8 of 2010 dated October 22, 2010, on Prevention and Eradication of the Criminal Action of Money Laundering;
2. Law of the Republic of Indonesia No. 9 of 2013 dated March 13, 2013, on Prevention and Eradication of Terrorist Financing Crime;
3. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program;
4. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated June 22, 2017, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program in Banking Sector; and
5. Rules and Regulations issued by the Indonesian Financial Transaction Reports and Analysis Center.

Laporan Pelaksanaan Kerja Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Sepanjang tahun 2025, Bank telah melaksanakan berbagai kegiatan terkait Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal, yang diuraikan sebagai berikut:

1. Meningkatkan budaya kepatuhan terhadap penerapan APU PPT melalui pelatihan dan sosialisasi kepada seluruh karyawan. Khususnya karyawan *front office* dan yang terlibat langsung dengan nasabah dilakukan program penyegaran. Pelaksanaan pelatihan dilakukan melalui tatap muka dan media zoom, serta untuk pejabat/karyawan yang menangani APU PPT, diikutsertakan pada pelatihan yang diselenggaran oleh pihak eksternal, seperti Otoritas Jasa Keuangan, Forum Komunikasi Direktur Kepatuhan Perbankan, atau Pusat Pelaporan dan Analisis Transaksi Keuangan;
2. Menyampaikan Laporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) untuk Laporan Transaksi Keuangan Tunai (LTKT), Laporan Transaksi Keuangan Mencurigakan (LTKM), Laporan Transfer Dana dari dan ke Luar Negeri (LTKL), dan Laporan Sistem Informasi Pengguna Jasa (SIPESAT);
3. Penyampaian Laporan Kepada Otoritas Jasa Keuangan, yaitu Laporan Rencana Pengkinian Data, Laporan Realisasi Pengkinian Data, Laporan Penilaian Risiko Secara Individu (*Individual Risk Assessment*), dan Laporan APU PPT Bank Umum;
4. Melakukan pemantauan atas pengkinian data nasabah sesuai dengan target yang disampaikan cabang/cabang pembantu untuk tahun 2025 setiap bulan dan untuk realisasi pencapaiannya dilaporkan setiap tahun kepada Otoritas Jasa Keuangan;
5. Melakukan *screening* atas pembukaan rekening dan transaksi terhadap nama-nama yang memiliki kemiripan/kesamaan yang terdaftar dalam *Whatchlist* Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Daftar Pendanaan Profilerasi Senjata Pemusnah Massal (DPPSPM), dan melakukan pengkinian daftar teroris dan profilerasi pada sistem *core banking*;
6. Melakukan Pengkinian Daftar Teroris dan Proliferasi, Daftar *Politically Exposed Person* (PEP) dan Daftar Terpidana Pencucian Uang, serta Daftar Terduga Judi *Online*;
7. Pengembangan sistem informasi untuk mendukung pelaksanaan program APU PPT baik untuk pelaporan maupun pemantauan tetap dilakukan;
8. Melakukan penyesuaian Pedoman APU PPT dengan ketentuan yang berlaku dan menerbitkan petunjuk teknis pelaksanaan program APU PPT;

Report on the Work Implementation of Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

Throughout 2025, the Bank implemented various activities related to Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program, as outlined below:

1. Improving the compliance culture with the implementation of AML CFT through training and dissemination to all employees. In particular, for front office employees and those directly involved with customers, a refresher program is carried out. The training is carried out through face-to-face and zoom media, and for officials/employees who handle AML CFT, they are included in training organized by external parties such as the Financial Services Authority, Banking Compliance Director Communication Forum, or Indonesian Financial Transaction Reports and Analysis Center;
2. Submitting Reports to the Indonesian Financial Transaction Reports and Analysis Center (PPATK) for Reports on Cash Financial Transaction (LTKT), Suspicious Financial Transaction Reports (LTKM), Transfer of Funds from and to Abroad (LTKL), and Service User Information Systems (SIPESAT);
3. Submitting Reports to the Financial Services Authority, including Data Update Plan Reports, Data Update Realization Reports, Individual Risk Assessment Reports, and Commercial Bank AML CFT Reports;
4. Monitoring the update of customer data in accordance with the targets submitted by branches/sub-branches for 2025 every month and for the realization of its achievements reported annually to the Financial Services Authority;
5. Conducting screening of account openings and transactions against names with similarities/likeliness registered in the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and the List of Financing for Weapons of Mass Destruction Profiles (DPPSPM), and updating the list of terrorists and profiles on the core banking system;
6. Updating the Terrorist and Proliferation List, the Politically Exposed Person (PEP) List, the List of Convicted Money Launderers, and the List of Suspected Online Gamblers;
7. Developing the information system to support the implementation of AML CFT program for both reporting and monitoring;
8. Making adjustments to AML CFT Guidelines with the applicable regulations and issuing technical guidelines for the implementation of AML CFT program;

9. Dalam rangka implementasi *Financial Integrity Rating on Money Laundering and Terorrist Financing* (FIR on ML/TF) yang dilakukan Pusat Pelaporan dan Analisis Transaksi Keuangan, Bank Ganesha melakukan penilaian sendiri atas efektivitas Program APU PPT yang terfokus pada pelaksanaan Program APU PPT dan pelaporan APU PPT;
10. Melakukan penyusunan *Individual Risk Assessment* (IRA) Tahun 2024 untuk melakukan pemetaan risiko yang ditindaklanjuti dengan langkah-langkah pencegahan dan pemberantasan berupa penyempurnaan ketentuan serta perbaikan implementasi penerapan program APU PPT; dan
11. Melakukan pemadanan atas daftar pihak yang diduga terkait dengan judi *online* yang diterima dari Otoritas Jasa Keuangan pada *core banking* secara bertahap yang selanjutnya dilakukan identifikasi dan verifikasi terhadap kesamaan nama-nama dengan daftar nasabah di Bank Ganesha, yang kemudian melaporkan hasilnya kepada Otoritas Jasa Keuangan.

9. In implementing the Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) carried out by the Indonesian Financial Transaction Reports and Analysis Center, Bank Ganesha conducts self-assessment of the effectiveness of AML CFT Program which focuses on the implementation of AML CFT program and reporting on AML CFT;
10. Preparing Individual Risk Assessment (IRA) in 2024 to conduct risk mapping followed up with preventive and eradication measures in improving provisions and improving the implementation of AML CFT program; and
11. Conducting a matching of the list of parties suspected of being related to online gambling received from the Financial Services Authority in core banking in stages, which then identified and verified for similarities in names with the list of customers at Bank Ganesha, which then the results are reported to the Financial Services Authority.

Perkara Hukum
Legal Cases

Sepanjang tahun 2025, permasalahan hukum perdata dan pidana yang sudah selesai (memiliki kekuatan hukum tetap) maupun yang masih dalam proses penyelesaian disajikan dalam tabel berikut:

Throughout 2025, civil and criminal legal issues settled (final and binding) and in settlement process were presented in the table as follows:

Permasalahan Hukum Legal Issues	Jumlah Total	
	Perdata Civil	Pidana Criminal
Perseroan **The Company**		
Telah selesai (telah mempunyai kekuatan hukum yang tetap) **Settled (final and binding)**	2	-
Dalam proses penyelesaian **In settlement process**	-	-
Sub Jumlah **Subtotal**	2	-
Dewan Komisaris dan Direksi **Board of Commissioners and Board of Directors**		
Telah selesai (telah mempunyai kekuatan hukum yang tetap) **Settled (final and binding)**	-	-
Dalam proses penyelesaian **In settlement process**	-	-
Sub Jumlah **Subtotal**	-	-
Jumlah **Total**	**2**	**-**

Perkara No. 974/Pdt.G/2023/PN.Jkt.Sel Case No. 974/Pdt.G/2023/PN.Jkt.Sel		
Pokok Perkara Case Profile	Perlawanan Lelang Eksekusi Hak Tanggungan	Opposition to the Execution of Mortgage Auction
Nilai Perkara Case Value	-	-
Status Perkara Case Status	Putusan Pengadilan Tinggi DKI Jakarta, inkracht (berkekuatan hukum tetap)	Judgment of the Jakarta High Court, final and binding
Risiko yang Dihadapi Risks Faced	Tidak ada	None
Pengaruh terhadap Kinerja Bank Impact on Bank Performance	Tidak ada	None
Sanksi Administratif Administrative Sanctions	Tidak ada	None

Perkara No. 4388/Pdt.G/2024/PA.JS Case No. 4388/Pdt.G/2024/PA.JS		
Pokok Perkara Case Profile	Gugatan Waris dari Pihak Debitur	Inheritance Lawsuit from the Debtor
Nilai Perkara Case Value	-	-
Status Perkara Case Status	Putusan Pengadilan Agama Jakarta, inkracht (berkekuatan hukum tetap)	Judgment of the Jakarta Religious Court, final and binding
Risiko yang Dihadapi Risks Faced	Tidak ada	None
Pengaruh terhadap Kinerja Bank Impact on Bank Performance	Tidak ada	None
Sanksi Administratif Administrative Sanctions	Tidak ada	None

Sanksi Administratif
Administrative Sanctions

Informasi terkait sanksi administratif yang dikenakan kepada Bank, anggota Direksi, maupun anggota Dewan Komisaris, pada tahun 2025 diuraikan sebagai berikut:

Information regarding administrative sanctions imposed on the Bank, members of the Board of Directors, and members of the Board of Commissioners in 2025 was outlined as follows:

Penerima Sanksi Sanctioned Party	Jenis Sanksi Types of Sanction	Jumlah Sanksi Administratif Total Administrative Sanctions (Rp)	Otoritas Pemberi Sanksi Sanctioning Authority
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	350.000	Bank Indonesia
PT Bank Ganesha Tbk	Sistem Layanan Informasi Keuangan Financial Information Service System	5.100.000	Otoritas Jasa Keuangan Financial Services Authority
PT Bank Ganesha Tbk	Premi BNO BNO Premium	8.603.481	Otoritas Jasa Keuangan Financial Services Authority
Jumlah Sanksi Administratif Total Administrative Sanctions		**14.053.481**	

Kode Etik
Code of Conduct

Perseroan secara konsisten menerapkan Kode Etik sebagai pedoman utama dalam menciptakan budaya kerja yang positif dan berintegritas. Kode Etik ini menegaskan komitmen Perseroan untuk menghormati prinsip-prinsip etika bisnis serta mematuhi seluruh peraturan perundang-undangan yang berlaku. Melalui penerapan Kode Etik, Perseroan berupaya menjaga reputasi yang baik di mata publik sekaligus memperkuat kepercayaan para pemangku kepentingan.

The Company consistently implements the Code of Conduct as the main guideline in creating a positive and integrity-based work culture. This Code of Conduct affirms the Company's commitment to respecting ethical business principles and complying with all applicable laws and regulations. Through the implementation of the Code of Conduct, the Company strives to maintain a good public reputation while strengthening stakeholder trust.

Pokok–Pokok Kode Etik

Pokok-pokok Kode Etik Bank Ganesha diuraikan sebagai berikut:
1. Pengertian umum;
2. Visi, misi, pilar-pilar strategi, dan nilai-nilai perusahaan;
3. Kode etik bankir Indonesia;
4. Unsur-unsur kode etik meliputi:
   a. Kepatuhan terhadap hukum dan kebijakan bank;
   b. Hubungan dengan nasabah eksternal;
   c. Hubungan dengan komunitas setempat;
   d. Hubungan perusahaan dengan karyawan;
   e. Kerahasiaan bank;
   f. Akurasi pembukuan bank;
   g. Pemberian dan penerimaan hadiah dan gratifikasi;
   h. Pengadaan barang dan jasa;
   i. Kegiatan usaha di luar bank;
   j. Suap;
   k. Kontribusi dan aktivitas politik;
   l. Pemberian kredit;
   m. Penanganan dan pengungkapan benturan kepentingan; dan
5. Sanksi dan pernyataan kepatuhan atas kode etik.

Principles of the Code of Conduct

The principles of Bank Ganesha's Code of Conduct are outlined as follows:
1. General understanding;
2. Vision, mission, strategic pillars, and corporate values;
3. Indonesian banker's code of conduct;
4. The code of conduct elements include:
   a. Compliance with laws and bank policies;
   b. Relationship with external customers;
   c. Relationship with local communities;
   d. Company relations with employees;
   e. Bank secrecy;
   f. Bank bookkeeping accuracy;
   g. Giving and receiving gifts and gratuities;
   h. Procurement of goods and services;
   i. Business activities outside the bank;
   j. Bribery;
   k. Political contributions and activities;
   l. Granting of credit;
   m. Handling and disclosure of conflicts of interest; and
5. Sanctions and statements of compliance with the code of conduct.

Bentuk Sosialisasi Kode Etik **Dissemination of the Code of Conduct**	• Komunikasi internal melalui email. • Media poster dan *banner*. • Pelatihan dan Workshop Internal. • Internal communication via email. • Media such as posters and banners. • Internal Training and Workshops.
Upaya Penegakkan Kode Etik **Efforts to Enforce the Code of Conduct**	• Menandatangani Kode Etik saat bergabung dengan Perseroan. • Menyediakan fasilitas pengaduan terhadap pelanggaran Kode Etik. • Menerapkan tindakan disipliner sesuai dengan tingkat pelanggaran. • Menyelenggarakan pelatihan dan sosialisasi Kode Etik bagi seluruh karyawan. • Signing the Code of Conduct upon joining the Company. • Providing complaint facility for violations of the Code of Conduct. • Implementing disciplinary action according to the level of violation. • Providing training and dissemination of the Code of Conduct for all employees.

Pemberlakuan Kode Etik **Enforcement of the Code of Conduct**	Kode Etik berlaku mutlak bagi seluruh Insan Perseroan di semua level organisasi tanpa terkecuali, mulai dari Dewan Komisaris, Direksi, Pejabat Eksekutif, karyawan dan pihak lain yang terkait dengan bisnis Perseroan. The Code of Conduct applies absolutely to all Company personnel at all levels of the organization without exception, including the Board of Commissioners, Board of Directors, Executive Officers, employees, and other parties related to the Company's business.
Sanksi Pelanggaran Kode Etik **Sanctions for Violation of Code of Conduct**	Sanksi diterapkan sesuai ketentuan yang tercantum dalam Perjanjian Kerja Bersama serta peraturan perundang-undangan yang berlaku. Sanctions are imposed in accordance with the provisions stipulated in the Collective Labor Agreement and applicable laws and regulations.
Laporan Pengaduan Kode Etik 2025 **Code of Conduct Complaint Report in 2025**	Tidak ada. None.

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja kepada Manajemen dan/atau Karyawan

Policy of Providing Performance-based Long-Term Compensation to Management and/or Employees

Sampai akhir tahun 2025, Perseroan tidak menerapkan program kepemilikan saham bagi manajemen maupun karyawan sebagai bagian dari kebijakan kompensasi jangka panjang. Sebagai alternatif, Perseroan berkomitmen untuk memberikan kompensasi dan manfaat yang kompetitif, adil, dan proporsional, disesuaikan dengan golongan dan jenjang jabatan. Skema kompensasi ini dirancang tidak hanya untuk menjaga kepuasan dan motivasi karyawan, tetapi juga untuk memastikan kepatuhan terhadap ketentuan perundang-undangan yang berlaku.

Until the end of 2025, the Company did not implement stock ownership program for the management or employees as part of its long-term compensation policy. As an alternative, the Company is committed to providing competitive, fair, and proportional compensation and benefits, tailored to the classification and level of position. This compensation scheme is designed not only to maintain employee satisfaction and motivation but also to ensure compliance with applicable laws and regulations.

Kebijakan Pengungkapan Informasi
Information Disclosure Policy

Perseroan berkomitmen penuh untuk mematuhi peraturan yang mengatur pengungkapan informasi kepemilikan saham Dewan Komisaris dan Direksi sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 04 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka. Kepatuhan ini merupakan bagian integral dari upaya Perseroan dalam menjaga transparansi dan akuntabilitas kepada pemangku kepentingan serta otoritas regulator. Sesuai dengan ketentuan tersebut, Perseroan wajib menyampaikan laporan kepemilikan dan setiap perubahan kepemilikan saham Dewan Komisaris dan Direksi Perseroan kepada Otoritas Jasa Keuangan dan Bursa Efek Indonesia selambat-lambatnya dalam waktu 3 hari kerja setelah perubahan terjadi.

Sepanjang tahun 2025, Perseroan telah menyampaikan laporan bulanan kepemilikan saham anggota Dewan Komisaris dan Direksi melalui *e-reporting* kepada Bursa Efek Indonesia dan Otoritas Jasa Keuangan.

The Company is fully committed to complying with regulations governing the disclosure of share ownership information for the Board of Commissioners and Board of Directors, as stipulated in Financial Services Authority Regulation No. 04 of 2024 on Reports of Ownership or Any Changes in Ownership of Public Company Shares and Reports of Activities of Pledge of Public Company Shares. This compliance is an integral part of the Company's efforts to maintain transparency and accountability to stakeholders and regulatory authorities. Pursuant to such provisions, the Company shall submit a report on share ownership and any changes in share ownership of the Board of Commissioners and Board of Directors to the Financial Services Authority and Indonesia Stock Exchange no later than 3 business days after the change occurs.

Throughout 2025, the Company submitted monthly share ownership reports of members of the Board of Commissioners and Board of Directors via e-reporting to Indonesia Stock Exchange and Financial Services Authority.

Pengungkapan Kepemilikan Saham Dewan Komisaris dan Direksi

Pada tahun 2025, Ibrahim selaku Direktur, tercatat memiliki kepemilikan saham Perseroan sebanyak 8.817.300 lembar saham. Sementara itu, anggota Dewan Komisaris dan Direksi lainnya tidak memiliki saham, baik di Perseroan maupun di perusahaan lain, baik di dalam maupun luar negeri.

Share Ownership Disclosure of Board of Commissioners and Board of Directors

In 2025, Ibrahim as the Director, was recorded owning 8,817,300 shares of the Company's shares. Meanwhile, other members of the Board of Commissioners and Board of Directors did not own any shares in the Company or other companies, either domiciled at home or abroad.

Transaksi Kepemilikan Saham Dewan Komisaris dan Direksi

Sepanjang tahun 2025, Perseroan tidak mencatat adanya transaksi kepemilikan saham oleh anggota Dewan Komisaris maupun Direksi.

Transaction of Share Ownership of the Board of Commissioners and Board of Directors

Throughout 2025, the Company did not record any share ownership transactions by members of the Board of Commissioners or Board of Directors.

Sistem Pelaporan Pelanggaran

Whistleblowing System

Perseroan menerapkan sistem pelaporan pelanggaran sebagai saluran komunikasi resmi bagi pihak internal maupun eksternal untuk melaporkan tindakan *fraud*, pelanggaran hukum, dan/atau benturan kepentingan yang dilakukan oleh karyawan maupun pimpinan manajemen. Penerapan sistem pelaporan pelanggaran yang efektif memungkinkan Perseroan melakukan evaluasi secara menyeluruh dan mengambil tindak lanjut yang diperlukan, sehingga dapat memperkuat prinsip integritas, transparansi, dan akuntabilitas di seluruh aspek operasional Perseroan.

The Company applies whistleblowing system as an official communication channel for internal and external parties to report fraud, violation of laws, and/or conflicts of interest committed by employees or the management leaders. The effective implementation of whistleblowing system enables the Company to conduct comprehensive evaluations and take necessary follow-up actions, thereby strengthening the principles of integrity, transparency, and accountability across all aspects of the Company's operations.

Cara Penyampaian Pelaporan Pelanggaran dan Pihak yang Mengelola Pelanggaran

Pihak pelapor, baik dari pihak internal maupun eksternal dapat menyampaikan informasi atau indikasi pelanggaran melalui sarana berikut:

SMS/WhatsApp
081288885169

E-mail
whistleblowing@bankganesha.co.id

Dalam proses pelaporan, pihak pelapor diharapkan menyampaikan informasi yang lengkap dan jelas, termasuk rincian kejadian, pihak-pihak yang terlibat, serta bukti pendukung yang relevan. Setiap laporan pelanggaran yang masuk akan dikelola oleh fungsi strategi *anti-fraud*, sebagai pihak yang bertanggung jawab untuk menindaklanjuti dan melakukan investigasi sesuai prosedur yang ditetapkan.

Procedures of Submission of Violation Reports and Parties Managing Violations

The whistleblowers, both from internal and external parties, can submit information or indications of violations through the following channels:

During the reporting process, the whistleblower is expected to provide complete and clear information, including details of the incident, parties involved, and relevant supporting evidence. Each violation report received will be managed by the anti-fraud strategy function, as the party responsible for following up and conducting investigation in accordance with the established procedures.

Perlindungan bagi Pelapor

Perseroan menjamin kerahasiaan dan keamanan identitas pelapor serta informasi yang disampaikan, sekaligus memberikan perlindungan dari segala bentuk ancaman, intimidasi, atau tindakan tidak menyenangkan. Perlindungan ini juga berlaku bagi pihak yang melakukan investigasi, sehingga menciptakan lingkungan pelaporan yang aman dan terpercaya.

Protection for Whistleblowers

The Company guarantees the confidentiality and security of the whistleblower's identity and the information submitted, while also providing protection from all forms of threats, intimidation, or unpleasant actions. This protection also applies to those conducting investigations, thus creating a safe and reliable reporting environment.

Penanganan Pengaduan Pelanggaran

Setiap laporan pelanggaran yang diterima akan melalui verifikasi awal untuk memastikan keabsahan dan kelengkapan informasi. Setelah bukti awal diperiksa, laporan dievaluasi secara menyeluruh untuk menentukan kelayakan tindak lanjut. Apabila laporan terbukti benar, hasil investigasi disampaikan kepada Dewan Komisaris dan Direksi untuk menetapkan sanksi yang sesuai. Sanksi juga dapat diberikan apabila laporan mengarah pada tindakan pencemaran nama baik atau perilaku tidak bertanggung jawab lainnya.

Report Handling

Every violation report received will undergo initial verification to ensure the validity and completeness of the information. After the initial evidence reviewed, the report is thoroughly evaluated to determine the appropriateness of further action. If the report is proven true, the investigation results will be submitted to the Board of Commissioners and Board of Directors to determine the appropriate sanction. Sanction may also be imposed if the report leads to defamation act or other irresponsible acts.

Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

Perseroan secara berkelanjutan meningkatkan strategi *anti-fraud* dengan rutin mensosialisasikan kebijakan dan prosedurnya kepada seluruh karyawan. Sebagai langkah pencegahan, Perseroan menambah saluran pelaporan dugaan pelanggaran dan melakukan sosialisasi kepada pihak internal maupun eksternal melalui poster yang dipasang di seluruh kantor Bank, guna mendorong kesadaran dan partisipasi aktif dalam pencegahan tindak pelanggaran.

Dissemination and Efforts to Improve the Quality of the Whistleblowing System

The Company continuously improves its anti-fraud strategy by regularly disseminating its policies and procedures to all employees. As a preventative measure, the Company expands the channels for reporting suspected violations and disseminates information to both internal and external parties through posters displayed throughout the Bank's offices to promote awareness and active participation in preventing fraud.

Laporan Pengaduan Pelanggaran 2025

Perseroan mencatat telah menerima 1.422 laporan pengaduan pelanggaran yang memenuhi kriteria untuk ditindaklanjuti di tahun 2025. Hingga laporan ini diterbitkan, seluruh pengaduan tersebut dinyatakan telah selesai ditindaklanjuti.

Whistleblowing Reports 2025

The Company received 1,422 reports of violations that met the criteria for follow-up in 2025. As of the publication of this report, all complaints were followed up and resolved.

Kebijakan Anti-Korupsi dan Anti-*Fraud*

Anti-Corruption and Anti-Fraud Policies

Perseroan secara konsisten menerapkan Kebijakan Anti-Korupsi yang komprehensif sebagai upaya pencegahan dan pemberantasan seluruh bentuk praktik korupsi yang berpotensi merugikan Perseroan maupun merusak reputasinya. Sebagai bagian dari penerapan prinsip GCG, Perseroan juga mengimplementasikan Kebijakan Anti-*Fraud* yang menyeluruh, yang menjadi landasan bagi seluruh kegiatan operasional dan pengambilan keputusan. Adapun Strategi anti-*fraud* yang diterapkan Bank mencakup 4 pilar utama, yaitu:

1. **Pencegahan (*Prevention*)**
   Bank menerapkan kebijakan, prosedur, serta sistem pengendalian internal yang memadai untuk mencegah terjadinya *fraud* sejak dini, termasuk melalui penerapan kode etik, pengendalian benturan kepentingan, serta sosialisasi dan pelatihan kepada karyawan.
2. **Deteksi (*Detection*)**
   Bank memiliki mekanisme untuk mendeteksi potensi *fraud* secara dini, antara lain melalui sistem pelaporan pelanggaran, audit intern, dan pemanfaatan teknologi informasi.
3. **Investigasi, Pelaporan, dan Sanksi (*Investigation, Reporting, and Sanction)***
   Bank memastikan setiap indikasi *fraud* ditindaklanjuti melalui proses investigasi yang independen, dilaporkan sesuai ketentuan yang berlaku, serta dikenakan sanksi yang tegas dan konsisten.
4. **Pemantauan, Evaluasi, dan Tindak Lanjut (*Monitoring, Evaluation, and Follow-up)***
   Bank melakukan pemantauan dan evaluasi secara berkala atas efektivitas strategi anti-*fraud* serta melakukan perbaikan berkelanjutan untuk memperkuat sistem pencegahan dan pengendalian *fraud*.

The Company consistently implements a comprehensive Anti-Corruption Policy as an effort to prevent and eradicate all forms of corrupt practices that potentially harm the Company or damage its reputation. As part of GCG principles implementation, the Company also implements a comprehensive Anti-Fraud Policy, which serves as the basis for all operational activities and decision-making. The anti-fraud strategy applied by the Bank covers 4 main pillars, which are:

1. **Prevention**
   The Bank implements adequate policies, procedures, and internal control system to prevent fraud early, including through the implementation of Code of Conduct, conflict of interest control, and employee dissemination and training.
2. **Detection**
   The Bank has mechanisms to detect potential fraud early, including through whistleblowing system, internal audit, and the utilization of information technology.
3. **Investigation, Reporting, and Sanction**
   The Bank ensures that every indication of fraud is followed up through an independent investigation process, reported in accordance with applicable regulations, and subject to strict and consistent sanctions.
4. **Monitoring, Evaluation, and Follow-up**
   The Bank regularly monitors and evaluates the effectiveness of its anti-fraud strategy and makes continuous improvement to strengthen fraud prevention and control system.

Pelatihan/Sosialisasi Kebijakan Anti-Korupsi dan Anti-*Fraud*

Sosialisasi secara berkala mengenai kebijakan anti-korupsi dan strategi anti-*fraud* kepada seluruh pejabat dan karyawan, baik di Kantor Pusat maupun Kantor Cabang dilakukan melalui berbagai media mencakup poster dan *screen* TV yang dipasang di seluruh kantor Bank Ganesha, situs web resmi Perseroan, media sosial (Facebook dan Instagram), serta layar ATM.

Bank Ganesha secara aktif mendorong partisipasi karyawan dalam program pelatihan terkait kebijakan anti-korupsi dan strategi anti-*fraud* yang bertujuan untuk memperdalam pemahaman karyawan mengenai risiko dan

Training/Dissemination of Anti-Corruption and Anti-Fraud Policies

Regular dissemination of anti-corruption policies and anti-fraud strategies to all officials and employees, both at the Head Office and Branch Offices, is conducted through various media, including posters and TV screens displayed throughout Bank Ganesha offices, the Company's official website, social media (Facebook and Instagram), and ATM screens.

Bank Ganesha actively encourages employee participation in training programs related to anti-corruption policies and anti-fraud strategies. These programs aim to deepen employee understanding of the risks and impacts of

dampak korupsi, serta menanamkan nilai-nilai integritas, transparansi, dan akuntabilitas dalam setiap aspek dan aktivitas operasional Bank.

corruption, as well as instill the values of integrity, transparency, and accountability in every aspect of the Bank's operations.

Pengendalian Gratifikasi
Gratification Control

Pengendalian gratifikasi merupakan salah satu pilar penting bagi Perseroan dalam menjaga integritas dan penerapan etika bisnis. Sehubungan dengan hal tersebut, Perseroan secara tegas melarang seluruh karyawan menerima pemberian, hadiah, atau imbalan dalam bentuk apa pun dari nasabah, debitur, vendor, mitra kerja, maupun pihak ketiga lainnya yang berkaitan dengan pelaksanaan tugas dan tanggung jawabnya. Kebijakan mengenai pengendalian gratifikasi diatur secara komprehensif dalam Kode Etik Perseroan dan menjadi bagian integral dari program kepatuhan yang berkelanjutan.

Gratification control is a crucial pillar for the Company in maintaining integrity and implementing business ethics. In that regard, the Company strictly prohibits all employees from receiving gifts, rewards, or compensation in any form from customers, debtors, vendors, business partners, or other third parties related to the performance of their duties and responsibilities. Policy regarding gratification control is comprehensively stipulated in the Company's Code of Conduct and is an integral part of its ongoing compliance program.

Pengelolaan Pengendalian Gratifikasi

Perseroan mengelola pengendalian gratifikasi melalui mekanisme pelaporan yang ketat, dengan mewajibkan setiap penerimaan gratifikasi atau parsel dalam bentuk apa pun untuk dilaporkan kepada Sekretaris Perusahaan untuk proses tindak lanjut. Kebijakan ini berlaku bagi seluruh jajaran Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, karyawan, maupun anggota keluarga mereka. Dengan demikian, Perseroan dapat meminimalkan potensi konflik kepentingan, menjaga profesionalisme dalam hubungan kerja, serta melindungi reputasi dan kredibilitas Perseroan di mata pemangku kepentingan.

Gratification Control Management

The Company manages gratification control through strict reporting mechanism, by requiring any receipt of gratuities or parcels in any form to be reported to the Corporate Secretary for follow-up. This policy applies to all members of the Board of Commissioners, Board of Directors, Executive Officers, Head of Office, employees, and their family members. As such, the Company can minimize potential conflicts of interest, maintain professionalism in working relationships, and protect the Company's reputation and credibility in front of the stakeholders.

Sosialisasi Kebijakan Pengendalian Gratifikasi

Perseroan secara rutin melakukan sosialisasi mengenai pengendalian gratifikasi kepada seluruh karyawan melalui berbagai saluran internal. Kegiatan ini bertujuan untuk meningkatkan pemahaman dan kesadaran karyawan akan pentingnya menciptakan lingkungan kerja yang bersih, transparan, dan berintegritas.

Dissemination of Gratification Control Policies

The Company regularly disseminates gratification control to all employees through various internal channels. This activity aims to increase employee understanding and awareness of the importance of creating a clean, transparent, and integrity-based work environment.

Laporan Gratifikasi Tahun 2025

Selama periode 2025, tidak terdapat pelaporan gratifikasi di lingkungan Perseroan.

Gratification Report in 2025

Throughout the 2025 period, there were no reports of gratification within the Company.

Pakta Integritas
Integrity Pact

Perseroan mendukung penerapan GCG berkelanjutan melalui Pakta Integritas antara Perseroan dan karyawan. Pakta Integritas menegaskan bahwa kedua pihak akan menjalankan tugas dengan profesional, hati-hati, serta memberikan pelayanan terbaik kepada masyarakat dengan menggunakan seluruh kemampuan dan keahlian yang dimiliki. Melalui Pakta Integritas, diharapkan dapat menciptakan karyawan yang jujur, disiplin, loyal, serta mencegah terjadinya benturan kepentingan.

The Company supports the implementation of sustainable GCG through the Integrity Pact between the Company and employees. The Integrity Pact emphasizes that both parties will carry out their duties professionally and carefully and provide the best service to the community by devoting all their abilities and expertise. The Integrity Pact is expected to generate honest, disciplined, and loyal employees, and prevent conflicts of interest.

Rencana Strategis Bank
Bank Strategic Plan

Bank menyusun rencana strategis yang dirumuskan dalam Rencana Korporasi dan Rencana Bisnis Bank (RBB) sebagai landasan dalam mengidentifikasi peluang pertumbuhan, mengantisipasi tantangan pasar, dan menetapkan prioritas dalam pengelolaan serta alokasi sumber daya. Dalam proses penyusunannya, Bank mengacu pada Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank serta Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

The Bank prepares a strategic plan, formulated in the Corporate Plan and Bank Business Plan (RBB), as a basis for identifying growth opportunities, anticipating market challenges, and establishing priorities in the management and allocation of resources. In its preparation process, the Bank refers to the Financial Services Authority Regulation No. 5/POJK.03/2016 on Bank Business Plans and Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks.

Bank secara berkala melakukan evaluasi menyeluruh terhadap strategi bisnis yang telah ditetapkan, mencakup peninjauan atas strategi jangka pendek, menengah, dan panjang dengan tujuan memastikan relevansi terhadap kondisi terkini, efektivitas implementasi, serta identifikasi kebutuhan penyesuaian strategi.

The Bank comprehensively evaluates the established business strategies on a regular basis, including reviews of short, medium, and long term strategies to ensure their relevance to current conditions, implementation effectiveness, and identification of the need for strategic adjustments.

Rencana Korporasi

Rencana korporasi merupakan bagian integral dari rencana strategis Bank yang disusun sebagai pedoman arah pengembangan usaha dan kebijakan strategis Bank dalam jangka menengah dan panjang. Rencana korporasi mencerminkan visi, misi, dan sasaran strategis Bank, serta menjadi landasan dalam pengambilan keputusan korporasi yang berdampak signifikan terhadap keberlanjutan usaha Bank.

Corporate Plan

Corporate plan is an integral part of the Bank's strategic plan, prepared as a guideline for the Bank's medium and long term business development and strategic policies. Corporate plan reflects the Bank's vision, mission, and strategic objectives and serves as the basis for corporate decision-making that significantly impacts the Bank's business sustainability.

Penyusunan rencana korporasi dilakukan secara terstruktur dan selaras dengan prinsip kehati-hatian, penerapan GCG, serta ketentuan peraturan perundang-undangan yang

The corporate plan is structured and aligned with prudent principles, GCG implementation, and applicable laws and regulations. Corporate plan encompasses business

berlaku. Rencana korporasi mencakup arah pengembangan bisnis, strategi penguatan permodalan, pengelolaan risiko utama, serta kebijakan strategis lainnya yang relevan dengan dinamika lingkungan usaha dan industri perbankan.

Rencana Korporasi ditetapkan oleh Direksi dan diawasi oleh Dewan Komisaris, serta diselaraskan dengan keputusan RUPS dalam hal terkait aksi korporasi strategis. Rencana Korporasi selanjutnya dijabarkan secara operasional dalam RBB, sehingga memastikan konsistensi antara arah strategis jangka panjang dan rencana usaha jangka pendek hingga menengah.

Pelaksanaan dan pencapaian rencana korporasi dievaluasi secara berkala dengan memperhatikan perkembangan kondisi internal dan eksternal Bank, serta menjadi dasar dalam penyesuaian strategi bisnis dan kebijakan manajemen risiko guna menjaga kesinambungan dan pertumbuhan usaha Bank secara berkelanjutan.

Sejalan dengan Visi dan Misi Bank, maka rencana korporasi mengacu kepada arah kebijakan dan strategi pengembangan usaha ke depan, yang meliputi:
1. Memperkuat permodalan dan infrastruktur yang memadai;
2. Strategi Pertumbuhan yang berkelanjutan;
3. Pengembangan bisnis melalui penguatan 5 pilar utama: *Customer, Channel, Process, Product and Service*, dan *Synergy*;
4. Penyaluran dana melalui peningkatan kerja sama dengan lembaga jasa keuangan dan *financial technology*;
5. Mengembangkan produk dan layanan perbankan digital, seiring dengan perubahan perilaku pasar dan perkembangan teknologi digital dengan manajemen risiko yang memadai;
6. Pengembangan sumber daya manusia dan meningkatkan budaya kerja yang efektif dan efisien; dan
7. Penerapan tata kelola perusahaan yang baik, pengelolaan risiko yang efektif, dan kepatuhan terhadap ketentuan yang berlaku.

Rencana Jangka Menengah dan Panjang

Perseroan telah merumuskan sejumlah strategi utama yang akan menjadi fokus pencapaian dalam periode 2 hingga 3 tahun ke depan sebagai berikut:
1. Memperluas kemitraan bisnis digital;
2. Diversifikasi produk simpanan dan produk pinjaman; dan
3. Memperkuat sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan dan *credit risk scoring*).

development direction, capital strengthening strategies, main risk management, and other strategic policies relevant to the dynamics of business environment and banking industry.

Corporate Plan is established by the Board of Directors, overseen by the Board of Commissioners, and aligned with GMS resolutions regarding strategic corporate actions. The Corporate Plan is further operationally elaborated in RBB, thus ensuring consistency between long-term strategic direction and short to medium term business plans.

The implementation and achievement of the corporate plan are periodically evaluated, by considering developments in the Bank's internal and external conditions, and serve as the basis for adjusting business strategies and risk management policies to maintain the Bank's continuity and sustainable growth.

In line with the Bank's Vision and Mission, the corporate plan refers to the direction of future business development policies and strategies, which includes:
1. Strengthening adequate capital and infrastructure;
2. Sustainable Growth Strategy;
3. Business development by strengthening the 5 main pillars: Customer, Channel, Process, Product and Service, and Synergy;
4. Distribution of funds through increased cooperation with financial service institutions and financial technology;
5. Development of digital banking products and services, in line with changes in market behavior and developments in digital technology with adequate risk management;
6. Development of human resources and enhancement of an effective and efficient work culture; and
7. Implementation of good corporate governance, effective risk management, and compliance with applicable regulations.

Medium and Long-Term Plans

The Company has formulated a number of key strategies that will be the focus of achievement over the next 2 to 3 years, as follows:
1. Expanding digital business partnerships;
2. Diversifying savings and loan products; and
3. Strengthening transaction security and customer protection systems (fraud detection and credit risk scoring systems).

Rencana Jangka Pendek

Dalam kurun waktu 1 tahun ke depan, Bank menetapkan target jangka pendek yang ingin dicapai sebagai berikut:

1. Melanjutkan pengembangan aplikasi NEW BANGGA untuk menjadi *Super Apps*;
2. Menambah pinjaman berbasis layanan digital (*supply chain financing*);
3. Melanjutkan digitalisasi proses bisnis;
4. Kerja sama dengan mitra strategis dalam rangka membangun ekosistem digital; dan
5. Mengembangkan sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan dan *credit risk scoring*).

Short-Term Plan

In the next 1 year, the Bank sets short-term targets to be achieved as follows:

1. Continuing the development of NEW BANGGA application to become Super Apps;
2. Adding digital service-based loans (supply chain financing);
3. Continuing the digitalization of business processes;
4. Cooperating with strategic partners to build a digital ecosystem; and
5. Developing transaction security and customer protection systems (fraud detection and credit risk scoring systems).

Rencana Penanganan Permasalahan Keuangan dan/atau Penguatan Modal Bank

Dalam rangka menerapkan prinsip kehati-hatian dan menjaga kesinambungan usaha, Bank secara preventif menyusun rencana penanganan permasalahan keuangan dalam bentuk rencana aksi pemulihan (*recovery plan*), meskipun Bank berada dalam kondisi keuangan yang normal dan tidak berada dalam status pengawasan khusus. Rencana tersebut disiapkan sebagai langkah antisipatif untuk memastikan kesiapan Bank dalam menghadapi potensi tekanan yang dapat memengaruhi stabilitas keuangan.

Rencana aksi pemulihan disusun secara terintegrasi dengan proses *Internal Capital Adequacy Assessment Process* (ICAAP) dan RBB, dengan mempertimbangkan profil risiko, kecukupan permodalan, serta kondisi likuiditas Bank. Melalui keterkaitan tersebut, Bank memastikan bahwa strategi penguatan permodalan dan langkah pemulihan yang direncanakan selaras dengan arah pengembangan usaha dan kapasitas permodalan Bank.

Rencana aksi pemulihan telah memperoleh persetujuan Pemegang Saham melalui RUPS dan disampaikan kepada Otoritas Jasa Keuangan sesuai dengan ketentuan peraturan perundang-undangan mengenai penetapan status pengawasan dan penanganan permasalahan bank umum. Implementasi serta evaluasi atas rencana tersebut dilakukan secara berkala oleh Direksi dan diawasi oleh Dewan Komisaris guna memastikan efektivitasnya sebagai instrumen pencegahan dan kesiapan Bank dalam menjaga ketahanan permodalan dan likuiditas, serta pemenuhan ketentuan kehati-hatian yang berlaku.

Financial Problem Handling Plan and/or Bank Capital Strengthening

To implement prudent principles and maintain business continuity, the Bank prepares a preventive financial problem handling plan in form of recovery plan, even though the Bank is in a normal financial condition and not under special supervision status. This plan is prepared as an anticipatory measure to ensure the Bank's readiness to face potential pressures that could impact financial stability.

The recovery plan is developed in an integrated manner with the Internal Capital Adequacy Assessment Process (ICAAP) and RBB, by considering the Bank's risk profile, capital adequacy, and liquidity conditions. Through these relationships, the Bank ensures that its capital strengthening strategy and planned recovery measures are in line with the Bank's business development direction and capital capacity.

The recovery plan has received Shareholders approval through the GMS and has been submitted to the Financial Services Authority in accordance with laws and regulations on the determination of supervisory status and handling of commercial bank problems. The implementation and evaluation of this plan are carried out periodically by the Board of Directors and overseen by the Board of Commissioners to ensure its effectiveness as a preventative measure and the Bank's readiness to maintain capital and liquidity resilience, as well as compliance with applicable prudent regulations.

Transparansi Kondisi Keuangan dan Non-Keuangan

Transparency of Financial and Non-Financial Conditions

Sepanjang tahun 2025, Bank telah memenuhi kewajiban transparansi dengan mempublikasikan informasi terkait kondisi keuangan maupun non-keuangan sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank. Penyampaian dan publikasi informasi tersebut dilakukan melalui berbagai saluran, termasuk media cetak dan situs web Bank, sebagaimana ditunjukkan berikut:

Throughout 2025, the Bank fulfilled its transparency obligations by publishing information related to its financial and non-financial conditions in accordance with Financial Services Authority Regulation No. 18 of 2025 on Transparency and Publication of Bank Reports. This information is disseminated and published through various channels, including print media and the Bank's website, as presented below:

Jenis Laporan Report Type	Tujuan Objective	Periode Laporan Report Period	Jumlah Total
Laporan Tahunan dan Keberlanjutan Annual and Sustainability Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Tahunan Yearly	1
Laporan Keuangan Financial Statements	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Triwulanan Quarterly	4
Laporan Registrasi Pemegang Saham Shareholder Registration Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Bulanan Monthly	12
Laporan Pihak Terkait Related Party Report	Otoritas Jasa Keuangan Financial Services Authority	Semesteran Semester	2
Laporan Transaksi Afiliasi Affiliate Transaction Report	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4

Konglomerasi Keuangan

Financial Conglomeration

Bank Ganesha tidak termasuk dalam kategori lembaga keuangan yang diwajibkan menerapkan tata kelola terintegrasi. Hal ini disebabkan karena Bank Ganesha tidak memiliki kepemilikan saham pada lembaga jasa keuangan lainnya, sehingga tidak membentuk konglomerasi keuangan yang harus menjalankan mekanisme tata kelola terintegrasi.

Bank Ganesha does not fall into the category of financial institution that is required to implement integrated governance. This is due to Bank Ganesha has no share ownership in other financial services institutions, and therefore does not form any financial conglomeration that must carry out integrated governance mechanisms.

Pembelian Kembali Saham dan/atau Obligasi

Share and/or Bond Buyback

Bank tidak melakukan tindakan pembelian kembali saham (*buy back shares*) selama tahun 2025.

The Bank did not conduct any share buyback throughout 2025.

Pemberian Dana Kegiatan Politik dan Tanggung Jawab Sosial

Provision of Funds for Political Activities and Social Responsibility

Bank meyakini bahwa pelaksanaan kegiatan sosial memiliki peran penting dalam mendukung pembangunan sosial yang berkelanjutan dan memberikan manfaat jangka panjang bagi masyarakat. Sejalan dengan komitmen tersebut, Bank secara konsisten dan aktif berpartisipasi dalam berbagai program sosial sebagai bagian dari pelaksanaan tanggung jawab sosial perusahaan serta kontribusi nyata terhadap lingkungan dan komunitas sekitar. Sepanjang tahun 2025, Bank Ganesha telah melaksanakan program tanggung jawab sosial kepada para penerima manfaat. Informasi lengkap terakit pelaksanaan kegiatan sosial telah disampaikan secara terperinci dalam bagian Keberlanjutan Aspek Sosial yang terdapat dalam Laporan Tahunan ini.

The Bank believes that implementing social activities plays a vital role in supporting sustainable social development and providing long-term benefits to the community. In line with such commitment, the Bank consistently and actively participates in various social programs as part of corporate social responsibility and as a tangible contribution to the environment and surrounding communities. Throughout 2025, Bank Ganesha implemented social responsibility programs for beneficiaries. Complete information regarding the implementation of social activities is presented in detail in the Social Aspect Sustainability section of this Annual Report.

Sementara itu, Bank memiliki kebijakan internal yang secara tegas melarang keterlibatan Perseroan maupun seluruh karyawannya dalam aktivitas politik termasuk pemberian dana untuk kepentingan politik. Kebijakan ini diterapkan untuk menjaga independensi, profesionalisme, dan integritas, sehingga Bank dapat tetap fokus pada bisnisnya tanpa terpengaruh oleh kepentingan politik.

Meanwhile, the Bank has an internal policy that strictly prohibits the involvement of the Company and all its employees in political activities, including in providing funds for political purposes. This policy is implemented to maintain independency, professionalism, and integrity, so that the Bank can remain focused on its business without being influenced by any political interests.

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Provision of Funds to Related Parties and Provision of Large Exposures

Bank menerapkan prinsip kehati-hatian dalam mengatur penyediaan dana kepada pihak terkait dan penyediaan dana besar, dengan melakukan pertimbangan yang cermat dan menyeluruh untuk menjaga kualitas portofolio dan memitigasi risiko. Kebijakan ini mengacu pada Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tanggal 19 Desember 2019 mengenai Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar bagi Bank Umum. Proses penyediaan dana kepada pihak terkait dan penyediaan dana besar melibatkan Komite Kredit untuk memastikan keputusan yang diambil sejalan dengan ketentuan Bank Indonesia terkait BMPK.

The Bank applies prudential principle in regulating the provision of funds to related parties and provision of large exposures, with careful and comprehensive considerations to maintain portfolio quality and mitigate risks. This policy refers to the Financial Services Authority Regulation No. 38/POJK.03/2019 dated December 19, 2019, on Legal Lending Limit (LLL) and the Provision of Large Exposures for Commercial Banks. The process of provision of funds to related parties and provision of large exposures involves the Credit Committee to ensure that decisions are made in accordance with Bank Indonesia provisions related to LLL.

Informasi penyediaan dana kepada pihak terkait dan dana besar sepanjang tahun 2025 disajikan dalam tabel berikut:

Information on the provision of funds to related parties and large exposures throughout 2025 was presented in the table as follows:

Penyediaan Dana	Jumlah Amount		Provision of Funds
	Debitur Debtor	Nominal (jutaan Rupiah) Nominal (millions of Rupiah)	
Kepada Pihak Terkait	5	29.363	To Related Parties
Kepada Debitur Inti			To Core Debtors
a. Individu	25	3.969.476	a. Individual
b. Grup	11	2.233.398	b. Group

Penyimpangan (*Internal Fraud*)

Irregularities (Internal Fraud)

Bank menegaskan komitmennya mencegah *internal fraud* yang melibatkan seluruh insan Perseroan, termasuk Dewan Komisaris, Direksi, karyawan tetap maupun tidak tetap, serta tenaga kerja alih daya (*outsourcing*). Berbagai langkah pencegahan, seperti penguatan pengendalian internal, pemantauan operasional, dan peningkatan kesadaran terhadap risiko *fraud*, diterapkan untuk meminimalkan potensi penyimpangan yang dapat memengaruhi kinerja, reputasi, serta keberlanjutan operasional Bank. Pada tahun 2025, tidak ditemukan adanya penyimpangan atau kecurangan dalam proses kerja dan operasional Bank yang melibatkan Dewan Komisaris, Direksi, maupun karyawan.

The Bank emphasizes its commitment to preventing internal fraud that involves all Company personnel, including the Board of Commissioners, Board of Directors, permanent and non-permanent employees, and outsourced employees. Various preventative measures, such as strengthening internal control, operational monitoring, and increasing awareness of fraud risk, are implemented to minimize potential irregularities that could impact the Bank's performance, reputation, and operational sustainability. In 2025, there were no irregularities or fraud found in the Bank's work processes and operations that involved the Board of Commissioners, Board of Directors, or employees.

Kebijakan Transaksi dengan Pihak yang Memiliki Hubungan Istimewa

Transaction Policy with Related Party

Bank memiliki dan menerapkan kebijakan serta prosedur transaksi dengan pihak yang memiliki hubungan istimewa sebagai bagian dari penerapan GCG dan upaya pencegahan serta penanganan benturan kepentingan. Kebijakan tersebut bertujuan untuk memastikan bahwa setiap transaksi dengan pihak yang memiliki hubungan istimewa dilaksanakan secara wajar (*arm's length principle*) dan tidak lebih menguntungkan dibandingkan dengan transaksi dengan pihak lain dalam kondisi yang serupa, serta senantiasa mengutamakan kepentingan terbaik Bank.

The Bank has and implements policy and procedures for transactions with related parties as part of its GCG implementation and efforts to prevent and handle conflicts of interest. This policy aims to ensure that every transaction with related parties is conducted on an arm's length principle and is not more advantageous than transactions with other parties under similar circumstances, while always prioritizing the Bank's best interests.

Pihak yang memiliki hubungan istimewa dengan Bank mencakup antara lain pihak yang mengendalikan atau dikendalikan oleh Bank, Pemegang Saham Pengendali dan Pemegang Saham Mayoritas, perusahaan terafiliasi, anggota Direksi, Dewan Komisaris, Pejabat Eksekutif, serta pihak lain yang memiliki hubungan pengaruh atau hubungan keluarga sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Bank melakukan pengkajian dan pemutakhiran daftar pihak yang memiliki hubungan istimewa secara berkala.

Parties with special relationships with the Bank include those controlling or controlled by the Bank, Controlling Shareholders and Majority Shareholders, affiliated companies, members of the Board of Directors, Board of Commissioners, Executive Officers, and other parties with influence or family relationships, in accordance with applicable laws and regulations. The Bank periodically reviews and updates the list of related parties.

Kebijakan dan prosedur tersebut mengatur cakupan transaksi dengan pihak yang memiliki hubungan istimewa secara luas, tidak terbatas pada transaksi kredit atau pembiayaan, namun juga mencakup berbagai bentuk eksposur dan transaksi lainnya, termasuk jasa, pembelian dan penjualan aset, sewa, perdagangan, pembentukan usaha patungan, serta transaksi keuangan lainnya. Setiap transaksi dilakukan melalui proses identifikasi, penilaian kewajaran, dan pengendalian risiko yang memadai.

These policy and procedures broadly regulate the scope of transactions with related parties, not limited to loan or financing transactions, but also encompass various forms of exposures and other transactions, including services, asset purchases and sales, lease, trade, joint ventures, and other financial transactions. Each transaction is conducted through a process of identification, fairness assessment, and adequate risk control.

Dalam rangka menjaga independensi dan objektivitas, anggota Direksi dan Dewan Komisaris yang memiliki kepentingan wajib mengungkapkan benturan kepentingan dan dikecualikan dari proses persetujuan maupun pengelolaan transaksi terkait. Transaksi dengan pihak yang memiliki hubungan istimewa serta penghapusan eksposur terkait dilaksanakan sesuai dengan kewenangan dan memperoleh persetujuan organ Bank yang berwenang. Direksi dan Dewan Komisaris melakukan pemantauan secara berkala atas transaksi dan eksposur kepada pihak yang memiliki hubungan istimewa, termasuk melalui mekanisme pelaporan dan penelaahan independen.

To maintain independence and objectivity, members of the Board of Directors and Board of Commissioners with interests are required to disclose conflicts of interest and are excluded from the approval process and management of related transactions. Transactions with related parties and elimination of related exposures are carried out in accordance with authority and obtain approval of the Bank's authorized organs. The Board of Directors and Board of Commissioners regularly monitor transactions and exposures to related parties, including through independent reporting and review mechanisms.

Bank juga menetapkan batasan eksposur terhadap pihak yang memiliki hubungan istimewa sesuai dengan kompleksitas dan profil risiko Bank, serta menerapkan mekanisme

The Bank also establishes limits on exposure to related parties in accordance with the Bank's complexity and risk profile, and implements reporting mechanism for

pelaporan atas setiap pengecualian kebijakan atau batasan yang ditetapkan, guna memastikan pengelolaan risiko dan pencegahan benturan kepentingan dilakukan secara efektif dan berkesinambungan.

any exceptions to established policies or limits, to ensure an effective and sustainable risk management and conflict of interest prevention.

Internal Control over Financial Reporting (ICoFR)

Internal Control over Financial Reporting (ICoFR)

Pengendalian Internal dalam Proses Pelaporan Keuangan Bank

Bank Ganesha berkomitmen untuk menerapkan pengendalian intern atas pelaporan keuangan (*Internal Control over Financial Reporting*/ICoFR) sesuai dengan Peraturan Otoritas Jasa Keuangan No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank. Hal tersebut dilakukan untuk memastikan bahwa laporan keuangan disusun secara akurat, andal, konsisten, tidak salah saji secara material, serta mencerminkan kondisi Bank yang sebenarnya sesuai dengan standar akuntansi keuangan dan regulasi yang berlaku.

Selama tahun 2025, implementasi ICoFR yang dilakukan oleh Bank Ganesha meliputi:

1. Menyusun dan menetapkan kebijakan dan prosedur pengendalian internl dalam proses pelaporan keuangan Bank;
2. Menetapkan Satuan Kerja Kepatuhan sebagai Unit Kerja Khusus (UKK) yang bertanggung jawab terhadap pencegahan kecurangan atau manipulasi dalam laporan keuangan dan/atau informasi keuangan Bank; dan
3. Melakukan *review* atas penyajian laporan keuangan dan informasi keuangan serta melakukan pembahasan melalui rapat secara berkala setiap bulan terkait dengan kewajaran penyajian laporan termasuk pencatatan/ pembukuan beserta dokumen pendukungnya.

Implementasi ICoFR yang telah dilakukan Bank Ganesha termasuk namun tidak terbatas pada pengendalian atas entri data, otorisasi transaksi, pemisahan tugas, rekonsiliasi, dan verifikasi rutin oleh Unit *Internal Control*, serta evaluasi secara berkala yang dilakukan oleh SKAI. Melalui penerapan ICoFR, selain dapat mencegah dan mendeteksi kesalahan atau kecurangan dalam pelaporan keuangan, sehingga meningkatkan transparansi dan akuntabilitas, tetapi juga mendukung proses perngambilan keputusan yang lebih baik oleh Manajemen serta meningkatkan kepercayaan para pemangku kepentingan terkait kondisi keuangan Bank.

Internal Control in the Bank's Financial Reporting Process

Bank Ganesha is committed to implementing internal control over financial reporting (ICoFR) in accordance with Financial Services Authority Regulation No. 15 of 2024 on the Integrity of Bank Financial Reporting. This commitment is carried out to ensure that financial statements are prepared accurately, reliably, consistently, free from material misstatements, and reflect the Bank's actual condition in accordance with financial accounting standards and applicable regulations.

Throughout 2025, Bank Ganesha's implementation of ICoFR included:

1. Developing and establishing internal control policies and procedures for the Bank's financial reporting process;
2. Establishing Compliance Division as a Special Unit (UKK) responsible for preventing fraud or manipulation in the Bank's financial statements and/or financial information; and
3. Reviewing the presentation of financial statements and financial information as well as holding regular meetings on a monthly basis to discuss the fairness of reports' presentation, including recording/bookkeeping and supporting documents.

Bank Ganesha's implementation of ICoFR includes, but is not limited to, controls over data entry, transaction authorization, separation of duties, reconciliation, and routine verification by Internal Control Unit, as well as periodic evaluations by SKAI. The implementation of ICoFR not only helps prevent and detect errors or fraud in financial reporting, which increases transparency and accountability, but also supports Management's better decision-making process and enhances stakeholders' confidence in the Bank's financial condition.

Secara umum, penyajian laporan keuangan dan/atau informasi keuangan Bank Ganesha telah sesuai dengan ketentuan perundang-undangan yang berlaku dan diyakini tidak ada unsur rekayasa/*fraud*/penyimpangan atas pencatatan/pembukuan yang dilakukan. Jika ada kesalahan dalam proses pencatatan/pembukuan lebih bersifat minor dan tidak signifikan, serta dapat diselesaikan melalui tindakan normal Manajemen.

In general, the presentation of Bank Ganesha's financial statements and/or financial information complies with applicable laws and regulations, and it is believed that there are no elements of manipulation/fraud/irregularities in the recording/bookkeeping. Any errors in the recording/bookkeeping process are minor and insignificant and can be resolved through Management's routine measures.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka
Implementation of Public Company Governance Guidelines

Penerapan GCG di Bank Ganesha telah disesuaikan dengan Pedoman Tata Kelola Perusahaan Terbuka, sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Implementasi pedoman tersebut dijalankan secara konsisten dan dijabarkan dalam beberapa aspek, sebagai berikut:

GCG implementation at Bank Ganesha is in line with the Governance Guidelines for Public Companies, as stipulated in Financial Services Authority Regulation No. 21/POJK.04/2015 and Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies. The implementation of these guidelines is carried out consistently and outlined in a number of aspects, as follows:

Aspek 1 : Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham
Aspect 1 : Relationship between the Public Company and Shareholders in Guaranteeing Shareholders' Rights

Prinsip 1: Meningkatkan Nilai Penyelenggaraan RUPS.
Principle 1: Increasing the Value of Convening GMS.

Rekomendasi 1: Recommendation 1:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*), baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan Pemegang Saham.	**Terpenuhi** Perseroan sebagai perusahaan terbuka telah memiliki prosedur teknis pengumpulan suara yang mengedepankan independensi dan kepentingan Pemegang Saham. Prosedur ini tertuang dalam Tata Tertib RUPS.
The Public Company has technical voting methods or procedures, either open or close, prioritizing independence and interest of Shareholders.	**Complied** The Company as a public company has technical voting procedures prioritizing independence and interests of Shareholders. This procedure is stated in the GMS Rules of Procedure.
Rekomendasi 2: **Recommendation 2:**	**Status dan Penerapan:** **Status and Implementation:**
Seluruh anggota Direksi dan anggota Dewan Komisaris perusahaan terbuka hadir dalam RUPS Tahunan.	**Terpenuhi** RUPS Tahunan 2025 telah dihadiri oleh seluruh Dewan Komisaris dan Direksi Bank.
All members of Board of Directors and members of Board of Commissioners of the public company attend the Annual GMS.	**Complied** The 2025 Annual GMS was attended by all of Board of Commissioners and Board of Directors of the Bank.
Rekomendasi 3: **Recommendation 3:**	**Status dan Penerapan:** **Status and Implementation:**
Ringkasan risalah RUPS tersedia dalam situs web perusahaan terbuka paling sedikit selama 1 tahun.	**Terpenuhi** Ringkasan risalah RUPS tersedia di situs web Perseroan.
Summary of GMS minutes is available on the company's website (www.bankganesha.co.id) for more than 1 year.	**Complied** Summary of GMS minutes is available on the Company's website.

Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.
Principle 2: Increasing the Communication Quality between the Public Company and Shareholders or Investors.

Rekomendasi 4: Recommendation 4:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. The public company has communication policy with the Shareholders or investors.	**Terpenuhi** Perseroan telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor. Kebijakan ini terdapat dalam Pedoman *Corporate Secretary*. **Complied** The Company already has a communication policy with Shareholders or investors. This policy is contained in the Corporate Secretary Guidelines.

Rekomendasi 5: Recommendation 5:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka mengungkapkan kebijakan komunikasi perusahaan terbuka dengan Pemegang Saham atau investor dalam situs web. The public company discloses its policy on communication with Shareholders or investors on the website.	**Terpenuhi** Kebijakan komunikasi telah diungkapkan dalam situs web Perseroan (www.bankganesha.co.id). **Complied** The communication policy has been disclosed on the Company's website (www.bankganesha.co.id).

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 Board of Commissioners' Membership and Composition.

Rekomendasi 6: Recommendation 6:	Status dan Penerapan: Status and Implementation:
Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi perusahaan terbuka. The determination of number of Board of Commissioners' members considers the public company's condition.	**Terpenuhi** Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi, serta kemampuan Bank. **Complied** The Company already has the number of members of the Board of Commissioners in accordance with the provisions and considers the needs, conditions, and capabilities of the Bank.

Rekomendasi 7: Recommendation 7:	Status dan Penerapan: Status and Implementation:
Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Commissioners' composition considers the range of expertise, knowledge, and experience required.	**Terpenuhi** Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan untuk mendukung perkembangan bisnis Bank Ganesha. **Complied** The composition of members of the Board of Commissioners has observed the diversity of skills, knowledge, and experience required to support Bank Ganesha's business development.

Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.
Principle 4: Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.

Rekomendasi 8: Recommendation 8:	Status dan Penerapan: Status and Implementation:
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.	**Terpenuhi** Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris. **Complied** The Board of Commissioners has self-assessment policy to assess the Board of Commissioners' performance.

Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.
Principle 4: Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.

Rekomendasi 9: Recommendation 9:	Status dan Penerapan: Status and Implementation:
Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka.	**Terpenuhi** Kebijakan penilaian sendiri Dewan Komisaris diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya.
The self-assessment policy to assess the Board of Commissioners' performance is disclosed in the public company's Annual Report.	**Complied** The Board of Commissioners' self-assessment policy is disclosed in the Annual Report along with the assessment results.

Rekomendasi 10: Recommendation 10:	Status dan Penerapan: Status and Implementation:
Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.	**Terpenuhi** Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar, yaitu bahwa masa jabatan Dewan Komisaris berakhir apabila tidak lagi memenuhi persyaratan perundang-undangan yang berlaku.
The Board of Commissioners has policy related to resignation of the Board of Commissioners' members if involved in financial crime.	**Complied** The Board of Commissioners has policy regarding resignation of members of the Board of Commissioners if involved in a financial crime as stated in the Articles of Association, namely that the term of office of the Board of Commissioners ends if they no longer meet the requirements of applicable laws and regulations.

Rekomendasi 11: Recommendation 11:	Status dan Penerapan: Status and Implementation:
Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi.	**Terpenuhi** Dewan Komisaris yang menjabat sebagai Komite Remunerasi dan Nominasi telah menyusun kebijakan suksesi dalam proses nominasi anggota Direksi yaitu Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris.
The Board of Commissioners or Committee performing remuneration and nomination functions prepares the succession policy for the nomination process of the Board of Directors' members.	**Complied** The Board of Commissioners who serves as the Remuneration and Nomination Committee has developed a succession policy in the process of nominating members of the Board of Directors, namely the System and Procedure for Selection and/ or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.

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 Board of Directors' Membership and Composition.

Rekomendasi 12: Recommendation 12:	Status dan Penerapan: Status and Implementation:
Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan terbuka, serta efektivitas dalam pengambilan keputusan.	**Terpenuhi** Perseroan menentukan jumlah anggota Direksi sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan serta efektivitas dalam pengambilan keputusan.
The determination of number of Board of Directors' members considers the public company's condition and efectiveness in decision-making.	**Complied** The Company determines the number of members of the Board of Directors in accordance with the provisions and considers the company condition and efectiveness in decision making.

Rekomendasi 13: Recommendation 13:	Status dan Penerapan: Status and Implementation:
Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	**Terpenuhi** Komposisi anggota Direksi telah memperhatikan keragaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan sesuai dengan kebutuhan, ukuran, dan kompleksitas usaha Bank.
The determination of Board of Directors' composition considers the range of expertise, knowledge, and experience required.	**Complied** The composition of members of Board of Directors has considered the diversity of skills, knowledge, and experience required in accordance with the needs, size, and complexity of the Bank's business.

Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.
Principle 5: Strengthening the Board of Directors' Membership and Composition.

Rekomendasi 14: Recommendation 14:	Status dan Penerapan: Status and Implementation:
Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.	**Terpenuhi** Anggota Direksi yang membawahi bidang akuntasi dan keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.
The Board of Directors' member in charge of accounting or finance has the expertise and/or knowledge in accounting.	**Complied** Members of the Board of Directors in charge of accounting and finance have expertise and/or knowledge in accounting.

Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.
Principle 6: Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.

Rekomendasi 15: Recommendation 15:	Status dan Penerapan: Status and Implementation:
Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi.	**Terpenuhi** Direksi telah mempunyai kebijakan penilaian sendiri untuk menilai kinerja Direksi.
The Board of Directors has self-assessment policy to assess the Board of Directors' performance.	**Complied** The Board of Directors has self-assessment policy for assessing the Board of Directors' performance.
Rekomendasi 16: **Recommendation 16:**	**Status dan Penerapan:** **Status and Implementation:**
Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan perusahaan terbuka.	**Terpenuhi** Kebijakan penilaian sendiri diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya.
The self-assessment policy to assess the Board of Directors' performance is disclosed in the public company's Annual Report.	**Complied** The self-assessment policy is disclosed in the Annual Report along with the assessment results.
Rekomendasi 17: **Recommendation 17:**	**Status dan Penerapan:** **Status and Implementation:**
Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.	**Terpenuhi** Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar.
The Board of Directors has policy related to resignation of the Board of Directors' members if involved in financial crime.	**Complied** The Board of Directors has policy regarding resignation of members of the Board of Directors if involved in a financial crime as stated in the Articles of Association.

Aspek 4 : Partisipasi Pemangku Kepentingan
Aspect 4 : Stakeholders Participation

Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.
Principle 7: Increasing the Corporate Governance Aspect through Stakeholders Participation.

Rekomendasi 18: Recommendation 18:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*.	**Terpenuhi** Perseroan telah memiliki kebijakan untuk mencegah terjadinya *insider trading* melalui Kebijakan Pencegahan *insider trading*.
The public company has a policy to prevent the occurrence of insider trading.	**Complied** The Company already has a policy to prevent insider trading through the Insider Trading Prevention Policy.
Rekomendasi 19: **Recommendation 19:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki kebijakan anti korupsi dan anti-*fraud*.	**Terpenuhi** Perseroan telah memiliki kebijakan anti-korupsi dan anti-*fraud* dalam Kebijakan Anti-Korupsi dan Pedoman Penerapan Strategi Anti-*Fraud* yang mengacu pada Peraturan Otoritas Jasa Keuangan.
The public company has anti-corruption and anti-fraud policy.	**Complied** The Company already has anti-corruption and anti-fraud policies in the Anti-Corruption Policy and Guidelines for Implementing Anti-Fraud Strategies, which refer to the Financial Services Authority Regulations.

Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.
Principle 7: Increasing the Corporate Governance Aspect through Stakeholders Participation.

Rekomendasi 20: Recommendation 20:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. The public company has a policy on selection and improvement of supplier's or vendor's capabilities.	**Terpenuhi** Perseroan telah memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang diatur dalam Pedoman tentang Pengadaan Barang dan Jasa. **Complied** The Company already has a policy regarding the selection and capacity building of suppliers or vendor regulated in Guideline on Procurement of Goods and Services.
Rekomendasi 21: **Recommendation 21:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. The public company has a policy on the fulfillment of creditor's rights.	**Terpenuhi** Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang diatur dalam Pedoman tentang Perlindungan Konsumen. **Complied** The Company already has a policy regarding fulfillment of creditor rights as regulated in Guideline on Consumer Protection.
Rekomendasi 22: **Recommendation 22:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki kebijakan sistem *whistleblowing*. The public company has a policy on whistleblowing system.	**Terpenuhi** Perseroan telah memiliki Kebijakan Sistem *Whistleblowing*, yang diatur dalam Pedoman tentang Penerapan Strategi Anti-*Fraud*. **Complied** The Company has Whistleblowing System Policy, stipulated in the Guidelines on the Implementation of Anti-Fraud Strategy.
Rekomendasi 23: **Recommendation 23:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The public company has a policy on provision of long-term incentive for the Board of Directors and employees.	**Terpenuhi** Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Kebijakan ini diatur dalam Pedoman tentang Remunerasi. **Complied** The Company already has a policy of providing long-term incentives to Board of Directors and employees. This policy is regulated in Guideline on Remuneration.

Aspek 5 : Keterbukaan Informasi
Aspect 5 : Information Disclosure

Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi.
Principle 8: Increasing the Implementation of Information Disclosure.

Rekomendasi 24: Recommendation 24:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. The public company utilizes information technology more broadly, in addition to the website, as a media for information disclosure.	**Terpenuhi** Perseroan telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi melalui situs web dan media sosial. **Complied** The Company has utilized information technology as information disclosure through its website and social media.
Rekomendasi 25: **Recommendation 25:**	**Status dan Penerapan:** **Status and Implementation:**
Laporan Tahunan perusahaan terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka melalui Pemegang Saham Utama dan Pengendali. The public company's Annual Report discloses the ultimate beneficial owner of the public company's share ownership of at least 5%, in addition to the disclosure of ultimate beneficial owner in the share ownership of public company through Main and Controlling Shareholders.	**Terpenuhi** Dalam Laporan Tahunan telah diungkapkan kepemilikan saham paling sedikit 5%. **Complied** The Annual Report has disclosed share ownership of at least 5%.

Transparansi Praktik *Bad Corporate Governance*

Transparency of Bad Corporate Governance Practices

Bank secara transparan mengungkap praktik *bad governance* sebagai wujud komitmen terhadap pelaksanaan bisnis yang bertanggung jawab dan sesuai dengan peraturan yang berlaku. Pengungkapan tersebut ditunjukkan sebagai berikut:

The Bank transparently discloses bad governance practices as the manifestation of its commitment to responsible business conduct and compliance with applicable regulations. These disclosures are shown as follows:

Keterangan	Praktik Praktik Practices	Description
Terdapat Laporan atas kegiatan perusahaan yang mencemari lingkungan.	N/A	There are reports of company activities that pollute the environment.
Kelalaian dalam pemenuhan kewajiban perpajakan.	N/A	Negligence in fulfilling tax obligations.
Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan.	N/A	Discrepancies in the presentation of annual reports and financial statements with applicable regulations and financial accounting standards.
Terdapat Kasus terkait buruh dan karyawan.	N/A	There are cases related to workers and employees.
Tidak mengungkapkan segmen operasi perusahaan.	N/A	Does not disclose the company's operating segments.
Ketidaksesuaian format berkas laporan tahunan dengan regulasi.	N/A	Discrepancies in the annual report file format with regulations.



BANK GANESHA

7



Laporan Keberlanjutan
Sustainability Report

Strategi Keberlanjutan
Sustainability Strategy

Keberlanjutan menjadi aspek strategis bagi sektor perbankan, karena peran bank tidak hanya terbatas pada penyaluran pembiayaan, tetapi juga sebagai pendorong pertumbuhan ekonomi yang bertanggung jawab. Sejalan dengan hal ini, Bank Ganesha secara konsisten menegaskan komitmennya dalam membangun fondasi bisnis yang berkelanjutan dengan mengintegrasikan prinsip-prinsip *environmental, social, and governance* (ESG) ke dalam setiap aktivitas operasional dan pengambilan keputusan strategis. Melalui komitmen tersebut, Bank Ganesha tidak hanya berfokus pada pencapaian kinerja finansial yang solid, tetapi juga mendorong terciptanya manfaat jangka panjang yang memberikan dampak positif bagi seluruh pemangku kepentingan.

Untuk memastikan prinsip-prinsip ESG terintegrasi dalam setiap aktivitas usaha, Bank Ganesha telah menyusun dan menerbitkan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 51 Tahun 2017 tentang Pembiayaan Berkelanjutan Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. RAKB menjadi sebuah pedoman dalam penerapan keuangan berkelanjutan di Bank agar berjalan secara terarah dan terukur, sesuai dengan target yang telah direncanakan. Bank Ganesha telah menyusun RAKB untuk periode 2021-2025 yang difokuskan pada pengembangan bisnis yang berkelanjutan dengan menitikberatkan pada sektor Usaha Mikro, Kecil, dan Menengah (UMKM) sebagai katalisator utama pertumbuhan ekonomi melalui struktur bisnis yang kuat dan sehat.

Sustainability becomes a strategic aspect for banking sector, as the roles of banks not merely limited to financing distribution, but also driving responsible economic growth. In line with this matter, Bank Ganesha consistently affirms its commitment to establishing a sustainable business foundation by integrating environmental, social, and governance (ESG) principles into every operational activity and strategic decision-making process. Through such commitment, Bank Ganesha focuses not only on achieving solid financial performance but also on promoting the creation of long-term benefits that positively impact all stakeholders.

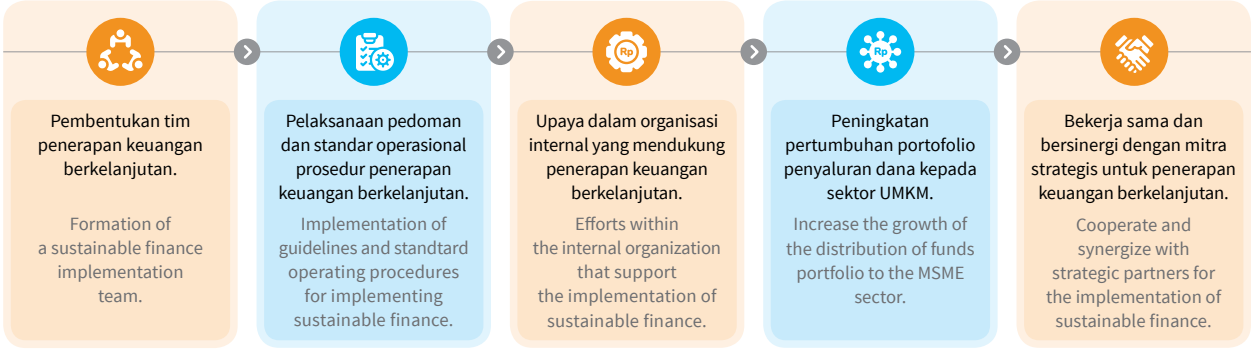
To ensure ESG principles are integrated into every business activity, Bank Ganesha has prepared and published a Sustainable Finance Action Plan (RAKB) that refers to Financial Services Authority Regulation No. 51 of 2017 on Sustainable Financing of Financial Services Institutions, Issuers, and Public Companies. RAKB serves as a guideline for implementing sustainable finance within the Bank, ensuring that it proceeds in a focused and measurable manner, in line with planned targets. Bank Ganesha has prepared RAKB for the 2021-2025 period, focused on sustainable business development, emphasizing Micro, Small, and Medium Enterprise (MSME) sector as the main catalyst for economic growth through a strong and sound business structure.

Rencana Aksi Keuangan Berkelanjutan

Penyusunan RAKB dilakukan melalui langkah-langkah stategis yang dirancang untuk memastikan keseimbangan antara pertumbuhan bisnis, tanggung jawab sosial, serta pelestarian lingkungan. Adapun langkah-langkah yang telah dilakukan Bank dalam mencapai tujuan RAKB tersebut diuraikan sebagai berikut:

Sustainable Finance Action Plan

RAKB is prepared through strategic steps designed to ensure a balance between business growth, social responsibility, and environmental preservation. The steps taken by the Bank to achieve the RAKB objectives are outlined as follows:



Tahapan Implementasi Rencana Aksi Keuangan Berkelanjutan

Implementasi RAKB Bank Ganesha terdiri dari 3 tahap, yang dijelaskan sebagai berikut:

Stages of Implementation of the Sustainable Finance Action Plan

The implementation of Bank Ganesha's RAKB consists of 3 stages, explained as follows:

2020

Tahap Penyesuaian dan Implementasi Awal
Initial Adjustment and Implementation Stage

- Tim penerapan keuangan berkelanjutan;
- Pelaksanaan edukasi internal;
- Pelaksanaan pedoman dan standar operasional prosedur penerapan keuangan berkelanjutan;
- Pelaksanaan kegiatan di internal yang mendukung penerapan keuangan berkelanjutan;
- Implementasi dan alokasi dana tanggung jawab sosial dan perusahaan dan lingkungan hidup; dan
- Kerja sama dengan mitra strategis untuk penerapan keuangan berkelanjutan.

- Sustainable finance implementation team;
- Implementation of internal education;
- Implementation of guidelines and standard operating procedures for implementing sustainable finance;
- Implementation of internal activities that support the implementation of sustainable finance;
- Implementation and allocation of social and environmental responsibility funds; and
- Collaboration with strategic partners for the implementation of sustainable finance.

2021-2022

Tahap Implementasi Lanjutan
Advanced Implementation Stage

- Pengembangan kompetensi sumber daya manusia yang mengelola fungsi keuangan berkelanjutan;
- Pengembangan sistem informasi teknologi keuangan berkelanjutan;
- Pelaksanaan inklusi dan edukasi eksternal;
- Pembiayaan atau penyaluran kredit kepada UMKM; dan
- Pembiayaan kredit yang mendukung kegiatan usaha berkelanjutan.

- Development of human resource competencies that manage the sustainable finance function;
- Development of a sustainable finance technology information system;
- Implementation of inclusion and external education;
- Financing or lending to MSMEs; and
- Credit financing that supports sustainable business activities.

2023-2025

Tahap Implementasi Akhir dan Berkelanjutan
Final and Sustainable Implementation Stage

- Pengembangan kompetensi sumber daya manusia lanjutan;
- Pelaksanaan inklusi dan edukasi eksternal terkait produk dan/atau jasa keuangan berkelanjutan;
- Penyusunan sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan; dan
- Penerapan keuangan berkelanjutan yang dapat mendukung pertumbuhan UMKM secara berkesinambungan.

- Advanced human resource competency development;
- Implementation of external inclusion and education regarding sustainable finance products and/or services;
- Compilation of a monitoring and reporting system for the implementation of sustainable finance; and
- The application of sustainable finance that can support the growth of MSMEs on an ongoing basis.

Implementasi Rencana Aksi Keuangan Berkelanjutan

Pada tahun 2025, Bank Ganesha memperkuat pelaksanaan program keuangan berkelanjutan dengan fokus pada kegiatan prioritas yang dirancang secara jelas, lengkap dengan indikator keberhasilan yang spesifik dan terukur. Pendekatan ini memastikan setiap langkah tidak hanya mendukung pertumbuhan bisnis berkelanjutan, tetapi juga memberikan dampak positif bagi lingkungan, masyarakat, dan seluruh pemangku kepentingan. Berikut rincian target kegiatan prioritas, indikator keberhasilan, dan realisasi sepanjang tahun 2025:

Implementation of the Sustainable Finance Action Plan

In 2025, Bank Ganesha strengthened the implementation of its sustainable finance program by focusing on clearly designed priority activities, complete with specific and measurable success indicators. This approach ensures that each step not only supports sustainable business growth but also has a positive impact on the environment, society, and all stakeholders. The details on priority activity targets, success indicators, and realization throughout 2025 were as follows:

Target Kegiatan Prioritas Priority Activity Targets	Indikator Keberhasilan Indicator of Success	Realisasi Tahun 2025 Realization in 2025
Pertumbuhan portofolio penyaluran kredit ke sektor UMKM dan/atau jasa keuangan berkelanjutan melalui kerja sama dengan perusahaan *fintech*. Growth in the portfolio of lending to MSME sector and/or sustainable financial services through cooperation with fintech companies.	• Penambahan kerja sama dengan mitra *fintech* untuk penyaluran kredit. • Pertumbuhan kinerja penyaluran kredit ke sektor UMKM dan/atau produk keuangan berkelanjutan. • Increasing cooperation with fintech partners for lending. • Increasing the performance of lending to MSME sector and/or sustainable financial products.	**Penambahan kerja sama dengan mitra *fintech* untuk penyaluran kredit.** **Increasing cooperation with fintech partners for lending.**
Kegiatan-kegiatan internal yang mendukung keuangan berkelanjutan, seperti: • Implementasi pekasanaan Ringkas, Rapi, Resik, Rawat, dan Rajin (5R); • Mendukung pemakaian tumbler dan *goodie bag* serta barang-barang yang ramah lingkungan; • Menghemat penggunaan kertas atau *paperless*, air, serta listrik; dan • Pengiriman memo internal atau sirkuler menggunakan *e-mail*. Internal activities that support sustainable finance include: • Implementing Concise, Neat, Clean, Caring, and Diligent (5R) approach; • Supporting the use of tumbler and goodie bag, as well as environmentally friendly products; • Saving the use of paper or paperless, water, and electricity; and • Sending internal memos or circulars via e-mail.	Peningkatan kegiatan-kegiatan internal secara konsisten yang mendukung keuangan berkelanjutan. Consistently increasing internal activities that support sustainable finance.	**Kegiatan yang mendukung keuangan berkelanjutan, diantaranya:** • **Mendukung pemakaian tumbler;** • **Mengoptimalkan penggunaan kertas; dan** • **Pengiriman memo internal atau kebijakan secara *online* menggunakan surat elektronik atau *e-mail*.** **Activities that support sustainable finance include:** • **Supporting the use of tumbler;** • **Optimizing paper use; and** • **Sending internal memos or policies online via e-mail.**
Inklusi dan edukasi eksternal terkait produk dan/atau jasa keuangan berkelanjutan yang dilakukan melalui media sosial dan situs web (secara *online*). External inclusion and education related to sustainable financial products and/or services via (online) social media and websites.	• Pembuatan media (brosur, *flyer*, iklan situs web atau media sosial) untuk sarana inklusi serta edukasi; dan • Melaksanakan kegiatan tentang literasi digital, *financial planning*, dan UMKM. • Creating media (brochures, flyers, website or social media advertisements) for inclusion and education; and • Implementing activities on digital literacy, financial planning, and MSMEs.	**Sosialisasi dan kampanye terkait keuangan berkelanjutan melalui situs web dan media sosial Bank kepada karyawan, nasabah, dan masyarakat.** **Dissemination and campaigns related to sustainable finance via the Bank's website and social media to employees, customers, and the public.**
Peningkatan pelatihan dan pemahaman terkait dengan keuangan berkelanjutan. Improving training and understanding related to sustainable finance.	Mengikuti *workshop* dan sosialisasi terkait keuangan berkelanjutan, baik dari internal maupun eksternal. Attending workshops and dissemination related to sustainable finance, both from internal and external parties.	**Mengikuti *workshop* terkait keuangan berkelanjutan.** **Attending workshops related to sustainable finance.**

Dukungan Terhadap SDGs

Bank Ganesha telah mengimplementasikan strategi dan program keberlanjutan yang tertuang dalam RAKB, yang memuat target-target yang selaras dengan pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDGs), sehingga setiap inisiatif mendukung pertumbuhan bisnis berkelanjutan sekaligus memberikan kontribusi positif bagi masyarakat dan lingkungan. Keterkaitan antara rencana yang dijalankan Bank dan target SDGs dijelaskan sebagai berikut:

Support for SDGs

Bank Ganesha has implemented sustainability strategies and programs outlined in RAKB, which includes targets in line with the achievement of Sustainable Development Goals (SDGs), therefore, every initiative supports the sustainable business growth while making positive contribution to the community and environment. The relationship between the Bank's plans and SDGs targets is explained as follows:

Aspek Ekonomi Economic Aspects		
Target SDGs SDGs Target 	**Strategi Bank Ganesha** **Bank Ganesha Strategy**	Meningkatkan keunggulan bisnis melalui pengembangan produk dan layanan inovatif yang berdampak positif terhadap stabilitas operasional serta distribusi nilai manfaat bagi seluruh pemangku kepentingan. Improving business excellence through the development of innovative products and services that positively impact operational stability and the distribution of value benefits for all stakeholders.
	Target yang Diharapkan **Expected Targets**	• Meningkatkan pendapatan dan memperluas distribusi nilai manfaat bagi seluruh pemangku kepentingan; • Memperluas pangsa pasar di industri perbankan; dan • Meningkatkan kualitas produk dan layanan secara berkelanjutan untuk memberikan dampak positif bagi nasabah. • Increasing revenue and expanding the distribution of value benefits for all stakeholders; • Expanding market share in banking industry; and • Improving the quality of products and services continuously to positively impact customers.
	Pencapaian Tahun 2025 **Achievements in 2025**	• Peningkatan laba bersih tahun berjalan mencapai 12,58%; • Pangsa pasar Bank Ganesha pada Kelompok Bank berdasarkan Modal Inti (KBMI) 1 menunjukkan peningkatan, baik berdasarkan total aset, dana pihak ketiga, dan kredit; dan • Tingkat kepuasan nasabah mencapai angka +18, yang mencerminkan kualitas produk dan layanan yang sesuai dengan keinginan nasabah. • Net profit for the year increased by 12.58%; • Bank Ganesha's market share in Bank Group based on Core Capital (KBMI) 1 showed an increase, both based on total assets, third-party funds, and loans; and • Customer satisfaction level reached +18, reflecting the quality of products and services that met customer expectations.

Aspek Sosial Social Aspects		
Target SDGs SDGs Target 	**Strategi Bank Ganesha** **Bank Ganesha Strategy**	Menciptakan lingkungan kerja yang tidak hanya layak dan aman, tetapi juga mendukung kesejahteraan serta pemenuhan hak-hak karyawan secara menyeluruh. Creating a work environment that is not only decent and safe, but also supports the welfare and fulfillment of employee rights comprehensively.
	Target yang Diharapkan **Expected Targets**	• Meningkatkan peserta pelatihan serta program pengembangan kompetensi karyawan; • Mencapai nihil kecelakaan fatal (*zero fatalities*) dan nihil kehilangan hari kerja (*zero lost time injury*); dan • Menjaga remunerasi karyawan di atas tingkat Upah Minimum Regional (UMR). • Increasing the number of participants in training and employee competency development programs; • Achieving zero fatal accidents (zero fatalities) and zero lost workdays (zero loss time injury); and • Maintaining employee remuneration above the Regional Minimum Wage (UMR) level.
	Pencapaian Tahun 2025 **Achievements in 2025**	• Implementasi program pendidikan dan pelatihan karyawan sebanyak 556 program yang diikuti oleh 4.236 peserta; • Tidak terdapat kejadian kecelakaan kerja yang bersifat fatal (*zero fatality*) di seluruh wilayah operasional; dan • Tingkat upah karyawan telah sesuai dengan UMR masing-masing wilayah operasional. • Implementing 566 program employee education and training programs attended by 4,236 participants; • There was no fatal occupational accident (zero fatalities) in all operational areas; and • Employee wage levels were in accordance with UMR in each operational area.

Aspek Lingkungan Hidupl Environmental Aspects		
Target SDGs SDGs Target	**Strategi Bank Ganesha** Bank Ganesha Strategy	Mengoptimalkan pengelolaan lingkungan hidup dengan pendekatan yang efisien, berkelanjutan, dan ramah lingkungan. Optimizing environmental management with an efficient, sustainable, and environmentally friendly approach.
	**Target yang Diharapkan** **Expected Targets**	• Meningkatkan efisiensi energi; • Mengurangi jumlah pemakaian kertas dan air; • Meningkatkan daur ulang sampah dari limbah yang dihasilkan; dan • Meningkatkan gaya hidup yang lebih ramah lingkungan. • Increasing energy efficiency; • Reducing the amount of paper and water use; • Increasing waste recycling of waste generated; and • Promoting a more environmentally friendly lifestyle.
	Pencapaian Tahun 202 **Achievements in 2025**	• Efisiensi pemakaian air dan listrik di area operasional menunjukkan tren penurunan yang positif; dan • Kampanye kepedulian lingkungan hidup dilaksanakan setiap bulan sebagai bagian dari komitmen Bank terhadap keberlanjutan. • Water and electricity use efficiency in operational areas showed a positive downward trend; and • Environmental awareness campaigns were conducted monthly as part of the Bank's commitment to sustainability.

Ikhtisar Keberlanjutan
Sustainability Highlights

Kinerja Ekonomi
Economic Performance

Uraian	Satuan Unit	2025	2024	2023	Description
Kinerja Operasional					**Operational Performance**
Jumlah Rekening Produk Simpanan	Unit Rekening Account Unit	**40.080**	36.301	35.380	Number of Deposit Product Accounts
Jumlah Dana Produk Simpanan	jutaan Rupiah millions of Rupiah	**7.503.471**	6.653.778	5.992.039	Amount of Deposit Product Funds
Jumlah Pinjaman yang Diberikan	jutaan Rupiah millions of Rupiah	**5.816.614**	5.019.832	4.335.772	Amount of Loans Granted
Kinerja Keuangan					**Financial Performance**
Pendapatan Bunga	jutaan Rupiah millions of Rupiah	**714.085**	723.201	592.752	Interest Income
Laba Bersih Tahun Berjalan	jutaan Rupiah millions of Rupiah	**227.098**	201.714	103.965	Net Income for the Year
Produk Ramah Lingkungan					**Environmentally Friendly Products**
Kredit kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan	jutaan Rupiah millions of Rupiah	**694.150**	744.590	671.731	Credit to the Green Sector or Criteria for Environmentally Friendly Business Activities
Persentase Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan terhadap Total Kredit/ Pembiayaan Bank	%	**11,93**	14,83	15,49	Percentage of Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities to Total Bank Credit/Financing
Pelibatan Pihak Lokal					**Local Party Engagement**
Penggunaan Ternaga Kerja Lokal*	%	**100,00**	100,00	100,00	Use of Local Workforce*

* Tenaga kerja yang memiliki KTP sesuai wilayah operasional. / Workforce with ID cards in accordance with operational area.

Kinerja Sosial
Social Performance

Uraian	Satuan Unit	2025	2024	2023	Description
Pengelolaan Tenaga Kerja					**Manpower Management**
Jumlah Karyawan	Orang People	**349**	348	317	Total Employee
Karyawan Wanita	Orang People	**133**	126	116	Female Employee
Biaya Pengembangan Kompetensi	jutaan Rupiah millions of Rupiah	**4.716**	4.794	3.337	Competency Development Costs
Pengembangan dan Pemberdayaan Masyarakat					**Community Development and Empowerment**
Jenis Kegiatan	Program	**4**	4	4	Type of Activity
Biaya Kegiatan	jutaan Rupiah millions of Rupiah	**35**	73	55	Activity Costs
Kepuasan Nasabah					**Customer Satisfaction**
Indeks Kepuasan Nasabah	Angka Number	**+18**	+47,1	+7,9	Customer Satisfaction Index

Kinerja Lingkungan Hidup
Environmental Performance

Uraian	Satuan Unit	2025	2024	2023	Description
Penggunaan Energi Listrik	kWh	**740.026**	646.481	740.323	Electric Energy Use
Penggunaan Bahan Bakar Minyak	liter	**34.507**	51.137	8.312	Fuel Use
Penggunaan Air	m^3	**1.950**	9.627	9.827	Water Use
Emisi yang Dihasilkan	TonCO_2eq	**626,43**	745,52	718,30	Generated Emissions
Limbah B3	Ton	**345**	343	Belum dilakukan pengukuran.	Hazardous Waste
Limbah Padat Non-B3	Ton	**370,5**	367,4		Non-Hazardous Solid Waste
Efluen Cair	Liter	**21.424.000**	21.933.000	No measurement taken yet.	Liquid Effluent
Pelestarian Keanekaragaman Hayati	Bank mendukung program ruang terbuka hijau di lingkungan operasional dengan menempatkan pot tanaman di sekitar kantor yang bekerja sama dengan pengelola gedung. The Bank supports green open space program in the operational environment by placing plant pots around the offices in cooperation with the building managers.				Biodiversity Preservation

Tata Kelola Keberlanjutan
Sustainability Governance

Visi dan Misi Keberlanjutan
Sustainability Vision and Mission

Visi
Vision

Menjadi Bank yang terpercaya.
Becoming the most trusted Bank.

Misi
Mission

Menjalankan usaha perbankan yang sehat dengan menyediakan produk yang handal dan inovatif melalui pelayanan prima.
Running a healthy banking business by providing reliable and innovative products through excellent service.

Penanggung Jawab Penerapan Keuangan Berkelanjutan

Untuk memastikan setiap program dan inisiatif keberlanjutan dijalankan secara efektif dan sesuai dengan prinsip ESG, Bank Ganesha telah menetapkan organ-organ yang berperan sebagai penanggung jawab penerapan keuangan berkelanjutan yang diuraikan berikut:

Person in Charge of Implementing Sustainable Finance

To ensure that every sustainability program and initiative is implemented effectively and in accordance with ESG principles, Bank Ganesha has established organs, responsible for implementing sustainable finance, outlined as follows:

Divisi Division	Peran Role	Tugas dan Tanggung Jawab Duties and Responsibilities
Corporate Secretary Department.	Koordinator sekaligus perencana teknis Coordinator and technical planner	**Mengoordinasikan dan mengawasi keseluruhan pelaksanaan penerapan keuangan berkelanjutan, serta melaporkan hasil penerapan keuangan berkelanjutan kepada Direksi.** **Coordinate and supervise the overall sustainable finance implementation, and report the results of impelementing sustainable finance to the Board of Directors.**
• *Risk Management & Internal Control Division*; • *Compliance & Sysdur Division*; dan • *Internal Audit Division*.	Pengawas	**Melakukan pengawasan terhadap keseluruhan penerapan keuangan berkelanjutan dan jika ditemukan penyimpangan segera mengambil tindakan sesuai ketentuan yang berlaku.**
• Risk Management & Internal Control Division; • Compliance & Sysdur Division; and • Internal Audit Division.	Supervisor	**Supervise the overall sustainable finance implementation and if irregularities are found, immediately take action in accordance with the applicable provisions.**
Finance Accounting & Management Information System Division.	Perencana teknis	• **Menyusun kerangka dan rencana kerja penerapan keuangan berkelanjutan;** • **Membuat rincian biaya pekerjaan yang dicantumkan dalam rencana anggaran;** • **Melakukan koordinasi dengan Tim Pelaksana untuk memastikan kegiatan penerapan keuangan berkelanjutan sesuai rencana; dan** • **Membuat pelaporan RAKB dan laporan keberlanjutan.**
Finance Accounting & Management Information System Division.	Technical planner	• **Develop a framework and work plan for implementing sustainable finance;** • **Make details of work costs included in the budget plan;** • **Coordinate with the Implementation Team to ensure the implementation of sustainable finance activities according to plan; and** • **Prepare RAKB reports and sustainability reports.**

Divisi Division	Peran Role	Tugas dan Tanggung Jawab Duties and Responsibilities
• *Commercial Division*; dan • *Consumer Division*.	Pelaksana yang berhubungan dengan eksternal	• **Mendukung dan memfasilitasi pelaksanaan penerapan keuangan berkelanjutan;** • **Melaksanakan penerapan keuangan berkelanjutan sesuai dengan tugas, peranan, serta fungsinya masing-masing; dan** • **Mempersiapkan standar yang berkaitan dengan survei dan pemetaan.**
• Commercial Division; and • Consumer Division.	Executors related to external	• **Support and facilitate sustainable finance implementation;** • **Implement sustainable finance in accordance with the respective duties, roles, and functions; and** • **Prepare standards related to surveying and mapping.**

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan

Dalam menghadapi perkembangan pengetahuan, standar, dan regulasi terkait keuangan berkelanjutan, Bank Ganesha memfasilitasi penanggung jawab penerapan keuangan berkelanjutan melalui program pengembangan kompetensi. Rincian program pengembangan kompetensi yang diselenggarakan sepanjang tahun 2025 ditunjukkan sebagai berikut:

Competency Development Related to Sustainable Finance

To address developments in knowledge, standards, and regulations related to sustainable finance, Bank Ganesha facilitates tho person in charge of implementing sustainable finance with competency development programs. Details of the competency development programs held throughout 2025 were as follows:

Materi Pengembangan Kompetensi Competency Development Material	Tempat dan Waktu Pelaksanaan Place and Time of Implementation	Penyelenggara Organizer
Environmental, Social, and Governance (ESG) Reporting	Webinar, Januari 2025 Webinar, January 2025	Bursa Efek Indonesia Indonesia Stock Exchange
Peran *Governance, Risk, and Compliance* dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan **The Role of Governance, Risk, and Compliance in Enhancing Investor Confidence and Financial Sector Stability**	Webinar, Februari 2025 Webinar, February 2025	OJK Institute
Sustainability Report Awareness	Webinar, Februari 2025 Webinar, February 2025	Bursa Efek Indonesia Indonesia Stock Exchange
Navigating Sustainability Reporting Standards	Webinar, Maret 2025 Webinar, March 2025	Bursa Efek Indonesia Indonesia Stock Exchange
GRI Financial Services (Banking, Insurance and Capital Market) Sector Standard:Exposure Drafts	Webinar, Mei 2025 Webinar, May 2025	Global Reporting Initiative
Netzero Incubator 2025	Webinar, Juli 2025 Webinar, July 2025	Bursa Efek Indonesia Indonesia Stock Exchange
Indonesia Stock Exchange - Global Reporting Initiative - Asosiasi Emiten Indonesia (IDX-GRI-AEI) Series III "GRI 102: Climate Change and GRI 103: Energy Topic Standards"	Webinar, September 2025 Webinar, September 2025	Bursa Efek Indonesia Indonesia Stock Exchange
Indonesia Stock Exchange Workshop on International Financial Reporting Standards Sustainability Standards	Webinar, September 2025 Webinar, September 2025	Bursa Efek Indonesia Indonesia Stock Exchange
IDXCarbon Virtual Open House Webinar: Road to COP 30	Webinar, September 2025 Webinar, September 2025	Bursa Efek Indonesia Indonesia Stock Exchange
The Sustainable Financing Opportunities in the Indonesian Insurance Industry	Webinar, Oktober 2025 Webinar, October 2025	OJK Institute
Pernyataan Standar Pengungkapan Keberlanjutan (PSPK 1 dan PSPK 2) **Sustainability Disclosure Standards Statement (PSPK 1 and PSPK 2)**	Webinar, Oktober 2025 Webinar, October 2025	Bursa Efek Indonesia Indonesia Stock Exchange

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan

Bank Ganesha menyadari bahwa berbagai risiko dapat menghambat pencapaian target dan kinerja, termasuk dalam penerapan keuangan berkelanjutan. Untuk itu,

Risk Assessment of the Implementation of Sustainable Finance

Bank Ganesha realizes that various risks can hinder the achievement of targets and performance, including in the implementation of sustainable finance. Therefore,

Bank menerapkan manajemen risiko secara konsisten di seluruh lini bisnis guna meminimalkan dampak negatif dan memastikan pertumbuhan yang berkelanjutan. Risiko-risiko yang telah diidentifikasi berdasarkan relevansi dan dampaknya terhadap operasional Bank, dijelaskan sebagai berikut:

the Bank consistently implements risk management across all business lines to minimize negative impacts and ensure sustainable growth. The risks identified, based on their relevance and impact on the Bank's operations, are explained as follows:

Jenis Risiko Type of Risk	Indikasi Indication	Mitigasi Risiko Risk Mitigation
Kegagalan penerapan prinsip keuangan berkelanjutan di internal Bank Failure to apply sustainable finance principles within the Bank	**Rendahnya pemahaman terkait keuangan berkelanjutan yang dimiliki oleh karyawan dan (calon) debitur Bank.** **Low understanding regarding sustainable finance owned by Bank employees and (prospective) debtors.**	Mengikutsertakan karyawan dalam kegiatan pelatihan terkait keuangan berkelanjutan, baik yang diselenggarakan oleh internal maupun eksternal Bank. Participate employees in training activities related to sustainable finance both internally and externally held by the Bank.
Pembiayaan terhadap kegiatan usaha yang tidak bertanggung jawab Financing of irresponsible business activities	**Pembiayaan terhadap kegiatan usaha yang tidak bertanggung jawab dapat merusak reputasi Bank dan keberlanjutan ekosistem lingkungan hidup.** **Financing irresponsible business activities can damage the reputation of the Bank and the sustainability of the environmental ecosystem.**	• Menetapkan syarat minimum terhadap penyaluran kredit pada kegiatan usaha yang terkait langsung dengan lingkungan hidup, seperti kelengkapan dokumen Analisis Mengenai Dampak Lingkungan serta Sertifikasi Pengelolaan Lingkungan; dan • Tidak memberikan pembiayaan kredit untuk bisnis yang merusak lingkungan hidup. • Establish minimum requirements for lending to business activities that are directly related to the environment, such as the completeness of the Environmental Impact Analysis and Environmental Management Certification documents; and • Do not provide credit financing for businesses that damage the environment.

Membangun Budaya Keberlanjutan

Bank memiliki komitmen kuat untuk menginternalisasi budaya keberlanjutan di seluruh level organisasi. Melalui inisiatif ini, Bank membangun kesadaran kolektif akan pentingnya tanggung jawab sosial dan lingkungan, sekaligus mengintegrasikan prinsip-prinsip keberlanjutan dalam setiap proses bisnis. Beberapa upaya strategis yang dilakukan Bank Ganesha dalam membangun budaya keberlanjutan antara lain:

1. Membentuk Tim Penerapan Keuangan Berkelanjutan;
2. Merumuskan kebijakan kredit yang mempertimbangkan faktor lingkungan hidup dan tata kelola;
3. Mengintegrasikan prinsip keberlanjutan dalam kebijakan dan standar operasional prosedur;
4. Menyediakan pelatihan untuk meningkatkan kesadaran karyawan terkait keberlanjutan; dan
5. Melakukan pemetaan terhadap portofolio kredit yang memiliki dampak tinggi pada lingkungan hidup.

Building a Sustainability Culture

The Bank is strongly committed to internalizing a culture of sustainability at all levels of the organization. Through this initiative, the Bank builds collective awareness of the importance of social and environmental responsibility, while integrating sustainability principles into every business process. Some of Bank Ganesha's strategic efforts to build a culture of sustainability include:

1. Establishing a Sustainable Finance Implementation Team;
2. Formulating loan policies by considering environmental and governance factors;
3. Integrating sustainability principles into policies and standard operating procedures;
4. Providing training to increase employee awareness on sustainability; and
5. Mapping out loan portfolios that have a high impact on the environment.

Hubungan dengan Pemangku Kepentingan

Keterlibatan pemangku kepentingan dalam menggali isu keberlanjutan sangat diperlukan untuk menentukan arah kebijakan keberlanjutan yang tepat. Proses ini juga menjadi penting bagi Bank karena menunjukkan upaya manajemen untuk memenuhi harapan setiap pemangku kepentingan. Oleh karena itu, Bank Ganesha melakukan pemetaan dan klasifikasi pemangku kepentingan berdasarkan tingkat

Relations with Stakeholders

Stakeholders' engagement in exploring sustainability issues is highly necessary to determine the appropriate sustainability policy direction. This process is also crucial for the Bank as it demonstrates the management's efforts to meet the expectations of every stakeholder. Therefore, Bank Ganesha maps and classifies stakeholders based on their level of proximity and influence on business continuity.

kedekatan dan pengaruhnya terhadap keberlangsungan usaha. Berdasarkan pemetaan yang dilakukan Bank, berikut pemangku kepentingan dan metode pelibatan yang dilakukan selama tahun pelaporan:

Based on the mapping conducted by the Bank, the following are stakeholders and engagement methods carried out during the reporting year:

Pemangku Kepentingan Stakeholders	**Pemegang Saham** **Shareholder**
Isu Penting **Important Issues**	**Upaya Penyesuaian Bank** **Bank Adjustment Efforts**
• Kinerja keuangan dan non-keuangan; • Keberlanjutan usaha; dan • Informasi yang jelas dan terkini terkait arah strategis Bank. • Financial and non-financial performance; • Business continuity; and • Clear and up-to-date information regarding the Bank's strategic direction.	**Respons terhadap Isu Penting** • Menyusun RBB dan RAKB; • Menjaga kinerja Bank tetap optimal dan sesuai target, dengan memperhatikan aspek ekonomi, sosial, serta lingkungan hidup; dan • Menyampaikan informasi mutakhir secara transparan. **Metode Pelibatan** • Pelaksanaan RUPS; • Penyampaian Laporan Tahunan dan Laporan Keberlanjutan; • Pelaksanaan paparan kinerja Bank; dan • Akses informasi dalam situs web Bank. **Frekuensi** Setiap tahun, sesuai waktu yang ditentukan, atau sesuai kebutuhan. **Response to Important Issues** • Prepare RBB and RAKB; • Keep the Bank's performance optimal and on target, take into account economic, social, and environmental aspects; and • Transmit the latest information in a transparent manner. **Engagement Method** • Impelementation of GMS; • Submission of Annual Report and Sustainability Report; • Implementation of Bank performance exposure; and • Access to information on the Bank's website. **Frequency** Annually, at a set time, or as needed.

Pemangku Kepentingan Stakeholders	**Pemerintah dan Regulator** **Government and Regulators**
Isu Penting **Important Issues**	**Upaya Penyesuaian Bank** **Bank Adjustment Efforts**
• Kepatuhan terhadap peraturan yang berlaku; dan • Pemenuhan kewajiban perpajakan. • Compliance with applicable regulations; and • Fulfillment of tax obligations.	**Respons terhadap Isu Penting** • Memastikan pemenuhan seluruh peraturan yang berlaku bagi Bank; • Meningkatkan kualitas pelaksanaan GCG; dan • Membayar Pajak dan Penerimaan Negara Bukan (PNBP) Pajak sesuai aturan dan tepat waktu. **Metode Pelibatan** • Penyampaian Laporan Tahunan, Laporan Keberlanjutan, Laporan GCG, serta laporan lainnya; dan • Pembayaran dan pelaporan pajak dan PNBP. **Frekuensi** Setiap tahun, sesuai waktu yang ditentukan, atau sesuai kebutuhan. **Response to Important Issues** • Ensure compliance with all applicable regulations for the Bank; • Improve the quality of GCG implementation; and • Pay Tax and Non-Tax State Revenue (PNBP) according to regulations and on time. **Engagement Method** • Submission of Annual Report, Sustainability Report, GCG Report, and other reports; and • Payment and reporting of taxes and PNBP. **Frequency** Annually, at a set time, or as needed.

Pemangku Kepentingan Stakeholders	**Karyawan** **Employee**
Isu Penting **Important Issues**	**Upaya Penyesuaian Bank** **Bank Adjustment Efforts**
• Pemenuhan hak ketenagakerjaan; • Pemenuhan aspek Kesehatan dan Keselamatan Kerja (K3); • Pengembangan kompetensi serta karier; dan • Kepuasan kerja. • Fulfillment of labor rights; • Fulfillment of Occupational Health and Safety (OHS) aspects; • Competency and career development; and • Job satisfaction.	**Respons terhadap Isu Penting** • Memenuhi kontrak kerja dan perjanjian kerja bersama; • Memastikan kecukupan sarana dan prasarana K3; • Melaksanakan pengembangan kompetensi, penilaian kinerja, dan pengembangan karier; • Menyampaikan kebijakan terbaru Bank kepada seluruh karyawan; dan • Menyelenggarakan program beasiswa untuk anak karyawan. **Metode Pelibatan** • Penyediaan sistem pelaporan pelanggaran untuk melaporkan pelanggaran praktik ketenagakerjaan di lingkungan Bank; • Penyusunan perjanjian kerja bersama; • Pelaksanaan berbagai kegiatan pendidikan dan pelatihan, serta promosi atau mutasi; dan • Pelaksanaan survei kepuasan karyawan. **Frekuensi** Sepanjang tahun atau sesuai rencana pelaksanaan program. **Response to Important Issues** • Comply with work contracts and joint work agreements; • Ensure the adequacy of OHS facilities and infrastructure; • Carry out competency development, performance appraisal, and career development; • Convey the latest Bank policies to all employees; and • Organize scholarship programs for employees' children. **Engagement Method** • Provision of a whistleblowing system to report violations of labor practices within the Bank; • Drafting of joint work agreements; • Implementation of various education and training activities, as well as promotions or transfers; and • Implementation of employee satisfaction surveys. **Frequency** Throughout the year or according to the program implementation plan.

Pemangku Kepentingan Stakeholders	Mitra Usaha Business Partner
Isu Penting **Important Issues**	**Upaya Penyesuaian Bank** **Bank Adjustment Efforts**
• Pemenuhan kontrak kerja; dan • Kepuasan kerja sama. • Fulfillment of work contracts; and • Cooperation satisfaction.	**Respons terhadap Isu Penting** • Melakukan kerja sama yang adil dan transparan sesuai dengan peraturan serta kontrak kerja yang berlaku; dan • Membangun hubungan kerja yang harmonis dengan mitra kerja. **Metode Pelibatan** • Perumusan dan pemenuhan kontrak kerja sama; • Seleksi; dan • Pelaksanaan pertemuan berkala. **Frekuensi** Sepanjang tahun atau sesuai kebutuhan. **Response to Important Issues** • Carry out fair and transparent cooperation in accordance with applicable regulations and work contracts; and • Build a harmonious working relationship with work partners. **Engagement Method** • Formulation and fulfillment of cooperation contracts; • Selection; and • Conducting periodic meetings. **Frequency** All year round or as needed.

Pemangku Kepentingan Stakeholders	Nasabah Customer
Isu Penting **Important Issues**	**Upaya Penyesuaian Bank** **Bank Adjustment Efforts**
• Produk dan layanan perbankan yang andal dan kompetitif; • Keamanan transaksi perbankan; • Informasi yang jelas serta transparan; dan • Penghargaan bagi nasabah. • Reliable and competitive banking products and services; • Banking transaction security; • Clear and transparent information; and • Awards for customers.	**Respons terhadap Isu Penting** • Mengembangkan produk dan layanan Bank; • Menyediakan informasi yang lengkap dan akurat pada situs web; • Meningkatkan keandalan teknologi informasi; dan • Mengadakan program berhadiah bagi nasabah. **Metode Pelibatan** • Penyediaan layanan call center; dan • Pelaksanaan survei kepuasan nasabah. **Frekuensi** Sepanjang tahun atau sesuai kebutuhan. **Response to Important Issues** • Develop Bank products and services; • Provide complete and accurate information on the website; • Increase the reliability of information technology; and • Organize reward programs for customers. **Engagement Method** • Provision of call center service; and • Implementation of customer satisfaction surveys. **Frequency** All year round or as needed.

Pemangku Kepentingan Stakeholders	Masyarakat Public
Isu Penting **Important Issues**	**Upaya Penyesuaian Bank** **Bank Adjustment Efforts**
• Informasi aktivitas Bank; dan • Peningkatan kesejahteraan masyarakat. • Bank activity information; and • Improvement of community welfare.	**Respons terhadap Isu Penting** • Menyampaikan informasi mutakhir dalam situs web Bank; • Melibatkan masyarakat dalam program kemitraan dan kesempatan kerja; • Melaksanakan program literasi serta inklusi keuangan; dan • Melaksanakan kegiatan tanggung jawab sosial. **Metode Pelibatan** • Pelaksanaan program kemitraan dan pengembangan masyarakat; • Pelaksanaan kegiatan literasi serta inklusi keuangan; dan • Penyediaan sistem pelaporan pelanggaran untuk menerima pengaduan masyarakat. **Frekuensi** Sesuai rencana pelaksanaan program atau sesuai kebutuhan. **Response to Important Issues** • Deliver up-to-date information on the Bank's website; • Involve the community in partnership programs and employment opportunities; • Implement financial literacy and inclusion programs; and • Carry out social responsibility activities. **Engagement Method** • Implementation of partnership and community development programs; • Implementation of financial literacy and inclusion activities; and • Provision of a whistleblowing system to receive public complaints. **Frequency** According to the program implementation plan or as needed.

Pemangku Kepentingan Stakeholders	Media Media
Isu Penting **Important Issues**	**Upaya Penyesuaian Bank** **Bank Adjustment Efforts**
• Kinerja keuangan serta non- keuangan Bank; dan • Informasi terkait perkembangan Bank. • Bank's financial and non-financial performance; and • Information related to the Bank's development.	**Respons terhadap Isu Penting** Menyediakan informasi yang relevan dan transparan. **Metode Pelibatan** Pelaksanaan konferensi pers. **Frekuensi** Sesuai kebutuhan. **Response to Important Issues** Provide relevant and transparent information. **Engagement Method** Conducting press conferences. **Frequency** According to the needs.

Penentuan Topik Material
Determining the Material Topic

Bank Ganesha menetapkan topik material melalui proses yang sistematis dengan melibatkan identifikasi pemangku kepentingan serta pemahaman terhadap kebutuhan dan ekspektasi mereka. Proses ini bertujuan untuk memastikan bahwa isu-isu yang bersifat strategis dan material bagi keberlanjutan Bank mendapat perhatian utama dan terintegrasi dalam kebijakan serta strategi keberlanjutan.

Bank Ganesha determines the material topics through a systematic process involving stakeholders identification and understanding of their needs and expectations. This process aims to ensure that strategic and material issues for the Bank's sustainability receive primary attention and are integrated into its sustainability policies and strategies.

Pada tahun 2025, Bank Ganesha menetapkan sejumlah topik material yang menjadi fokus utama Bank dalam mendukung keberlanjutan usaha, sebagaimana diuraikan berikut:

In 2025, Bank Ganesha established a number of material topics as the Bank's main focus in supporting business sustainability, as outlined below:

Isu Material Bank Material Issues for the Bank	Peluang untuk Bank jika Isu Dipaparkan Opportunities for the Bank if Issues Addressed	Potensi Risiko untuk Bank jika Isu Tidak Dipaparkan Potential Risks for the Bank if Issues Not Addressed
Aspek Tata Kelola **Governance Aspects**		
Etika bisnis Bank senantiasa menerapkan prinsip serta standar perilaku yang menjadi pedoman dalam melaksanakan kegiatan usaha secara jujur, transparan, adil, dan bertanggung jawab. Hal ini mencakup upaya pencegahan konflik kepentingan, korupsi dan *fraud*, perlindungan nasabah, kepatuhan terhadap peraturan, serta penegakan kode etik di seluruh organisasi.	• Meningkatkan kepercayaan nasabah, investor, dan regulator; • Memperkuat reputasi dan kredibilitas bank; • Mendukung penerapan GCG dan kepatuhan regulasi secara berkelanjutan; dan • Memperkuat pengendalian internal dan pencegahan *fraud*.	• Menurunnya kepercayaan publik dan pemangku kepentingan; • Risiko reputasi akibat persepsi lemahnya integritas dan transparansi; • Peningkatan risiko hukum, sanksi regulator, dan denda; dan • Meningkatnya potensi fraud dan konflik kepentingan.
Business Ethics The Bank consistently applies principles and standards of conduct that serve as guidelines for conducting business activities in an honest, transparent, fair, and responsible manner. This includes efforts to prevent conflicts of interest, corruption and fraud, customer protection, regulatory compliance, and enforcement of the code of conduct throughout the organization.	• Enhancing customer, investor, and regulatory trust; • Strengthening the Bank's reputation and credibility; • Supporting GCG implementation and ongoing regulatory compliance; and • Strengthening internal control and fraud prevention.	• Decreasing public and stakeholder trust; • Reputational risk due to perceptions of weak integrity and transparency; • Increasing legal risk, regulatory sanctions, and fines; and • Increasing potential for fraud and conflicts of interest.
Manajemen Risiko Manajemen risiko penting bagi Bank untuk menjaga ketahanan usaha dan stabilitas sistem keuangan. Melalui pengelolaan risiko yang terintegrasi dan *prudent*, Bank dapat mengantisipasi dampak gejolak ekonomi, memitigasi risiko likuiditas, kredit, dan pasar, serta menjaga kepercayaan pemangku kepentingan dan kepatuhan terhadap ketentuan regulator.	• Meningkatkan kepercayaan regulator, investor, dan masyarakat terhadap ketahanan Bank; • Memperkuat reputasi bank sebagai institusi yang prudent dan resilien; • Mendukung pengambilan keputusan strategis berbasis manajemen risiko yang kuat; • Meningkatkan kesiapan bank dalam menghadapi krisis dan gejolak ekonomi; dan • Memperkuat penerapan GCG dan manajemen risiko terintegrasi.	• Menurunnya kepercayaan pemangku kepentingan terhadap ketahanan Bank; • Peningkatan risiko likuiditas, kredit, dan pasar yang tidak terkelola secara memadai; • Risiko sanksi atau pengawasan ketat dari regulator akibat lemahnya transparansi; • Kerentanan bank terhadap krisis sistemik dan gejolak ekonomi; dan • Dampak negatif terhadap reputasi dan keberlanjutan usaha bank.
Risk Management Risk management is crucial for the Bank to maintain its business resilience and financial system stability. Through integrated and prudent risk management, the Bank can anticipate the impact of economic turmoil, mitigate liquidity, credit, and market risks, and maintain stakeholders' confidence and compliance with regulatory requirements.	• Enhancing regulatory, investor, and public confidence in the Bank's resilience; • Strengthening the Bank's reputation as a prudent and resilient institution; • Supporting strategic decision-making based on robust risk management; • Enhancing the Bank's readiness in facing crises and economic turmoil; and • Strengthening GCG implementation and integrated risk management.	• Decreasing stakeholders' confidence in the Bank's resilience; • Increasing liquidity, credit, and market risks inadequately managed; • Risk of sanctions or stricter regulatory oversight due to weak transparency; • Bank vulnerability to systemic crises and economic turmoil; and • Negative impact on the Bank's reputation and business sustainability.

Isu Material Bank Material Issues for the Bank	Peluang untuk Bank jika Isu Dipaparkan Opportunities for the Bank if Issues Addressed	Potensi Risiko untuk Bank jika Isu Tidak Dipaparkan Potential Risks for the Bank if Issues Not Addressed
Aspek Sosial **Social Aspects**		
Inklusi Keuangan dan Akses Layanan UMKM Bank memiliki peran strategis dalam menyediakan layanan keuangan yang mudah diakses oleh UMKM dan masyarakat yang sebelumnya tidak terlayani.	• Memperluas pangsa pasar dan jumlah nasabah, khususnya segmen UMKM; • Meningkatkan reputasi bank sebagai lembaga yang mendukung pertumbuhan ekonomi inklusif; • Mendukung pencapaian SDGs terkait pengentasan kemiskinan dan pemberdayaan ekonomi; dan • Membuka peluang untuk program pembiayaan inovatif dan produk digital keuangan.	• Risiko reputasi karena dianggap tidak peduli terhadap masyarakat dan UMKM; • Kehilangan peluang bisnis di segmen pasar yang berkembang pesat; dan • Potensi tekanan dari regulator atau pemangku kepentingan untuk meningkatkan akses keuangan.
Financial Inclusion and Access to MSME Services The Bank has a strategic role in providing easily accessible financial services to MSMEs and previously underserved communities.	• Expanding market share and customer base, particularly in MSME segment; • Enhancing the Bank's reputation as an institution that supports inclusive economic growth; • Supporting the achievement of SDGs related to poverty alleviation and economic empowerment; and • Opening opportunities for innovative financing programs and digital financial products.	• Reputational risk due to perceived indifference to the community and MSMEs; • Missing out business opportunities in the rapidly growing market segment; and • Potential pressure from regulators or stakeholders to increase financial access.
Perlindungan Data Nasabah dan Keamanan Siber Bank menyimpan data sensitif nasabah dalam jumlah besar, termasuk informasi pribadi, transaksi keuangan, dan data kartu kredit. Risiko kebocoran data, serangan siber, atau pencurian identitas sangat tinggi jika sistem keamanan tidak memadai.	• Meningkatkan kepercayaan nasabah dan investor karena menunjukkan komitmen terhadap keamanan informasi; • Memperkuat reputasi bank sebagai lembaga yang aman dan terpercaya; dan • Mengurangi risiko litigasi atau denda regulator akibat kebocoran data.	• Risiko reputasi serius jika terjadi kebocoran atau serangan siber; • Potensi kerugian finansial dari tuntutan hukum, denda, atau kompensasi kepada nasabah; dan • Kehilangan kepercayaan nasabah, yang dapat menurunkan volume transaksi dan loyalitas.
Customer Data Protection and Cybersecurity The Bank stores large amounts of sensitive customer data, including personal information, financial transactions, and credit card data. The risk of data breaches, cyberattacks, or identity theft is very high if security systems are inadequate.	• Increasing customer and investor confidence by demonstrating a commitment to information security; • Strengthening the Bank's reputation as a safe and trustworthy institution; and • Reducing the risk of litigation or regulatory fines due to data breaches.	• Serious reputational risks in the event of a breach or cyberattack; • Potential financial losses from lawsuits, fines, or compensation to customers; and • Loss of customer trust, which can reduce transaction volume and loyalty.
Aspek Lingkungan Hidup **Environmental Aspects**		
Emisi Karbon dan Efisiensi Energi di Operasional Bank Bank memiliki peluang untuk mengurangi jejak karbon melalui efisiensi energi dan praktik ramah lingkungan dalam menjalankan operasionalnya.	• Meningkatkan reputasi bank sebagai lembaga yang peduli lingkungan dan berkelanjutan; • Potensi penghematan biaya operasional melalui efisiensi energi; dan • Mendukung target nasional dan internasional terkait pengurangan emisi karbon.	• Risiko reputasi jika dianggap tidak ramah lingkungan atau tertinggal dalam praktik keberlanjutan; • Potensi biaya operasional lebih tinggi jika efisiensi energi tidak diterapkan; • Risiko regulasi atau kebijakan pemerintah terkait emisi karbon; dan • Tekanan dari pemangku kepentingan dan masyarakat terkait keberlanjutan lingkungan.
Carbon Emissions and Energy Efficiency in Bank Operations The Bank has the opportunity to reduce carbon footprint through energy efficiency and environmentally friendly practices in implementing its operations.	• Enhancing the Bank's reputation as an environmentally conscious and sustainable institution; • Potential operational cost savings through energy efficiency; and • Supporting national and international targets related to carbon emission reduction.	• Reputational risk if perceived as environmentally unfriendly or falling behind in sustainability practices; • Potential higher operational costs if energy efficiency not implemented; • Risk of government regulations or policies related to carbon emissions; and • Pressure from stakeholders and public regarding environmental sustainability.

Isu Material Bank Material Issues for the Bank	Peluang untuk Bank jika Isu Dipaparkan Opportunities for the Bank if Issues Addressed	Potensi Risiko untuk Bank jika Isu Tidak Dipaparkan Potential Risks for the Bank if Issues Not Addressed
Pembiayaan Proyek Berwawasan Lingkungan Bank menyalurkan kredit kepada sektor UMKM atau investasi ke proyek atau bisnis yang menerapkan praktik ramah lingkungan. Hal ini penting untuk mendukung transisi energi dan pembangunan berkelanjutan.	• Meningkatkan portofolio kredit UMKM; • Menarik investor dan nasabah yang peduli lingkungan; • Membuka akses ke instrumen pembiayaan hijau seperti *green bonds* atau *sustainable finance*; • Mendukung pencapaian target nasional dan global terkait pengurangan emisi karbon; dan • Memperluas portofolio kredit yang sejalan dengan tren ekonomi hijau.	• Kehilangan peluang pendapatan dari pembiayaan sektor UMKM; • Kehilangan peluang bisnis di sektor hijau yang berkembang pesat; • Risiko reputasi jika bank dianggap tidak mendukung keberlanjutan lingkungan; • Potensi tekanan dari regulator atau pemangku kepentingan terkait dukungan terhadap proyek ramah lingkungan; dan • Bank tertinggal dibanding pesaing yang lebih agresif dalam pembiayaan hijau.
Environmentally Friendly Project Financing The Bank channels loans to MSME sector or investment to projects or businesses that implement environmentally friendly practices.	• Increasing MSME loan portfolio; • Attracting investors and customers who care about the environment; • Opening access to green financing instruments such as green bonds or sustainable finance; • Supporting the achievement of national and global targets related to carbon emission reduction; and • Expanding credit portfolio in line with green economy trends.	• Missing out revenue opportunities from financing MSME sector; • Missing out business opportunities in the rapidly growing green sector; • Reputational risk if the Bank is perceived not supporting environmental sustainability; • Potential pressure from regulators or stakeholders regarding support for environmentally friendly projects; and • The Bank falls behind more aggressive competitors in green financing.

Permasalahan terhadap Penerapan Keuangan Berkelanjutan

Problems with the Implementation of Sustainable Finance

Dalam mengimplementasikan prinsip keuangan berkelanjutan, Bank Ganesha menghadapi sejumlah tantangan yang bersifat internal maupun eksternal. Adapun uraian terkait tantangan dan strategi ke depan yang telah ditetapkan Bank, diuraikan sebagai berikut:

In implementing sustainable finance principles, Bank Ganesha faces a number of internal and external challenges. The challenges and future strategies set by the Bank are outlined as follows:

Tantangan Challenges	Strategi Strategies
Internal **Internal**	
• Perlunya penyesuaian standar operasional prosedur (SOP) agar selaras dengan prinsip keuangan berkelanjutan; • Proses identifikasi UMKM yang menjalankan kegiatan usaha berwawasan sosial dan lingkungan; dan • Keterbatasan pemahaman internal mengenai penerapan keuangan berkelanjutan.	• **Menyusun kebijakan dan prosedur secara bertahap sesuai prinsip keuangan berkelanjutan;** • **Mengembangkan proses yang sistematis untuk mengidentifikasi UMKM yang menjalankan kegiatan usaha berwawasan sosial dan lingkungan; dan** • **Menyelenggarakan pelatihan dan sosialisasi untuk meningkatkan pemahaman karyawan terkait penerapan keuangan berkelanjutan.**
• The need to adjust standard operating procedures (SOPs) to align with sustainable finance principles; • The process of identifying MSMEs that carry out socially and environmentally friendly business activities; and • Limited internal understanding of the implementation of sustainable finance.	• **Preparing policies and procedures in stages in accordance with sustainable finance principles;** • **Developing a systematic process to identify MSMEs that carry out socially and environmentally friendly business activities; and** • **Holding training and dissemination to improve employee understanding regarding sustainable finance implementation.**

Tantangan Challenges	Strategi Strategies
Eksternal **External**	
• Masih minimnya jumlah UMKM yang bergerak di sektor sosial dan lingkungan; dan • Keterbatasan kapasitas Bank dalam menyalurkan kredit ke sektor usaha berkelanjutan. • Lack of MSMEs engaged in social and environmental sectors; and • The Bank's limited capacity in lending to sustainable business sector.	• **Memprioritaskan penyaluran kredit kepada UMKM yang memenuhi kriteria keberlanjutan; dan** • **Mengembangkan program kemitraan dan dukungan bagi UMKM untuk memperluas kapasitas usaha berkelanjutan.** • **Prioritizing lending to MSMEs that meet sustainability criteria; and** • **Developing partnership and assistance programs for MSMEs to expand their sustainable business capacity.**

Perubahan yang Bersifat Signifikan
• Significant Changes

Perubahan signifikan yang terjadi pada Bank Ganesha di tahun 2025, diuraikan sebagai berikut:
1. Perubahan susunan manajemen, diantaranya perubahan Presiden Direktur Perseroan;
2. Pembaruan dan pengembangan *Mobile Banking* NEW BANGGA; dan
3. Peluncuran fitur *online onboarding* pada *Mobile Banking* NEW BANGGA.

Significant changes to Bank Ganesha in 2025 were outlined as follows:
1. Changes in management composition, including changes in the President Director of the Company;
2. Update and development of NEW BANGGA Mobile Banking; and
3. Launch of online onboarding feature in NEW BANGGA Mobile Banking.

Keberlanjutan Aspek Ekonomi
• Economic Aspect Sustainability

Perbandingan Target yang Sejalan dengan Keuangan Berkelanjutan pada Instrumen Keuangan

Bank Ganesha menegaskan komitmennya untuk mendukung kegiatan usaha yang berwawasan lingkungan, dengan fokus utama pada sektor UMKM yang memegang peran strategis sebagai kontributor utama pertumbuhan ekonomi nasional. Melalui kebijakan kredit dan pembiayaan yang berorientasi pada prinsip keberlanjutan, Bank mendorong pelaku UMKM untuk mengadopsi praktik usaha ramah lingkungan, meningkatkan efisiensi sumber daya, dan mengelola dampak sosial serta lingkungan dari kegiatan usahanya.

Bank Ganesha secara konsisten menyalurkan pembiayaan berwawasan lingkungan sebagai bagian dari kontribusi nyata terhadap pembangunan ekonomi yang inklusif

Comparison of Targets in Line with Sustainable Finance in Financial Instruments

Bank Ganesha affirms its commitment to supporting environmentally friendly business activities by mainly focusing on MSME sector which plays a strategic role as a major contributor to the national economic growth. Through lending and financing policies oriented towards sustainability principle, the Bank encourages MSME players to adopt environmentally friendly business practices, increase resource efficiency, and manage the social and environmental impacts of their business activities.

Bank Ganesha consistently disburses environmentally friendly financing as part of its concrete contribution to inclusive and sustainable economic development. A further

dan berkelanjutan. Uraian lebih lanjut mengenai realisasi kredit dan pembiayaan dalam 3 tahun terakhir diuraikan sebagai berikut:

breakdown of loan and financing realization over the past 3 years is outlined as follows:

Jumlah Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan
Number of Products that Meet the Criteria for Sustainable Business Activities

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025	2024	2023	Description
Penghimpunan Dana	-	-	-	Funding
Penyaluran Dana	**694.150**	744.590	671.731	Lending

Jumlah Aset Produktif Kegiatan Usaha Berkelanjutan
Total Earning Assets of Sustainable Business Activities

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless otherwise stated)

Uraian	2025	2024	2023	Description
Total Kredit/Pembiayaan Bank	**5.816.614**	5.019.832	4.335.772	Total Bank Credit/Financing
Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan	**694.150**	744.590	671.731	Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities
Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan	**5.122.464**	4.275.242	3.664.041	Total Non-Credit/Financing for Non-Sustainable Business Activities
Persentase Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan terhadap Total Kredit/ Pembiayaan Bank (%)	**11,93**	14,83	15,49	Percentage of Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities to Total Bank Credit/Financing (%)

Jumlah dan Kualitas Kredit/Pembiayaan Berdasarkan Kategori Kegiatan Usaha Berkelanjutan
Amount and Quality of Credit/Financing by Category of Sustainable Business Activities

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2025		2024	2023	Desciption
	Target	Realisasi Realization	Realisasi Realization	Realisasi Realization	
Energi Terbarukan	-	-	-	-	Renewable Energy
Efisiensi Energi	-	-	-	-	Energy Efficiency
Pencegahan dan Pengendalian Polusi	-	-	-	-	Pollution Prevention and Control
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	-	-	-	41.086	Management of Biodiversity and Sustainable Land Use
Konservasi Keanekaragaman Hayati Darat dan Air	-	-	-	-	Conservation of Land and Water Biodiversity
Transportasi Ramah Lingkungan	-	-	-	150	Environmentally Friendly Transportation
Pengelolaan Air dan Limbah yang Berkelanjutan	-	-	-	-	Sustainable Water and Waste Management
Adaptasi Perubahan Iklim	-	-	-	-	Climate Change Adaptation
Produk yang dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Eco-Efficient*)	-	-	-	-	Products that can Reduce Resource Usage and Generate Less Pollution (Eco-Efficient)
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang diakui secara Nasional, Regional, atau Internasional	-	-	-	-	Environmentally Friendly Buildings that Meet Standards or Certifications that are Recognized Nationally, Regionally, or Internationally
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	-	-	-	40.291	Other Environmentally Friendly Business Activities and/or Activities
Kegiatan UMKM	**1.137.826**	**694.150**	744.590	590.204	MSME Activities
Total	**1.137.826**	**694.150**	**744.590**	**671.731**	**Total**

Keberlanjutan Aspek Sosial
Social Aspect Sustainability



Hari Pelanggan Nasional 2025
National Customer Day 2025

Kepuasan Nasabah Merupakan Prioritas Bank Ganesha

Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Nasabah

Bank Ganesha memiliki komitmen tinggi untuk selalu memberikan pelayanan terbaik dan setara kepada seluruh nasabah, termasuk dalam menindaklanjuti semua keluhan nasabah secara adil tanpa diskriminasi. Komitmen ini diwujudkan dengan menyampaikan informasi yang akurat dan terpercaya mengenai produk dan/atau jasa kepada seluruh nasabah secara akurat dan transparan melalui *call center*, situs web, media sosial, brosur, konferensi pers, atau melalui layanan tatap muka di kantor pusat ataupun cabang. Inisiatif ini dilakukan sebagai salah satu upaya untuk mencegah terjadinya penyebaran informasi bias yang berpotensi dapat merugikan nasabah maupun Bank di kemudian hari.

Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan

Bank senantiasa memperhatikan dinamika kebutuhan dan tuntutan nasabah sebagai dasar dalam meningkatkan kualitas layanan perbankan. Sejalan dengan hal tersebut, Bank Ganesha secara konsisten mendorong inovasi dalam pengembangan produk dan layanan keuangan berbasis ESG guna memperluas jangkauan pasar serta mendukung implementasi program keuangan berkelanjutan.

Customer Satisfaction is Bank Ganesha's Priority

Commitment to Providing Equal Services to Customers on Products and/or Services

Bank Ganesha is strongly committed to consistently providing the best and most equitable service to all customers, including responding to all customer complaints fairly and with no discrimination. This commitment is realized by providing accurate and reliable information regarding products and/or services to all customers in a timely and transparent manner through the call center, website, social media, brochures, press conferences, or through in-person services at the head office or branch offices. This initiative is undertaken as an effort to prevent the spread of biased information that could potentially harm both customers and the Bank in the future.

Innovation and Development of Sustainable Finance Products/Services

The Bank consistently considers the dynamics of customer needs and demands as a basis for improving its banking services quality. In line with such matter, Bank Ganesha consistently drives the innovation in developing ESG-based financial products and services to expand market reach and support the implementation of sustainable finance programs.



Kebersamaan Hari Ulang Tahun Bank Ganesha ke-33
Celebrating the 33rd Bank Ganesha's Anniversary

Sepanjang tahun 2025, Bank Ganesha terus memperkuat inovasi produk dan layanan melalui pengembangan aplikasi serta layanan digital yang terintegrasi. Upaya tersebut diwujudkan antara lain melalui peluncuran dan pengembangan *Mobile Banking* NEW BANGGA, implementasi fitur pembukaan rekening secara digital (*digital onboarding*) untuk meningkatkan kemudahan akses bagi nasabah, serta penyediaan fitur *Spending Tracker* (*Portfolio Management*) yang memungkinkan nasabah memantau dan mengelola keuangan secara lebih efektif.

Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Nasabah

Bank Ganesha senantiasa berkomitmen untuk menghadirkan produk dan layanan yang aman serta berkualitas bagi seluruh nasabah. Setiap produk dan layanan yang dikembangkan telah melalui proses uji tuntas, pemantauan, dan evaluasi internal secara komprehensif oleh tim yang berkompeten. Dalam pengelolaan produk maupun layanan baru, Bank Ganesha juga mengacu pada standar keamanan serta ketentuan perizinan yang ditetapkan oleh Bank Indonesia dan Otoritas Jasa Keuangan, yang mensyaratkan persetujuan perizinan sebelum suatu produk atau layanan diluncurkan. Melalui prosedur yang terstruktur dan pengawasan yang ketat, Bank Ganesha memastikan bahwa 100% produk dan layanan yang ditawarkan telah dievaluasi secara menyeluruh sehingga aman bagi nasabah.

Throughout 2025, Bank Ganesha continued to strengthen product and service innovation through the development of integrated digital applications and services. These efforts included the launching and development of NEW BANGGA Mobile Banking, implementation of digital account opening feature (digital onboarding) to improve customer access, and provision of Spending Tracker (Portfolio Management) feature, allowing customers to monitor and manage their finances more effectively.

Products/Services that Have been Evaluated for Safety for Customers

Bank Ganesha is always committed to providing safe and high-quality products and services to all customers. Every product and service developed undergoes a comprehensive due diligence process, monitoring, and internal evaluation by a competent team. In managing new products and services, Bank Ganesha also adheres to the security standards and licensing requirements set by Bank Indonesia and Financial Services Authority, which require licensing approval before a product or service is launched. Through structured procedures and strict oversight, Bank Ganesha ensures that 100% of the products and services offered are thoroughly evaluated and safe for the customers.

Dampak Produk dan/atau Jasa

Produk dan layanan yang ditawarkan Bank telah memberikan kontribusi positif terhadap perekonomian serta peningkatan kesejahteraan masyarakat. Melalui penyediaan berbagai solusi keuangan, termasuk fasilitas kredit, produk simpanan, dan instrumen investasi, Bank mendukung pencapaian tujuan finansial individu maupun pelaku usaha, mendorong pertumbuhan sektor UMKM, serta memperluas inklusi keuangan.

Di sisi lain, produk dan layanan Bank juga memiliki potensi dampak negatif yang perlu dikelola secara hati-hati. Pemberian kredit yang tidak terkontrol dapat meningkatkan risiko gagal bayar dan menimbulkan kerugian bagi Bank maupun nasabah. Untuk itu, Bank menerapkan kebijakan mitigasi risiko yang ketat serta memberikan edukasi keuangan kepada nasabah guna meminimalkan potensi risiko tersebut dan memastikan layanan diberikan secara bertanggung jawab.

Produk dan/atau Jasa yang Ditarik Kembali

Sepanjang tahun 2025, tidak terdapat produk maupun layanan Bank yang ditarik dari peredaran. Kondisi ini mencerminkan seluruh produk dan layanan Bank Ganesha telah memenuhi ketentuan regulator, didukung oleh sistem keamanan data yang memadai, serta tetap memiliki tingkat permintaan yang baik dari nasabah.

Kerahasiaan Data Nasabah

Bank menjalankan kegiatan bisnis yang memerlukan data dan informasi nasabah secara lengkap dan akurat. Untuk melindungi data nasabah serta memitigasi risiko keamanan siber, Bank senantiasa mematuhi ketentuan yang berlaku terkait perlindungan data pribadi, termasuk Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Sesuai dengan peraturan tersebut, Bank melindungi nasabah melalui langkah-langkah penguatan keamanan informasi dan sistem siber, antara lain:

1. Memberikan edukasi berkelanjutan kepada nasabah, mitra perbankan, dan karyawan untuk menjaga kerahasiaan data kredensial seperti *password*, PIN, serta nama ibu kandung; dan
2. Mensosialisasikan bahwa Bank Ganesha tidak pernah meminta data kredensial seperti *password*, PIN, atau kode OTP token dari nasabah.

Akses Pelayanan Keuangan bagi Disabilitas

Bank Ganesha meneguhkan komitmennya dalam mewujudkan kesetaraan hak atas perlakuan yang sama di hadapan hukum, termasuk dalam hal keuangan serta hak untuk memperoleh akses terhadap pelayanan perbankan dan non-perbankan bagi penyandang disabilitas sebagaimana diamanatkan oleh Undang-Undang No. 8 Tahun 2016 tentang Penyandang Disabilitas.

Impact of Products and/or Services

The Bank's products and services have made positive contribution to the economy and improved community welfare. By providing various financial solutions, including loan facilities, savings products, and investment instruments, the Bank supports the achievement of financial goals for individual and business owner, encourages the growth of MSME sector, and expands financial inclusion.

On the other hand, the Bank's products and services also have potential negative impacts that must be carefully managed. Uncontrolled lending can increase the risk of default and result in losses for both the Bank and customers. Therefore, the Bank implements strict risk mitigation policies and provides financial education to customers to minimize these potential risks and ensure the provision of responsible services.

Recall Products and/or Services

Throughout 2025, there were no Bank products or services recalled from circulation. This condition reflects that all Bank Ganesha products and services comply with regulatory requirements, are supported by adequate data security system, and maintain a high level of customer demand.

Confidentiality of Customer Data

The Bank conducts business activities that require complete and accurate customer data and information. To protect customer data and mitigate cybersecurity risks, the Bank consistently complies with applicable regulations regarding personal data protection, including Financial Services Authority Regulation No. 22 of 2023 on Consumer and Community Protection in the Financial Services Sector. Pursuant to such regulation, the Bank protects customers through measures to strengthen information and cybersecurity system, including:

1. Providing continuous education to customers, banking partners, and employees to maintain the confidentiality of credential data, such as passwords, PINs, and birth mother's name; and
2. Disseminating that Bank Ganesha never asks for credential data, such as passwords, PINs, or token OTP codes from customers.

Access to Financial Services for Persons with Disabilities

Bank Ganesha affirms its commitment to ensuring equal rights to equal treatment under the law, including in financial matters as well as the right to access banking and non-banking services for persons with disabilities, as mandated by Law No. 8 of 2016 on Persons with Disabilities.

Selaras dengan Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, Pasal 8 Ayat 1, 2, dan 3 serta Pasal 54 Ayat 2 yang mengatur bahwa Pelaku Usaha Jasa Keuangan (PUJK) wajib memiliki dan menerapkan kebijakan dan prosedur tertulis mengenai pelindungan konsumen, termasuk kesetaraan akses dan layanan khusus kepada konsumen penyandang disabilitas, Bank Ganesha secara proaktif mengimplementasikan kebijakan dan prosedur tertulis guna menjamin kesetaraan akses serta penyediaan layanan khusus yang inklusif.

Lebih lanjut, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 3 Tahun 2023, Bank Ganesha terus mengakselerasi program literasi dan inklusi keuangan yang dirancang khusus untuk menjangkau kelompok penyandang disabilitas, guna memastikan seluruh lapisan masyarakat memiliki peluang ekonomi yang setara. Sebagai langkah konkret dalam memenuhi standar pelayanan inklusif, Bank Ganesha telah menerbitkan Pedoman Standar Layanan Konsumen Berkebutuhan Khusus pada Mei 2025. Pedoman ini menjadi acuan operasional yang komprehensif, mencakup aspek:

1. Penyediaan informasi produk dan/atau layanan;
2. Fitur dan desain produk dan/atau layanan;
3. Penyampaian informasi produk dan/atau layanan;
4. Pemasaran produk dan/atau layanan;
5. Penyusunan perjanjian terkait produk dan/atau layanan;
6. Etika dan tata cara pemberian layanan atas penggunaan produk dan/atau layanan; dan
7. Penanganan pengaduan dan penyelesaian sengketa atas produk dan/atau layanan.

Realisasi komitmen Bank Ganesha terhadap layanan disabilitas sepanjang tahun 2025 diwujudkan melalui langkah-langkah berikut:

1. Mengikuti *workshop* "Sensitivitas Layanan Disabilitas bagi Pelaku Usaha Jasa Keuangan" yang diselenggarakan oleh OJK Institute;
2. Melakukan sosialisasi kepada karaywan terkait pelayanan kepada nasabah/nasabah dengan disabilitas;
3. Memiliki data nasabah yang terpilah berdasarkan status dan/atau ragam disabilitas serta melakukan analisis dari data yang terkumpul untuk mengidentifikasi kebutuhan dan melakukan penyesuaian produk dan/atau layanan bagi calon nsabah/nasabah dengan disabilitas;
4. Meninjau dan mengkaji ulang kebijakan terkait layanan khusus bagi calon nasabah/nasabah dengan disabilitas dan pengumpulan data terpilah, serta melakukan penyesuaian dan perbaikan berdasarkan hasil tinjauan/kajian;
5. Berkonsultasi dengan penyandang disabilitas, Organisasi Penyandang Disabilitas (OPD), dan/atau kelompok advokasi disabilitas untuk memahami kebutuhan dan tantangan serta mempertimbangkan

Pursuant to Financial Services Authority Regulation No. 22 of 2023 on Consumer and Community Protection in Financial Services Sector, Article 8 Paragraphs 1, 2, and 3, as well as Article 54 Paragraph 2, which stipulates that Financial Services Providers (PUJK) are required to have and implement written policies and procedures regarding consumer protection, including equal access and special services for consumers with disabilities. Bank Ganesha proactively implements written policies and procedures to ensure the equal access and the provision of inclusive special services.

Furthermore, in accordance with Financial Services Authority Regulation No. 3 of 2023, Bank Ganesha continuously accelerates its financial literacy and inclusion programs which are specifically designed to reach people with disabilities, ensuring that all levels of the community have equal economic opportunities. As a concrete step towards meeting inclusive service standards, Bank Ganesha has issued the Standard Guidelines for Customer Service for People with Special Needs in May 2025. These guidelines serve as a comprehensive operational reference, which cover the following aspects:

1. Provision of products and/or services information;
2. Features and design of products and/or services;
3. Delivery of products and/or services information;
4. Marketing of products and/or services;
5. Drafting agreements related to products and/or services;
6. Ethics and procedures to services provision for the use of products and/or services; and
7. Handling complaints and resolving disputes regarding products and/or services.

Bank Ganesha's commitment to disability services throughout 2025 were realized through the following steps:

1. Attending workshop on "Disability Sensitivity Service for Financial Services Providers" organized by OJK Institute;
2. Conducting dissemination to employees on services for customers with disabilities;
3. Maintaining disaggregated customer data based on disability status and/or type and analyzing the collected data to identify needs and products and/or services tailored to prospective customers with disabilities;
4. Studying and reviewing the policies related to special services for prospective customers with disabilities and the collection of disaggregated data, and making adjustments and improvements based on the study/review results;
5. Consulting with persons with disabilities, Organizations of Persons with Disabilities (OPD), and/or disability advocacy groups to understand their needs and challenges as well as to consider their input in

masukan mereka dalam proses perencanaan, pengembangan, implementasi, peninjauan kebijakan, penyediaan informasi, serta penerapan aksesibilitas atas produk dan/atau layanan Bank;
6. Menyediakan titik akses layanan fisik, dengan fasilitas yang dapat diakses oleh calon nasabah/nasabah dengan disabilitas, antara lain penyediaan jalur landai, pintu yang lebar, lift, toilet khusus disabilitas, konter layanan yang mudah diakses, ruang tenang, dan lain-lain yang mudah diakses penyandang disabilitas; dan
7. Meninjau dan mengkaji implementasi produk dan/atau layanan keuangan bagi penyandang disabilitas, antara lain meliputi aksesibilitas infrastruktur fisik, aksesibilitas digital, sensitivitas layanan, aksesibilitas dokumen, dan layanan pengaduan nasabah serta menindaklanjuti sebagai bahan perbaikan.

Berdasarkan hasil analisis data terpilah, saat ini profil nasabah penyandang disabilitas mencakup 0,08% dari total basis nasabah Bank Ganesha. Meskipun secara statistik angka tersebut belum menempatkan kelompok ini sebagai target pasar utama, Bank Ganesha tetap berkomitmen penuh untuk menghadirkan standar pelayanan terbaik tanpa diskriminasi. Langkah-langkah strategis yang ditempuh merupakan wujud nyata dedikasi Bank dalam membangun ekosistem keuangan yang inklusif, di mana setiap individu memiliki hak yang sama atas aksesibilitas dan layanan berkualitas.

Survei Kepuasan Nasabah

Bank secara rutin menyelenggarakan survei kepuasan nasabah untuk memahami kebutuhan dan harapan serta menilai tingkat kepuasan nasabah terhadap produk dan layanan yang disediakan. Survei ini dikelola oleh Tim *Service Quality Management* dan *Call Center*, mencakup berbagai aspek layanan, termasuk layanan kantor cabang, mesin ATM, *call center*, *mobile banking*, dan produk perbankan. Hasil survei kepuasan nasabah Bank Ganesha dalam 3 tahun terakhir diungkapkan sebagai berikut:

the planning, development, implementation, policy review, information provision, and implementation of accessibility measures for the Bank's products and/or services;
6. Providing physical service access points with facilities accessible to prospective customers/customers with disabilities, including ramps, wide doors, elevators, accessible restrooms, accessible service counters, quiet rooms, and other facilities easily accessible to people with disabilities; and
7. Studying and reviewing the implementation of financial products and/or services for people with disabilities, including physical infrastructure accessibility, digital accessibility, service sensitivity, document accessibility, and customer complaint service, as well as following up on these improvements.

Based on the disaggregated data analysis, currently, customers with disabilities comprise 0.08% of Bank Ganesha's total customer base. While this figure does not yet statistically classify this group as a main target market, Bank Ganesha remains fully committed to providing the highest standards of service without discrimination. These strategic steps demonstrate the Bank's dedication to establishing an inclusive financial ecosystem, wherein every individual has equal rights to accessibility and quality services.

Customer Satisfaction Survey

The Bank regularly carries out customer satisfaction survey to understand customers' needs and expectations and assess their satisfaction with the products and services provided. This survey is managed by the Service Quality Management and Call Center Team and covers various service aspects, including branch office services, ATM machines, call centers, mobile banking, and banking products. The results of Bank Ganesha's customer satisfaction survey in the past 3 years are as follows:

Indikator	2025	2024	2023	Indicator
Detractors (%)	**15**	3,6	20,8	Detractors (%)
Neutrals (%)	**52**	45,8	50,5	Neutrals (%)
Promoters (%)	**33**	50,7	28,7	Promoters (%)
Net Promoter Score (angka)	**+18**	+47,1	+7,9	Net Promoter Score (number)

Dengan capaian *Net Promoter Score* (NPS) sebesar +18 pada tahun 2025, Bank Ganesha menyadari bahwa tingkat loyalitas dan kepuasan nasabah masih perlu ditingkatkan. Hasil ini menjadi evaluasi penting bagi Bank untuk terus memperkuat kualitas layanan dan konsistensi pengalaman nasabah di seluruh *touchpoint*. Oleh karena itu, Bank Ganesha berkomitmen untuk melakukan inovasi dan perbaikan secara berkelanjutan guna mendorong peningkatan kepuasan serta memperbesar potensi rekomendasi nasabah ke depannya.

With a Net Promoter Score (NPS) of +18 in 2025, Bank Ganesha realized that customer loyalty and satisfaction levels still needed to be improved. This result served as an important evaluation for the Bank to continuously strengthen service quality and consistency in customer experience across all touchpoints. Therefore, Bank Ganesha is committed to conducting innovation and continuous improvement to drive increased satisfaction and improve the potential for customer recommendations in the future.

Selain itu, Bank juga menggunakan indikator *Satisfaction Score*, yakni sebuah metrik yang digunakan untuk mengukur tingkat kepuasan nasabah terhadap produk, jasa atau layanan yang diberikan oleh sebuah perusahaan. *Satisfaction Score* dihitung menggunakan metode rata-rata dari seluruh nilai yang diberikan oleh nasabah dalam survei kepuasan, dengan cara menjumlahkan seluruh skor yang diperoleh kemudian dibagi dengan jumlah responden.

Furthermore, the Bank also uses Satisfaction Score indicator, a metric used to measure customer satisfaction with a company's products and services. The Satisfaction Score is calculated by using the average of all scores provided by customers in the satisfaction survey, by summing all the scores obtained and then dividing them by the number of respondents.

Adapun *Satisfaction Score* yang diperoleh Bank Ganesha pada tahun 2025 sebagai berikut:

The Satisfaction Score achieved by Bank Ganesha in 2025 was as follows:

SATISFACTION SCORE

8.82 out of ten

Dengan capaian *Satisfaction Score* sebesar 8.82 merefleksikan tingkat kepuasan nasabah yang relatif tinggi terhadap produk, jasa, atau layanan yang diberikan oleh Bank Ganesha. Namun demikian, Bank senantiasa mengidentifikasi area yang perlu diperbaiki untuk meningkatkan skor kepuasan nasabah.

The Satisfaction Score of 8.82 reflects a relatively high level of customer satisfaction with the products and services provided by Bank Ganesha. However, the Bank continuously identifies areas for improvement to increase the customer satisfaction score.

Layanan Pengaduan Nasabah

Sebagai wujud komitmen dalam meningkatkan kualitas layanan serta memperkuat kepercayaan nasabah, Bank Ganesha menyediakan berbagai saluran pengaduan yang terintegrasi dan mudah diakses. Guna menjamin aksesibilitas dan keadilan bagi seluruh nasabah, Bank Ganesha memastikan bahwa dalam menyampaikan pengaduan, tidak dikenakan biaya apa pun. Hal ini merupakan wujud nyata implementasi kebijakan dan prosedur layanan pengaduan yang transparan, akuntabel, dan berorientasi pada perlindungan konsumen.

Customer Complaint Service

As the manifestation of the commitment to improving service quality and strengthening customer trust, Bank Ganesha provides various integrated and easily accessible complaint channels. To ensure accessibility and fairness for all customers, Bank Ganesha ensures that complaint submission is free of charge. This matter demonstrates the concrete implementation of transparent, accountable, and consumer protection-oriented complaint service policies and procedures.

Sarana Pengaduan Nasabah melalui kanal Bank Ganesha

Bank Ganesha menyediakan fasilitas untuk menerima keluhan dan masukan dari nasabah terkait produk dan layanan. Nasabah yang ingin menyampaikan keluhan terkait kualitas produk atau layanan Bank Ganesha dapat menyampaikan melalui berbagai saluran yang telah disediakan, yaitu:

Call Ganesha

1500 169

Contact Center

www.bankganesha.co.id/message

G-livechat

- Layanan Internet atau *Mobile Banking* New BANGGA
- Situs Web Bank www.bankganesha.co.id/livechat
- Internet Service or Mobile Banking New BANGGA
- Bank Website www.bankganesha.co.id/livechat

E-mail

customercare@bankganesha.co.id

Kunjungan Langsung
Direct Visit

Kantor Cabang dan Kantor Cabang Pembantu
Branch Offices and Sub-Branch Offices

G-online Message

Layanan Internet atau *Mobile Banking* New BANGGA
Internet service or Mobile Banking New BANGGA

Kelengkapan Dokumen Pendukung Pengaduan Nasabah

Guna memastikan setiap pengaduan dapat dianalisis dan diselesaikan dengan efisien, Bank Ganesha mengimbau nasabah untuk menyiapkan dokumen pendukung sebagai berikut:

1. Identitas diri (KTP/Paspor);
2. Kronologis pengaduan;
3. Nomor rekening, jenis, dan tanggal transaksi keuangan;
4. Data atau dokumen pendukung, seperti bukti transaksi, formulir pengaduan, dan dokumen lain yang wajib dipersyaratkan;
5. Nomor telepon dan alamat *e-mail* nasabah; dan
6. Surat kuasa khusus bermaterai jika nasabah mewakilkan proses penyampaian pengaduan kepada perwakilan nasabah.

Customer Complaint Facility through Bank Ganesha Channels

Bank Ganesha provides facilities to receive customer complaints and input regarding products and services. Customers who wish to submit complaints regarding the quality of Bank Ganesha's products or services can do so through various channels provided, namely:

Completeness of Supporting Documents for Customer Complaint

To ensure that each complaint can be analyzed and resolved efficiently, Bank Ganesha encourages customers to prepare the following supporting documents:

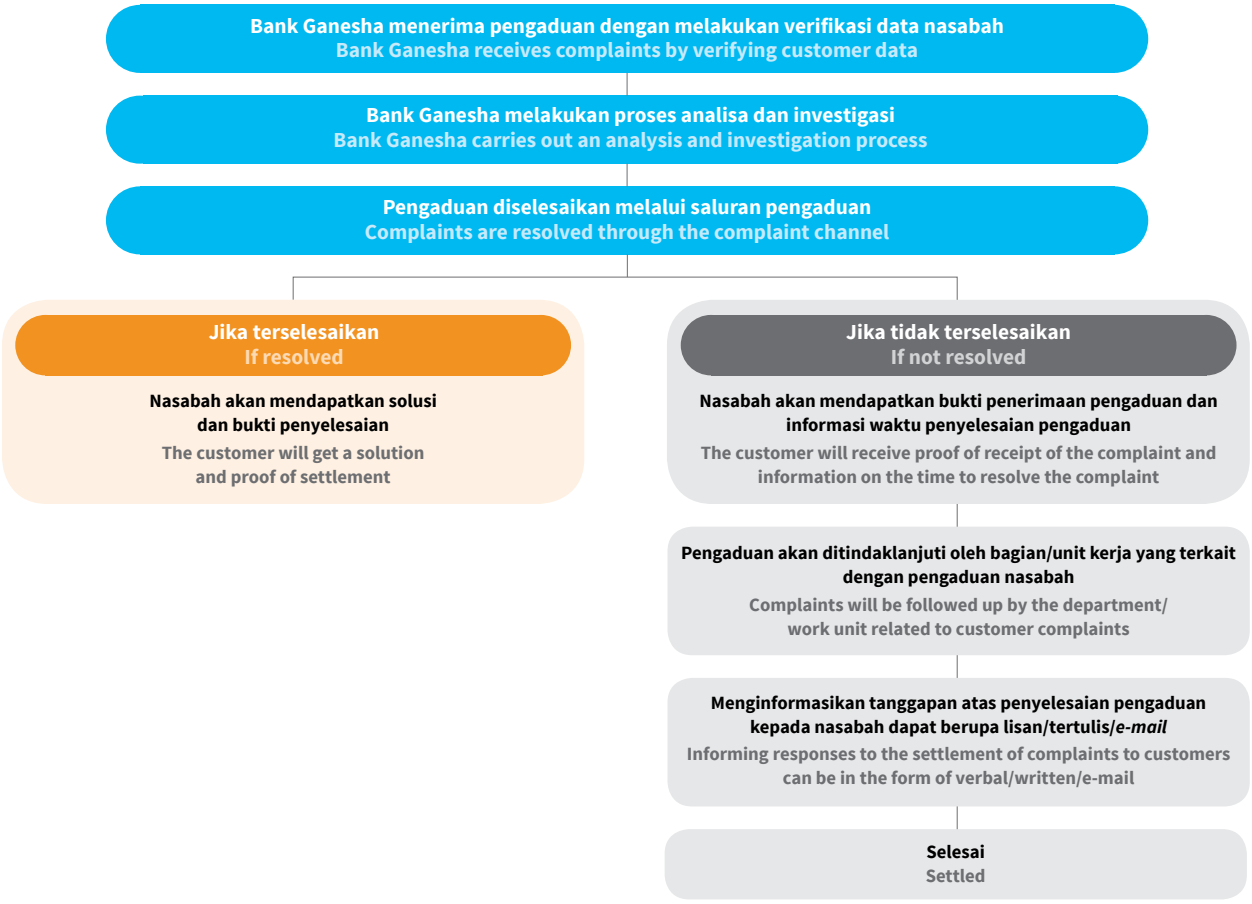
1. Personal identity (ID Card/Passport);
2. Chronology of the complaint;
3. Account number, type, and date of financial transaction;
4. Supporting data or documents, such as transaction receipts, complaint forms, and other required documents;
5. Customer telephone number and e-mail address; and
6. Special power of attorney with stamped letter if the customer delegates the complaint submission process to a customer representative.

Mekanisme Penanganan Pengaduan Nasabah

Setiap keluhan maupun masukan yang diterima akan ditangani secara profesional sesuai dengan standar pelayanan yang berlaku, guna memastikan proses tindak lanjut yang cepat, akurat, dan transparan. Penanganan tersebut dilaksanakan melalui mekanisme berikut:

Mechanism of Customer Complaint Handling

Every complaint or feedback received will be handled professionally in accordance with applicable service standards, to ensure a fast, accurate, and transparent follow-up process. Such complaints are handled through the mechanism as follows:



Dalam hal nasabah belum memenuhi dokumen sesuai yang dipersyaratkan, maka Bank Ganesha akan menginformasikan dan meminta kekurangan dokumen dimaksud serta memberikan waktu kepada nasabah untuk melengkapi kekurangan dokumen hingga 10 hari kerja, dalam hal terdapat kondisi tertentu Bank Ganesha dapat memperpanjang waktu hingga 10 hari kerja berikutnya dengan menyampaikan kepada nasabah terlebih dahulu sebelum jangka waktu pertama berakhir.

In the event the customers have not provided the required documentation, Bank Ganesha will inform them and request the missing documents and provide the customers up to 10 business days to complete the missing documents. Under certain circumstances, Bank Ganesha may extend the timeframe by another 10 business days by notifying the customers before the end of the initial timeframe.

Dalam hal terdapat kondisi tertentu, Bank Ganesha dapat memperpanjang jangka waktu paling lama 10 hari kerja, dengan alasan sebagai berikut:

1. Kantor Bank yang menerima pengaduan tidak sama dengan kantor Bank tempat terjadinya permasalahan yang diadukan dan terdapat kendala komunikasi di antara kedua kantor Bank tersebut;

Under certain circumstances, Bank Ganesha may extend the timeframe by a maximum of 10 business days for the following reasons:

1. The Bank's office receiving the complaint is not the same as the Bank's office wherein the complaint arise and there are communication barriers between the two Bank's offices;

2. Pengaduan yang disampaikan oleh nasabah memerlukan eskalasi atau investigasi lebih lanjut di internal maupun eksternal Bank; dan
3. Terdapat hal lain yang berada di luar kendali Bank.

Apabila penyelesaian atas pengaduan nasabah melibatkan pihak ketiga yang memiliki kebijakan khusus terkait dengan batas waktu penyelesaian pengaduan dan/atau transaksi, maka Bank Ganesha akan menginformasikan kepada nasabah.

Kriteria Penolakan Penanganan Pengaduan Nasabah

Sebagai bentuk kepatuhan terhadap tata kelola perbankan yang baik dan efisiensi operasional, Bank Ganesha menetapkan kriteria tertentu, di mana sebuah pengaduan dapat ditolak untuk ditindaklanjuti. Hal ini dilakukan guna memastikan fokus layanan tetap tertuju pada pengaduan yang valid dan sesuai koridor hukum yang berlaku. Bank Ganesha berhak menolak penanganan pengaduan apabila:

1. Nasabah tidak melengkapi persyaratan dokumen sesuai dengan jangka waktu yang telah ditetapkan;
2. Pengaduan sebelumnya telah diselesaikan oleh Bank Ganesha sesuai dengan prosedur, mekanisme, dan/atau syarat dan ketentuan layanan pengaduan tersebut;
3. Pengaduan tidak terkait dengan kerugian dan/atau potensi kerugian material, wajar, dan secara langsung sebagaimana tercantum dalam perjanjian dan/atau dokumen pemanfaatan produk dan/atau layanan;
4. Pengaduan tidak terkait dengan pemanfaatan produk dan/atau layanan yang dikeluarkan oleh Bank Ganesha yang bersangkutan; dan
5. Pengaduan sedang dalam proses atau telah diputus oleh lembaga peradilan secara perdata.

Mekanisme Banding dan Penyelesaian Eksternal

Apabila hasil penyelesaian akhir belum sepenuhnya memenuhi harapan, nasabah dapat mengajukan tahapan banding kepada Bank Ganesha untuk peninjauan kembali. Jika kesepakatan tetap tidak tercapai, nasabah memiliki hak untuk meneruskan pengaduan kepada otoritas terkait guna mendapatkan penyelesaian mediasi yang independen. Nasabah dapat menyampaikan pengaduan kepada:

2. The complaint submitted by the customer requires escalation or further investigation internally or externally within the Bank; and
3. There are other circumstances beyond the Bank's control.

In the event a customer complaint resolution involves third party with specific policies regarding complaint and/or transaction resolution deadlines, Bank Ganesha will inform the customer.

Criteria for Rejecting Customer Complaint

As a form of compliance with good banking governance and operational efficiency, Bank Ganesha has established specific criteria under which a complaint can be rejected for follow-up. This is to ensure that service remains focused on valid complaints and complies with applicable legal guidelines. Bank Ganesha reserves the right to refuse to handle a complaint if:

1. The customer has not completed the required documents within the specified timeframe;
2. The complaint has previously been resolved by Bank Ganesha in accordance with the procedures, mechanisms, and/or terms and conditions of the complaint service;
3. The complaint is not related to material, reasonable, and direct losses and/or potential losses as stated in the agreement and/or product and/or service utilization documents;
4. The complaint is not related to the use of the product and/or service issued by the concerned Bank Ganesha; and
5. The complaint is currently in process or has been decided by a civil court.

Mechanism of Appeals and External Resolution

In the event the final resolution does not fully meet expectations, the customer may submit an appeal to Bank Ganesha for review. If an agreement is still not reached, the customer has the right to escalate the complaint to the relevant authorities for independent mediation. Customers can submit complaints to:

Otoritas Jasa Keuangan **Financial Services Authority**	• Menyampaikan surat tertulis kepada anggota Dewan Komisaris Otoritas Jasa Keuangan dan Perlindungan Konsumen yang beralamat di Menara Radius Prawiro Lt. 2, Komplek Perkantoran Bank Indonesia, Jl. MH. Thamrin No. 2, Jakarta; • Menghubungi layanan Otoritas Jasa Keuangan di kontak 157; • Mengirimkan *e-mail* melalui konsumen@ojk.go.id; dan • Mengakses situs web Otoritas Jasa Keuangan yang beralamat di https://kontak157.ojk.go.id. • Submit a written letter to the Financial Services Authority Board of Commissioners and Consumer Protection, located at Menara Radius Prawiro, 2nd Floor, Bank Indonesia Office Complex, Jl. MH. Thamrin No. 2, Jakarta; • Contact Financial Services Authority's customer service at 157; • Send an e-mail to konsumen@ojk.go.id; and • Access the Financial Services Authority's website at https://kontak157.ojk.go.id.

Bank Indonesia	• Mendatangi kantor pusat Bank Indonesia terdekat; • Mengirimkan surat tertulis ke Departemen Pengembangan UMKM dan Perlindungan Konsumen yang beralamat di Gedung Tipikal Lt. 14, Jl. MH. Thamrin No. 2, Jakarta 10350; • Menghubungi Layanan Bank Indonesia di kontak 1500131; dan • Mengirimkan *e-mail* melalui bicara@bi.go.id. • Visit the nearest Bank Indonesia head office; • Send a written letter to the Department of MSME Development and Consumer Protection, located at Gedung Tipikal, 14th Floor, Jl. MH. Thamrin No. 2, Jakarta 10350; • Contact Bank Indonesia's Customer Service at 1500131; and • Send an e-mail to bicara@bi.go.id.
Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK) **Alternative Institution for Financial Services Sector Dispute Resolution (LAPS SJK)**	• Mengirimkan surat tertulis ke Gedung Menara Karya Lt. 25 Unit G-H, Jl. HR. Rasuna Said Blok X-5 Kav 1-2, Jakarta 12950; • Menghubungi nomor telepon resmi di (021) 2527700; • Mengirimkan *e-mail* melalui info@lapssjk.id atau humas@lapssjk.id; • Mengakses situs web yang beralamat di www.lapssjk.id; dan • Menghubungi Kontak Layanan Penyelesaian Sengketa di nomor 08118051650, 08118051651, 08118051652, 08118051653, 08118051654, 08118051655, dan 08815447905. • Send a written letter to Menara Karya Building, 25th Floor, Unit G-H, Jl. HR. Rasuna Said Block X-5 Kav 1-2, Jakarta 12950; • Contact the official telephone number at (021) 2527700; • Send an e-mail to info@lapssjk.id or humas@lapssjk.id; • Access the website at www.lapssjk.id; and • Contact the Dispute Resolution Service at 08118051650, 08118051651, 08118051652, 08118051653, 08118051654, 08118051655, and 08815447905.

Dalam 3 tahun terakhir, jumlah pengaduan nasabah yang diterima Bank ditunjukkan sebagai berikut:

Over the past 3 years, the number of customer complaints received by the Bank is shown below:

Uraian	2025			2024		2023		Description
	Jumlah Keluhan Number of Complaints	Selesai Settled	Sedang Ditindaklanjuti On Follow Up	Jumlah Keluhan Number of Complaints	Selesai Settled	Jumlah Keluhan Number of Complaints	Selesai Settled	
Kartu ATM/Debit/ Mesin ATM	**1.018**	**1.018**	**-**	1.278	1.278	2.043	2.043	ATM/Debit Card/ATM Machine
Electronic Banking	**570**	**570**	**-**	521	521	761	761	Electronic Banking
Kredit Tanpa Agunan	**5**	**5**	**-**	14	14	352	352	Unsecured Loans
Tabungan	**17**	**17**	**-**	2	2	7	7	Savings
Kredit/Pembiayaan Pemilikan Rumah/ Apartemen	**10**	**10**	**-**	21	21	71	71	Home/Apartment Ownership Credit/ Financing
Standing Instruction	**-**	**-**	**-**	-	-	1	1	Standing Instruction
Kliring (Transfer)/ *Remittance*	**-**	**-**	**-**	3	3	2	2	Clearing (Transfer)/ Remittance
Total	**1.620**	**1.620**	**-**	**1.839**	**1.839**	**3.237**	**3.237**	**Total**

INTERNAL DISPUTE RESOLUTION RATE

100% *With Zero Internal Service Level Agreement (SLA) Overdue

Ketenagakerjaan

Kesetaraan Kesempatan Bekerja

Komitmen Bank terhadap prinsip kesetaraan telah diterapkan sejak tahap awal proses rekrutmen. Kebijakan penerimaan maupun penolakan kandidat dilakukan secara adil dan

Employment

Equal Employment Opportunity

The Bank's commitment to the principle of equality has been implemented from the initial stages of recruitment process. The policy on accepting and rejecting candidates

objektif, sepenuhnya berdasarkan hasil penilaian dan skor kompetensi masing-masing kandidat. Proses tersebut dilaksanakan tanpa adanya keberpihakan terhadap gender, agama, kelompok, etnis, maupun latar belakang tertentu, sehingga memastikan terciptanya kesempatan yang setara bagi seluruh calon karyawan. Sepanjang tahun 2025, Bank Ganesha telah merekrut karyawan baru untuk berbagai posisi yang diuraikan sebagai berikut:

is implemented fairly and objectively, entirely based on assessment results and competency scores of each candidate. This process is carried out with no bias based on gender, religion, group, ethnicity, or background, thus ensuring equal opportunities for all employee candidates. Throughout 2025, Bank Ganesha recruited new employees for various positions as outlined below:

Posisi	Pria Male	Wanita Female	Position
Entry Level	10	17	Entry Level
Mid Level	5	4	Mid Level
Senior Level	3	1	Senior Level
Total	**18**	**22**	**Total**

Kesetaraan Gender

Dalam upaya mendorong tercapainya kesetaraan gender, Bank secara proaktif meningkatkan keterwakilan karyawan wanita di seluruh jenjang organisasi, termasuk pada posisi-posisi strategis dan kepemimpinan. Inisiatif ini merupakan bagian dari komitmen Bank untuk memperkuat pemberdayaan karyawan wanita sehingga mereka dapat memberikan kontribusi yang lebih signifikan dalam mendukung pertumbuhan Bank secara berkelanjutan. Informasi mengenai kesetaraan gender di lingkungan Bank Ganesha diungkapkan sebagai berikut:

Gender Equality

To promote gender equality, the Bank proactively increases the representation of female employees at all levels of the organization, including in strategic and leadership positions. This initiative is part of the Bank's commitment to strengthening empowerment of female employees so that they can make a more significant contribution to supporting the Bank's sustainable growth. Information regarding gender equality within Bank Ganesha is disclosed as follows:

Kesetaraan Gender
Gender Equality

Level Jabatan	Pria Male		Wanita Female		Level of Position
	Total Karyawan Total Employee	%	Total Karyawan Total Employee	%	
2025					
Staf (*Entry-Level*)	**163**	**46,70**	**108**	**30,95**	Staff (Entry-Level)
Kepala Bagian/Pimpinan Cabang/Wakil Pimpinan *(Mid-Level)*	**36**	**10,32**	**22**	**6,30**	Department Head/Branch Manager/Vice Manager (Mid-Level)
Kepala Divisi (*Senior-Level*)	**10**	**2,87**	**2**	**0,57**	Division Head (Senior-Level)
Manajemen (*Executive-Level*)	**7**	**2,01**	**1**	**0,28**	Management (Executive-Level)
Total	**216**	**61,89**	**133**	**38,11**	**Total**
2024					
Staf (*Entry-Level*)	170	48,85	105	30,17	Staff (Entry-Level)
Kepala Bagian/Pimpinan Cabang/Wakil Pimpinan *(Mid-Level)*	37	10,63	17	4,89	Department Head/Branch Manager/Vice Manager (Mid-Level)
Kepala Divisi (*Senior-Level*)	8	2,30	2	0,57	Division Head (Senior-Level)
Manajemen (*Executive-Level*)	7	2,01	2	0,57	Management (Executive-Level)
Total	**222**	**63,79**	**126**	**36,21**	**Total**

Level Karyawan Berdasarkan Kelompok Umur
Employee Level by Age Group

Rentang Usia Age Range	Level Jabatan Level of Position								Total Karyawan Total Employees
	Staf (*Entry-Level*) Staff Entry-Level)		Kepala Bagian/ Pimpinan Cabang/ Wakil Pimpinan (*Mid-Level*) Department Head/ Branch Manager/ Vice Manager (Mid-Level)		Kepala Divisi (*Senior-Level*) Division Head (Senior-Level)		Manajemen (*Executive-Level*) Management (Executive-Level)		
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	
2025									
18-25 Tahun 18-25 Years Old	**13**	**13**	**-**	**-**	**-**	**-**	**-**	**-**	**26**
26-35 Tahun 26-35 Years Old	**62**	**56**	**2**	**2**	**-**	**-**	**-**	**-**	**122**
36-45 Tahun 36-45 Years Old	**54**	**27**	**16**	**7**	**2**	**1**	**1**	**-**	**108**
46-55 Tahun 46-55 Years Old	**32**	**11**	**13**	**12**	**7**	**1**	**1**	**-**	**77**
>56 Tahun >56 Years Old	**2**	**1**	**5**	**1**	**1**	**-**	**5**	**1**	**16**
2024									
18-25 Tahun 18-25 Years Old	16	13	-	-	-	-	-	-	29
26-35 Tahun 26-35 Years Old	67	54	4	1	-	-	-	-	126
36-45 Tahun 36-45 Years Old	57	21	15	5	1	-	4	1	104
46-55 Tahun 46-55 Years Old	30	17	13	9	6	1	-	-	76
>56 Tahun >56 Years Old	-	-	5	2	1	1	3	1	13

Tenaga Kerja Anak dan Kerja Paksa

Bank Ganesha senantiasa memastikan kepatuhan terhadap seluruh peraturan ketenagakerjaan, termasuk ketentuan mengenai tenaga kerja anak dan kerja paksa. Sebagai wujud komitmen tersebut, Bank Ganesha menetapkan usia minimum karyawan yaitu 18 tahun pada saat proses rekrutmen, sehingga tidak terdapat tenaga kerja anak yang dipekerjakan pada posisi apa pun. Selain itu, Bank secara proaktif memantau pengelolaan karyawan untuk mencegah terjadinya praktik kerja paksa, antara lain melalui penerapan pengaturan beban kerja, pencapaian target, serta jam kerja yang wajar dan tidak menimbulkan tekanan yang bersifat memaksa.

Hak Asasi Manusia

Bank secara konsisten menerapkan kebijakan hak asasi manusia (HAM) dalam seluruh aspek operasionalnya, sebagai fondasi dalam membangun lingkungan kerja yang adil, setara, dan bebas dari diskriminasi. Kebijakan ini mencakup perlindungan terhadap hak-hak tenaga kerja,

Child Labor and Forced Labor

Bank Ganesha consistently ensures compliance with all employment regulations, including provisions regarding child labor and forced labor. As the manifestation of such commitment, Bank Ganesha sets a minimum employee age of 18 years old during the recruitment process, ensuring that no child labor is employed in any position. Furthermore, the Bank proactively monitors employee management to prevent forced labor practices, including through the implementation of workload management, target achievement, and reasonable working hours that do not create coercive pressure.

Human Rights

The Bank consistently implements human rights (HAM) policies in all aspects of its operations, as a foundation for building a fair, equal, and discrimination-free work environment. This policy covers the protection of labor rights, prevention of child labor and forced labor practices,



Kebersamaan Hari Ulang Tahun Republik Indonesia ke-80
Celebrating the 80th Anniversary of the Republic of Indonesia



Kegiatan Promosi di *The Foodhall*
Promotion Event at The Foodhall

pencegahan praktik tenaga kerja anak maupun kerja paksa, serta perlindungan terhadap hak-hak perempuan, termasuk pencegahan segala bentuk eksploitasi, kekerasan, dan pelecehan seksual. Sebagai hasil dari penerapan kebijakan HAM, sepanjang tahun 2025 tidak terdapat laporan maupun kejadian pelanggaran HAM di lingkungan Bank Ganesha.

Kebijakan Terkait Pelecehan Seksual dan/atau Non-diskriminasi

Bank Ganesha menyadari adanya risiko diskriminasi, pelecehan, dan kekerasan seksual di lingkungan kerja. Untuk mencegah hal tersebut, Bank menerapkan kebijakan terkait pelecehan seksual dan tindakan diskriminasi dengan memberlakukan sanksi tegas bagi siapa pun yang terbukti melakukan tindakan tersebut. Kebijakan ini juga disosialisasikan secara rutin kepada seluruh karyawan melalui media internal, serta didukung oleh mekanisme pelaporan yang aman, rahasia, dan independen. Setiap laporan ditindaklanjuti secara cepat dan profesional, dengan tetap menjunjung tinggi prinsip keadilan dan kerahasiaan, sehingga karyawan merasa terlindungi saat menyampaikan pengaduan. Dalam 3 tahun terakhir, Bank Ganesha tidak menerima laporan terkait adanya pelecehan dan diskriminsai yang terjadi di lingkungan kerja.

Komposisi Karyawan

Komposisi karyawan saat ini dinilai memadai untuk mendukung kegiatan operasional Bank secara efektif, sekaligus mencerminkan penerapan prinsip keberagaman dalam organisasi. Adapun rincian demografi karyawan selama 3 tahun terakhir disajikan dalam tabel berikut:

and protection of women's rights, including the prevention of all forms of exploitation, violence, and sexual harassment. As a result of the implementation of this human rights policy, there were no reports or incidents of human rights violations within Bank Ganesha throughout 2025.

Policy Related to Sexual Harassment and/or Non-discrimination

Bank Ganesha realizes the risk of discrimination, harassment, and sexual violence in the workplace. To prevent such matter, the Bank implements the policy regarding sexual harassment and discriminatory acts, imposing strict sanctions on anyone found to have committed such acts. This policy is also regularly disseminated to all employees through internal media and is supported by a secure, confidential, and independent reporting mechanism. Every report is followed up promptly and professionally, while upholding the principles of fairness and confidentiality, so that employees feel protected when submitting complaints. In the past 3 years, Bank Ganesha received no reports of harassment or discrimination in the workplace.

Employee Composition

The current employee composition is considered adequate to effectively support the Bank's operational activities and reflects the implementation of diversity principles within the organization. The following table presents employee demographic details for the past 3 years:

Komposisi Karyawan Berdasarkan Status Kepegawaian
Employee Composition Based on Employment Status

Uraian	2025				2024				2023				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Komisaris	**3**	**1**	**4**	**1,15**	3	1	4	1,15	3	1	4	1,26	Commissioner
Direksi	**4**	**-**	**4**	**1,15**	4	1	5	1,44	5	1	6	1,89	Director
Tetap	**181**	**105**	**286**	**81,95**	169	97	266	76,44	170	96	266	83,91	Permanent
Kontrak dan Percobaan	**28**	**27**	**55**	**15,75**	46	27	73	20,98	23	18	41	12,93	Contracts and Probation
Total	**216**	**133**	**349**	**100,00**	**222**	**126**	**348**	**100,00**	**201**	**116**	**317**	**100,00**	**Total**

Komposisi Karyawan Berdasarkan Rentang Usia
Employee Composition Based on Age Range

Uraian	2025				2024				2023				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
>60 Tahun	**3**	**2**	**5**	**1,44**	2	3	5	1,44	3	2	5	1,58	>60 Years Old
50-59 Tahun	**43**	**20**	**63**	**18,06**	39	23	62	17,82	47	27	74	23,34	50-59 Years Old
40-49 Tahun	**57**	**24**	**81**	**23,20**	60	19	79	22,70	50	17	67	21,14	40-49 Years Old
30-39 Tahun	**73**	**49**	**122**	**34,95**	73	47	120	34,48	61	36	97	30,60	30-39 Years Old
<29 Tahun	**40**	**38**	**78**	**22,35**	48	34	82	23,56	40	34	74	23,34	<29 Years Old
Total	**216**	**133**	**349**	**100,00**	**222**	**126**	**348**	**100,00**	**201**	**116**	**317**	**100,00**	**Total**

Komposisi Karyawan Berdasarkan Tingkat Pendidikan
Employee Composition Based on Education Level

Uraian	2025				2024				2023				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Pascasarjana	**19**	**8**	**27**	**7,74**	15	10	25	7,18	17	7	24	7,57	Postgraduate
Sarjana	**160**	**100**	**260**	**74,50**	151	83	234	67,24	128	78	206	64,98	Bachelor
Diploma dan Setara	**19**	**15**	**34**	**9,74**	26	17	43	12,36	25	18	43	13,56	Diploma and Equivalent
SLTA dan Sederajat	**18**	**10**	**28**	**8,02**	30	16	46	13,22	30	13	43	13,56	High School and Equivalent
SLTP dan Sederajat	**-**	**-**	**-**	**-**	-	-	-	-	1	-	1	0,32	Junior High School and Equivalent
Total	**216**	**133**	**349**	**100,00**	**222**	**126**	**348**	**100,00**	**201**	**116**	**317**	**100,00**	**Total**

Komposisi Karyawan Berdasarkan Level Organisasi
Employee Composition Based on Organizational Level

Uraian	2025				2024				2023				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Komisaris	**3**	**1**	**4**	**1,15**	3	1	4	1,15	3	1	4	1,26	Commissioner
Direksi	**4**	**-**	**4**	**1,15**	4	1	5	1,44	5	1	6	1,89	Director
Kepala Divisi	**10**	**2**	**12**	**3,44**	8	2	10	2,87	8	3	11	3,47	Division Head
Kepala Bagian	**24**	**10**	**34**	**9,74**	25	11	36	10,34	21	11	32	10,09	Department Head

Uraian	2025				2024				2023				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Pimpinan Cabang	**3**	**4**	**7**	**2,01**	8	4	12	3,45	2	4	6	1,89	Branch Manager
Pimpinan Cabang Pembantu	**-**	**5**	**5**	**1,44**	4	2	6	1,72	-	2	2	0,63	Sub-Branch Manager
Staf	**172**	**111**	**283**	**81,08**	170	105	275	79,02	162	94	256	80,76	Staf
Total	**216**	**133**	**349**	**100,00**	**222**	**126**	**348**	**100,00**	**201**	**116**	**317**	**100,00**	**Total**

Komposisi Karyawan yang Mengundurkan Diri
Composition of Resigning Employees

Uraian	2025				2024				2023				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Karyawan Pensiun	**3**	**3**	**6**	**14,64**	5	2	7	18,42	6	2	8	24,24	Retired Employee
Karyawan Mengundurkan Diri/PHK	**22**	**13**	**35**	**85,36**	21	10	31	81,58	14	11	25	75,76	Employee Resigns/Lay Off
Total	**25**	**16**	**41**	**100,00**	**26**	**12**	**38**	**100,00**	**20**	**13**	**33**	**100,00**	**Total**

Karyawan Sementara (*Outsourcing*)
Selain karyawan tetap dan tidak tetap, Bank juga memanfaatkan tenaga kerja sementara yang direkrut melalui pihak ketiga, seperti vendor atau konsultan. Tenaga kerja ini berperan penting dalam mendukung operasional Bank, khususnya untuk kebutuhan teknis dan administratif. Informasi mengenai jumlah serta persentase tenaga kerja sementara terhadap total tenaga kerja dalam 3 tahun terakhir disajikan pada tabel berikut:

Temporary Employees (Outsourcing)
In addition to permanent and temporary employees, the Bank also utilizes temporary workers recruited through third parties, such as vendors or consultants. This workforce plays a crucial role in supporting the Bank's operations, particularly for technical and administrative needs. Information regarding the number and percentage of temporary employees to the total workforce for the past 3 years is presented in the table as follows:

Uraian	2025	2024	2023	Description
Total Karyawan Bank yang Dipegang oleh Vendor dan/atau Konsultan	**60**	56	53	Total Bank Employees Held by Vendors and/or Consultants
Total Karyawan	**349**	348	317	Total Employees
Persentase Total Karyawan Sementara (%)	**14,66**	**13,86**	**14,32**	**Percentage of Total Temporary Employees (%)**

Strategi Pengembangan Sumber Daya Manusia
Sepanjang tahun 2025, strategi pengembangan sumber daya manusia Bank difokuskan pada penguatan kualitas dan kapabilitas karyawan melalui berbagai inisiatif yang terarah dan berkelanjutan. Upaya tersebut mencakup internalisasi budaya kerja untuk membangun nilai dan perilaku organisasi yang selaras, pelaksanaan program pelatihan dan pengembangan kompetensi guna meningkatkan keterampilan dan pengetahuan karyawan, pemberian sertifikasi sebagai bentuk pengakuan atas kompetensi profesional, pengkayaan pengalaman karyawan melalui berbagai penugasan dan eksposur kerja, serta pengembangan kepemimpinan untuk mencetak pemimpin yang adaptif dan berdaya saing.

Human Resource Development Strategy
Throughout 2025, the Bank's human resource development strategy focused on strengthening the quality and capabilities of its employees through various targeted and sustainable initiatives. These efforts included internalizing a work culture to build aligned organizational values and behaviors, implementing training and competency development programs to enhance employee skills and knowledge, providing certification as a form of recognition of professional competence, enriching employee experience through various assignments and work exposures, and developing leadership to generate adaptive and competitive leaders.



Rapat Kerja - *Capacity Building* "*Strategic Business Outlook 2025-2027: Advancing Our Bank's Growth*"
Working Meeting - Capacity Building "Strategic Business Outlook 2025-2027: Advancing Our Bank's Growth"

Penilaian Kinerja dan Pengembangan Karier

Bank Ganesha terus meningkatkan kinerja dan motivasi karyawan melalui pelaksanaan penilaian kinerja berbasis *Key Performance Indicator* (KPI) secara berkala. Evaluasi kinerja ini tidak hanya berfungsi sebagai tolok ukur pencapaian individu, tetapi juga menjadi dasar bagi pengembangan karier karyawan melalui program-program yang terstruktur, transparan, dan selaras dengan kebutuhan serta arah strategi bisnis Bank Ganesha. Berdasarkan hasil penilaian kinerja sepanjang tahun 2025, sejumlah karyawan memperoleh promosi serta mengalami rotasi/mutasi, yang diungkapkan sebagai berikut:

Performance Assessment and Career Development

Bank Ganesha continuously improves employee performance and motivation through the implementation of periodic Key Performance Indicator (KPI)-based performance assessments. This performance evaluation not only serves as a benchmark for individual achievement, but also serves as the basis for employee career development through structured, transparent programs aligned with the needs and direction of Bank Ganesha's business strategy. Based on the performance assessment results throughout 2025, a number of employees received promotions and underwent rotation/transfer, as outlined below:

Uraian	2025		2024		2023		Description
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	
Promosi	**2**	**5**	10	-	10	1	Promotion
Rotasi/Mutasi	**16**	**14**	24	14	9	2	Rotation/Transfer

Upah Minimum Regional

Bank Ganesha menerapkan kebijakan remunerasi yang adil, transparan, dan berbasis kinerja, dengan tujuan mendukung kesejahteraan karyawan. Penetapan remunerasi dilakukan berdasarkan posisi karyawan dalam struktur organisasi, dengan prinsip kesetaraan tanpa membedakan gender. Selain itu, Bank memastikan seluruh karyawan menerima upah yang memenuhi atau melebihi ketentuan UMR di setiap lokasi operasional. Kebijakan ini mencerminkan komitmen Bank dalam memberikan penghargaan yang layak kepada karyawan, yang merupakan aset strategis bagi keberhasilan Bank.

Regional Minimum Wage

Bank Ganesha implements a fair, transparent, and performance-based remuneration policy, with the aim of supporting employee welfare. Remuneration is determined based on employee's position within the organizational structure, adhering to the principle of equality without gender discrimination. In addition, the Bank ensures that all employees receive wages that meet or exceed the UMR requirements at each operational location. This policy reflects the Bank's commitment to providing appropriate rewards to employees, who are strategic assets for the Bank's success.



Training Communication & Collaboration Batch 1
Training Communication & Collaboration Batch 1

Pada tahun 2025, Bank Ganesha telah mematuhi peraturan terkait UMR dengan memberikan upah yang lebih tinggi dari standar yang ditetapkan oleh pemerintah daerah. Kebijakan ini mencerminkan komitmen Bank dalam mendukung kesejahteraan karyawan serta memastikan kepatuhan terhadap regulasi ketenagakerjaan yang berlaku.

Fasilitas Penunjang Kesejahteraan Karyawan

Bank Ganesha menyediakan berbagai fasilitas untuk mendukung kesejahteraan serta produktivitas karyawan. Pemberian fasilitas dilakukan secara adil kepada seluruh karyawan, berdasarkan posisi dalam struktur organisasi, tanpa membedakan gender. Adapun fasilitas yang disediakan meliputi:

1. BPJS Kesehatan;
2. BPJS Ketenagakerjaan, meliputi jaminan kecelakaan kerja, jaminan kematian, jaminan hari tua, dan jaminan pensiun; dan
3. Asuransi kesehatan, meliputi rawat inap, rawat jalan, rawat gigi, dan kacamata.

Keselamatan dan Kesehatan Kerja

Lingkungan Bekerja yang Layak dan Aman

Bank Ganesha meyakini bahwa lingkungan kerja yang layak dan aman, sesuai dengan prinsip K3, memiliki pengaruh langsung terhadap kinerja karyawan serta produktivitas perusahaan. Oleh karena itu, Bank berkomitmen untuk menciptakan lingkungan kerja yang sehat, aman, dan nyaman, melalui berbagai inisiatif berikut:

1. Menyediakan program jaminan kesehatan melalui layanan asuransi serta pemeriksaan kesehatan rutin bagi seluruh karyawan;

In 2025, Bank Ganesha complied with regulations related to UMR by providing wages higher than the standards set by local governments. This policy reflects the Bank's commitment to supporting employee welfare and ensuring compliance with applicable labor regulations.

Employee Welfare Supporting Facilities

Bank Ganesha provides various facilities to support employee well-being and productivity. These facilities are provided fairly to all employees, based on their position within the organizational structure, without gender discrimination. The facilities provided include:

1. BPJS Health;
2. BPJS Employment, including occupational accident insurance, death security, old age insurance, and pension insurance; and
3. Health insurance, including inpatient, outpatient, dental care, and glasses.

Occupational Health and Safety

Decent and Safe Work Environment

Bank Ganesha believes that a decent and safe work environment, in accordance with OHS principles, has a direct impact on employee performance and company productivity. Therefore, the Bank is committed to creating a healthy, safe, and comfortable work environment through the following initiatives:

1. Providing health insurance program through insurance services and regular medical check-up for all employees;



Training Communication & Collaboration Batch 2
Training Communication & Collaboration Batch 2

2. Melengkapi seluruh area operasional dengan sarana dan prasarana keselamatan yang memadai; dan
3. Menyelenggarakan simulasi dan/atau pelatihan penanganan dalam kondisi darurat untuk melatih karyawan dalam menghadapi situasi tersebut.

Pendidikan dan/atau Pelatihan

Peningkatan kapasitas dan kompetensi karyawan merupakan faktor kunci dalam mendukung pertumbuhan serta keberlanjutan kinerja Bank. Sejalan dengan hal tersebut, Bank Ganesha berkomitmen untuk mengembangkan potensi karyawan melalui program pelatihan yang mencakup *soft skills* maupun *technical skills*, baik yang diselenggarakan secara internal maupun eksternal. Setiap program pelatihan dipilih secara selektif dan disesuaikan dengan kebutuhan serta jabatan masing-masing karyawan. Informasi terkait pelaksanaan program pengembangan kompetensi karyawan selama tahun 2025 diungkapkan sebagai berikut:

2. Equipping all operational areas with adequate safety facilities and infrastructure; and
3. Conducting simulation and/or emergency response training to train employees in dealing with such situations.

Education and/or Training

Improving employee capacity and competence is a key factor in supporting the Bank's growth and sustainable performance. In line with this, Bank Ganesha is committed to developing employee potential through training programs that cover both soft skills and technical skills, both held internally and externally. Every training program is carefully selected and tailored to the needs and position of each employee. Information regarding the implementation of employee competency development programs throughout 2025 was disclosed as follows:

Jabatan Position	Jumlah Kegiatan Number of Activities	Jumlah Karyawan yang Mengikuti Pelatihan Number of Employees Participating in Training
Soft Skill		
President Directorate	46	424
Operation, Finance & Treasury Directorate	51	273
Compliance & Risk Directorate	29	82
Network, Digital Business & IT Directorate	38	363
Technical Skill		
President Directorate	119	834
Operation, Finance & Treasury Directorate	117	596

Jabatan Position	Jumlah Kegiatan Number of Activities	Jumlah Karyawan yang Mengikuti Pelatihan Number of Employees Participating in Training
Compliance & Risk Directorate	57	222
Network, Digital Business & IT Directorate	99	1.442
Total	**556**	**4.236**
Jumlah Karyawan yang Ikut Serta dalam Pelatihan Total Employees Participating in Training		**4.236**
Persentase Jumlah Karyawan yang Ikut Serta dalam Pelatihan (%) Percentage of Total Employees Participating in Training (%)		**100,00**
Biaya (Rp) Cost (Rp)		**4.716.009.335**
Rata-Rata Waktu Pelatihan (jam/karyawan) Average Training Time (hours/employee)		**5,5**

Keterangan / Remark:
Setiap karyawan dapat mengikuti lebih dari satu program pengembangan kompetensi, termasuk karyawan yang baru bergabung dan/atau telah selesai kontrak. / Each employee can take part in more than one competency development program, including employees who have just joined and/or have completed their contracts.

Tingkat Kecelakaan Kerja

Bank Ganesha menargetkan *zero accident* dalam setiap kegiatan operasional melalui penerapan kebijakan K3 yang komprehensif. Upaya ini dilakukan untuk mencegah terjadinya kecelakaan kerja dan penyakit akibat lingkungan kerja. Adapun data kecelakaan kerja selama 3 tahun terakhir disajikan dalam tabel berikut:

Occupational Accident Rate

Bank Ganesha targets zero accidents in all operational activities through the implementation of a comprehensive OHS policy. This effort is undertaken to prevent occupational accident and occupational disease. Data on occupational accidents in the past 3 years is presented in the table as follows:

Uraian	2025	2024	2023	Description
Frekuensi Kecelakaan Kerja dari Total Karyawan	-	-	-	Frequency of Occupational Accidents of Total Employees
Persentase Kecelakaan Kerja Serius yang Berakibat Cedera Serius dan Fatal dari Total Karyawan (%)	-	-	-	Percentage of Serious Occupational Accidents Resulting in Severe and Fatal Injuries of Total

Tingkat Pergantian Karyawan

Bank Ganesha memantau tingkat perputaran karyawan sebagai salah satu indikator penting dalam menilai efektivitas pengelolaan karyawan, khususnya terkait upaya mempertahankan karyawan (*employee retention*) dan tingkat kepuasan kerja. Melalui pemantauan ini, Bank dapat mengevaluasi kebijakan ketenagakerjaan serta mengidentifikasi faktor-faktor yang memengaruhi loyalitas karyawan. Tingkat perputaran karyawan selama 3 tahun terakhir tercatat dalam tabel berikut:

Employee Turnover Rate

Bank Ganesha monitors employee turnover as a key indicator in assessing the effectiveness of employee management, particularly regarding employee retention and job satisfaction. Through this monitoring, the Bank can evaluate its employment policies and identify factors influencing employee loyalty. The employee turnover rate in the past 3 years is recorded in the table as follows:

Uraian	2025		2024		2023		Description
	Total Karyawan Total Employees	%	Total Karyawan Total Employees	%	Total Karyawan Total Employees	%	
Total yang Berhenti Kerja/ Pemutusan Hubungan Kerja	**41**	**11,75**	38	10,92	33	10,34	Total Resignation/ Termination of Employment
Jumlah Karyawan Baru/ Pengganti	**40**	**11,46**	70	20,11	41	12,85	Total New/Replacement Employees

Sarana Pengaduan Karyawan

Bank Ganesha menyediakan saluran pengaduan yang dapat dimanfaatkan oleh seluruh karyawan untuk menyampaikan permasalahan yang berkaitan dengan ketenagakerjaan maupun K3. Mekanisme pelaporan ini dikelola oleh bagian Sumber Daya Manusia sebagai langkah awal dalam proses penyelesaian, dengan memastikan setiap pengaduan ditangani secara cepat, tepat, dan berlandaskan prinsip keadilan. Sepanjang tahun 2025, tidak terdapat laporan pengaduan terkait ketenagakerjaan yang diterima oleh Bank.

Employee Complaint Channel

Bank Ganesha provides a complaint channel that all employees can use to raise issues related to employment and OHS. This reporting mechanism is managed by Human Resources department as the initial step in the settlement process, ensuring that every complaint is handled promptly, appropriately, and based on the principle of fairness. Throughout 2025, there were no reports of complaints on employment received by the Bank.

Rencana Strategi Pengembangan Sumber Daya Manusia Tahun 2026

Dalam rangka mendorong pertumbuhan bisnis pada tahun 2026, Bank Ganesha menyusun strategi pengembangan sumber daya manusia secara komprehensif melalui langkah-langkah yang terstruktur dan berkelanjutan. Strategi tersebut diarahkan pada internalisasi budaya kerja guna memperkuat nilai dan perilaku organisasi, pelaksanaan program pelatihan dan pengembangan kompetensi untuk meningkatkan kapabilitas karyawan, serta pemberian sertifikasi sebagai bentuk pengakuan atas kompetensi profesional.

Selain itu, Bank juga melakukan pengkayaan pengalaman karyawan melalui berbagai penugasan dan eksposur kerja, menambahkan program penilaian kompetensi guna memastikan kesesuaian kemampuan karyawan dengan kebutuhan organisasi, serta mengembangkan kepemimpinan untuk mencetak pemimpin yang adaptif dan berdaya saing.

Human Resource Development Strategy Plan for 2026

To promote business growth in 2026, Bank Ganesha compiles a comprehensive human resource development strategy through structured and sustainable steps. This strategy focuses on internalizing work culture to strengthen organizational values and behaviors, implementing training and competency development programs to enhance employee capabilities, and providing certification as a form of recognition for professional competence.

Furthermore, the Bank enriches employee experience through various assignments and work exposures, adding competency assessment programs to ensure employee skills align with organizational needs, and developing leadership to generate adaptive and competitive leaders.

Kontribusi terhadap Masyarakat

Dampak Operasi terhadap Masyarakat Sekitar

Kegiatan operasional Bank Ganesha memberikan dampak yang signifikan terhadap masyarakat sekitar, baik secara ekonomi maupun sosial. Melalui keberadaan kantor cabang dan layanan perbankan, Bank berperan dalam mendorong pertumbuhan ekonomi lokal, menciptakan lapangan kerja, serta meningkatkan inklusi keuangan bagi masyarakat. Selain itu, Bank aktif melaksanakan berbagai program tanggung jawab sosial, termasuk edukasi keuangan, pelatihan keterampilan, dan dukungan terhadap UMKM. Inisiatif ini tidak hanya meningkatkan kesejahteraan masyarakat, tetapi juga memperkuat hubungan dan keterikatan Bank dengan komunitas di sekitarnya.

Penggunaan Tenaga Kerja Lokal

Bank secara aktif memanfaatkan tenaga kerja lokal dalam kegiatan operasionalnya sebagai bagian dari strategi jangka panjang untuk memberdayakan komunitas dan mendorong pertumbuhan ekonomi lokal. Dengan merekrut serta mengembangkan potensi individu dari masyarakat sekitar, Bank tidak hanya menyediakan peluang kerja yang signifikan, tetapi juga berkontribusi pada penguatan keterampilan lokal

Contribution to Society

Impact of Operations on Local Cmmunities

Bank Ganesha's operational activities have a significant impact on the surrounding community, both economically and socially. Through the presence of its branch offices and banking services, the Bank plays a role in driving local economic growth, creating jobs, and increasing financial inclusion. Furthermore, the Bank actively implements various social responsibility programs, including financial education, skills training, and support for MSMEs. These initiatives not only improve community welfare but also strengthen the Bank's relationships and ties with the surrounding communities.

Use of Local Labor

The Bank actively utilizes local workforce in its operations as part of a long-term strategy to empower communities and drive local economic growth. By recruiting and developing the potential of individuals from the surrounding community, the Bank not only provides significant job opportunities but also contributes to strengthening local skills and human resource capacity in its operational areas.

dan peningkatan kapasitas sumber daya manusia di wilayah operasional. Pendekatan ini sejalan dengan komitmen Bank untuk mendukung pembangunan ekonomi yang inklusif, memperluas jaringan bisnis, serta membangun hubungan yang berkelanjutan dengan komunitas setempat.

Pada tahun 2025, karyawan lokal dengan KTP sesuai wilayah operasional mencapai 100% dari 349 total tenaga kerja, mencerminkan kontribusi nyata Bank Ganesha dalam mendukung pertumbuhan ekonomi dan sosial masyarakat setempat.

Program Pengembangan dan Pemberdayaan Masyarakat

Bank Ganesha secara konsisten melaksanakan program tanggung jawab sosial yang bertujuan untuk menciptakan dampak positif yang nyata dalam kehidupan sehari-hari sekaligus memperkuat hubungan dan keterikatan dengan komunitas sekitar. Informasi mengenai kegiatan tanggung jawab sosial yang direalisasikan Bank sepanjang tahun 2025 diuraikan sebagai berikut:

This approach is in line with the Bank's commitment to supporting inclusive economic development, expanding its business network, and building sustainable relationships with local communities.

In 2025, local employees with ID cards corresponding to their operational areas reached 100% of the total workforce of 349 employees, reflecting Bank Ganesha's tangible contribution to supporting local community's economy and social growth.

Community Development and Empowerment Program

Bank Ganesha consistently implements social responsibility programs aimed at creating concrete positive impact in daily life while strengthening relationships and engagement with the surrounding community. Information on the Bank's social responsibility activities throughout 2025 was outlined as follows:

Tanggal Date	Kegiatan Pengembangan dan Pemberdayaan Masyarakat Community Development and Empowerment Activity	Penyelenggara Organizer
2025		
Kegiatan Tanggung Jawab Sosial **Social Responsibility Activities**		
10 Maret 2025 March 10, 2025	**Bingkisan berupa paket sembako kepada karyawan *outsourcing* dalam rangka Hari Raya Idul Fitri 1446 H** **Gift packages in form of staple food for outsourced employees in celebration of Eid al-Fitr 1446 H**	**Bank Ganesha**
21 Maret 2025 March 21, 2025	**Sumbangan buka puasa bersama dan santunan anak yatim dan duafa** **Donation for breaking the fast together and donation to orphans and the underprivileged**	**Masjid Taman Firdaus** **Taman Firdaus Mosque**
2 September 2025 September 2, 2025	**Partisipasi Bank Ganesha dalam kegiatan donor darah *Equity Life* Indonesia 38th Anniversary** **Bank Ganesha's participation in blood donation in Equity Life Indonesia's 38th Anniversary**	**Masjid Taman Firdaus** **Taman Firdaus Mosque**
6 Desember 2025 December 6, 2025	**Partisipasi Bank Ganesha pada kegiatan Amartha, *Grow For Good: Restoring Nature, Empowering Communities*** **Bank Ganesha's participation in Amartha's Grow For Good: Restoring Nature, Empowering Communities program**	**Amartha**
Total Kegiatan **Total Activities**		**4 kegiatan** **4 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp35.398.200,-** **Rp35,398,200**
2024		
Total Kegiatan **Total Activities**		**4 kegiatan** **4 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp72.750.000,-** **Rp72,750,000**
2023		
Total Kegiatan **Total Activities**		**4 kegiatan** **4 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp55.491.500,-** **Rp55,491,500**

Literasi dan Inklusi Keuangan

Bank Ganesha berkomitmen mendukung inklusi keuangan melalui peningkatan literasi masyarakat terhadap layanan perbankan. Inisiatif ini sejalan dengan Peraturan Otoritas Jasa Keuangan No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat, serta Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan. Program literasi keuangan Bank Ganesha bertujuan untuk membantu masyarakat memahami dan memanfaatkan produk perbankan secara optimal, mendukung pertumbuhan ekonomi inklusif, serta meningkatkan kesejahteraan dan keadilan sosial. Melalui pendekatan edukatif ini, Bank Ganesha berperan aktif dalam mendorong masyarakat mengambil keputusan keuangan yang lebih cerdas dan memperluas akses ke layanan keuangan yang aman dan terpercaya. Pada tahun 2025, kegiatan literasi dan inklusi keuangan yang dilakukan Bank sebagai berikut:

Financial Literacy and Inclusion

Bank Ganesha is committed to supporting financial inclusion by increasing public literacy on banking services. This initiative is in line with Financial Services Authority Regulation No. 3 of 2023 on Enhancing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the Communities, as well as Law No. 4 of 2023 on Development and Strengthening of Financial Sector. Bank Ganesha's financial literacy program aims to help the community understand and optimally utilize banking products, support inclusive economic growth, and improve welfare and social justice. Through this educational approach, Bank Ganesha plays an active role in encouraging the community to make smarter financial decisions and expand access to safe and reliable financial services. In 2025, the Bank's financial literacy and inclusion activities were as follows:

Kaleidoskop Literasi dan Inklusi Keuangan

Financial Literacy and Inclusion Kaleidoscope

Februari / February 2025



Bank Ganesha secara konsisten mengedukasi nasabah melalui kampanye "Waspada APK Bodong". Mengingat meningkatnya modus kejahatan siber yang menargetkan data pribadi melalui pengiriman *file* aplikasi (apk) palsu, Bank mengambil langkah proaktif dengan memberikan panduan praktis kepada nasabah agar tidak sembarang mengklik tautan dari sumber yang tidak terverifikasi. Inisiatif ini merupakan wujud nyata komitmen Bank dalam menjaga keamanan aset dan kerahasiaan informasi nasabah di tengah dinamika ancaman digital yang kian kompleks.

Bank Ganesha consistently educates customers through the "Beware of Fake Application" campaign. Given the increasing number of cybercrimes targeting personal data through the delivery of fake application files (apk), the Bank is taking proactive steps by providing practical guidance to customers to avoid clicking on links from unverified sources. This initiative demonstrates the Bank's commitment to maintaining the security of assets and the confidentiality of customer information amid the increasingly complex digital threats.

14 April-14 Mei / April 14-May 14, 2025



Dalam rangka memeriahkan ulang tahun Bank Ganesha, berbagai promo spesial dihadirkan sepanjang April 2025. Mulai dari promo tabungan, transaksi *mobile banking, cashback*, diskon, hingga hadiah *voucher* dan *merchandise* menarik.

To celebrate Bank Ganesha's anniversary, various special promotions were offered throughout April 2025, including savings promotions, mobile banking transactions, cashback, discounts, and attractive gift vouchers and merchandise.

Juni / June 2025



Menghadapi dinamika kejahatan siber di sektor pembayaran, Bank Ganesha konsisten memberikan panduan preventif bagi pengguna layanan perbankan digital. Melalui kampanye "Tips Aman Bertransaksi QRIS", Bank menekankan pentingnya akurasi data transaksi dan penjagaan keamanan kredensial pribadi. Bank membekali nasabah dengan protokol keamanan mandiri, seperti verifikasi nama *merchant*, pengecekan nominal transaksi, serta perlindungan kerahasiaan PIN. Langkah edukatif ini bertujuan untuk menciptakan ekosistem pembayaran digital yang aman serta meminimalisir risiko kesalahan transaksi.

Addressing the dynamics of cybercrime in payments sector, Bank Ganesha consistently provides preventative guidance for users of its digital banking services. Through the "Safe Tips for QRIS Transactions" campaign, the Bank emphasizes the importance of accurate transaction data and maintaining the security of personal credentials. The Bank provides customers with independent security protocols, such as merchant name verification, transaction amount checking, and PIN confidentiality protection. These educational measures aim to create a secure digital payment ecosystem and minimize the risk of transaction errors.



2 Bank Ganesha mengadakan kegiatan "*Bank Goes To School*" di Sekolah Pelita Anugerah yang berlokasi di Jakarta Barat yang diikuti oleh sekitar 60 pelajar Sekolah Menengah Pertama.

Bank Ganesha held a "Bank Goes to School" event at Pelita Anugerah School in West Jakarta, attended by approximately 60 Junior High School students.



3 Bank Ganesha kembali mengadakan kegiatan "*Bank Goes To School*" di Sekolah Santo Yakobus yang berlokasi di Jakarta Utara yang diikuti oleh sekitar 80 pelajar Sekolah Dasar.

Bank Ganesha once again held a "Bank Goes to School" event at Santo Yakobus School in North Jakarta, attended by approximately 80 Elementary School students.

Juli / July 2025



Bank Ganesha berkomitmen menghadirkan edukasi keamanan digital yang relevan dan mudah diterima masyarakat. Melalui kolaborasi strategis dengan Perhimpunan Bank Nasional dan kampanye "Sama-Sama Jaga", Bank meluncurkan konten video edukatif bertajuk "Gagal Maning Series". Serial ini secara spesifik mengupas berbagai modus penipuan daring, mulai dari manipulasi suara, penyalahgunaan kode OTP, tautan berbahaya (*phishing*), hingga identitas palsu. Pendekatan naratif dan visual ini merupakan langkah inovatif Bank dalam memperkuat ketahanan nasabah terhadap kejahatan finansial berbasis digital.

Bank Ganesha is committed to providing relevant and accessible digital security education to the community. Through a strategic collaboration with the National Bank Association and the "Let's Protect Each Other" campaign, the Bank launched educational video content titled "Gagal Maning Series". This series specifically explores various online fraud methods, from voice manipulation, OTP code misuse, malicious links (phishing), to fake identities. This narrative and visual approach is an innovative step by the Bank to strengthen customer resilience against digital-based financial crime.



Bank Ganesha mengadopsi strategi komunikasi berbasis empati untuk memperkuat literasi digital nasabah. Kampanye "Jangan Jadi Korban" yang dipublikasikan melalui kanal YouTube resmi Bank Ganesha, menyajikan konten edukatif mengenai konsekuensi fatal dari kebocoran data. Inisiatif ini merupakan bagian dari upaya berkelanjutan Bank untuk memastikan nasabah memahami bahwa setiap tindakan di ranah digital memiliki risiko.

Bank Ganesha adopts an empathy-based communication strategy to strengthen customer digital literacy. The "Don't Be a Victim" campaign, published on Bank Ganesha's official YouTube channel, presents educational content about the fatal consequences of data breaches. This initiative is part of the Bank's ongoing efforts to ensure customers understand that every action in the digital realm carries risks.



Bank Ganesha menegaskan komitmennya dalam mendukung pemberantasan aktivitas keuangan ilegal melalui sinergi berkelanjutan dengan Otoritas Jasa Keuangan dan Satgas PASTI (Pemberantasan Aktivitas Keuangan Ilegal). Melalui kampanye "Waspada Penipuan", Bank secara aktif mengedukasi masyarakat untuk mengenali dan menghindari berbagai modus operandi ilegal, mulai dari tawaran investasi bodong, pinjaman online ilegal, hingga produk keuangan palsu. Langkah ini merupakan wujud nyata kepatuhan Bank terhadap regulasi perlindungan nasabah serta peran aktif dalam menjaga integritas sistem keuangan nasional.

Bank Ganesha affirms its commitment to supporting the eradication of illegal financial activities through ongoing synergy with the Financial Services Authority and PASTI (Eradication of Illegal Financial Activities) Task Force. Through the "Fraud Alert" campaign, the Bank actively educates the community to recognize and avoid various illegal methods, ranging from fraudulent investment offers and illegal online loans to counterfeit financial products. This step demonstrates the Bank's compliance with customer protection regulations and its active role in maintaining the integrity of the national financial system.

Agustus / August 2025



4

Bank Ganesha terus mendorong nasabah untuk mengadopsi gaya hidup finansial yang sehat melalui pemanfaatan fitur digital. Melalui kampanye "Simpan dengan Bijak, Hidup jadi Enak", Bank mengedukasi masyarakat mengenai pentingnya penyusunan anggaran pengeluaran yang terperinci. Dengan memanfaatkan fitur *spending tracker* pada aplikasi *mobile banking*, nasabah kini memiliki kendali penuh untuk memantau alokasi dana secara *real-time*, memastikan keseimbangan antara konsumsi, tabungan, dan dana darurat dalam satu genggaman.

Bank Ganesha continues to encourage customers to adopt a healthy financial lifestyle through the use of digital features. Through the "Save Wisely, Live Becomes Easier" campaign, the Bank educates the community on the importance of preparing a detailed spending budget. By utilizing spending tracker feature on mobile banking application, customers now have full control to monitor their financial allocation in real-time, ensuring a balance between consumption, savings, and emergency funds all within one reach.

Oktober / October 2025



1-15

Bank Ganesha berkomitmen penuh dalam menyukseskan agenda Bulan Inklusi Keuangan melalui rangkaian kegiatan kompetisi edukatif. Salah satunya melalui pelaksanaan *Digital Quiz* yang berlangsung pada 1-15 Oktober 2025. Peserta berkesempatan memenangkan total hadiah sebesar Rp5 juta.

Bank Ganesha is fully committed to ensuring the success of Financial Inclusion Month through a series of educational competitions. One such competition was the Digital Quiz, which took place from October 1-15, 2025. Participants had the opportunity to win a total prize of Rp5 million.



1-31

Dalam rangka menyambut Bulan Inklusi Keuangan sekaligus mendukung Gerakan Nasional Cerdas Keuangan (GENCARKAN), Bank Ganesha menghadirkan berbagai promo menarik selama periode Oktober 2025. Promo mencakup hadiah *merchandise*, *voucher*, dan diskon.

To celebrate Financial Inclusion Month and support the National Financial Intelligence Movement (GENCARKAN), Bank Ganesha offered various attractive promotions throughout October 2025. These promotions included merchandise prizes, vouchers, and discounts.



14

Dalam rangka mendukung Bulan Inklusi Keuangan (BIK) dan Gerakan Nasional Cerdas Keuangan (GENCARKAN), Bank Ganesha secara aktif menjalankan inisiatif edukasi bertema "Keuangan Terencana, Hidup Sejahtera". Edukasi ini dirancang untuk memberikan pemahaman kepada nasabah mengenai formulasi alokasi dana yang ideal, mencakup 50% untuk pengeluaran, 30% untuk pemenuhan cicilan, dan 20% untuk instrumen investasi masa depan.

To support Financial Inclusion Month (BIK) and the National Financial Intelligence Movement (GENCARKAN), Bank Ganesha actively implements educational initiative themed "Planned Finances, Prosperous Life". This education is designed to provide customers with understanding of the ideal budget allocation formula, which includes 50% for expenses, 30% for installments, and 20% for future investment instruments.

November / November 2025



Dalam upaya memitigasi risiko kejahatan siber, Bank Ganesha secara intensif mengedukasi nasabah melalui kampanye "Waspada *Call Center* Palsu". Bank membekali nasabah dengan daftar saluran komunikasi resmi, baik lisan maupun tertulis, untuk memastikan setiap interaksi dan pengaduan nasabah dilakukan melalui kanal yang terverifikasi dan aman. Langkah preventif ini krusial untuk menjaga kerahasiaan data serta kepercayaan nasabah terhadap layanan Bank.

To mitigate the risk of cybercrime, Bank Ganesha intensively educates customers through the "Beware of Fake Call Centers" campaign. The Bank provides customers with a list of official communication channels, both verbal and written, to ensure that all customer interactions and complaints are handled via verified and secure channels. This preventative measure is crucial for maintaining data confidentiality and customer trust in the Bank's services.

Sarana Pengaduan Masyarakat

Sebagai wujud kepatuhan terhadap standar perlindungan konsumen di sektor jasa keuangan, Perseroan memastikan seluruh aspirasi nasabah terkelola dengan baik melalui sistem Aplikasi Portal Pelindungan Konsumen (APPK) Otoritas Jasa Keuangan. Portal ini berfungsi sebagai sistem resmi yang disediakan oleh Otoritas Jasa Keuangan untuk menerima dan mengelola pengaduan konsumen di sektor jasa keuangan yang memfasilitasi penyelesaian sengketa antara nasabah dan Pelaku Usaha Jasa Keuangan (PUJK). Dalam 3 tahun terakhir, jumlah pengaduan nasabah yang diterima melalui portal APPK Otoritas Jasa Keuangan ditunjukkan sebagai berikut:

Community Complaint Facility

As a form of compliance with consumer protection standards in financial services sector, the Company ensures that all customer aspirations are properly managed through the Financial Services Authority's Consumer Protection Portal Application (APPK). This portal serves as the official system provided by Financial Services Authority to receive and manage consumer complaints in financial services sector, facilitating dispute resolution between customers and Financial Services Providers (PUJK). In the past 3 years, the number of customer complaints received through the Financial Services Authority's APPK portal is shown as follows:

Uraian	2025			2024		2023		Description
	Jumlah Keluhan Number of Complaints	Selesai Settled	Sedang Ditindaklanjuti On Follow Up	Jumlah Keluhan Number of Complaints	Selesai Settled	Jumlah Keluhan Number of Complaints	Selesai Settled	
Sistem Layanan Informasi Keuangan	**33**	**33**	**-**	19	19	7	7	Financial Information Service System
Perilaku Petugas Penagihan	**2**	**2**	**-**	3	3	-	-	Behavior of Collection Officer
Fraud Eksternal (Penipuan, Pembobolan Rekening, *Skimming*, dan *Cyber Crime*)	**1**	**1**	**-**	1	1	-	-	External Fraud (Fraud, Account Hacking, Skimming, and Cyber Crime)
Jumlah Tagihan/ Sanggahan Transaksi	**1**	**1**	**-**	1	1	-	-	Total Bills/Transaction Disclaimers
Pemblokiran/ Penutupan/ Perubahan Rekening	**1**	**1**	**-**	-	-	-	-	Account Blocking/ Closing/Changes
Restrukturisasi/ Relaksasi Kredit/ Pembiayaan/ Pinjaman	**3**	**3**	**-**	-	-	-	-	Credit/Financing/ Loan Restructuring/ Relaxation
Permintaan Dokumen/Informasi Produk	**5**	**5**	**-**	-	-	-	-	Document Requests/ Product Information
Total	**46**	**46**	**-**	**24**	**24**	**7**	**7**	**Total**

Pengelolaan Hubungan dengan Mitra Usaha

Hubungan dengan Pemasok

Perseroan berkomitmen untuk membangun kemitraan yang transparan, profesional, dan saling menguntungkan dengan seluruh pemasok. Setiap hubungan kemitraan didasarkan pada kesepakatan yang jelas dan tertulis, melalui kontrak kerja yang dirumuskan secara bersama, sehingga kedua belah pihak memiliki pemahaman yang sama mengenai hak, kewajiban, dan tanggung jawab masing-masing. Dalam pelaksanaannya, Bank Ganesha selalu mengedepankan prinsip-prinsip utama, antara lain:

1. Melakukan proses seleksi pemasok secara adil dan bebas dari praktik korupsi, kolusi, serta nepotisme;
2. Mematuhi seluruh ketentuan yang telah disepakati bersama dalam kontrak kerja sama;
3. Melakukan evaluasi kinerja secara berkala bersama pemasok; dan
4. Menjamin K3 para pemasok di wilayah operasional Bank.

Sebagai bagian dari komitmen mendukung pertumbuhan ekonomi lokal, Bank Ganesha mengutamakan pelibatan pemasok lokal, yaitu pemasok yang berdomisili di wilayah yang sama dengan lokasi operasional Bank. Kebijakan ini dirancang sebagai bentuk kontribusi nyata terhadap pemberdayaan ekonomi masyarakat sekitar, sekaligus mendorong terciptanya rantai pasok yang lebih efisien, berkelanjutan, dan berdaya saing.

Relationship Management with Business Partners

Relationship with Suppliers

The Company is committed to building transparent, professional, and mutually beneficial partnerships with all suppliers. Every partnership is based on a clear, written agreement, through a jointly formulated work contract, so that both parties have a shared understanding of their respective rights, obligations, and responsibilities. In its implementation, Bank Ganesha always prioritizes the main principles, including:

1. Carrying out a fair supplier selection process that is free from corruption, collusion, and nepotism;
2. Complying with all provisions mutually agreed upon in cooperation contract;
3. Conducting periodic performance evaluations with suppliers; and
4. Ensuring suppliers' OHS in the Bank's operational area.

As part of its commitment to supporting local economic growth, Bank Ganesha prioritizes the involvement of local suppliers, namely those domiciled in the same area as the Bank's operational location. This policy is designed to contribute significantly to the economic empowerment of local communities while simultaneously encouraging the creation of a more efficient, sustainable, and competitive supply chain.

Mewujudkan Kepedulian terhadap Lingkungan Hidup
Realizing Concern for the Environment

Pembiayaan dengan Pertimbangan Aspek Lingkungan Hidup

Bank Ganesha berkomitmen mendukung pembiayaan bagi debitur yang menjalankan kegiatan usaha dengan menerapkan prinsip keberlanjutan. Dalam kebijakan ini, Bank menetapkan kebijakan ketat, terutama bagi debitur dan calon debitur yang menjalankan kegiatan usaha yang berdampak langsung pada lingkungan atau mengurangi sumber daya alam. Calon nasabah diwajibkan untuk menyerahkan dokumen Analisis Mengenai Dampak Lingkungan sebagai salah satu persyaratan utama dalam proses pengajuan kredit. Hal ini bertujuan untuk memastikan bahwa aktivitas usaha calon nasabah dikelola secara berkelanjutan dan tidak merugikan lingkungan.

Langkah ini bukan hanya memastikan kepatuhan terhadap regulasi lingkungan, tetapi juga menegaskan bahwa setiap proyek yang didanai Bank Ganesha dikelola secara bertanggung jawab, memberikan manfaat ekonomi yang nyata, serta berdampak positif terhadap pelestarian lingkungan. Dengan demikian, Bank Ganesha mendorong praktik bisnis yang seimbang antara pertumbuhan ekonomi dan keberlanjutan lingkungan, sekaligus memperkuat kontribusi institusi terhadap pembangunan berkelanjutan dan kesejahteraan masyarakat luas.

Dalam 3 tahun terakhir, Bank Ganesha telah menyalurkan pembiayaan kepada debitur yang mengimplementasikan praktik usaha berkelanjutan, sebagaimana diuraikan berikut:

Financing with Environmental Aspect Consideration

Bank Ganesha is committed to supporting financing for debtors who conduct business activities based on sustainability principles. In this policy, the Bank establishes strict policies, particularly for debtors and prospective debtors with business activities that directly impact the environment or reduce natural resources. Prospective customers are required to submit Environmental Impact Analysis document as one of the main requirements in the loan application process. This aims to ensure that prospective customers' business activities are managed sustainably and do not harm the environment.

This step not only ensures compliance with environmental regulations but also confirms that every project funded by Bank Ganesha is managed responsibly, provides concrete economic benefits, and has a positive impact on environmental conservation. Thus, Bank Ganesha promotes business practices that balance economic growth and environmental sustainability, while strengthening institution's contribution to sustainable development and the welfare of the wider community.

Over the past 3 years, Bank Ganesha has disbursed financing to debtors who implement sustainable business practices, as outlined below:

(dalam jutaan Rupiah / in millions of Rupiah)

Sektor Lapangan Usaha	2025	2024	2023	Business Sector
UMKM	**694.150**	744.590	590.204	MSMEs
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	-	-	41.086	Lending Management of Biodiversity and Sustainable Land Use
Transportasi Ramah Lingkungan	-	-	150	Environmentally Friendly Transportation
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	-	-	40.291	Business Activities and/or Other Environmentally Friendly Activities

Penggunaan Material yang Ramah Lingkungan

Operasional Bank Ganesha umumnya tidak membutuhkan banyak bahan baku, kecuali untuk keperluan administrasi dan perkantoran. Meski demikian, Bank secara konsisten mengutamakan penggunaan material yang efisien dan

Use of Environmentally Friendly Materials

Bank Ganesha's operations generally do not require a lot of raw materials, except for administrative and office needs. Nevertheless, the Bank consistently prioritizes the use of efficient and environmentally friendly materials

ramah lingkungan dalam setiap aktivitas. Sebagai bagian dari komitmen keberlanjutan, Bank melaksanakan berbagai program untuk meningkatkan kesadaran lingkungan dan mendorong pemanfaatan sumber daya secara bertanggung jawab, yang diuraikan sebagai berikut:

in all activities. As part of its sustainability commitment, the Bank implements various programs to raise environmental awareness and encourage responsible resource utilization, outlined as follows:

Program Program	Penerapan Implementation
Penghematan atau pengurangan penggunaan sampah plastik dan/atau kertas **Saving or reducing the use of plastic and/or paper waste**	Mengganti penyediaan air minum kemasan dengan menyediakan gelas atau tumbler, pemakaian kertas bekas sesuai kebutuhan, dan memaksimalkan penyimpanan dokumen dalam bentuk *soft copy*. Replacing bottled drinking water with glasses or tumblers, using used paper as needed, and maximizing document storage in soft copy form.
Penggunaan kantong atau *goodie bag* ramah lingkungan **Using eco-friendly goodie bags**	Menggunakan program kantong atau *goodie bag* ramah lingkungan dalam berbagai kegiatan acara maupun sebagai *merchandise* atau barang promosi ke nasabah. Using environmentally friendly goodie bag programs in various events and as merchandise or promotional items to customers.
Pembuatan kampanye melalui poster atau *e-mail* terkait dengan upaya pelestarian lingkungan **Creating campaigns through posters or e-mail related to environmental conservation efforts**	Melakukan kampanye secara rutin. Carrying out regular campaigns.
Penerapan budaya Ringkas, Rapi, Resik, Rawat, dan Rajin (5R) **Implementation of Concise, Neat, Clean, Caring, and Diligent (5R) culture**	Menerapkan budaya 5R dalam lingkungan kerja, meliputi: • Ringkas (memilah antara barang yang diperlukan dengan yang tidak diperlukan); • Rapi (menata barang yang diperlukan pada tempat yang memudahkan untuk segera mengambil barang tersebut); • Resik (menjaga lingkungan kerja dan seluruh barang dalam keadaan baik dan bersih); • Rawat (memelihara lingkungan yang sudah bersih dan rapi sepanjang waktu); dan • Rajin (membuat ringkas, rapi, resik, dan rawat sebelumnya di atas menjadi suatu kebiasaan untuk pengembangan yang berkelanjutan). Implementings a 5R culture in the work environment, including: • Concise (sort between necessary and unnecessary items); • Neat (organize the items needed in a place that makes it easy to immediately pick up the item); • Clean (keep the work environment and all items in a good and clean condition); • Caring (maintain a clean and tidy environment at all times); and • Diligent (make concise, neat, clean, and caring above a habit for sustainable development).

Penggunaan Energi

Dalam menjalankan operasional, Bank Ganesha mengandalkan 2 sumber energi utama, yaitu listrik dan bahan bakar minyak yang dipasok oleh pihak ketiga. Listrik digunakan tidak hanya untuk penerangan, tetapi juga untuk mengoperasikan perangkat elektronik dan pendingin ruangan. Sementara itu, bahan bakar minyak dimanfaatkan untuk kendaraan operasional Bank. Dalam rangka mendukung efisiensi energi, Bank Ganesha secara konsisten mengimplementasikan berbagai kebijakan dan inisiatif strategis sebagai berikut:

1. Mematikan lampu dan perangkat elektronik saat tidak digunakan;
2. Mengganti lampu dengan jenis *light emitting diode* (LED) yang lebih hemat energi;
3. Mencatat pembelian bahan bakar minyak untuk setiap kendaraan operasional, sehingga konsumsi dapat dianalisis dan disesuaikan dengan rute perjalanan;
4. Mengurangi rapat tatap muka dan beralih ke rapat daring untuk menekan penggunaan bahan bakar kendaraan; dan

Energy Use

In carrying out its operations, Bank Ganesha relies on 2 main energy sources, namely electricity and fuel supplied by third parties. Electricity is used not only for lighting but also for operating electronic devices and air conditioning. Meanwhile, fuel is used for the Bank's operational vehicles. To support energy efficiency, Bank Ganesha consistently implements various policies and strategic initiatives, as follows:

1. Turn off lights and electronic devices when not in use;
2. Replace lamps with more energy-efficient light emitting diodes (LEDs);
3. Record fuel purchase for each operational vehicle, so that consumption can be analyzed and adjusted according to trip routes;
4. Reduce face-to-face meetings and switch to online meetings to reduce the use of fuel for vehicle; and

5. Melakukan sosialisasi penghematan energi secara aktif kepada karyawan.

Jumlah dan Intensitas Energi yang Digunakan

Berikut adalah uraian terkait jumlah dan intensitas penggunaan energi dalam kegiatan operasional Bank selama 3 tahun terakhir:

5. Actively promote energy conservation among employees.

Amount and Intensity of Energy Used

The amount and intensity of energy use in the Bank's operational activities over the past 3 years are as follows:

Uraian	Satuan Unit	2025	2024	2023	Description
Penggunaan Listrik secara Langsung	kWh	**740.026**	646.481	740.323	Direct Electricity Use
Penggunaan Listrik secara Tidak Langsung	kWh	**-**	-	-	Indirect Electricity Use
Total Penggunaan Listrik	kWh	**740.026**	646.481	740.323	Total Electricity Use
	gigajoule	**2.664,09**	2.327,33	2.665,16	
Total Penggunaan Bahan Bakar Minyak	liter	**34.507**	51.137	8.312	Total Fuel Oil Use
	gigajoule	**1.180,1**	1.748,89	334,13	
Total Penggunaan Energi	gigajoule	**3.844,19**	4.076,22	2.999,29	Total Energy Use
Pendapatan Bunga	jutaan Rupiah millions of Rupiah	**714.085**	723.201	592.752	In\terest Income
Intensitas Penggunaan Energi terhadap Pendapatan Bunga	gigajoule/jutaan Rupiah gigajoule/millions of Rupiah	**0,00538**	0,00564	0,00506	Energy Use Intensity to Interest Income
Efisiensi Penggunaan Energi terhadap Pendapatan Bunga	gigajoule/jutaan Rupiah gigajoule/millions of Rupiah	**0,00025**	(0,00058)	0,00169	Energy Use Efficiency to Interest Income

Penggunaan Energi Terbarukan

Di tahun 2025, Bank Ganesha belum menerapkan penggunaan sumber energi terbarukan dalam kegiatan operasional. Meskipun demikian, Bank Ganesha menyadari pentingnya transisi menuju energi bersih dan berkelanjutan sebagai bagian dari kontribusi terhadap upaya nasional dalam pengurangan emisi Gas Rumah Kaca (GRK), serta komitmen global terhadap penanggulangan perubahan iklim. Saat ini, peningkatan efisiensi energi tetap menjadi prioritas utama dalam pengelolaan operasional. Ke depan, Bank Ganesha berkomitmen untuk mengeksplorasi dan mengimplementasikan potensi penggunaan energi bersih sebagai langkah strategis menuju masa depan operasional yang lebih ramah lingkungan dan berkelanjutan.

Renewable Energy Use

In 2025, Bank Ganesha did not implement the use of renewable Nevertheless, Bank Ganesha realizes the importance of transitioning to clean and sustainable energy as a contribution to the national efforts to reduce Greenhouse Gas (GHG) emissions, and the global commitment to addressing climate change. To date, improving energy efficiency remains a top priority in operational management. Going forward, Bank Ganesha is committed to exploring and implementing the potential use of clean energy as a strategic step towards a more environmentally friendly and sustainable operational future.

Pengendalian Emisi

Bank menyadari bahwa meskipun aktivitas operasionalnya tidak memberikan kontribusi signifikan terhadap emisi GRK, Bank tetap memiliki potensi dampak, terutama dari penggunaan bahan bakar minyak untuk kendaraan operasional dan konsumsi energi listrik. Sebagai bagian dari strategi menuju *Net Zero*, Bank Ganesha telah mengimplementasikan langkah-langkah berikut:

1. Penanaman pohon dan tanaman hias di berbagai area Bank untuk meningkatkan produksi oksigen, menyerap debu, serta mengurangi kebisingan, bekerja sama dengan pihak gedung;
2. Mendorong penggunaan transportasi umum oleh karyawan, seperti bus atau angkutan umum lainnya;

Emission Control

The Bank realizes that though its operational activities do not contribute significantly to GHG emissions, the Bank still has potential impacts, particularly from the use of fuel for operational vehicles and electricity consumption. As part of the strategy towards Net Zero, Bank Ganesha has implemented the following steps:

1. Planting trees and ornamental plants in various areas of the Bank to increase oxygen production, absorb dust, and reduce noise, by collaborating with the building management;
2. Encouraging the use of public transportation by employees, such as buses or other public transportation;

3. Optimalisasi penggunaan kendaraan operasional, termasuk untuk perjalanan dinas luar kota, agar lebih efisien;
4. Dukungan terhadap penggunaan kendaraan elektrifikasi yang lebih ramah lingkungan, termasuk melalui penyediaan fasilitas pengisian daya listrik bekerja sama dengan pihak gedung dan pihak terkait;
5. Penerapan efisiensi energi di kantor-kantor operasional;
6. Pemanfaatan teknologi ramah lingkungan;
7. Optimalisasi sistem digital untuk mengurangi konsumsi kertas; dan
8. Edukasi internal guna meningkatkan kesadaran karyawan terhadap pentingnya pengurangan jejak karbon.

3. Optimizing operational vehicle use, including for business trips out-of-town, to be more efficient;
4. Supporting the use of more environmentally friendly electrified vehicles, including by providing electric charging facilities in collaboration with the building management and related parties;
5. Implementing energy efficiency in operational offices;
6. Utilizing environmentally friendly technology;
7. Optimizing digital systems to reduce paper consumption; and
8. Providing internal education to raise employee awareness on the importance of reducing carbon footprint.

Jumlah dan Intensitas Emisi yang Dihasilkan

Adapun jumlah dan intensitas emisi yang dihasilkan Bank Ganesha dalam 3 tahun terakhir diungkapkan sebagai berikut:

Amount and Intensity of Generated Emissions

The amount and intensity of emissions generated by Bank Ganesha over the past 3 years are disclosed as follows:

Uraian	Satuan Unit	2025	2024	2023	Description
Listrik	$TonCO_2eq$	**546,72**	607,69	695,90	Electricity
Bahan Bakar Minyak	$TonCO_2eq$	**79,71**	137,83	22,40	Fuel Oil
Total Emisi	$TonCO_2eq$	**626,43**	745,52	718,30	Total Emissions
Pendapatan Bunga	jutaan Rupiah millions of Rupiah	**714.085**	723.201	592.752	Interest Income
Intensitas Emisi terhadap Pendapatan Bunga	$TonCO_2eq$/jutaan Rupiah $TonCO_2eq$/millions of Rupiah	**0,00088**	0,00103	0,00121	Emission Intensity to Interest Income
Efisiensi Emisi terhadap Pendapatan Bunga	$TonCO_2eq$/jutaan Rupiah $TonCO_2eq$/millions of Rupiah	**0,00015**	0.00018	0,00035	Emission Efficiency to Interest Income

Penggunaan Air

Bank Ganesha memanfaatkan air bersih yang disuplai oleh Perusahaan Daerah Air Minum (PDAM) untuk memenuhi kebutuhan operasional sehari-hari, termasuk sanitasi, kegiatan peribadatan, dan aktivitas pendukung lainnya. Dalam rangka menjaga kelestarian sumber daya air, Bank Ganesha secara konsisten menanamkan budaya hemat air di seluruh lingkungan operasional melalui berbagai langkah strategis, antara lain:

1. Memanfaatkan teknologi hemat air, seperti sensor keran otomatis untuk mengurangi pemborosan;
2. Meningkatkan kesadaran karyawan akan pentingnya menghemat air melalui kampanye internal, seperti pemasangan poster dan pemberian imbauan di area sumber air (keran air); dan
3. Melakukan pemeliharaan berkala, termasuk pemeriksaan kondisi keran, shower, toilet, dan meteran air untuk mencegah kebocoran dan meminimalkan pemborosan air.

Water Use

Bank Ganesha utilizes clean water supplied by the Regional Drinking Water Company (PDAM) to meet its day-to-day operational needs, including sanitation, religious activities, and other supporting activities. To maintain the sustainability of water resources, Bank Ganesha consistently instills a culture of water conservation throughout its operational environment through various strategic measures, including:

1. Utilizing water-saving technology, such as automatic tap sensor to reduce waste;
2. Increasing employee awareness on the importance of saving water through internal campaigns, such as installing posters and providing warnings in water source areas (water taps); and
3. Conducting regular maintenance, including checking the condition of taps, showers, toilets, and water meters to prevent leaks and minimize water waste.

Jumlah dan Intensitas Penggunaan Air

Rincian mengenai jumlah dan intensitas air yang digunakan di Bank Ganesha selama 3 tahun terakhir diuraikan sebagai berikut:

Amount and Intensity of Water Use

Details on the amount and intensity of water used at Bank Ganesha over the past 3 years are outlined below:

Uraian	Satuan Unit	2025	2024	2023	Description
Air	kWh	**1.950**	9.627	9.827	Water
Pendapatan Bunga	jutaan Rupiah millions of Rupiah	**714.085**	723.201	592.752	Interest Income
Intensitas Penggunaan Air terhadap Pendapatan Bunga	m^3/jutaan Rupiah m^3/millions of Rupiah	**0,00273**	0,01331	0,01658	Intensity of Water Use on Interest Income
Efisiensi Penggunaan Air terhadap Pendapatan Bunga	m^3/jutaan Rupiah m^3/millions of Rupiah	**0,01058**	0,00327	0,00439	Emission Efficiency to Interest Income

Keanekaragaman Hayati

Sebagai perusahaan yang bergerak di sektor perbankan, kegiatan operasional Bank Ganesha tidak memiliki dampak langsung terhadap keanekaragaman hayati. Namun demikian, sejalan dengan prinsip keberlanjutan, Bank tetap berkomitmen untuk mendukung upaya pelestarian keanekaragaman hayati mengingat pentingnya nilai ekologis bagi kehidupan. Komitmen tersebut diwujudkan melalui berbagai kebijakan dan inisiatif, antara lain:

1. Pengembangan ruang terbuka hijau di area sekitar kantor;
2. Penempatan dan pemeliharaan tanaman hias di lingkungan kerja untuk menciptakan suasana yang hijau dan asri;
3. Kolaborasi dengan pengelola gedung dalam upaya memperluas area hijau serta meningkatkan kualitas lingkungan kantor; dan
4. Pelaksanaan program penanaman dan pemeliharaan tanaman secara konsisten sebagai bagian dari dukungan terhadap ekosistem lokal.

Biodiversity

As a company operating in banking sector, Bank Ganesha's operational activities have no direct impact on biodiversity. Nevertheless, in line with sustainability principles, the Bank remains committed to supporting biodiversity conservation efforts, given its important ecological value for life. This commitment is manifested through various policies and initiatives, including:

1. Developing green open spaces in office area;
2. Placing and maintaining ornamental plants in the work environment to create a green and beautiful atmosphere;
3. Collaborating with building managers to expand green areas and improve the quality of office environment; and
4. Implementing plant planting and maintenance programs consistently as part of supports to the local ecosystem.

Pengelolaan Limbah

Bank Ganesha mengadopsi prinsip *Reduce*, *Reuse*, dan *Recycle* (3R) dalam pengelolaan limbah sebagai bagian dari komitmen terhadap praktik operasional yang berkelanjutan. Dalam menjalankan operasional, Bank menghasilkan limbah domestik, khususnya limbah kertas. Pengelolaan limbah tersebut dilakukan melalui kerja sama dengan pengelola gedung yang tersertifikasi dan bertanggung jawab dalam mengolah limbah sesuai dengan standar dan ketentuan lingkungan yang berlaku.

Waste Management

Bank Ganesha adopts the Reduce, Reuse, and Recycle (3R) principles in waste management as part of its commitment to sustainable operational practices. In carrying out its operations, the Bank generates domestic waste, particularly paper waste. Such waste is managed through the collaboration with certified building managers who are responsible for processing the waste in accordance with applicable environmental standards and regulations.

Jumlah Limbah dan Efluen yang Dihasilkan

Jumlah limbah dan efluen yang dihasilkan dari seluruh aktivitas Bank selama 3 tahun terakhir ditunjukkan sebagai berikut:

Amount of Waste and Effluent Generated

The amount of waste and effluent generated from all Bank activities over the past 3 years are shown as follows:

Uraian	Satuan Unit	2025	2024	2023	Description
Limbah B3	Ton	**345**	343	Belum dilakukan pengukuran.	Hazardous Waste
Limbah Padat Non-B3	Ton	**370,5**	367,4		Non-Hazardous Solid Waste
Efluen Cair	Liter	**21.424.000**	21.933.000	No measurement taken yet.	Liquid Effluent

Tumpahan yang Terjadi

Sepanjang tahun 2025, tidak terdapat insiden tumpahan limbah di lingkungan Bank. Pencapaian ini mencerminkan efektivitas pengelolaan limbah yang dilaksanakan sesuai dengan standar dan prosedur yang berlaku, serta komitmen Bank dalam menjaga operasional yang aman dan ramah lingkungan.

Spills Occurring

Throughout 2025, there were no incidents of waste spills within the Bank. This achievement reflects the effectiveness of waste management, implemented in accordance with applicable standards and procedures, and the Bank's commitment to maintaining safe and environmentally friendly operations.

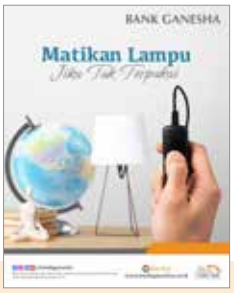
Kampanye Terkait Kepedulian Lingkungan Hidup

Pada tahun 2025, Bank Ganesha meluncurkan kampanye peduli lingkungan yang bertujuan menciptakan dampak positif bagi masyarakat dan lingkungan. Melalui kampanye ini, Bank mendorong partisipasi aktif karyawan, nasabah, serta masyarakat untuk bersama-sama menjaga kelestarian bumi sebagai tanggung jawab bersama. Adapun kegiatan yang diselenggarakan meliputi:

Campaign Related to Environmental Concern

In 2025, Bank Ganesha launched an environmental care campaign aimed at creating a positive impact on the community and environment. Through this campaign, the Bank encourages the active participation of employees, customers, and the community to jointly preserve the earth as a shared responsibility. The activities carried out include:









Januari / January 2025

Hemat kertas setiap hari
Save paper on a daily basis

Februari / February 2025

Sayangi bumi dengan pakai tumbler untuk mendukung *green lifestyle*
Care for the earth by using tumbler to support green lifestyle

Maret / March 2025	Gunakan air seperlunya Use water sparingly
April / April 2025	Matikan lampu jika tak terpakai Turn off lights when not in use
Mei / May 2025	Pakai kertas secukupnya untuk gaya hidup ramah lingkungan Use paper as necessary for environmentally friendly lifestyle
Juni / June 2025	Sortir sampah agar mudah diolah Sort waste for easy processing
Juli / July 2025	Pakai *lunchbox* untuk mendukung *green lifestyle* Use lunchboxes to support green lifestyle
Agustus / August 2025	Pakai *tissue* seperlunya Use tissues as necessary
September / September 2025	Pakai transportasi umum, dukung gaya hidup ramah lingkungan Use public transportation, support environmentally friendly lifestyle
Oktober / October 2025	Pakai kendaraan listrik, dukung gaya hidup ramah lingkungan Use electric vehicles, support environmentally friendly lifestyle
November / November 2025	Menanam pohon, dukung gaya hidup ramah lingkungan Plant trees, support environmentally friendly lifestyle
Desember / December 2025	Jaga kebersihan dengan tidak membuang sampah sembarangan Maintain cleanliness by not littering

Sarana Pengaduan Masalah Lingkungan Hidup

Hingga akhir tahun 2025, Bank Ganesha belum memiliki saluran khusus untuk pengaduan terkait aktivitas bisnis yang berdampak pada lingkungan hidup. Meskipun demikian, Bank tetap berkomitmen menjaga transparansi dan secara aktif menerima masukan masyarakat guna memastikan aktivitas bisnis berjalan efektif, akuntabel, dan sesuai dengan kebutuhan masyarakat. Pada tahun 2025, Bank Ganesha tidak menerima pengaduan terkait aspek lingkungan hidup yang timbul dari aktivitas operasional maupun kegiatan usaha Bank.

Complaint Channel for Environmental Problem

Until the end of 2025, Bank Ganesha did not have any dedicated channel for complaints related to business activities that impacted the environment. Nevertheless, the Bank remains committed to maintaining transparency and actively receiving public input to ensure that its business activities are effective, accountable, and meet community needs. In 2025, Bank Ganesha received no complaints related to environmental aspects arising from the Bank's operational or business activities.

Biaya Lingkungan Hidup

Sepanjang tahun 2025, Bank Ganesha belum mengalokasikan dana secara spesifik untuk melaksanakan berbagai program pengelolaan lingkungan di seluruh wilayah operasional.

Environmental Costs

Throughout 2025, Bank Ganesha did not yet allocate specific funds to implement various environmental management programs across its operational areas.

Verifikasi Tertulis dari Pihak Independen

Written Verification from Independent Party

Laporan Keberlanjutan ini tidak dilakukan verifikasi oleh penyedia jasa *assurance* eksternal. Namun demikian, Bank menjamin bahwa seluruh informasi yang disampaikan dalam Laporan Keberlanjutan ini adalah benar dan faktual.

This Sustainability Report has not been verified by an external assurance service provider. Nonetheless, the Bank guarantees that all information presented in this Sustainability Report is true and factual.

Tanggapan terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya

Response to Feedback from Previous Year's Sustainability Report

Bank tidak mendapatkan tanggapan spesifik terkait Laporan Keberlanjutan 2024 yang diterbitkan. Meskipun demikian, Bank terus menyempurnakan laporan tahun 2025 agar memenuhi standar penulisan, yaitu Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017. Bank berharap laporan ini menjadi sumber informasi terpercaya tentang kinerja keberlanjutan Bank beserta dampak yang ditimbulkannya selama tahun pelaporan.

The Bank did not receive any specific responses regarding the published 2024 Sustainability Report. Nevertheless, the Bank continues to refine the 2025 report to comply with the writing standards, namely Financial Services Authority Regulation No. 51/POJK.03/2017. The Bank expects this report to be a reliable source of information on the Bank's sustainability performance along with its impacts throughout the reporting year.

Tanggung Jawab Laporan Tahunan dan Laporan Keberlanjutan

Annual Report and Sustainability Report Responsibility

SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN DAN LAPORAN KEBERLANJUTAN 2025 PT BANK GANESHA TBK

Statement of Members of the Board of Directors and the Board of Commissioners on the Responsibility for the 2025 Annual Report and Sustainability Report of PT Bank Ganesha Tbk

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan dan Laporan Keberlanjutan PT Bank Ganesha Tbk tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan dan Laporan Keberlanjutan ini.

We, the undersigned, hereby declare that all information in the Annual Report and Sustainability Report of PT Bank Ganesha Tbk for year 2025 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report and Sustainability Report of the Company.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is hereby made in all truthfulness.

Jakarta, April 2026

Dewan Komisaris
Board of Commissioners

Marcello Theodore Taufik
Presiden Komisaris
President Commissioner

Lisawati
Komisaris
Commissioner

Sudarto
Komisaris Independen
Independent Commissioner

Trisna Chandra
Komisaris Independen
Independent Commissioner

Direksi
Board of Directors

Setiawan Kumala
Presiden Direktur
President Director

Suroso
Direktur
Director

Arif Wicaksono
Direktur
Director

Ibrahim
Direktur
Director

Kriteria Penyampaian Laporan Tahunan Berdasarkan SEOJK No. 16/SEOJK.04/2021

Criteria for Annual Report Submission based on SEOJK No. 16/SEOJK.04/2021

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Ketentuan Umum **General Provisions**		
Laporan Tahunan disajikan dalam bentuk dokumen cetak dan dokumen elektronik. The Annual Report is presented in the form of printed documents and electronic documents.		✓
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. The Annual Report is presented in hardcopy format, printed on bright colored paper, of good quality, A4 size, bound, and can be reproduced in good quality.		✓
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. The Annual Report can present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.		✓
Laporan Tahunan yang disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam *portable document format* (PDF). The Annual Report presented in the form of an electronic document is an Annual Report that is converted in portable document format (PDF).		✓
Isi Laporan Tahunan **Annual Report Contents**		
Kilas Kinerja **Performance Highlights**		
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 tahun buku atau sejak memulai usahanya jika emiten atau perusahaan publik tersebut menjalankan kegiatan usahanya kurang dari 3 tahun. Summary of important financial data contains financial information presented in comparative form for 3 financial years or since the business starts if the issuer or public company started its business in less than 3 years ago.	Informasi memuat antara lain: 1. Pendapatan/penjualan; 2. Laba bruto; 3. Laba (rugi); 4. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali; 5. Total laba (rugi) komprehensif; 6. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali; 7. Laba (rugi) per saham; 8. Jumlah aset; 9. Jumlah liabilitas; 10. Jumlah ekuitas; 11. Rasio laba (rugi) terhadap jumlah aset; 12. Rasio laba (rugi) terhadap ekuitas; 13. Rasio laba (rugi) terhadap pendapatan; 14. Rasio lancar; 15. Rasio liabilitas terhadap ekuitas; 16. Rasio liabilitas terhadap jumlah aset; dan 17. Informasi dan rasio keuangan lainnya yang relevan dengan perusahaan dan jenis industrinya. Information includes, among others: 1. Revenue/sales; 2. Gross profit; 3. Profit (loss); 4. Total profit (loss) attributable to owners of the parent entity and non-controlling interests; 5. Total comprehensive profit (loss); 6. Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests; 7. Earnings (loss) per share; 8. Total assets; 9. Total liabilities; 10. Total equity; 11. Profit (loss) to total assets ratio; 12. Profit (loss) to equity ratio; 13. Profit (loss) to revenue ratio; 14. Current ratio; 15. Liabilities to equity ratio; 16. Liabilities to total assets ratio; and 17. Information and other financial ratios that are relevant to the company and the type of industry.	8

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Informasi Saham	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: 1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 tahun buku terakhir, paling sedikit memuat: a. Jumlah saham yang beredar; b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan; c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan; dan d. Volume perdagangan pada bursa efek tempat saham dicatatkan; Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek; 2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: a. Tanggal pelaksanaan aksi korporasi; b. Rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham; c. Jumlah saham beredar sebelum dan sesudah aksi korporasi; d. Jumlah efek konversi yang dilaksanakan (jika ada); dan e. Harga saham sebelum dan sesudah aksi korporasi; 3. Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut; dan 4. Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3) dan/atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode laporan tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (suspension) dan/atau pembatalan pencatatan saham (*delisting*) tersebut.	**13**
Share Information	Information on shares for Public Companies at least contains: 1. Shares that have been issued for each quarter, presented in comparative form for the last 2 financial years, at least contain: a. Number of outstanding shares; b. Market capitalization based on the price on the stock exchange where the shares are listed; c. The highest, lowest, and closing share prices based on the price on the stock exchange where the shares are listed; and d. Trading volume on the stock exchange where the shares are listed; Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange; 2. In the event of a corporate action causing a change in shares, such as stock split, reverse stock, share dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, as well as capital increase and decrease, share information as referred to in number 1) shall be added with an explanation of at least: a. The corporate action execution date; b. Ratio of stock split, reverse stock, stock dividends, bonus shares, number of convertible securities issued, and changes in share par value; c. The number of outstanding shares before and afer the corporate action; d. The number of convertible securities executed (if any); and e. Share prices before and afer corporate actions; 3. In the event of temporary suspension of share trading and/or delisting of share in the financial year, the reasons for the temporary suspension of share trading and/or delisting of share must be explained; and 4. In the event of temporary suspension of share trading as referred to in number 3) and/or the process of delisting of shares is still ongoing at the end of the annual report period, the actions taken to resolve the temporary suspension of share trading and/or delisting of share must be explained.	

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Laporan Direksi dan Dewan Komisaris **Report of the Board of Directors and Board of Commissioners**		
Laporan Direksi	Laporan Direksi paling sedikit memuat uraian singkat mengenai: 1. Kinerja emiten atau perusahaan publik, paling sedikit memuat: a. Strategi dan kebijakan strategis emiten atau perusahaan publik; b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis emiten atau perusahaan publik; c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi emiten atau perusahaan publik; d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan emiten atau perusahaan publik; dan e. Kendala yang dihadapi emiten atau perusahaan publik; 2. Gambaran tentang prospek usaha emiten atau perusahaan publik; dan 3. Penerapan tata kelola emiten atau perusahaan publik.	**32**
Board of Directors' Report	The Board of Directors' report contains at least a brief description of: 1. Performance of issuers or public companies, at least includes: a. Issuer's or Public Company's strategy and strategic policies; b. The role of the Board of Directors in formulating the strategy and strategic policies of the issuer or public company; c. The process carried out by the Board of Directors to ensure the implementation of the issuer's or public company's strategy; d. Comparison between the results achieved and those targeted by the issuer or public company; and e. Obstacles faced by Issuers or Public Companies; 2. An overview of the business prospects of the issuer or public company; and 3. Implementation of issuer or public company governance.	
Laporan Dewan Komisaris	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: 1. Penilaian terhadap kinerja Direksi mengenai pengelolaan emiten atau perusahaan publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi emiten atau perusahaan publik yang dilakukan oleh Direksi; 2. Pandangan atas prospek usaha emiten atau perusahaan publik yang disusun oleh Direksi; dan 3. Pandangan atas penerapan tata kelola emiten atau perusahaan publik.	**26**
Board of Commissioners' Report	The Board of Commissioners' report contains at least a brief description of: 1. Assessment of the Board of Directors' performance regarding the management of the issuer or public company, including the Board of Commissioners' oversight in the formulation and implementation of the issuer's or public company's strategy carried out by the Board of Directors; 2. Views on the business prospects of the issuer or public company prepared by the Board of Directors; and 3. Views on the implementation of governance of the issuer or public company.	
Profil Perusahaan **Company 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 if there is a name change, reasons for the change, and the efective date of the name change in the financial year.		**46**
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 Issuers or public companies including branch ofices or representative ofices that enable the public to obtain information about issuers or public companies.	a. Alamat; b. Nomor telepon; c. Alamat surat elektronik; dan d. Alamat situs web. a. Address; b. Phone number; c. Electronic mail address; and d. Website address.	**46**
3. Riwayat singkat emiten atau perusahaan publik. 3. Brief history of issuer or public company.		**47**
4. Visi dan misi emiten atau perusahaan publik serta budaya perusahaan (*corporate culture*) atau nilai-nilai perusahaan. 4. Issuer's or public company's vision and mission and corporate culture or corporate 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. Business activities according to the latest Articles of Association, business activities carried out in the financial year, and types of goods and/or services produced.		**54**

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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 or region where the operational activities take place or the coverage area of the company's operational activities.		**70**
7. Struktur organisasi emiten atau perusahaan publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. 7. The organizational structure of the issuer or public company in the form of a chart, at least up to 1 level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.		**72**
8. Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. 8. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.		**23**
9. Profil Direksi. 9. Board of Directors' Profile.	a. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota Direksi pada emiten atau perusahaan publik yang bersangkutan; 2) Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar emiten atau perusahaan publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; g. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, Pemegang Saham Utama, dan Pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten Atau Perusahaan Publik Mengungkapkan hal tersebut; dan h. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut. a. Name and position according to duties and responsibilities; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification; f. Position history, including information on: 1) The legal basis of appointment as a member of the Board of Directors of the issuer or public company concerned; 2) Concurrent positions, as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions inside and outside the issuer or public company. In the event that members of the Board of Directors do not have concurrent positions, then this shall be disclosed; and 3) Work experience and time period inside and outside the issuer or public company; g. Afiliation with other members of the Board of Directors, members of the Board of Commissioners, Major and Controlling Shareholders, either directly or indirectly up to individual owners, including names of afiliated parties. In the event that members of the Board of Directors have no afiliation, then the issuer or public company shall disclose this matter; and h. Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this shall be disclosed.	**79**
10. Profil Dewan Komisaris. 10. Board of Commissioners' Profile.	a. Nama dan jabatan; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; a. Name and position; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification;	**74**

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10. Profil Dewan Komisaris.	f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota Dewan Komisaris; 2) Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan Komisaris Independen pada emiten atau perusahaan publik yang bersangkutan; 3) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar emiten atau perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 4) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; g. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, Pemegang Saham Utama, dan Pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka emiten atau perusahaan publik mengungkapkan hal tersebut; h. Pernyataan independensi Komisaris Independen dalam hal Komisaris Independen telah menjabat lebih dari 2 periode; dan i. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut.	**74**
10. Board of Commissioners' Profile.	f. Position history, including information on: 1) Legal basis of appointment as a member of the Board of Commissioners; 2) The legal basis for the first appointment as a member of the Board of Commissioners who is an Independent Commissioner at the issuer or public company concerned; 3) Concurrent positions, as members of the Board of Commissioners, members of the Board of Directors, and/or committee members as well as other positions inside and outside the issuer or public company. In the event that members of the Board of Commissioners do not have concurrent positions, then this shall be disclosed; and 4) Work experience and time period inside and outside the issuer or public company; g. Afiliation with other members of the Board of Commissioners, Major and Controlling Shareholders, either directly or indirectly up to individual owners, including names of afiliated parties; In the event that members of the Board of Commissioners have no afiliation, the issuer or public company shall disclose this matter; h. Statement of independency of the Independent Commissioner in the event that the Independent Commissioner has served more than 2 periods; and i. Changes in the composition of members of the Board of Commissioners and reasons for changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this shall be disclosed.	
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.		**78, 83**
11. In the event that there is a change in the composition of members of the Board of Directors and/or members of the Board of Commissioners that occurs afer the end of the financial year until the deadline for submitting the Annual Report, the composition included in the Annual Report is the last and previous composition of members of the Board of Directors and/or members of the Board of Commissioners.		
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.	**388**
12. Number of employees by gender, position, age, educational level, and employment status (permanent/ contract) in the financial year.	Disclosure of information can be presented in tabular form.	
13. Nama Pemegang Saham dan persentase kepemilikan pada awal dan akhir tahun buku.	a. Pemegang Saham yang memiliki 5% atau lebih saham emiten atau perusahaan publik; b. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham emiten atau perusahaan publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan c. Kelompok Pemegang Saham masyarakat, yaitu kelompok Pemegang Saham yang masing-masing memiliki kurang dari 5% saham emiten atau perusahaan publik. Informasi di atas dapat disajikan dalam bentuk tabel.	**86**
13. Name of Shareholder and ownership percentage at the beginning and end of the financial year.	a. Shareholders who own 5% or more shares of the issuer or public company; b. Members of the Board of Directors and members of the Board of Commissioners who own shares of issuers or public companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, this shall be disclosed; and c. Group of public Shareholders, namely groups of Shareholders who each own less than 5% of the shares of the issuer or public company. The above information can be presented in tabular form.	

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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 terdafar dalam dafar Pemegang Saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. 14. Percentage of indirect ownership of issuer or public company shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding Shareholders who are registered in the Shareholders register for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners.	Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham emiten atau perusahaan publik, maka diungkapkan mengenai hal tersebut. 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 shares of issuer or public company, then this matter shall be disclosed.	88
15. Jumlah Pemegang Saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi. 15. Number of Shareholders and ownership percentage at the end of the financial year based on classification.	a. Kepemilikan institusi lokal; b. Kepemilikan institusi asing; c. Kepemilikan individu lokal; dan d. Kepemilikan individu asing. a. Ownership of local institutions; b. Ownership of foreign institutions; c. Ownership of local individuals; and d. Ownership of foreign individuals.	87
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 Major and Controlling Shareholders of issuers or public companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.		89
17. Nama Entitas Anak, perusahaan asosiasi, perusahaan ventura bersama di mana 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. 17. Names of Subsidiaries, associated companies, joint venture companies where the issuer or public company has joint control of an entity (if any), along with share ownership percentage, line of business, total assets, and operating status of Subsidiaries, associated companies, joint venture companies.	Untuk Entitas Anak, ditambahkan informasi mengenai alamat Entitas Anak tersebut. For Subsidiaries, information regarding the address of Subsidiary is added.	89

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18. Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek di mana 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 ofering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the issuer's or public company's shares are listed, including stock split, reverse stock, share dividends, bonus shares, and changes in the nominal value of shares, exercise of convertible securities, capital increase and decrease (if any).		**90**
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. Information on the listing of other securities besides the securities referred to in number 18), which have not yet matured in the financial year, at least contains the name of the securities, year of issuance, interest/yield rate, maturity date, ofering price, and securities rating (if any).		**90**
20. Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya. 20. Information on the use of services from public accounting (AP) and public accounting firm (KAP) and their networks/ associations/alliances.	a. Nama dan alamat; b. Periode penugasan; c. Informasi jasa audit dan/atau non audit yang diberikan; d. Biaya jasa (*fee*) audit dan/atau non-audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan e. Dalam hal AP dan KAP beserta jaringan/asosiasi/aliansinya, yang ditunjuk tidak memberikan jasa non-audit, maka diungkapkan mengenai informasi tersebut. Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliansinya dapat disajikan dalam bentuk tabel. a. Name and address; b. Assignment period; c. Information on audit and/or non-audit services provided; d. Audit and/or non-audit service fees for each assignment given during the financial year; and e. In the event that the designated AP and KAP and their network/association/alliance do not provide non-audit services, the information shall be disclosed. Disclosure of information on the use of AP and KAP services and their networks/associations/ alliances can be presented in tabular form.	**90**
21. Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. 21. Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.		**91**
Analisis dan Pembahasan Manajemen **Management Discussion and Analysis**		
Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku. **Management discussion and analysis contains discussion and analysis of financial statements and other important information with an emphasis on material changes that occurred during the financial year.**		
1. Tinjauan operasi per segmen usaha sesuai dengan jenis industri emiten atau perusahaan publik. 1. Overview of operations per business segment according to the type of industry of the issuer or public company.	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya; b. Pendapatan/penjualan; dan c. Profitabilitas. a. Production, which includes process, capacity, and development; b. Revenue/sales; and c. Profitability.	**100**
2. Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut. 2. Comprehensive financial performance which includes a comparison of financial performance in the last 2 financial years, with explanation of causes of changes and impact of changes.	a. Aset lancar, aset tidak lancar, dan total aset; b. Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; c. Ekuitas; d. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan e. Arus kas. a. Current assets, non-current assets, and total assets; b. Current liabilities, non-current liabilities, and total liabilities; c. Equity; d. Revenue/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss); and e. Cash flows.	**109**
3. Kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan. 3. Debt or liabilities service ability by presenting the calculation of relevant ratio.		**115**
4. Tingkat kolektibilitas piutang emiten atau perusahaan publik dengan menyajikan perhitungan rasio yang relevan. 4. Receivables turnover ratio of the issuer or public company by presenting calculation of relevant ratio.		**117**

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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 policy on capital structure accompanied by the basis for determining the said policy.		**117**
6. Bahasan mengenai ikatan yang material untuk investasi barang modal. 6. Discussion on material commitments for capital goods investment.	a. Tujuan dari ikatan tersebut; b. Sumber dana yang diharapkan untuk memenuhi ikatan tersebut; c. Mata uang yang menjadi denominasi; dan d. Langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait. a. The purpose of the commitment; b. The source of funds expected to fulfill the said commitment; c. The currency; and d. Steps planned by the Issuer or Public Company to protect against risks from related foreign currency positions.	**119**
7. Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir. 7. Discussion on capital goods investment realized in the last financial year.	a. Jenis investasi barang modal; b. Tujuan investasi barang modal; dan c. Nilai investasi barang modal yang dikeluarkan. a. Type of capital goods investment; b. The purpose of capital goods investment; and c. The value of capital goods investment.	**119**
8. Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada). 8. Information and material facts that occurred afer the date of the accountant's report (if any).		**124**
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. The business prospects of issuers or public companies connected to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.		**126**
10. Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi). 10. Comparison between targets/projections at the beginning of financial year and the results achieved (realization).	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (*capital structure*); atau d. Hal lainnya yang dianggap penting bagi emiten atau perusahaan publik. a. Revenue/sales; b. Profit (loss); c. Capital structure; or d. Other matters deemed important by the issuer or public company.	**121**
11. Target/proyeksi yang ingin dicapai emiten atau perusahaan publik untuk 1 tahun mendatang. 11. Targets/projections to be achieved by the issuer or public company for the next 1 year.	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (*capital structure*); d. Kebijakan dividen; atau e. Hal lainnya yang dianggap penting bagi emiten atau perusahaan publik. a. Revenue/sales; b. Profit (loss); c. Capital structure; d. Dividend policy; or e. Other matters deemed important by the issuer or public company.	**122**
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 issuer's or public company's goods and/or services, at least regarding marketing strategy and market share.		**101**
13. Uraian mengenai dividen selama 2 tahun buku terakhir. 13. Description of dividends for the last 2 financial years.	a. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih; b. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non-kas; c. Jumlah dividen per saham (kas dan/atau non kas); dan d. Jumlah dividen per tahun yang dibayar. Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal emiten atau perusahaan publik tidak membagikan dividen dalam 2 tahun terakhir, maka diungkapkan mengenai hal tersebut. a. Dividend policy, including information on the percentage of the amount of dividends distributed to net profit; b. Cash dividend payment date and/or non-cash dividend distribution date; c. Total dividend per share (cash and/or non-cash); and d. The amount of dividends per year paid. Disclosure of information can be presented in tabular form. In the event that the issuer or public company has not distributed dividends in the last 2 years, this shall be disclosed.	**120**

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14. Realisasi penggunaan dana hasil penawaran umum. 14. Realization of the use of proceeds from the public offering.	a. Dalam hal selama tahun buku, emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku; dan b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka emiten menjelaskan perubahan tersebut. a. In the event that during the financial year, the issuer has an obligation to submit a report on the realization of use of proceeds, then the cumulative realization of the use of proceeds from the public ofering until the end of the financial year shall be disclosed; and b. In the event that there is a change in the use of proceeds as stipulated in the Financial Services Authority Regulation regarding the report on realization of use of proceeds from a public ofering, the issuer shall explain such change.	**120**
15. Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku. 15. Material information (if any), including investment, expansion, divestment, business merger/ consolidation, acquisition, debt/ capital restructuring, material transactions, afiliate transactions, and conflict of interest transactions, which occurred in the financial year.	a. Tanggal, nilai, dan objek transaksi; b. Nama pihak yang melakukan transaksi; c. Sifat hubungan afiliasi (jika ada); d. Penjelasan mengenai kewajaran transaksi; e. Pemenuhan ketentuan terkait; dan f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), emiten atau perusahaan publik juga mengungkapkan informasi: 1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*); dan 2) Peran Dewan Komisaris dan Komite Audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*); g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam Laporan Keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam Laporan Keuangan tahunan tersebut; h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui Pemegang Saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; dan i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. a. Transaction date, value, and object; b. The name of the party making the transaction; c. Nature of afiliate relationship (if any); d. Explanation of the fairness of transaction; e. Fulfillment of related provisions; and f. In the event that there is an afiliation relationship, apart from disclosing the information referred to in letter a) through letter e), the issuer or public company shall also disclose information on: 1) The statement of the Board of Directors that the afiliated transactions have gone through adequate procedures to ensure that the afiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (arm's length principle); and 2) The role of the Board of Commissioners and Audit Committee in carrying out adequate procedures to ensure that the afiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (arm's length principle); g. For afiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously, an explanation is added that the afiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously; In the event that the afiliated transactions or material transactions referred to have been disclosed in the annual Financial Statements, information is added regarding references to disclosure in the said annual Financial Statements; h. For disclosure of afiliated transactions and/or conflict of interest transactions which are the result of executing afiliated transactions and/or conflict of interest transactions that have been approved by independent Shareholders, information is added regarding the date of the GMS that approves the said afiliated transactions and/or conflict of interest transactions; and i. In the event that there are no afiliated transactions and/or conflict of interest transactions, this shall be disclosed.	**122**

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16. Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap emiten atau perusahaan publik dan dampaknya terhadap laporan keuangan (jika ada). 16. Amendments to provisions of laws and regulations that have a significant impact on the issuer or public company and the impact on the financial statements (if any).		**124**
17. Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada). 17. Changes to accounting policies, reasons, and their impact on financial statements (if any).		**125**
Tata Kelola Emiten atau Perusahaan Publik **Governance of Issuers or Public Companies**		
1. Rapat Umum Pemegang Saham (RUPS). 1. General Meeting of Shareholders (GMS).	a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku meliputi: 1) Keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan 2) Keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; b. Dalam hal emiten atau perusahaan publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. a. Information regarding GMS resolutions in the financial year and 1 year before the financial year that includes: 1) GMS resolutions in the financial year and 1 year prior to the financial year realized in the financial year; and 2) GMS resolutions in the financial year and 1 year prior to the financial year which have not been realized and the reasons for not being realized; b. In the event that an issuer or public company uses an independent party in the implementation of the GMS to count the votes, this matter shall be disclosed.	**150**
2. Direksi. 2. Board of Directors.	a. Tugas dan tanggung jawab masing-masing anggota Direksi; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel; b. Pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi; c. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada); e. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan f. Dalam hal emiten atau perusahaan publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. a. Duties and responsibilities of each member of the Board of Directors; Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form; b. Statement that the Board of Directors has Board of Directors guidelines or charter; c. Policy and frequency of Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, and the attendance level of Board of Directors' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Directors' members at Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Directors' members: 1) Policy on training and/or competency development for Board of Directors' members, including an orientation program for newly appointed members of the Board of Directors (if any); and 2) Training and/or competency development programs attended by the Board of Directors' members in the financial year (if any); e. The Board of Directors' assessment of the performance of committees that support the implementation of Board of Directors' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and f. In the event that the issuer or public company does not have a committee that supports the implementation of Board of Directors' duties, this shall be disclosed.	**169**

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3. Dewan Komisaris.	a. Tugas dan tanggung jawab Dewan Komisaris; b. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris; c. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada); e. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: 1) Prosedur pelaksanaan penilaian kinerja; 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan 3) Pihak yang melakukan penilaian; dan f. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat.	**158**
3. Board of Commissioners.	a. Duties and responsibilities of the Board of Commissioners; b. Statement that the Board of Commissioners has Board of Commissioners guidelines or charter; c. Policy and frequency of Board of Commissioners' meetings, Board of Commissioners' joint meetings with the Board of Directors, and the attendance level of Board of Commissioners' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Commissioners' members at Board of Commissioners' meetings, meetings between the Board of Commissioners and the Board of Directors, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Commissioners' members: 1) Policy on training and/or competency development for Board of Commissioners' members, including an orientation program for newly appointed members of the Board of Commissioners (if any); and 2) Training and/or competency development programs attended by the Board of Commissioners' members in the financial year (if any); e. Assessment of the Board of Directors' performance and the Board of Commissioners as well as of each member of the Board of Directors and the Board of Commissioners, that contains at least: 1) Performance assessment procedures 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and 3) The assessor; and f. The Board of Commissioners' assessment of the performance of Committees that support the implementation of Board of Commissioners' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings.	
4. Remunerasi dan nominasi Direksi dan Dewan Komisaris.	a. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan b. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: 1) Prosedur penetapan remunerasi Direksi dan Dewan Komisaris; 2) Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan 3) Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	**196**
4. Remuneration and nomination of the Board of Directors and Board of Commissioners.	a. Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners; and b. Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including: 1) Procedures for determining remuneration for the Board of Directors and Board of Commissioners; 2) Remuneration structure for the Board of Directors and Board of Commissioners such as salaries, allowances, tantiem/bonuses, and others; and 3) Remuneration amount for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.	

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5. Dewan Pengawas Syariah, bagi emiten atau perusahaan publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran Dasar. 5. Sharia Supervisory Board, for issuers or public companies that carry out business activities based on sharia principles as stated in the articles of association.	a. Nama; b. Dasar hukum pengangkatan Dewan Pengawas Syariah; c. Periode penugasan Dewan Pengawas Syariah; d. Tugas dan tanggung jawab Dewan Pengawas Syariah; dan e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap emiten atau perusahaan publik. a. Name; b. The legal basis of appointment of the Sharia Supervisory Board; c. The assignment period of the Sharia Supervisory Board; d. The duties and responsibilities of the Sharia Supervisory Board; and e. Frequency and method of providing advice and suggestions as well as supervising compliance with sharia principles in the capital market applicable to issuers or public companies.	N/A
6. Komite Audit. 6. Audit Committee.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota Komite Audit; g. Pernyataan independensi Komite Audit; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Kebijakan dan pelaksanaan frekuensi rapat Komite Audit dan tingkat kehadiran anggota Komite Audit dalam rapat tersebut; dan j. Pelaksanaan kegiatan Komite Audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) Komite Audit. a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the Board of Commissioners, members of the Board of Directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of Audit Committee members; g. Audit Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Policy and frequency of Audit Committee's meetings and the attendance level of Audit Committee's members in these meetings; and j. Implementation of Audit Committee activities in the financial year according to what is stated in the Audit Committee guidelines or charter.	205
7. Komite atau fungsi remunerasi dan nominasi emiten atau perusahaan publik. 7. Remuneration and nomination committee or function of issuer or public company.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the Board of Commissioners, members of the Board of Directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company;	214

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7. Komite atau fungsi remunerasi dan nominasi emiten atau perusahaan publik. 7. Remuneration and nomination committee or function of issuer or public company.	f. Periode dan masa jabatan anggota komite; g. Pernyataan independensi komite; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Uraian tugas dan tanggung jawab; j. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*); k. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; l. Uraian singkat pelaksanaan kegiatan pada tahun buku; dan m. Dalam hal tidak dibentuk Komite Remunerasi dan Nominasi, emiten atau perusahaan publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: 1) Alasan tidak dibentuknya komite; dan 2) Pihak yang melaksanakan fungsi remunerasi dan nominasi. f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of meetings and the attendance level of members at the meetings; l. A brief description of the implementation of activities in the financial year; and m. In the event that a Remuneration and Nomination Committee is not formed, it is suficient for the issuer or public company to disclose the information referred to in letter i) to letter l) and disclose: 1) The reasons for not forming the committee; and 2) Party carrying out remuneration and nomination functions.	**214**
8. Komite lain yang dimiliki emiten atau perusahaan publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. 8. Other committees established by issuers or public companies in order to support the Board of Directors' functions and duties (if any) and/or committees that support the Board of Commissioners' functions and duties.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; e. Periode dan masa jabatan anggota komite; f. Pernyataan independensi komite; g. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); dan h. Uraian tugas dan tanggung jawab; i. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite; j. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; dan k. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the Board of Commissioners, members of the Board of Directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); and i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of committee's meetings and the attendance level of committee members at meetings; and l. A brief description of the implementation of committee's activities in the financial year.	**222**

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9. Sekretaris Perusahaan.	a. Nama; b. Domisili; c. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai Sekretaris Perusahaan; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; d. Riwayat pendidikan; e. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; dan f. Uraian singkat pelaksanaan tugas Sekretaris Perusahaan pada tahun buku.	**239**
9. Corporate Secretary.	a. Name; b. Domicile; c. Position history, including: 1) Legal basis of appointment as Corporate Secretary; and 2) Work experience and time period inside and outside the issuer or public company; d. Educational history; e. Training and/or competency development programs attended in the financial year; and f. Brief description of the implementation of Corporate Secretary's duties in the financial year.	
10. Unit Audit Internal.	a. Nama Kepala Unit Audit Internal; b. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai Kepala Unit Audit Internal; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; c. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada); d. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; e. Struktur dan kedudukan Unit Audit Internal; f. Uraian tugas dan tanggung jawab; g. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) Unit Audit Internal; dan h. Uraian singkat pelaksanaan tugas Unit Audit Internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.	**245**
10. Internal Audit Unit.	a. Name of The Head of Internal Audit Unit; b. Position history, including: 1) Legal basis of appointment as Head of Internal Audit Unit; and 2) Work experience and time period inside and outside the issuer or public company; c. Qualification or certification for internal audit profession (if any); d. Training and/or competency development programs attended in the financial year; e. The structure and position of the Internal Audit Unit; f. Description of duties and responsibilities; g. Statement that the Internal Audit Unit already has a guideline or charter; and h. A brief description of the implementation of Internal Audit Unit's duties in the financial year including the policies and frequency of meetings with the Board of Directors, Board of Commissioners, and/ or Audit Committee.	
11. Uraian mengenai sistem pengendalian internal (*internal control*) yang diterapkan oleh emiten atau perusahaan publik.	a. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; b. Tinjauan atas efektivitas sistem pengendalian internal; dan c. Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal.	**326**
11. Description of internal control system implemented by issuers or public companies.	a. Financial and operational control, as well as compliance with other laws and regulations; b. Review of the efectiveness of internal control system; and c. Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system.	
12. Sistem manajemen risiko yang diterapkan oleh emiten atau perusahaan publik.	a. Gambaran umum mengenai sistem manajemen risiko emiten atau perusahaan publik; b. Jenis risiko dan cara pengelolaannya; c. Tinjauan atas efektivitas sistem manajemen risiko emiten atau perusahaan publik; dan d. Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas kecukupan sistem manajemen risiko.	**257**
12. Risk management system implemented by issuers or public companies.	a. General description of the issuer's or public company's risk management system; b. Types of risks and how to manage them; c. Review of the efectiveness of the issuer's or public company's risk management system; and d. Statement of the Board of Directors and/or Board of Commissioners or the Audit Committee on the adequacy of the risk management system.	

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13. Perkara hukum yang berdampak material yang dihadapi oleh emiten atau perusahaan publik, Entitas Anak, anggota Direksi dan anggota Dewan Komisaris (jika ada). 13. Legal cases with material impacts faced by issuers or public companies, Subsidiaries, members of the Board of Directors, and members of the Board of Commissioners (if any).	a. Pokok perkara/gugatan; b. Status penyelesaian perkara/gugatan; dan c. Pengaruhnya terhadap kondisi emiten atau perusahaan publik. a. Case profile/lawsuit; b. The settlement status of the case/lawsuit; and c. The impact on the issuers or public companies' condition	337
14. Informasi tentang sanksi administratif/sanksi yang dikenakan kepada emiten atau perusahaan publik, anggota Dewan Komisaris dan anggota Direksi, oleh Otoritas Jasa Keuangan dan otoritas lainnya pada tahun buku (jika ada). 14. Information on administrative sanctions/sanctions imposed on issuers or public companies, members of the Board of Commissioners. and members of the Board of Directors, by the Financial Services Authority and other authorities in the financial year (if any).		338
15. Informasi mengenai Kode Etik emiten atau perusahaan publik. 15. Information regarding the Code of Conduct of issuers or public companies.	a. Pokok-pokok Kode Etik; b. Bentuk sosialisasi Kode Etik dan upaya penegakannya; dan c. Pernyataan bahwa Kode Etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan emiten atau perusahaan publik. a. The principles of the Code of Conduct; b. The form of dissemination of the Code of Conduct and eforts to enforce it; and c. A statement that the Code of Conduct applies to members of the Board of Directors, members of the Board of Commissioners, and employees of issuers or public companies.	339
16. Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh emiten atau perusahaan publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP). 16. A brief description of the policy of providing performance-based longterm compensation to management and/or employees owned by issuers or public companies (if any), including but not limited to management stock ownership program (MSOP) and/or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP), informasi yang diungkapkan paling sedikit memuat: a. Jumlah saham dan/atau opsi; b. Jangka waktu pelaksanaan; c. Persyaratan karyawan dan/atau manajemen yang berhak; dan d. Harga pelaksanaan atau penentuan harga pelaksanaan. In terms of providing compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP), the information disclosed shall contain at least: a. Number of shares and/or options; b. Implementation period; c. Requirements for eligible employee and/or management; and d. Execution price or determination of execution price.	340
17. Uraian singkat mengenai kebijakan pengungkapan informasi. 17. A brief description of the information disclosure policy.	a. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham perusahaan terbuka; dan b. Pelaksanaan atas kebijakan dimaksud. a. Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 working days afer the ownership or any change in ownership of the public company's shares; and b. Implementation of the said policy.	341

Kriteria Criteria	Penjelasan Explanation	Halaman Page
18. Uraian mengenai sistem pelaporan pelanggaran *(whistleblowing system)* di Emiten atau Perusahaan Publik.	a. Cara penyampaian laporan pelanggaran; b. Perlindungan bagi pelapor; c. Penanganan pengaduan; d. Pihak yang mengelola pengaduan; dan e. Hasil dari penanganan pengaduan, paling sedikit: 1) Jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan 2) Tindak lanjut pengaduan. Dalam hal emiten atau perusahaan publik tidak memiliki sistem pelaporan pelanggaran (*whistleblowing system*), maka diungkapkan mengenai hal tersebut.	**342**
18. Description of the violation reporting system (whistleblowing system) in Issuers or Public Companies.	a. Method of submission of violation reports; b. Protection for reporters; c. How to handle the complaints; d. Parties who manage complaints; and e. The results of handling complaints, at least: 1) Number of complaints received and processed in the financial year; and 2) The complaint follow-up. In the event that the issuer or public company does not have a violation reporting system (whistleblowing system), then this matter shall be disclosed.	
19. Uraian mengenai kebijakan anti-korupsi emiten atau perusahaan publik.	a. Program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dalam emiten atau perusahaan publik; dan b. Pelatihan/sosialisasi anti-korupsi kepada karyawan emiten atau perusahaan publik. Dalam hal emiten atau perusahaan publik tidak memiliki kebijakan anti-korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud.	**344**
19. Description of the issuer's or public company's anti-corruption policy.	a. Programs and procedures carried out in overcoming corrupt practices, remuneration (kickbacks), fraud, bribes, and/or gratuities in issuers or public companies; and b. Anti-corruption training/dissemination for employees of issuers or public companies. If the issuer or public company does not have an anti-corruption policy, the reasons for not having such a policy shall be explained.	
20. Penerapan atas pedoman tata kelola perusahaan terbuka bagi emiten yang menerbitkan efek bersifat ekuitas atau perusahaan publik.	a. Pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau b. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). Pengungkapan informasi dapat disajikan dalam bentuk tabel.	**354**
20. Implementation of public company governance guidelines for issuers that issue equity securities or public companies.	a. Statement regarding recommendations that have been implemented; and/or b. Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any). Disclosure of information can be presented in tabular form.	
Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik **Social and Environmental Responsibility of Issuers or Public Companies**		
1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.	a. Penjelasan strategi keberlanjutan; b. Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); c. Profil singkat emiten atau perusahaan publik; d. Penjelasan Direksi; e. Tata kelola keberlanjutan; f. Kinerja keberlanjutan; g. Verifikasi tertulis dari pihak independen, jika ada; h. Lembar umpan balik (*feedback*) untuk pembaca, jika ada; dan i. Tanggapan emiten atau perusahaan publik terhadap umpan balik laporan tahun sebelumnya.	✓
1. The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.	a. Explanation of sustainability strategy; b. An overview of sustainability aspects (economic, social, and environmental); c. Brief profile of the issuer or public company; d. Explanation from the Board of Directors; e. Sustainability governance; f. Sustainability performance; g. Written verification from an independent party, if any; h. Feedback form for readers, if any; and i. The issuer or public company's response to the previous year's report feedback.	

Kriteria Criteria	Penjelasan Explanation	Halaman Page
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 Preparing Sustainability Reports For Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.		✓
3. Informasi Laporan Keberlanjutan (*Sustainability Report*) pada angka 1) dapat: 3. Sustainability Report information in number 1) can:	a. Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau b. Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada 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, seperti profil emiten atau perusahaan publik. a. Be disclosed in other relevant sections outside the social and environmental responsibility section, such as the Board of Directors' explanation regarding the Sustainability Report is disclosed in the related section of the Board of Directors' Report; and/or b. Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Report For Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular, such as the profile of the issuer or public company.	✓
4. Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. 4. Sustainability Report as referred to in number 1) is an integral part of the Annual Report but can be presented separately from the Annual Report.		✓
5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: 5. In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:	a. Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan b. 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. a. Contain all the information referred to in number 1); and b. Be prepared according to Technical Guidelines for Preparing Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.	✓
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, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		✓
7. Penyampaian Laporan Keberlanjutan (*Sustainability Report*) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. 7. Submission of Sustainability Report presented separately from the Annual Report must be submitted together with the submission of the Annual Report.		✓
Laporan Keuangan Tahunan yang Telah Diaudit **Audited Annual Financial Statements**		
Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan standar akuntansi keuangan di Indonesia dan telah diaudit oleh akuntan publik yang terdafar di Otoritas Jasa Keuangan. Laporan Keuangan tahunan dimaksud memuat pernyataan mengenai pertanggungjawaban atas Laporan Keuangan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai tanggung jawab Direksi atas Laporan Keuangan atau peraturan perundang-undangan di sektor pasar modal yang mengatur mengenai laporan berkala perusahaan efek dalam hal emiten merupakan perusahaan efek. The annual financial statements included in the Annual Report are prepared in accordance with Indonesian financial accounting standards and have been audited by a public accountant registered with the Financial Services Authority. The annual Financial Statements contain a statement regarding accountability for Financial Statements as stipulated in the Financial Services Authority Regulation regarding the responsibility of the Board of Directors for Financial Statements or laws and regulations in the capital market sector which regulate periodic reports of securities companies in the event that the issuer is a securities company.		✓
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan **Statement of Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report**		
Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran I yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. Statements of members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report are prepared in accordance with the format of Statement Letters of Members of the Board of Directors and Board of Commissioners regarding Responsibility for Annual Reports as listed in Appendix I which is an integral part of this Financial Services Authority Circular.		✓

Daftar Pengungkapan sesuai Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017

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Laporan Keuangan
Financial Statement

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PT Bank Ganesha Tbk

Laporan keuangan tanggal 31 Desember 2025 dan
untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
Financial statements as of December 31, 2025 and
for the year then ended with independent auditor's report

BANK GANESHA

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025 DAN UNTUK
TAHUN YANG BERAKHIR TANGGAL TERSEBUT
PT BANK GANESHA, Tbk

BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE FINANCIAL
STATEMENTS AS OF DECEMBER 31, 2025
FOR THE YEAR THAN ENDED
PT BANK GANESHA, Tbk

Kami, yang bertanda tangan di bawah ini: *We, the undersigned below:*

1.	Nama	Setiawan Kumala	*Name*
	Alamat Kantor	Wisma Hayam Wuruk,Jl. Hayam Wuruk No.8, Jakarta 10120	*Office Address*
	Alamat Domisili	Jl. Tiang Bendera 48A RT/RW 002/003 KEL. Roa Malaka KEC. Tambora - Jakarta Utara	*Residential Address*
	Nomor Telepon	(021) 29109900	*Telephone*
	Jabatan	Presiden Direktur/ *President Director*	*Title*
2.	Nama	Arif Wicaksono	*Name*
	Alamat Kantor	Wisma Hayam Wuruk,Jl. Hayam Wuruk No.8, Jakarta 10120	*Office Address*
	Alamat Domisili	Komp. BRI Jl. Kremuna No.6 RT/RW 007/006 Cipete Selatan Cilandak - Jakarta Selatan	*Residential Address*
	Nomor Telepon	(021) 291099000	*Telephone*
	Jabatan	Direktur/ *Director*	*Title*

Menyatakan bahwa: *Declare that:*

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Ganesha Tbk ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah dimuat secara lengkap dan benar; dan

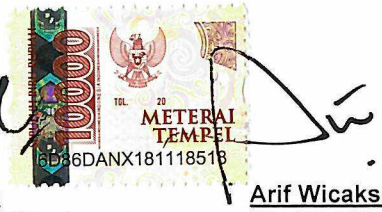
   b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam Bank.

1. *We are responsible for the preparation and presentation of the financial statements of PT Bank Ganesha Tbk ("Bank");*
2. *The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the financial statements of the Bank have been fully disclosed in a complete and truthful manner; and*

   b. *The financial statements of the Bank do not contain any incorrect information or material fact, nor do they omit any information or material fact;*
4. *We are responsible for the internal control system of the Bank.*

Demikian pernyataan ini telah dibuat dengan sebenarnya. *This statement has been made truthfully.*

Jakarta, 27 Maret/ *March 27,* 2026
Atas nama dan mewakili Direksi/ *For and on behalf of the Board of Directors*



Setiawan Kumala	**Arif Wicaksono**
Presiden Direktur/ President Director	Direktur/ Director

The original financial statements included herein are in the Indonesian language.

PT BANK GANESHA Tbk
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

PT BANK GANESHA Tbk
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT

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Laporan Auditor Independen

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026

Pemegang Saham, Dewan Komisaris, dan Direksi
PT Bank Ganesha Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Ganesha Tbk. ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2025, serta kinerja keuangan dan arus kas nya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Independent Auditor's Report

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026

The Shareholders and the Boards of Commissioners and Directors
PT Bank Ganesha Tbk

Opinion

We have audited the accompanying financial statements of PT Bank Ganesha Tbk. (the "Bank"), which comprise the statement of financial position as of December 31, 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2025, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (lanjutan)

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (continued)

Hal audit utama

Key audit matters

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 audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

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. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole, and in forming our audit opinion thereon, and we do not provide a separate audit opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matter is provided in such context.

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, memberikan basis bagi opini kami atas laporan keuangan terlampir.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying financial statements.

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Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (lanjutan)

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (continued)

Hal audit utama (lanjutan)

Key audit matters (continued)

Cadangan kerugian penurunan nilai atas kredit

Allowance for impairment losses of loan

Penjelasan atas hal audit utama:

Description of the key audit matter:

Seperti yang dijelaskan dalam Catatan 10 atas laporan keuangan terlampir, pada tanggal 31 Desember 2025, saldo cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp198.917 juta. Lihat informasi kebijakan akuntansi material untuk cadangan kerugian penurunan nilai atas aset keuangan yang diungkapkan dalam Catatan 2, penggunaan pertimbangan, estimasi dan asumsi akuntansi yang signifikan dalam Catatan 3, dan pengungkapan cadangan kerugian penurunan nilai atas kredit yang diberikan dalam Catatan 10 atas laporan keuangan terlampir.

As described in Note 10 to the accompanying financial statements, as of December 31, 2025, the balance of allowance for impairment losses on loans amounted to Rp198,917 million. Refer to material accounting policy information for allowance for impairment losses on financial assets disclosed in Note 2, use of significant accounting judgments, estimates and assumptions in Note 3, and the disclosures of allowances for impairment losses on loans in Note 10 to the accompanying financial statements.

Kami berfokus pada area ini karena saldo kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah signifikan terhadap laporan keuangan terlampir. Selain itu, penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan dan memiliki ketidakpastian estimasi termasuk dalam penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, dan penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individu atau kolektif), termasuk faktor-faktor ekonomi makro berorientasi masa depan.

We focused on this area because the balances of loans and allowance for impairment losses on loans are significant to the accompanying financial statements. In addition, the determination of allowance for impairment losses requires judgment and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment losses calculation models (for exposures assessed on an individual or collective basis), which incorporates forward-looking macroeconomic factors.

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Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (lanjutan)

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (continued)

Hal audit utama (lanjutan)

Key audit matters (continued)

Respons Audit:

Audit response:

Kami menguji pengendalian utama atas pemberian kredit, penilaian kualitas kredit internal secara regular, serta pencatatan dan pengawasan kredit yang diberikan. Kami memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, serta melakukan validasi atas model pencadangan kerugian penurunan nilai, data masukan, dasar, dan asumsi yang digunakan oleh Bank dalam menghitung cadangan kerugian penurunan nilai, serta menguji tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (staging) yang disusun oleh Bank untuk kredit yang diberikan. Kami menguji apakah pengalaman historis mewakili keadaan saat ini dan kerugian terkini yang terjadi dalam portofolio, serta menilai kewajaran atas penyesuaian berorientasi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan. Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji populasi kredit yang diberikan untuk mengevaluasi identifikasi secara tepat waktu oleh Bank atas eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai; untuk kasus-kasus dimana penurunan nilai telah diidentifikasi, kami menilai asumsi Bank atas arus kas masa depan ekspektasian, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen atau internal.

We tested the key controls over the loan origination, regular internal credit quality assessments, and recording and monitoring of the loans. We obtained understanding and assessed impairment measurement methodologies and performed validation of allowance for impairment losses models, inputs, bases, and assumptions used by the Bank in calculating the allowance for impairment losses, and tested the classification into the three-stage credit quality of loan portfolios in accordance with staging criteria developed by the Bank for loans. We tested whether historical experience is representative of current circumstances and of the recent losses incurred in the portfolios, and assessed the reasonableness of forward-looking adjustments, macroeconomic factor analysis, and probability-weighted multiple scenarios for loans. With respect to individually assessed allowance for impairment losses, we tested the population of loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or which have been impaired; for cases where impairment has been identified, we assessed the Bank's assumptions on the expected future cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent valuer or internal valuer.

Kami memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif dan individual. Kami menilai apakah pengungkapan dalam laporan keuangan cukup dan secara memadai mencerminkan eksposur Bank terhadap risiko kredit. Kami melibatkan pakar auditor internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

We checked the accuracy of the calculation of allowance for impairment losses amount by recalculating the collective and individual impairment for the entire portfolio. We assessed whether the financial statements disclosures are adequately and appropriately reflecting the Bank's exposures to credit risk. We involved our auditor's internal expert in the performance of the above procedures where their specific expertise was required.

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Laporan Auditor Independen (lanjutan)

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (lanjutan)

Independent Auditor's Report (continued)

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (continued)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2025 selain laporan keuangan terlampir dan laporan auditor independen kami ("Laporan Tahunan"). Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir 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 melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Other information

Management is responsible for the other information. Other information comprises the information included in the 2025 Annual Report other than the accompanying financial statements and our independent auditor's report thereon ("The Annual Report"). The Annual Report is expected to be made available to us after the date of this independent auditor's report.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

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Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (lanjutan)

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (continued)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Responsibilities of management and those charged with governance for the financial statements

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.

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.

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.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Bank or to cease its operations, or has no realistic alternative but to do so.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

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Laporan Auditor Independen (lanjutan)

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (lanjutan)

Independent Auditor's Report (continued)

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (continued)

Tanggung jawab auditor terhadap audit atas laporan keuangan

Auditor's responsibilities for the audit of the financial statements

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 independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI 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 agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent 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 Standards on Auditing established by the IICPA 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.

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya suatu 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 atas pengendalian internal.

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.*

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Laporan Auditor Independen (lanjutan)

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran 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 Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

Independent Auditor's Report (continued)

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.*

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates 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 Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*

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Laporan Auditor Independen (lanjutan)

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (lanjutan)

Independent Auditor's Report (continued)

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (continued)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Auditor's responsibilities for the audit of the financial statements (continued)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- 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 kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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Shape the future with confidence

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditor's Report (continued)

Report No. 00347/2.1505/AU.1/07/1008-1/1/III/2026 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwanto Susanti dan Surja

Danil Setiadi Handaja
Registrasi Akuntan Publik No.: AP.1008/*Public Accountant Registration No.: AP.1008*

27 Maret 2026/*March 27, 2026*

00347

A member firm of Ernst & Young Global Limited

PT BANK GANESHA Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2025
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2025
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
ASET				***ASSETS***
Kas	2,4,31	51.492	45.628	*Cash*
Giro pada Bank Indonesia	2,5,31	520.644	372.189	*Current accounts with Bank Indonesia*
Giro pada bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp164 pada tanggal 31 Desember 2025 dan Rp85 pada tanggal 31 Desember 2024	2,6,31	85.084	378.669	*Current accounts with other banks - third parties net of allowance for impairment losses of Rp164 as of December 31, 2025 and Rp85 as of December 31, 2024*
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp131 pada tanggal 31 Desember 2025 dan Rp180 pada tanggal 31 Desember 2024	2,7,31	1.029.291	1.636.563	*Placements with Bank Indonesia and other banks - third parties net of allowance for impairment losses of Rp131 as of December 31, 2025 and Rp180 as of December 31, 2024*
Efek-efek - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp70 pada tanggal 31 Desember 2025 dan Rp20 pada tanggal 31 Desember 2024	2,8,31	3.697.790	2.837.347	*Securities - third parties net allowance for impairment losses of Rp70 as of December 31, 2025 and Rp20 as of December 31, 2024*
Efek-efek yang dibeli dengan janji dijual kembali - pihak ketiga	2,9	43.494	-	*Securities purchased under agreement to resell - third parties*
Kredit setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp198.917 pada tanggal 31 Desember 2025 dan Rp239.701 pada tanggal 31 Desember 2024				*Loans net of allowance for impairment losses of Rp198,917 as of December 31, 2025 and Rp239,701 as of December 31, 2024*
Pihak berelasi	2,10,29	21.946	31.700	*Related parties*
Pihak ketiga	2,10,31	5.595.751	4.748.431	*Third parties*
Kredit - neto		5.617.697	4.780.131	*Loans - net*
Tagihan Akseptasi - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp8 pada tanggal 31 Desember 2025 dan Rp2 pada tanggal 31 Desember 2024	2,11	5.311	11.617	*Acceptance receivables – third parties net of allowance for impairment losses of Rp8 as of December 31, 2025 and Rp2 as of December 31, 2024*
Aset tetap setelah dikurangi akumulasi penyusutan sebesar Rp54.437 pada tanggal 31 Desember 2025 dan Rp49.813 pada tanggal 31 Desember 2024	2,12	61.916	63.141	*Fixed assets net of accumulated depreciation of Rp54,437 as of December 31, 2025 and Rp49,813 as of December 31, 2024*

PT BANK GANESHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2025
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
ASET (lanjutan)				***ASSETS (continued)***
Aset hak-guna setelah dikurangi akumulasi penyusutan sebesar Rp54.537 pada tanggal 31 Desember 2025 dan Rp48.445 pada tanggal 31 Desember 2024	2,13	8.666	12.346	*Right-of-use assets net of accumulated depreciation of Rp54,537 as of December 31, 2025 and Rp48,445 as of December 31, 2024*
Aset takberwujud setelah dikurangi akumulasi amortisasi sebesar Rp12.883 pada tanggal 31 Desember 2025 dan Rp9.577 pada tanggal 31 Desember 2024	2,14	9.894	10.703	*Intangible assets net of accumulated amortization of Rp12,883 as of December 31, 2025 and Rp9,577 as of December 31, 2024*
Aset pajak tangguhan	2,26	57.525	104.037	*Deferred tax assets*
Aset lain-lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp13.737 pada tanggal 31 Desember 2025 dan Rp12.404 31 Desember 2024	2,15,29,31	151.586	105.879	*Other assets net of allowance for impairment losses of Rp13,737 as of December 31, 2025 and as of Rp12,404 December 31, 2024*
TOTAL ASET		**11.340.390**	**10.358.250**	***TOTAL ASSETS***

PT BANK GANESHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2025
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	2,31	31.303	140.958	*Liabilities due immediately*
Simpanan				*Deposits*
Pihak berelasi	2,16,29,31	94.990	141.572	*Related parties*
Pihak ketiga	2,16,31	7.408.481	6.512.206	*Third parties*
Total		7.503.471	6.653.778	*Total*
Simpanan dari bank lain - pihak ketiga	2,17	4.002	2.143	*Deposits from other banks - third parties*
Kewajiban akseptasi	2,11	5.319	11.619	*Acceptance liabilities*
Utang pajak	2,18	10.952	10.315	*Taxes payable*
Liabilitas imbalan pasca kerja	2,28	34.003	30.212	*Post-employment benefits obligation*
Liabilitas lain-lain	2,19,31	62.063	63.944	*Other liabilities*
TOTAL LIABILITAS		**7.651.113**	**6.912.969**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar - nilai nominal 40.000.000.000 lembar saham dengan nominal saham Rp100 (nilai penuh) per saham pada tanggal 31 Desember 2025 dan tanggal 31 Desember 2024				*Authorized capital - par value 40,000,000,000 shares with par value Rp100 (full amount) per share as of December 31, 2025 and as of December 31, 2024*
Modal ditempatkan dan disetor penuh - 23.970.997.103 lembar saham pada tanggal 31 Desember 2025 dan tanggal 31 Desember 2024	2,20	2.397.100	2.397.100	*Issued and fully paid capital - 23,970,997,103 shares as of as of December 31, 2025 and as of December 31, 2024*
Tambahan modal disetor	2,20	692.110	692.110	*Additional paid-in capital*
Surplus revaluasi aset tetap - neto		36.784	36.784	*Revaluation surplus of fixed assets - net*
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	8	8.541	(9.905)	*Fair value changes of securities measured at fair value through other comprehensive income - net*
Pengukuran kembali program imbalan pasti - neto		(17.308)	(15.760)	*Remeasurement of defined benefit plan - net*
Saldo laba		572.050	344.952	*Retained earnings*
EKUITAS		**3.689.277**	**3.445.281**	***EQUITY***
TOTAL LIABILITAS DAN EKUITAS		**11.340.390**	**10.358.250**	***TOTAL LIABILITIES AND EQUITY***

PT BANK GANESHA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2025
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL				***INCOME AND EXPENSES FROM OPERATIONS***
Pendapatan bunga	2,21,29	714.085	723.201	*Interest income*
Beban bunga				*Interest expenses*
Bunga	2,22,29	(295.371)	(248.198)	*Interest*
Premi program penjaminan simpanan	2,22,33	(12.588)	(10.634)	*Premium on deposit guarantee program*
Total beban bunga		(307.959)	(258.832)	*Total interest expenses*
Pendapatan bunga - neto		406.126	464.369	*Interest income - net*
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Keuntungan belum direalisasi dari efek yang diukur pada nilai wajar melalui laba rugi		33.480	-	*Unrealized gain on securities measured at fair value through profit or loss*
Keuntungan neto penjualan efek	8	30.469	11.945	*Net gain on sale of securities*
Provisi dan komisi selain kredit - neto	2	18.259	27.862	*Commissions and fees from transactions other than loans - net*
Keuntungan transaksi valuta asing		3.570	5.183	*Gain on foreign exchange transactions*
Pendapatan jasa administrasi dan penalti		1.002	1.247	*Administration fees and penalties*
Lain-lain		4.720	21.974	*Others*
Total pendapatan operasional lainnya		91.500	68.211	*Total other operating income*
Beban kerugian penurunan nilai:	23 6,7,8,10			*Provision for impairment losses:*
Aset keuangan	11	38.299	(44.044)	*Financial assets*
Aset non-keuangan	15	(1.357)	(6.300)	*Non-financial assets*
Total beban kerugian penurunan nilai		36.942	(50.344)	*Total provision for impairment losses*
Beban operasional lainnya:				*Other operating expenses:*
Umum dan administrasi	24	(67.538)	(63.637)	*General and administrative*
Tenaga kerja	25	(164.889)	(152.390)	*Personnel*
Komisi		(2.652)	(2.810)	*Commision*
Kerugian belum direalisasi dari efek yang diukur pada nilai wajar melalui laba rugi		-	(1.542)	*Unrealized loss on securities measured at fair value through profit or loss*
Lain-lain		(3.462)	(2.331)	*Others*
Total beban operasional lainnya		(238.541)	(222.710)	*Total other operating expenses*
Beban Operasional Lainnya - Neto		(201.599)	(273.054)	*Other Operating Expenses - Net*
LABA OPERASIONAL		**296.027**	**259.526**	***INCOME FROM OPERATIONS***
PENDAPATAN (BEBAN) NON-OPERASIONAL				***NON-OPERATING INCOME (EXPENSES)***
Biaya iuran regulator		(5.091)	(4.426)	*Regulator fee*
Keuntungan pelepasan aset tetap - neto	12	233	182	*Gain on disposals of fixed assets - net*
Lain-lain - neto		(560)	(605)	*Others - net*
Pendapatan (beban) non-operasional - neto		(5.418)	(4.849)	*Non-operating income (expenses) - net*
LABA SEBELUM PAJAK PENGHASILAN		**290.609**	**254.677**	***PROFIT BEFORE INCOME TAX***
BEBAN PAJAK PENGHASILAN	26	**(63.511)**	**(52.963)**	***INCOME TAX EXPENSE***
LABA TAHUN BERJALAN		**227.098**	**201.714**	***PROFIT FOR THE YEAR***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements from an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended December 31, 2025
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2025	2024	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasikan ke laba rugi*:*				***Items not to be reclassified to profit or loss:***
Surplus revaluasi aset tetap		-	2.527	*Gain on revaluation of fixed assets*
Pajak penghasilan terkait	26	-	511	*Related income tax*
Neto		-	3.038	*Net*
Pengukuran kembali atas kewajiban imbalan pasti	28	(1.985)	351	*Remeasurement of defined benefit obligation*
Pajak penghasilan terkait	26	437	539	*Related income tax*
Neto		(1.548)	890	*Net*
Pos-pos yang akan direklasifikasikan ke laba rugi:				***Item to be reclassified to profit or loss:***
Keuntungan (kerugian) bersih atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	8	23.649	(6.104)	Gain *(losses) on changes in fair value of securities fair-value through other comprehensive income*
Pajak penghasilan terkait	26	(5.203)	1.541	*Related income tax*
Neto		18.446	(4.563)	*Net*
Keuntungan (kerugian) komprehensif lain tahun berjalan - neto		16.898	(635)	*Other comprehensive loss for the year - net*
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		**243.996**	**201.079**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM (nilai penuh)				***EARNINGS PER SHARE*** *(full amount)*
Dasar/Dilusian	27	9,4	8,4	*Basic/Diluted*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements from an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2025
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor *Additional paid-in capital*	Surplus revaluasi aset tetap - neto *Revaluation surplus of fixed assets - net*	Perubahan nilai wajar dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain – neto/ *Fair value changes of securities measured at fair value through other comprehensive income - net*	Keuntungan (kerugian) pengukuran kembali program iuran pasti - neto/ *Gain (loss) on remeasurenment of defined contribution plan - net*	Saldo laba/ *Retained earning*	Ekuitas neto/ *Net Equity*	
Saldo per 31 Desember 2023		**2.397.100**	**692.110**	**33.746**	**(5.342)**	**(16.650)**	**143.238**	**3.244.202**	***Balance as of December 31. 2023***
Laba tahun berjalan		-	-	-	-	-	201.714	201.714	*Profit for the year*
Penghasilan komprehensif lain periode berjalan - setelah pajak	8	-	-	3.038	(4.563)	890	-	(635)	*Other comprehensive income for the year - net of tax*
Saldo per 31 Desember 2024		**2.397.100**	**692.110**	**36.784**	**(9.905)**	**(15.760)**	**344.952**	**3.445.281**	***Balance as of December 31. 2024***
Laba tahun berjalan		-	-	-	-	-	227.098	227.098	*Profit for the year*
Penghasilan komprehensif lain periode berjalan - setelah pajak	8	-	-	-	18.446	(1.548)	-	16.898	*Other comprehensive income for the year - net of tax*
Saldo per 31 Desember 2025		**2.397.100**	**692.110**	**36.784**	**8.541**	**(17.308)**	**572.050**	**3.689.277**	***Balance as of December 31. 2025***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements from an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2025
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari pendapatan bunga		714.792	714.959	*Receipts from interest income*
Pembayaran beban bunga		(304.929)	(253.347)	*Payments of interest expense*
Penerimaan pendapatan operasional lainnya		54.451	63.029	*Other operating income received*
Keuntungan dari transaksi valuta asing - neto		1.065	(283)	*Gain on foreign exchange transactions - net*
Pembayaran gaji dan tunjangan karyawan		(161.098)	(151.468)	*Salaries and employee benefits paid*
Pembayaran beban operasional lainnya		(53.049)	(64.159)	*Other operating expenses paid*
Pembayaran beban non-operasional		(5.418)	(4.849)	*Non-operating expenses paid*
Pembayaran beban pajak	18, 26	(66.078)	(91.703)	*Tax expense paid*
Arus kas sebelum perubahan aset dan liabilitas operasi		**179.736**	**212.179**	***Cash flows before changes in operating assets and liabilities***
Penurunan (kenaikan) aset operasi:				*Decrease (increase) in operating assets:*
Efek-efek yang dibeli dengan janji dijual kembali		(43.494)	1.150.667	*Securities purchased under agreement to resell*
Efek-efek		(533.194)	(415.302)	*Securities*
Kredit		(800.625)	(692.497)	*Loans*
Tagihan akseptasi		6.299	(11.619)	*Acceptance receivables*
Aset lain-lain		(15.833)	15.079	*Other assets*
Kenaikan (penurunan) liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Liabilitas segera		(109.655)	129.085	*Liabilities due immediately*
Simpanan		849.693	661.739	*Deposits*
Simpanan dari bank lain		1.860	(95)	*Deposits from other banks*
Liabilitas akseptasi		(6.299)	11.619	*Acceptance liabilities*
Liabilitas lain-lain		9.427	14.053	*Other liabilities*
Kas neto (digunakan untuk)/ diperoleh dari aktivitas operasi		**(462.085)**	**1.074.908**	***Net cash (used in)/ provided by operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Hasil penjualan aset tetap	12	423	370	*Proceeds from sale of fixed assets*
Perolehan aset takberwujud	14	(2.497)	(2.184)	*Acquisition of intangible assets*
Perolehan aset tetap	12	(5.099)	(6.310)	*Acquisition of fixed assets*
Perolehan efek-efek	12	(270.120)	(946.824)	*Acquisition of securities*
Kas neto digunakan untuk aktivitas investasi		**(277.293)**	**(954.948)**	***Net cash used in investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITY***
Pembayaran liabilitas sewa	13	(7.130)	(11.003)	*Payment of lease liabilities*
Kas neto digunakan untuk aktivitas pendanaan		**(7.130)**	**(11.003)**	***Net cash used in investing activities***
(PENURUNAN)/KENAIKAN NETO KAS DAN SETARA KAS		**(746.508)**	**108.957**	***NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN		**2.433.314**	**2.324.357**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR***
KAS DAN SETARA KAS AKHIR TAHUN		**1.686.806**	**2.433.314**	***CASH AND CASH EQUIVALENTS AT END OF YEAR***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements from an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF CASH FLOWS (continued)
For the Year Ended December 31, 2025
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2025	2024	
Kas dan setara kas terdiri dari:				*Cash and cash equivalents consist of:*
Kas	4	51.492	45.628	*Cash*
Giro pada Bank Indonesia	5	520.644	372.189	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	85.248	378.754	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7	1.029.422	1.636.743	*Placements with Bank Indonesia and other banks*
Total		**1.686.806**	**2.433.314**	***Total***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements from an integral part of these financial statements.

PT BANK GANESHA Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025 and
for the Year Then Ended
(Expressed in Millions of Rupiah,
Unless Otherwise Stated)

1. UMUM

a. Pendirian Bank dan informasi umum

PT Bank Ganesha Tbk (selanjutnya disebut "Bank") didirikan dengan akta No. 47 tanggal 15 Mei 1990 dari notaris Esther Daniar Iskandar, S.H.. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. C2-4331 HT.01.01. Th 91 tanggal 30 Agustus 1991 serta diumumkan dalam Berita Negara Republik Indonesia No. 85 tanggal 23 Oktober 1992, Tambahan No. 5296. Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 181 tanggal 22 Desember 2021 dari notaris Hannywati Gunawan, S.H., notaris di Jakarta, mengenai perubahan seluruh anggaran dasar Bank yang telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0074700.AH.01.02 Tahun 2021 tanggal 22 Desember 2021.

Sesuai dengan pasal 3 anggaran dasar Bank, ruang lingkup kegiatan Bank adalah menjalankan usaha bank umum.

Bank mulai beroperasi secara komersial pada tanggal 30 April 1992, sesuai dengan izin usaha yang diberikan oleh Menteri Keuangan Republik Indonesia dalam Surat Keputusan No. 393/KMK-013/1992 tanggal 14 April 1992. Sesuai dengan Surat Keputusan Bank Indonesia No. 26/66/KEP/DIR tanggal 12 September 1995, Bank telah mendapat persetujuan menjadi bank devisa.

Bank berkedudukan di Jakarta dan memiliki 1 kantor pusat, 12 kantor cabang/cabang pembantu. Kantor pusat Bank beralamat di Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta 10120, Indonesia. Bank memiliki 290 dan 257 karyawan pada tanggal 31 Desember 2025 dan 2024.

Entitas induk terakhir Bank adalah Equity Global International Ltd, Hongkong. Entitas induk terakhir Bank tersebut telah mendapat persetujuan atas *fit and proper test* dari Otoritas Jasa Keuangan (OJK) sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK/2016 dengan No. KEP-127/D.03/2019 pada tanggal 18 Juli 2019.

1. GENERAL

a. Establishment of the Bank and general information

PT Bank Ganesha Tbk (the "Bank") was established based on Deed No. 47 dated May 15, 1990 of notary Esther Daniar Iskandar, S.H.. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia through Decision Letter No. C2-4331 HT.01.01. Th 91 dated August 30, 1991 and was published in Supplement No. 5296 of the State Gazette of the Republic of Indonesia No. 85 dated October 23, 1992. The Bank's Articles of Association have been amended several times, the latest was by Deed No. 181 dated December 22, 2021 of notary Hannywati Gunawan, S.H., notary in Jakarta, in order to amend the Bank's entire Articles of Association which was approved by the Ministry of Justice and Human Rights of the Republic of Indonesia through Decission Letter No. AHU-0074700.AH.01.02 Year 2021 dated December 22, 2021.

In accordance with article 3 of the Bank's articles of association, the scope of its activities is to engage in general banking.

The Bank started its commercial operations on April 30, 1992 when it obtained its business license based on the Decision Letter No. 393/KMK-013/1992 dated April 14, 1992 from the Ministry of Finance of the Republic of Indonesia. In accordance with Bank Indonesia's Decision Letter No. 26/66/KEP/DIR dated September 12, 1995, the Bank is authorized to be a foreign exchange bank.

The Bank is domiciled in Jakarta and has 1 head office, 12 branch/sub-branch offices. The Bank's head office is located at Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta 10120, Indonesia. The Bank had a total number of 290 and 257 employees as of December 31, 2025 and 2024, respectively.

The ultimate parent of the Bank is Equity Global International Ltd, Hongkong. The ultimate parent has received approval on the fit and proper test from the Financial Services Authority (OJK) to conform with POJK No. 27/POJK/2016 No. KEP-127/D.03/2019 dated July 18, 2019.

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2025 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPST) pada tanggal 20 Juni 2025 sebagaimana dimuat dalam Pernyataan Keputusan Rapat No. 24 tanggal 05 Agustus 2025, dan dicatat di dalam Sistem Administrasi Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0320937 tanggal 05 Agustus 2025, adalah sebagai berikut:

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

The composition of the Bank's Board of Commissioners and Board of Directors as of December 31, 2025 was determined based on the Annual General Meeting of Shareholders (AGMS) on June 20, 2025 as stated in the Meeting Resolution No. 24 dated August 05, 2025, and recorded in the Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0320937 dated dated August 5, 2025, is as follows:

	31 Desember/*December 31*, 2025	
Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris	Marcello T. Taufik	*President Commissioner*
Wakil Presiden Komisaris	Lisawati	*Vice President Commissioner*
Komisaris (Independen)	Sudarto	*Commissioner (Independent)*
Komisaris (Independen)	Trisna Chandra	*Commissioner (Independent)*
Direksi		***Directors***
Presiden Direktur	Setiawan Kumala	*President Director*
Direktur	Arif Wicaksono	*Director*
Direktur	Suroso	*Director*
Direktur	Ibrahim	*Director*
Komite Audit		***Audit Committee***
Ketua	Trisna Chandra	*Chairman*
Anggota	Arief Dhita Wibawa	*Member*
Anggota	Sari Utami	*Member*
Audit Internal	Thomas Alfa Edison	***Internal Audit***
Sekretaris Perusahaan	Febrina Kenya Savitri	***Corporate Secretary***

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2024 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPST) pada tanggal 29 Mei 2024 sebagaimana dimuat dalam Pernyataan Keputusan Rapat No. 248 tanggal 28 Juni 2024 yang dicatat di dalam Sistem Administrasi Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0219936 tanggal 28 Juni 2024, adalah sebagai berikut:

The composition of the Bank's Board of Commissioners and Board of Directors as of December 31, 2024 was determined based on the Annual General Meeting of Shareholders (AGMS) on May 29, 2024 as stated in the Meeting Resolution Statement No. 248 dated June 28, 2024, recorded in the Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia under No. AHU-AH.01.09-0219936 dated June 28, 2024, is as follows:

	31 December/*December 31*, 2024	
Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris	Marcello T. Taufik	*President Commissioner*
Wakil Presiden Komisaris	Lisawati	*Vice President Commissioner*
Komisaris (Independen)	Sudarto	*Commissioner (Independent)*
Komisaris (Independen)	Trisna Chandra	*Commissioner (Independent)*
Direksi		***Directors***
Presiden Direktur	Lenny Sugihat	*President Director*
Wakil Presiden Direktur	Setiawan Kumala	*Vice President Director*
Direktur	Arif Wicaksono	*Director*
Direktur	Suroso	*Director*
Direktur	Ibrahim	*Director*
Komite Audit		***Audit Committee***
Ketua	Trisna Chandra	*Chairman*
Anggota	Arief Dhita Wibawa	*Member*
Anggota	Sari Utami	*Member*
Audit Internal	Resky Irianawati	***Internal Audit***
Sekretaris Perusahaan	Febrina Kenya Savitri	***Corporate Secretary***

1. UMUM (lanjutan)

b. Penawaran umum saham

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa No. 12 tanggal 22 Oktober 2015 oleh Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., telah disetujui penerbitan saham baru kepada PT Equity Development Investment Tbk sebanyak-banyaknya 2.400.000.000 lembar saham pada tanggal pencatatan saham Bank di Bursa Efek Indonesia. Bank menerbitkan saham baru sebanyak 2.286.650.000 lembar saham.

Pada tanggal 3 Mei 2016, Bank memperoleh pernyataan efektif dari Ketua Dewan Komisioner Otoritas Jasa Keuangan dan Kepala Eksekutif Badan Pengawas Pasar Modal (OJK-Bapepam) dengan suratnya No. S-216/D.04/2016 untuk melakukan penawaran umum perdana (IPO) atas 5.372.320.000 lembar saham Bank kepada masyarakat.

Termasuk di dalam jumlah saham kepada masyarakat adalah saham yang telah dialokasikan sehubungan dengan Program Alokasi Saham Karyawan (ESA) sejumlah 614.000 lembar saham berdasarkan Surat Keputusan Direksi No. 006/SKDIR/II/16 tanggal 11 Februari 2016.

Pada tanggal 12 Mei 2016, seluruh saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Berdasarkan Akta No. 184 tanggal 25 Maret 2022 dari Hannywati Gunawan, S.H., notaris di Jakarta, Bank telah melaksanakan wewenang dan kuasa yg diberikan para pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) untuk melaksanakan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) I sebanyak-banyaknya 5.587.530.000 lembar saham, akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0203189 tanggal 25 Maret 2022. Bank telah mendapatkan pernyataan efektif dari OJK atas PMHMETD I ini melalui surat No. S-19/D.04/2022 tanggal 14 Februari 2022.

1. GENERAL (continued)

b. Public offering of the Bank's shares

Based on the Extraordinary General Meeting of Extraordinary Shareholders No. 12 dated October 22, 2015 of notary Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., shareholders approved the issuance of new shares to PT Equity Development Investment Tbk by as much as 2,400,000,000 shares on the date of listing on the Indonesia Stock Exchange. The new shares issued by the Bank consist of 2,286,650,000 shares.

On May 3, 2016, the Bank obtained the notice of effectivity from the Board of Commissioners of the Financial Services Authority and Chairman of the Capital Market Supervisory Agency (OJK-Bapepam) in his letter No. S-216/D.04/2016 for its initial public offering (IPO) of 5,372,320,000 shares to public.

Included in the number of initial shares offered to the public are shares that have been allocated in connection with Employee Stock Allocation (ESA) Program of 614,000 shares based on the Directors' Decision Letter No. 006/SKDIR/II/16 dated February 11, 2016.

On May 12, 2016, these shares were listed on the Indonesia Stock Exchange.

Based on the Deed No. 184 dated March 25, 2022 from Hannywati Gunawan, S.H., notary in Jakarta, the Bank's management has exercised the authority and power granted by the shareholders through the General Meeting of Shareholders (RUPS) to carry out the issuance new shares through the issuance of Pre-emptive Rights (PMHMETD) I as much as 5,587,530,000 shares, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0203189 dated March 25, 2022. Bank has obtained notice of effectivity from OJK of this PMHMETD I through its letter No. S-19/D.04/2022 dated February 14, 2022.

1. UMUM (lanjutan)

b. Penawaran umum saham (lanjutan)

Pada tanggal 8 April 2022 Bank telah memperoleh persetujuan dari Pengawas OJK melalui surat No. SR-7/PB.322/2022 dan mencatatnya sebagai tambahan modal disetor sehingga modal saham Bank menjadi 16.470.997.103 lembar saham.

Berdasarkan Akta No. 310 tanggal 27 Desember 2022 dari Hannywati Gunawan, S.H., notaris di Jakarta Bank telah melaksanakan wewenang dan kuasa yang diberikan para pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) untuk melaksanakan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) II sebanyak-banyaknya 7.500.000.000 lembar saham, akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0497407 tanggal 29 Desember 2022. Bank telah mendapatkan pernyataan efektif dari OJK atas PMHMETD II ini melalui surat No. S-249/D.04/2022 tanggal 30 November 2022.

Pada tanggal 8 Juni 2023 Bank telah memperoleh persetujuan dari Pengawas OJK melalui surat No. SR-87/PB.322/2023 dan mencatatnya sebagai tambahan modal disetor sehingga modal saham Bank menjadi 23.970.997.103 lembar saham.

Pada tanggal-tanggal 31 Desember 2025 dan 2024 sejumlah 23.731.287.132 lembar saham Bank telah dicatatkan pada Bursa Efek Indonesia dan sejumlah 239.709.971 lembar saham yang merupakan saham pendiri yang tidak dicatatkan di bursa.

1. GENERAL (continued)

b. Public offering of the Bank's shares (continued)

On April 8, 2022, the Bank has obtained approval from the Financial Services Authority (OJK) through letter No. SR-7/PB.332/2022 and recorded it as paid in capital thus total share capital the Bank changed to 16,470,997,103 shares.

Based on the Deed No. 310 dated December 27, 2022 from Hannywati Gunawan, S.H., notary in Jakarta, the Bank's management has exercised the authority and power granted by the shareholders through the General Meeting of Shareholders (RUPS) to carry out the issuance new shares through the issuance of Pre-emptive Rights (PMHMETD) II as much as 7,500,000,000 shares, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0497407 dated Desember 29, 2022. Bank has obtained notice of effectivity from OJK of this PMHMETD II through its letter No. S-249/D.04/2022 dated November 30, 2022.

On June 8, 2023, the Bank has obtained approval from the Financial Services Authority (OJK) through letter No. SR-87/PB.332.2023 and recorded it as paid in capital thus total share capital the Bank changed to 23,970,997,103 shares.

As of December 31, 2025 and 2024, the Bank's outstanding shares totaling 23,731,287,132 *shares have been listed on the Indonesia Stock Exchange, while the founder shares totaling* 239,709,971 *shares are not listed on the stock exchange.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

Pernyataan Kepatuhan

Laporan keuangan pada tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tersebut disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup pernyataan dan interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) dan peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No. VIII.G.7 lampiran keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

a. Dasar Penyajian Laporan Keuangan

Laporan keuangan disusun berdasarkan konsep akrual, kecuali laporan arus kas, dengan menggunakan konsep biaya historis, kecuali seperti yang disebutkan dalam Catatan atas laporan keuangan yang relevan.

Laporan arus kas yang disajikan dengan menggunakan metode langsung, menyajikan penerimaan dan pengeluaran kas dan setara kas yang diklasifikasikan ke dalam aktivitas operasi, investasi dan pendanaan.

Untuk keperluan laporan arus kas, yang termasuk kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION

Statement of Compliance

The financial statements as of December 31, 2025 and for the year ended, is prepared and presented in accordance with Indonesian Financial Accounting Standards, which include the statements and interpretations issued by the Financial Accounting Standards Board Indonesian Institute of Accountants (DSAK-IAI) and Indonesian Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) Regulation No.VIII.G.7 appendix of the Decision of the Chairman of Bapepam-LK No.KEP-347/BL/2012 dated June 25, 2012 regarding the "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies".

a. Basis of Presentation of Financial Statements

The financial statements have been prepared on the accrual basis, except for the statement of cash flows, using the historical cost concept of accounting, except as disclosed in the relevant Notes to the consolidated financial statements herein.

The statement of cash flows, which have been prepared using the direct method, present receipts and disbursements of cash and cash equivalents classified into operating, investing and financing activities.

For the statement of cash flows purposes, cash and cash equivalents consist of cash, current accounts with Bank Indonesia and current accounts with other banks and placements with Bank Indonesia and other banks maturing within 3 (three) months or less from the acquisition date provided that they are neither pledged as collateral for fund borrowings nor restricted.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

a. Dasar Penyajian Laporan Keuangan (lanjutan)

Mata uang penyajian yang digunakan dalam laporan keuangan adalah mata uang Rupiah (Rp) yang juga merupakan mata uang fungsional entitas. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dibulatkan dalam jutaan Rupiah.

Bank telah menyusun laporan keuangan dengan dasar bahwa Bank akan menjaga kelangsungan usaha.

b. Aset keuangan dan liabilitas keuangan

Aset keuangan terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi, kredit, dan aset lain-lain.

Liabilitas keuangan terdiri dari liabilitas segera, simpanan, simpanan dari bank lain, kewajiban akseptasi, dan liabilitas lain-lain.

(i) Klasifikasi

Untuk menentukan kategori dan klasifikasi, Bank menilai seluruh aset keuangan, kecuali instrumen ekuitas, berdasarkan kombinasi dari model bisnis pengelolaan aset dan karakteristik arus kas kontraktual instrumen terkait. Berikut klasifikasi aset keuangan pada saat pengakuan awal:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada biaya perolehan diamortisasi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI).

Bank mengklasifikasi dan mengukur portofolio *trading* pada aset keuangan yang diakui pada nilai wajar melalui laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

a. Basis of Presentation of Financial Statements (continued)

The presentation currency used in the financial statements is the Indonesian Rupiah (Rp) which is also the functional currency of the entity. Unless otherwise stated, all figures presented in the financial statements are rounded off to millions of Rupiah.

The bank has prepared the financial statements on the basis that it will continue to operate as a going concern.

b. Financial assets and financial liabilities

Financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, securities purchased under agreement to resell, acceptance receivables, loans, and other assets.

Financial liabilities consist of liabilities due immediately, deposits, deposits from other banks, acceptance liabilities, and other liabilities.

(i) Classification

To determine category and classification, the Bank assesses all financial assets, except equity, based on a combination of the asset management business model and the contractual cash flows characteristics of the related instruments. The following are the classifications of financial assets at initial recognition:

- *Financial assets held at fair value through profit or loss;*
- *Financial assets held at amortized cost;*
- *Financial assets held at fair value through other comprehensive income (FVTOCI).*

The Bank classifies and measures trading portfolios on financial assets recognized at fair value through profit or loss.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Model bisnis Bank untuk mengelola aset keuangan mengacu pada bagaimana mereka mengelola aset keuangannya untuk menghasilkan arus kas. Model bisnis menentukan apakah arus kas akan dihasilkan dari penerimaan arus kas kontraktual, penjualan aset keuangan, atau keduanya.

Bank mengukur aset keuangan pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

- Aset keuangan dimiliki dalam model bisnis dengan tujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang merupakan SPPB dari jumlah pokok terutang.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika dua kondisi berikut terpenuhi:

- 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 SPPB.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Saat pengakuan awal, Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi 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*").

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

The Bank's business model for managing financial assets refers to how it manages its financial assets in order to generate cash flows. The business model determines whether cash flows will result from collecting contractual cash flows, selling the financial assets, or both.

The Bank measures financial assets at amortized cost if both of the following conditions are met:

- *Financial assets are managed in a business model that aims to hold financial assets in order to obtain contractual cash flows; and*
- *The contractual terms of the financial asset give rise on specified dates to cash flows that are SPPI on the outstanding principal amount.*

Financial assets are measured at fair value through other comprehensive income if both of the following conditions are met:

- *Financial assets are managed in a business model that aims to collect contractual cash flows and sell financial assets; and*
- *The contractual terms of the financial asset meet the SPPI citeria.*

Other financial assets that do not meet the requirements for classification as financial assets measured at amortized cost or fair value through other comprehensive income, are classified as measured at fair value through profit or loss.

At initial recognition, the Bank may 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 that designation eliminates or significantly reduces measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk di perdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

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 dan penilaian kinerja berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Penilaian mengenai arus kas kontraktual yang diperoleh semata 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

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.

Business model assessment

The business model is defined at a level that reflects how groups of financial assets are managed together to achieve specific business objectives.

The business model assessment is carried out by considering, but not limited to, the following:

- *How is the performance of the business model and financial assets held in the business model evaluated and reported to key management personnel of the Bank;*
- *What are the risks that affect the performance of the business model (including financial assets held in the business model) and specifically how those financial assets are managed; and*
- *How is the performance of the financial asset manager assessed (for example, is the performance assessment based on the fair value of the managed assets or the contractual cash flows obtained).*

Financial assets held for trading and performance assessment based on fair value are measured at fair value through profit or loss.

Assessment of the contractual cash flows derived solely from payments of principal and interest

For the purposes of this valuation, principal is defined as the fair value of the financial asset at initial recognition. Interest is defined as the consideration for the time value of money and credit risk related to the principal amount owed in a specific period of time as well as standard borrowing risks and costs, as well as profit margin.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata 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 merubah 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 di muka dan perpanjangan kontraktual;
- Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- Fitur yang dapat merubah nilai waktu dari elemen uang.

Bank mengklasifikasikan liabilitas keuangan dalam kategori:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi; dan
- Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi terdiri dari dua sub-kategori, yaitu liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai dimiliki untuk diperdagangkan jika liabilitas keuangan tersebut diperoleh untuk tujuan dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

Assessment of the contractual cash flows derived solely from payments of principal and interest (continued)

The assessment of contractual cash flows derived solely from payments of principal and interest is made by considering the contractual terms, including whether the financial asset contains contractual terms that can change the timing or amount of the contractual cash flows.

In conducting the assessment, the Bank considers:

- *Contingent events that will change the timing or amount of contractual cash flows;*
- *Leverage feature;*
- *Requirements for prepayments and contractual extensions;*
- *Requirements regarding claims that are limited to cash flows arising from specific assets; and*
- *Features that can change the time value of the money element.*

The Bank classifies financial liabilities into the following categories:

- *Financial liabilities measured at fair value through profit or loss; and*
- *Financial liabilities measured at amortized cost.*

Financial liabilities measured at fair value through profit or loss consist of two sub-categories, namely financial liabilities classified as trading and financial liabilities which upon initial recognition have been determined by the Bank to be measured at fair value through profit or loss.

A financial liability is classified as held for trading if it is acquired primarily for the purpose of repurchasing in the near term or if it is part of a jointly managed portfolio of certain financial instruments and there is evidence of a recent short-term profit taking pattern.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga (lanjutan)

Keuntungan atau kerugian atas liabilitas yang dimiliki untuk diperdagangkan diakui dalam laporan laba rugi.

Bank mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi, kecuali:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
- Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
- Kontrak jaminan keuangan;
- Komitmen untuk menyediakan pinjaman dengan suku bunga di bawah pasar; atau
- Imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

(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 penyelesaian.

- Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laba rugi, nilai wajar tersebut ditambah/dikurangkan biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

Assessment of the contractual cash flows derived solely from payments of principal and interest (continued)

Gains or losses on liabilities held for trading are recognized in the statement of profit or loss.

The Bank classifies all financial liabilities after initial recognition measured at amortized cost, except:

- *Financial liabilities measured at fair value through profit or loss;*
- *Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied;*
- *Financial guarantee contracts;*
- *Commitment to providing loans at below market interest rates; or*

- *Contingent benefits recognized by the acquirer in the business combination.*

(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 purchase) is recognized on the settlement date.*

- *Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities not measured at fair value through profit or loss, the fair value added/subtracted directly attributable transaction costs. The subsequent measurement of financial assets and financial liabilities depends on their classification.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(ii) Pengakuan awal (lanjutan)

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan.

Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas.

Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Bank pada pengakuan awal dapat menetapkan aset 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 inkonsistensi pengukuran dan pengakuan *(accounting mismatch*) yang dapat timbul;
- Aset keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- Aset keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan.

Opsi nilai wajar digunakan untuk kredit. Jika tidak, kredit akan dicatat menggunakan biaya diamortisasi.

Opsi nilai wajar juga digunakan untuk dana investasi yang merupakan bagian dari portofolio yang dikelola dengan basis nilai wajar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(ii) Initial recognition (continued)

Transaction costs only include costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued.

In the case of financial assets, transaction costs are added to the amount initially recognized, while for financial liabilities, transaction costs are deducted from the amount of debt initially recognized.

Such transactions costs are amortized over the terms of the instruments based on effective interest rate method and are recorded as part of interest income for transaction costs related to financial assets or as part of interest expense for transaction costs related to financial liabilities.

The bank may, at initial recognition, designate certain financial assets as fair value through profit or loss (fair value option). The fair value option can be used only if it meets the following provisions:

- *Designation as fair value option reduces or eliminates measurement and recognition inconsistencies (accounting mismatches) that could arise;*
- *Financial assets are part of a financial instruments portfolio which risks are managed and reported to key management at fair value; or*
- *Financial assets consist of host contracts and embedded derivatives that must be separated.*

The fair value option is used for certain loans. Otherwise, loans are recorded at amortized cost.

The fair value option is also used for investment funds that are part of a portfolio managed on a fair value basis.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iii) Pengukuran selanjutnya

Aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain diukur pada nilai wajarnya dan perubahan atas nilai wajar tersebut dicatat pada penghasilan komprehensif lain.

Aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya dan perubahan diakui pada laba rugi.

Aset keuangan dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dan menjadi subjek penurunan nilai. Keuntungan dan kerugian diakui dalam laba rugi pada saat aset dihentikan pengakuannya, dimodifikasi atau diturunkan nilainya.

(iv) Penghentian pengakuan

a. Aset keuangan (atau, sesuai dengan kondisinya, bagian dari aset keuangan atau bagian dari kelompok aset keuangan serupa) terutama dihentikan pengakuannya (yaitu, dihapuskan dari laporan posisi keuangan Bank) jika:

- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- Bank telah mengalihkan haknya untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*), dan antara (a) Bank telah mentransfer secara 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(iii) Subsequent measurement

Financial assets held at fair value through other comprehensive income are measured at fair value and changes in fair value are recorded in other comprehensive income.

Financial assets and financial liabilities at fair value through profit or loss are measured at fair value and changes are recognized in profit or loss.

Financial assets and financial liabilities at amortized cost are measured at amortized cost using the effective interest method and are subject to impairment. Gains and losses are recognized in profit or loss when the asset is derecognized, modified or impaired.

(iv) Derecognition

a. Financial assets (or, where applicable, a part of a financial asset or part of a group of similar financial assets) are primarily derecognized (i.e., removed from the Bank's consolidated statement of financial position) when:

- *The contractual rights to receive cash flows from the financial assets have expired; or*
- *The Bank has transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a pass-through arrangement, and either (a) the Bank has substantially transferred all the risks and rewards of the assets, or (b) the Bank has neither transferred nor retained substantially all risks and rewards of the assets, but has transferred control of the assets.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

a. Aset keuangan terutama dihentikan pengakuannya jika (lanjutan):

Ketika Bank telah mengalihkan hak untuk menerima arus kas dari suatu aset atau telah menandatangani kesepakatan '*pass-through*', Bank mengevaluasi jika, dan sejauh mana, Bank masih mempertahankan risiko dan manfaat atas kepemilikan aset. Ketika Bank tidak mengalihkan maupun seluruh risiko dan manfaat atas aset dipertahankan secara substansial, maupun tidak mengalihkan kendali atas aset, Bank tetap mengakui aset yang dialihkan sebesar keterlibatan berkelanjutannya.

Bank melepaskan aset keuangan, seperti kredit yang diberikan, ketika syarat dan kondisi telah direnegosiasi hingga secara substansial, kredit yang diberikan tersebut menjadi baru, dengan perbedaan akan dicatat sebagai keuntungan atau kerugian dari pelepasan, jika kerugian penurunan nilai belum dicatat.

Kredit yang diberikan tersebut akan dilkasifikasikan sebagai *Stage* 1 untuk penilaian *Expected Credit Losses* (ECL), kecuali kredit yang diberikan tersebut dianggap aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or Originated Credit-Impaired Financial Assets* - POCI).

Jika modifikasi tidak akan menghasilkan arus kas yang secara substansi berbeda, maka modifikasi tidak akan berujung pada pelepasan aset. Berdasarkan perbedaan arus kas yang didiskonto pada *Effective Interest Rate* (EIR) awal, Bank akan mencatat keuntungan atau kerugian akibat modifikasi sampai dengan jumlah kerugian penurunan nilai yang belum diakui.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(iv) Derecognition (continued)

a. Financial assets are primarily derecognized when (continued):

When the Bank has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, it evaluates if, and to what extent, it has retained the risks and rewards of ownership. When it has neither transferred nor retained substantially all of the risks and rewards of the asset, nor transferred control of the asset, the Group continues to recognize the transferred asset to the extent of its continuing involvement.

The Bank disposes financial assets, such as loans, when the terms and conditions have been substantially renegotiated, the loans becomes new, with the difference will be recorded as gain or loss on disposal, if the impairment loss has not been recorded.

The loans will be classified as Stage 1 for the assessment of Expected Credit Losses (ECL), unless the loans are considered a purchased financial asset or originating from a deteriorating financial asset (Purchased or Originated Credit-Impaired Financial Assets - POCI).

If the modification will not result in a cash flow that is substantially different, then the modification will not result in the derecognition of the asset. Based on the difference in cash flow discounted at the initial Effective Interest Rate (EIR), Bank will record gains or losses resulting from modifications, up to the amount of impairment losses that have not been recognized.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

a. Aset keuangan terutama dihentikan pengakuannya jika (lanjutan):

Penghapusbukuan kredit yang diberikan dilakukan ketika tidak terdapat lagi prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur telah berakhir. Kredit yang tidak dapat dilunasi tersebut dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Akumulasi keuntungan/kerugian yang diakui pada penghasilan komprehensif lain terkait pilihan Bank untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain, tidak diakui dalam laba rugi pada saat penghentian pengakuan.

b. Liabilitas keuangan dihentikan pengakuannya pada saat kewajiban yang ditetapkan dalam kontrak berakhir atau dibatalkan atau kedaluwarsa.

Ketika sebuah liabilitas keuangan ditukar dengan liabilitas keuangan lain dari pemberi pinjaman yang sama yang secara substansial berbeda, atau bila persyaratan dari liabilitas keuangan tersebut secara substansial dimodifikasi, pertukaran atau modifikasi persyaratan tersebut dicatat sebagai penghentian pengakuan liabilitas keuangan orisinal dan pengakuan liabilitas baru, dan selisih antara nilai tercatat masing-masing liabilitas keuangan tersebut diakui pada laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(iv) Derecognition (continued)

a. Financial assets are primarily derecognized when (continued):

Loans are writen-off when there are no realistic prospects for loan repayments or the normal relationship between the Bank and debtors has ended. The uncollectible loan is written-off against the related allowance for impairment losses.

The accumulated gain/loss recognized in other comprehensive income related to the choice of the Bank to present equity instruments that are not held for trading at fair value through other comprehensive income, are not recognized in profit or loss upon derecognition.

b. Financial liabilities are derecognized when the obligation under the contract is discharged or cancelled or expired.

When an existing financial liability is replaced by another 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 recognition of a new liability, and the difference in the respective carrying amounts is recognized in the profit or loss.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga, untuk aset 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 dan penghasilan komprehensif lain dengan menggunakan suku bunga efektif.

b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, diakui pada laporan laba rugi dan penghasilan komprehensif lain.

c. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan lainnya atas aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam ekuitas, kecuali keuntungan atau kerugian akibat perubahan nilai tukar dari *item* moneter, dihentikan pengakuannya atau adanya penurunan nilai dari aset keuangan tersebut.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan kerugian 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(v) Income and expense recognition

a. Interest income and expenses, for assets measured at fair value through other comprehensive income and financial assets and financial liabilities carried at amortized cost, are recognized in the statement of profit or loss and other comprehensive income using the effective interest rate.

b. Gains and losses arising from changes in fair value of financial assets and financial liabilities at fair value through profit or loss are recognized in the statement of profit or loss and other comprehensive income.

c. Gains and losses arising from changes in fair value and other of financial assets classified as fair value through other comprehensive income are recognized directly in equity, except for gains or losses resulting from changes in the exchange rate of monetary items, derecognition or impairment of these financial assets.

The gross carrying amount of financial assets is the amortized cost of financial assets before adjusted with allowance for impairment losses.

In calculating interest income and expense, the effective interest rate is applied either to the gross carrying amount of the asset (when the asset is not a deteriorating financial asset) or to the amortized cost of the liability.

For financial assets that deteriorate after initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial asset. If the asset is no longer deteriorating, then the interest income calculation will be calculated by applying the effective interest rate to the gross carrying amount of the financial asset.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban (lanjutan)

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.

Pada saat aset keuangan dihentikan pengakuannya atau terjadi penurunan nilai, maka keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus direklasifikasi ke laporan laba rugi dan penghasilan komprehensif lain.

(vi) Reklasifikasi aset keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah. Tidak terdapat reklasifikasi untuk liabilitas keuangan.

(vii) Saling hapus

Aset keuangan dan liabilitas keuangan dilakukan disalinghapuskan dan nilai netonya disajikan dalam laporan posisi keuangan jika, dan hanya jika terdapat hak secara hukum untuk melakukan saling hapus atas jumlah tercatat dari aset keuangan dan liabilitas keuangan tersebut dan terdapat intensi 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.

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(v) Income and expense recognition (continued)

For financial assets that have deteriorated on initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial asset. If the asset is no longer deteriorating, the the interest income calculation will continue to be calculated by applying the effective interest rate to the amortized cost of the financial asset.

When a financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity should be reclassified to statement of profit or loss and other comprehensive income.

(vi) Reclassification of financial assets

Banks reclassify financial assets if, and only if, the business model for managing financial assets changes. There is no reclassification for financial liabilities.

(vii) Offsetting

Financial assets and financial liabilities are offset, and the net amount is reported in the statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities 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.

Income and expenses are presented on a net basis only when permitted by the Financial Accounting Standards.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(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 transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, dipasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan *input* yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(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 the measurement date.

The fair value measurement is based on the presumption that the transaction to sell an asset or paid to transfer a liability takes place either:

- *In the principal market for the assets and liabilities; or*
- *In the absence of a principal market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability is measured using the assumptions that market participants would use when determining the price of the asset and liability assuming that market participants act in their own economic best interest.

Bank uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(ix) Pengukuran nilai wajar (lanjutan)

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2: *input* selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3: *input* yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Bank menentukan apakah terjadi transfer antara level di dalam hirarki dengan cara mengevaluasi kategori berdasarkan *input* level terendah yang signifikan dalam pengukuran nilai wajar setiap akhir periode pelaporan.

Bank untuk tujuan pengungkapan nilai wajar, telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 34).

c. Transaksi dengan pihak-pihak berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK 224 (Sebelumnya PSAK 7) tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap pihak berelasi dengan Bank jika:

(1) Secara langsung, atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Bank; (ii) memiliki kepentingan dalam Bank yang memberikan pengaruh signifikan atas Bank; atau (iii) memiliki pengendalian bersama atas Bank;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(ix) Fair value measurement (continued)

All assets and liabilities for which fair value is measured or disclosed in the financial statements are classified within fair value hierarchy, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 for the asset and liability, which is directly or indirectly observable.*
- *Level 3: unobservable inputs for the asset and liability.*

For assets and liabilities that are recognised in the financial statements on a recurring basis, Bank determines whether transfers have occured between levels in the hierarchy by re-assessing categorisation based on the lowest level input that is significant to the fair value measurement as a whole at the end of each reporting period.

For the fair value disclosures purposes, Bank has determined classes of assets and liabilities based on the nature, characteristics, risks of the asset and liability, and the level of the fair value hierarchy (Note 34).

c. Transaction with related parties

Bank engages in transactions with related parties as defined in SFAS 224 (Previously SFAS 7) on "Related Party Disclosures".

A party is considered as a related party of the Bank if:

(1) Directly or indirectly through one or more intermediaries, a party (i) controls, or controlled by, or under common control with the Bank, (ii) has an interest in the Bank that provides significant influence to the Bank, or (iii) has joint control over the Bank;

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Transaksi dengan pihak-pihak berelasi (lanjutan)

Suatu pihak dianggap pihak berelasi dengan Bank jika (lanjutan):

(2) Suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank;
(3) Suatu pihak adalah ventura bersama di mana Bank sebagai *venturer*;
(4) Suatu pihak adalah anggota dari personel manajemen kunci Bank;
(5) Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (1) atau (4);
(6) Suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau untuk pihak yang memiliki hak suara signifikan pada beberapa entitas, langsung maupun tidak langsung, yaitu individu seperti diuraikan dalam butir (4) atau (5); atau
(7) Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank atau entitas yang terkait dengan Bank.

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 29 atas laporan keuangan.

d. Cadangan kerugian penurunan nilai atas aset keuangan

Bank mengakui penyisihan kerugian kredit ekspektasian untuk semua instrumen utang yang bukan diukur pada nilai wajar melalui laba rugi dan kontrak jaminan keuangan.

Tidak ada penyisihan kerugian kredit ekspektasian pada investasi instrumen ekuitas.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Transaction with related parties (continued)

A party is considered as a related party of the Bank if (continued):

(2) It is a member of the same group as the Bank;
(3) It is a joint venture in which the Bank acts as a venturer;
(4) It is a member of the key management personnel of the Bank;
(5) It is a close family member of an individual as described in point (1) or (4);

(6) It is an entity that is controlled, jointly controlled or significantly influenced by or for whom has significant voting rights in several entities, directly or indirectly, by the individuals described in point (4) or (5); or

(7) It is a post-employment benefit plan program for the employee benefit of either the Bank or entities related to the Bank.

The transactions are made based on terms agreed by the parties, which may not be the same as those made with unrelated parties.

All material transactions and balances with related parties are disclosed in the relevant notes to the financial statements and the details have been presented in Note 29 to the financial statements.

d. Allowance for impairment losses on financial assets

The Bank recognizes an allowance for expected credit losses for all debt instruments not held at fair value through profit or loss and financial guarantee contracts.

There is no allowance for expected credit losses on investment in equity instruments.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Bank mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 (dua belas) 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 (dua belas) 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 (dua belas) bulan setelah tanggal pelaporan.

Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun penyisihan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi. Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain pada periode berjalan.

Kerugian kredit ekspektasian untuk instrumen utang yang diukur pada nilai wajar tidak mengurangi nilai tercatat di dalam aset keuangan di laporan posisi keuangan, yaitu nilai wajar. Kerugian kredit ekspektasian diakui sebagai penambah dari penghasilan komprehensif lainnya di dalam laporan posisi keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

The Bank measures the allowance for losses for the lifetime of an expected credit losses, except for the following, which are measured for 12 (twelve) months expected credit losses:

- *Debt instruments that have a low credit risk at the reporting date; and*
- *Other financial instruments whose credit risk has not increased significantly since initial recognition.*

The Bank consider debt instruments to have low credit risk when their credit risk rating is equivalent to the globally understood definition of investment grade.

The 12 (twelve) months expected credit losses are part of expected credit losses over their lifespan that represent expected credit losses arising from financial instrument defaults that may occur within 12 (twelve) months after the reporting date.

Losses are recognized in the statement of profit or loss and other comprehensive income and recorded in an allowance for impairment losses account as a deduction for financial assets carried at amortized cost. If in a subsequent period, the amount of the impairment loss decreases and the reduction can be attributed objectively to events occurring after the impairment has been recognized (such as an increase in the credit rating of the debtor or issuer), the previously recognized impairment loss should be recovered, by adjusting the allowance account. The recoverable amount of financial assets is recognized in the statement of profit or loss and other comprehensive income in the current period.

The expected credit loss for debt instruments measured at fair value does not reduce the carrying value of the financial asset in the statements of financial position, which is the fair value. Expected credit losses are recognized as an addition to other comprehensive income in the statement of financial position.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Instrumen ekuitas yang diukur pada nilai wajar tidak dilakukan penilaian penurunan nilai sesuai PSAK 109 (sebelumnya PSAK 71).

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-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

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; dan
- 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Equity instruments measured at fair value are not assessed for impairment in accordance with SFAS 109 (Previously SFAS 71).

Recoveries of financial assets written-off in the current year, is credited by adjusting the allowance for impairment losses account. Recoveries of financial assets written-off in the previous years are recorded as operating income other than interest.

Measurement of expected credit losses

The expected credit losses are the weighted probability estimation of credit losses measured as follows:

- *Financial assets that have not deteriorated at the reporting date, expected credit losses are measured at the difference between the present value of all cash shortages (the difference between cash flows owed to the Bank in accordance with the contract and cash flows that are expected to be received by the Bank);*
- *Financial assets that have deteriorated at the reporting date, expected credit losses are measured at the difference between the gross carrying amount and the present value of estimated future cash flows;*
- *Unused/undrawn loan commitments, expected credit losses are measured at the difference between the present value of the total cash flows if the commitments are withdrawn and the cash flows expected to be received by the Bank; and*
- *Financial guarantee contracts, expected credit losses are measured at the difference between payments estimated to replace the holders for credit losses incurred less the amount that is expected to be recoverable.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

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 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.

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

(1) Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
(2) Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Restructured financial assets

If the terms of financial assets are renegotiated or modified or existing financial assets are replaced with new ones because of the borrower's financial difficulties, an assessment is made of whether the existing financial assets should be derecognized and the expected credit losses are measured as follows:

- *If the restructuring does not result in derecognition of the existing asset, the estimated cash flows arising from the modified financial asset are included in the calculation of the cash deficiency of the existing asset.*

- *If the restructuring will result in derecognition of an existing asset, the fair value of the new asset is treated as the final cash flows of the existing financial asset on derecognition. This amount is included in the calculation of the cash shortage of the existing financial asset which is discounted from the derecognition date to the reporting date using the initial effective interest rate of the existing financial asset.*

Deteriorating financial assets

At each reporting date, the Bank assesses whether financial assets carried at amortized cost and debt financial assets carried at fair value through other comprehensive income are impaired (deteriorated). A financial asset deteriorates when one or more events that have an adverse effect on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit impaired (deteriorating) includes observable data regarding the following events:

(1) Significant financial difficulties experienced by the issuer or borrower;
(2) Breach of contract, such as an event of default or arrears;

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. 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 (lanjutan):

(3) 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;
(4) Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
(5) Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan;
(6) Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi; atau
(7) Sulit untuk mengidentifikasi peristiwa diskrit tunggal, namun demikian, dampak kombinasi dari beberapa peristiwa dapat menyebabkan aset keuangan mengalami penurunan nilai kredit.

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, baik positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari penyisihan kerugian kredit.

Berdasarkan proses di atas, Bank melakukan pembagian aset keuangan atas *Stage* 1, *Stage* 2, *Stage* 3 dan POCI, sebagai berikut:

- *Stage* 1: mencakup instrumen keuangan yang tidak memiliki peningkatan risiko kredit secara signifikan sejak pengakuan awal atau memiliki risiko kredit rendah pada tanggal pelaporan. Untuk instrumen-instrumen keuangan ini, akan berlaku perhitungan ECL 12 bulan. Aset keuangan didalam *Stage* 1 termasuk fasilitas dimana risiko kredit telah membaik dan aset keuangan dapat direklasifikasi dari *Stage* 2.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Deteriorating financial assets (continued)

Evidence that a financial asset is credit impaired (deteriorating) includes observable data regarding the following events (continued):

(3) The lender, for economic or contractual reasons in connection with the borrower's financial difficulties, has given the borrower a concession that would not have been possible if the borrower had not experienced such difficulties;
(4) There is a possibility that the borrower will enter bankruptcy or other financial reorganization;
(5) The disappearance of an active market for a financial asset due to financial difficulties;
(6) The purchase or issuance of financial assets at a deep discount that reflects the credit losses incurred; or
(7) It is difficult to identify a single discrete event, however, the combined effect of several events can cause a financial asset to be impaired on credit.

Purchased or originated credit-impaired financial assets (POCI)

A financial asset is categorized 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 includes the estimated lifetime credit losses. Furthermore, changes in credit losses over their lifetime, whether positive or negative, are recognized in the income statement as part of the allowance for credit losses.

Based on the above process, the Bank distributes financial assets into Stage 1, Stage 2, Stage 3 and POCI, as follows:

- *Stage 1: includes financial instruments that do not have a significant increase in credit risk since initial recognition or have low credit risk at the reporting date. For these financial instruments a 12 (twelve) months ECL calculation will apply. Financial assets in Stage 1 include facilities where credit risk has improved and financial assets that can be reclassified from Stage 2.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (lanjutan)

Berdasarkan proses di atas, Bank melakukan pembagian aset keuangan atas *Stage* 1, *Stage* 2, *Stage* 3 dan POCI, sebagai berikut (lanjutan):

- *Stage* 2: mencakup instrumen keuangan yang mengalami peningkatan risiko kredit sejak pengakuan awal (kecuali Bank merasa risiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk instrumen-instrumen ini, akan berlaku perhitungan ECL seumur hidup. ECL seumur hidup adalah kerugian kredit ekspektasian yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut. *Stage* 2 juga mencakup fasilitas dimana risiko kredit telah membaik dan aset keuangan telah direklasifikasi dari *Stage* 3.

- *Stage* 3: mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Kelompok ini biasanya terdiri atas debitur yang mengalami gagal bayar. Bank mencatat cadangan ECL seumur hidup.

- POCI: aset POCI adalah aset keuangan yang mengalami penurunan nilai berdasarkan penilaian risiko kredit pada saat pengakuan awal. Aset tersebut dicatat pada nilai wajar pada saat pengakuan awal, dan pendapatan bunga akan diakui selanjutnya berdasarkan metode suku bunga efektif yang disesuaikan. Cadangan ECL hanya dicatat atau dilepaskan jika ada perubahan selanjutnya pada kerugian kredit ekspektasian.

Bank menghitung penurunan nilai melalui dua metode, yaitu penurunan nilai secara individual atau kolektif. Perhitungan penurunan nilai secara individual dilakukan untuk aset keuangan yang signifikan, yaitu dengan total eksposur aset keuangan yang bernilai signifikan dan *non performing loan*. Selain itu, perhitungan penurunan nilai akan dilakukan secara kolektif.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Purchased or originated credit-impaired financial assets (POCI) (continued)

Based on the above process, the Bank distributes financial assets into Stage 1, Stage 2, Stage 3 and POCI, as follows (continued):

- *Stage 2: includes financial instruments that experience an increase in credit risk since initial recognition (unless the Bank feel that credit risk is classified as low at the reporting date) but there is no objective evidence of impairment yet. For these instruments, lifetime ECL calculations will apply. Lifetime ECL is the expected credit loss expected from all default events that may occur during the estimated life of the financial instrument. Stage 2 also includes facilities where credit risk has improved and financial assets have been reclassified from Stage 3.*

- *Stage 3: includes financial instruments that have been proved to be objectively impaired at the reporting date. This group usually consists of debtors who have defaulted on their payments. The bank records lifetime ECL reserves.*

- *POCI: POCI assets are financial assets that are impaired based on a credit risk assessment on initial recognition. Such assets are carried at fair value on initial recognition, and interest income is recognized subsequently using the adjusted effective interest rate method. ECL reserves are only recorded or released if there are further changes to expected credit losses.*

The Bank calculates impairment through two methods, which is individual or collective impairment. Individual impairment calculations are performed for significant financial assets, with total exposure to financial assets with significant amount and non performing loan. Other than that, the calculation of impairment will be carried out collectively.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penurunan nilai individual

Perhitungan penurunan nilai secara individual dilakukan untuk aset keuangan yang signifikan dengan pembuatan skenario menggunakan metode *discounted cash flow* yang menggambarkan kondisi perusahaan terkait.

Penurunan nilai kolektif

Evaluasi penurunan nilai secara kolektif didasarkan pada konsep *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD) yang mempertimbangkan informasi masa lalu, terkini, dan masa mendatang.

Bank menggunakan metode *Historical balance* dalam menentukan nilai LGD dari setiap debitur. LGD menggambarkan persentase nominal fasilitas yang tidak akan dapat dipulihkan oleh Bank terhadap debitur *default*. LGD biasa dihitung dengan 1-*Recovery Rate*. *Recovery rate* dihitung mempertimbangkan *Time Value of Money* dari pengembalian dari kewajiban yang telah *default*. Tingkat suku bunga yang digunakan untuk menghitung *Time Value of Money* dari *Recovery* adalah EIR awal.

EAD merupakan estimasi nilai buku pada saat terjadi gagal bayar, dengan mempertimbangkan arus kas instrumen keuangan terkait, serta kemungkinan penarikan tambahan dari limit kredit sampai dengan tanggal gagal bayar.

EAD juga mempertimbangkan jadwal pembayaran dan amortisasi serta perubahan dalam utilisasi saldo yang belum ditarik menjelang terjadinya kegagalan bayar.

Pengukuran ECL berdasarkan PSAK 109 (Sebelumnya PSAK 71) mewajibkan Bank untuk memodelkan ECL sesuai dengan skenario *forward-looking* yang ada, dengan mempertimbangkan kemungkinan ekonomi baik dan buruk. Oleh karena itu, nilai ECL yang dihasilkan Bank harus berdasarkan hasil probabilitas dari tiga skenario (kasus ekonomi normal, baik dan buruk). PD akan dihitung menurut tiga skenario dengan nilai makro-ekonomi sesuai dengan skenario-skenario tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Individual impairment

The calculation of individual impairment for significant assets is using discounted cash flow that reflects the company condition.

Collective impairment

Collective impairment evaluation is based on the concepts of Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) which take into account past, current, and future information.

The Bank uses the Historical Balance method in determining the LGD value of each debtor. LGD describes the nominal percentage of the facility that the Bank will not be able to recover from the default debtor. The usual LGD is calculated at 1-Recovery Rate. The recovery rate is calculated by considering the Time Value of Money from the return of the default obligation. The interest rate used to calculate the Time Value of Money from Recovery is the initial EIR.

EAD is an estimate of the book value at the time of default, taking into account the cash flows of the related financial instrument, as well as the possibility of additional withdrawals from the credit limit up to the date of default.

EAD also considers payment and amortization schedules as well as changes in the utilization of outstanding balances prior to default.

The measurement of ECL based on SFAS 109 (Previously SFAS 71) requires the Bank to model the ECL according to the existing forward-looking scenario, taking into account good and bad economic possibilities. Therefore, the ECL value generated by the Bank must be based on the probability results of three scenarios (normal, good and bad economic cases). PD will be calculated according to three scenarios with macro-economic values in accordance with these scenarios.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

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, umumnya penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
- Instrumen keuangan yang mencakup komponen komitmen pinjaman yang telah ditarik dan belum ditarik, dan Bank tidak dapat mengidentifikasi kerugian kredit ekspektasian komponen komitmen pinjaman yang telah ditarik secara terpisah dari komponen komitmen pinjaman yang belum ditarik, maka penyisihan kerugian kredit ekspektasian tersebut digabungkan dan disajikan sebagai pengurang dari jumlah tercatat bruto. Setiap kelebihan dari penyisihan kerugian kredit ekspektasian atas jumlah bruto disajikan sebagai provisi; dan
- Instrumen hutang 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 komponen nilai wajar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Presentation of allowance for expected credit losses in the statement of financial position

Allowance for expected credit losses is presented in the statement of financial position as follows:

- *Financial assets measured at amortized cost, the allowance for expected credit losses is presented as a deduction from the gross carrying amount of the assets;*
- *Loan commitments and financial guarantee contracts, generally the allowance for expected credit losses is presented as a provision;*
- *Financial instruments that include components of loan commitments that have been drawn and not yet drawn, and the Bank is unable to identify expected credit losses from loan commitment components that have been drawn separately from the undisbursed components of loan commitments, then the allowance for expected credit losses is combined and presented as a deduction of the gross carrying amount. Any excess of allowance for expected credit losses over the gross amount is presented as a provision; and*
- *For debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses is not recognized in the statement of financial position because the carrying amount of these assets is their fair value. However, the allowance for expected credit losses is disclosed and recognized in other comprehensive income, the fair value component.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penghapusan

Pinjaman dan instrumen hutang dihapusbukukan ketika tidak ada prospek yang realistis untuk memulihkan aset keuangan secara keseluruhan atau secara parsial. Hal ini pada umumnya terjadi ketika Bank menentukan bahwa peminjam tidak memiliki aset atau sumber penghasilan yang dapat menghasilkan arus kas yang cukup untuk membayar jumlah yang dihapusbukukan.

Namun demikian, aset keuangan yang dihapusbukukan masih bisa dilakukan tindakan penyelamatan sesuai dengan prosedur Bank dalam rangka pemulihan jumlah yang jatuh tempo.

Sehubungan dengan kepatuhan terhadap Bank Indonesia dan Otoritas Jasa Keuangan (OJK), Bank menerapkan Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang “Penilaian Kualitas Aset Bank Umum”.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK).

e. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia terdiri dari penanaman dana pada Bank Indonesia berupa *Deposit Facility* dan *Term Deposit*, sedangkan penempatan dana pada bank lain berupa penempatan pada pasar uang *(call money).*

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Removal

Loans and debt instruments are written off when there is no realistic prospect of recovering the financial assets in whole or in part. This generally occurs when the Bank determines that the borrower does not have assets or sources of income that can generate sufficient cash flow to pay the amount written off.

However, financial assets that are written-off can still be taken in accordance with Bank procedures in order to recover the amount due.

In compliance with Bank Indonesia and Financial Services Authority (OJK), Bank applies Financial Services Authority Regulation (POJK) No. 40/POJK. 03/2019 dated December 19, 2019 regarding "The Quality Assessment of the Bank Assets".

The assessment criteria of collateral value that can be reduced in the provision of allowance for impairment losses is in accordance with Financial Services Authority Regulation (OJK).

e. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at amortized cost using the effective interest method less allowance for impairment losses. Current accounts with Bank Indonesia and other banks are classified as amortized cost.

f. Placements with Bank Indonesia and other Banks

Placements with Bank Indonesia consists of placements in the form of Deposit Facility and Term Deposit, while placements with other banks represent placements in the form of call money.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Penempatan pada Bank Indonesia dan bank lain (lanjutan)

Penempatan pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

g. Efek-efek

Efek-efek yang dimiliki terdiri dari Obligasi Ritel Indonesia, Obligasi Pemerintah yang diperoleh melalui pasar perdana dan sekunder, unit penyertaan reksadana, dan obligasi.

Efek-efek pada awalnya disajikan sebesar nilai wajarnya. Setelah pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut:

(1) Efek-efek yang diklasifikasikan sebagai biaya perolehan yang diamortisasi diukur dengan biaya perolehan yang diamortisasi menggunakan metode suku bunga efektif. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain menggunakan metode suku bunga efektif.

(2) Efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba rugi (FVTPL) diukur dengan menggunakan nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi dan penghasilan komprehensif lain. Perubahan nilai wajar diakui pada laporan laba rugi. Atas penjualan portofolio efek-efek untuk nilai wajar melalui laba rugi, perbedaan antara harga jual dengan nilai pasar wajar diakui sebagai keuntungan atau kerugian penjualan pada tahun dimana efek-efek dan obligasi pemerintah tersebut dijual.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

f. Placements with Bank Indonesia and other Banks (continued)

Placements with Bank Indonesia and other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses. Placements with Bank Indonesia and other banks are classified as amortized cost.

g. Securities

Securities consist of Indonesian Retail Bonds, Government bonds acquired through the primary and secondary markets, mutual fund units, and bonds.

Securities initially are stated at fair value. After initial recognition, securities are recorded according to their categories, which is amortized cost, fair value through other comprehensive income or fair value through profit or loss.

The valuation of securities is based on the classification as follows:

(1) Securities classified as amortized cost are measured at amortized cost using the effective interest method. Interest income is recognized in the statement of profit or loss and other comprehensive income using the effective interest method.

(2) Securities classified as fair value through profit or loss (FVTPL) are measured using fair value. Unrealized gains or losses resulting from changes in fair values are recognized in the statement of profit or loss and other comprehensive income. Changes in fair value are recognized in profit or loss. Upon sale of portfolio of fair value through profit or loss securities and government bonds, the difference between the selling price and the fair value is recognized as a gain or loss in the year when the securities and government bonds are sold.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

g. Efek-efek (lanjutan)

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut (lanjutan):

(3) Efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain (FVTOCI) diukur dengan menggunakan nilai wajar. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain menggunakan metode suku bunga efektif. Perubahan nilai wajar lainnya diakui secara langsung dalam ekuitas sampai efek-efek tersebut dijual atau mengalami penurunan nilai, dimana keuntungan dan kerugian kumulatif yang sebelumnya diakui dalam ekuitas diakui pada laporan laba rugi dan penghasilan komprehensif lain.

h. Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset keuangan dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai.

Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan (belum diamortisasi) dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual kembali dengan menggunakan suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

i. Kredit yang diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat dipersamakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utangnya setelah jangka waktu tertentu dan membayar imbalan bunga.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

g. Securities (continued)

The valuation of securities is based on the classification as follows (continued):

(3) Securities classified as fair value through other comprehensive income (FVTOCI) are measured using fair value. Interest income is recognized in the statements of profit or loss and other comprehensive income using the effective interest method. Foreign exchange gains or losses on marketable securities are recognized in the statements of profit or loss and other comprehensive income. Other fair value changes are recognized directly in equity until the securities are sold or impaired, whereby the cumulative gains and losses previously recognized in equity are recognized in the statement of profit or loss and other comprehensive income.

h. Securities purchased under agreement to resell

Securities purchased under agreement to resell are presented as financial assets in the statement of financial position, at the net resale price of unamortized interest and net of allowance for impairment losses.

The difference between the purchase price and the resale price is treated as unearned interest income (unamortized) and recognized as income over the period starting from when those securities are purchased until they are resold using effective interest rate.

Securities purchased under agreement to resell are classified as amortized cost.

i. Loans

Loans represent the lending of money or equivalent receivables, under contract or borrowing and lending commitment with debtors, whereby the debtors are required to repay their debts with interest after a specified period of time.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

i. Kredit yang diberikan (lanjutan)

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian di masa datang dan semua jaminan telah diupayakan untuk direalisasi atau sudah diambil alih. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Pelunasan kemudian atas kredit yang telah dihapusbukukan sebelumnya, dikreditkan ke cadangan kerugian penurunan nilai di laporan posisi keuangan. Pelunasan kemudian atas kredit yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

j. Tagihan dan liabilitas akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *Letter of Credit* (L/C) dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) yang diaksep oleh bank pengaksep *(accepting bank)*.

Tagihan akseptasi dinyatakan sebesar biaya perolehan diamortisasi dan disajikan setelah dikurangi cadangan kerugian penurunan nilai.

Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

i. Loans (continued)

Loans are initially measured at fair value plus transaction costs that are directly attributable and is the additional costs to obtain the 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.

Restructured loans are stated at the lower of carrying value on the date of restructuring or net present value of the total future cash receipts after restructuring. Losses arising from any excess of the carrying value of the loan at the time of restructuring over the net present value of the total future cash receipts after restructuring are recognized in the statement of profit or loss and other comprehensive income. Thereafter, all cash receipts under the new terms shall be accounted for as the recovery of principal and interest income, in accordance with the restructuring scheme.

Loans are written-off when there are no realistic prospect of future recovery and all collateral have been realized or have been foreclosed. When loans are deemed uncollectibe, it is written-off against the related allowance for impairment losses. Subsequent recoveries of loans written-off are credited to the allowance for impairment losses in the statements of financial position. Recoveries of loans written-off in the previous years are recorded as operating income other than interest.

j. Acceptances receivable and payable

Acceptances receivable and payable represent Letter of Credit (L/C) and Domestic Documentary Letters of Credit transactions that have been accepted by the accepting bank.

Acceptances receivable are stated at amortized cost and presented as net of allowance for impairment losses.

Acceptances payable are classified as financial liabilities measured at amortized cost.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna, dan liabilitas sewa serta aset tidak berwujud

Aset tetap

Aset tetap pada awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Tanah dan bangunan awalnya dinyatakan sebesar biaya perolehan. Setelah pengakuan awal, tanah dan bangunan diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai yang memiliki kualifikasi profesional dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan

Setelah pengakuan awal, aset tetap kecuali tanah dan bangunan dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai. Bangunan menggunakan nilai revaluasian dikurangi akumulasi penyusutan sedangkan tanah tidak disusutkan

Tanah dan bangunan awalnya dinyatakan sebesar biaya perolehan dan tidak disusutkan. Setelah pengakuan awal, tanah dan bangunan diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai yang memiliki kualifikasi profesional dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets, and lease liabilities and intangible assets

Premises and equipments

Premises and equipments are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Land and building are initially stated at acquisition cost. Subsequent to initial recognition, land and building are measured at fair value at the revaluation date less any accumulated impairment losses after the revaluation date. Valuation of land and building are performed by appraisers with professional qualifications, and is conducted periodically to ensure that the carrying amount does not differ materially from its fair value at the end of the reporting period

Subsequent to initial recognition, premises and equipments except for land and building are carried at cost less any subsequent accumulated depreciation and impairment losses. Building using revaluation value and depreciated, while land not depreciated

Land and building are initially stated at acquisition cost and not depreciated. Subsequent to initial recognition, land and building are measured at fair value at the revaluation date less any accumulated impairment losses after the revaluation date. Valuation of land and building are performed by appraisers with professional qualifications, and is conducted periodically to ensure that the carrying amount does not differ materially from its fair value at the end of the reporting period.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna, dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tetap (lanjutan)

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif maka perlu dilakukan revaluasi setiap 3 (tiga) tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "surplus revaluasi aset tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Aset tetap yang diperoleh dalam pertukaran aset non-moneter atau kombinasi aset moneter dan non-moneter diukur pada nilai wajar, kecuali:

(i) transaksi pertukaran tidak memiliki substansi komersial; atau
(ii) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus berdasarkan estimasi umur manfaat ekonomis sebagai berikut:

	Tahun/*Years*	
Bangunan	20	*Buildings*
Kendaraan bermotor	5	*Motor vehicles*
Perlengkapan dan peralatan kantor	5	*Office furniture and equipment*

Penilaian aset tetap dilakukan atas penurunan dan kemungkinan penurunan nilai wajar aset jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat mungkin tidak dapat seluruhnya terealisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets, and lease liabilities and intangible assets (continued)

Premises and equipments (continued)

If the fair value of the revalued asset experiences significant and fluctuating changes, it has to be revalued annually, whereas if the fair value of the revalued asset does not experience significant and fluctuating changes, it has to be revalued once every 3 (three) years.

Increase in the carrying amount arising from revaluation is recorded in "Revaluation Surplus of fixed assets" and presented in other comprehensive income. However, the increase is recognized in profit or loss, to the extent of the amount of impairment of the same assets due to revaluation previously recognized in profit or loss. A decrease in the carrying amount arising from the revaluation is recognized in profit or loss.

Premises and equipments acquired in exchange for a non-monetary asset or for a combination of monetary and non-monetary assets are measured at fair values, unless:

(i) the exchange transaction lacks commercial substance; or
(ii) neither the fair value of the assets received nor the assets given up can be measured reliably.

Depreciation of an asset starts when it is ready to use and is computed using the straight-line method based on the estimated economic useful lives of the assets as follows:

The carrying amounts of premises and equipments are reviewed for impairment and probability of impairment when events or changes in circumstances indicate that the carrying values may not be fully recoverable.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tetap (lanjutan)

Jumlah tercatat komponen dari suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomik masa depan yang diekspektasikan dari penggunaan maupun pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan tersebut dimasukkan kedalam laba rugi untuk tahun dimana penghentian pengakuan tersebut dilakukan.

Nilai residu, umur manfaat, dan metode penyusutan dievaluasi setiap akhir tahun dan disesuaikan secara prospektif, jika diperlukan.

Jika biaya perolehan tanah termasuk biaya pembongkaran, pemindahan dan restorasi lokasi, serta manfaat yang diperoleh dari pembongkaran, pemindahan dan pemugaran tersebut terbatas, maka biaya tersebut disusutkan selama periode manfaat yang diperolehnya. Dalam beberapa kasus, tanah itu sendiri memiliki umur manfaat yang terbatas, dalam hal ini, tanah tersebut disusutkan dengan cara yang mencerminkan manfaat yang diperoleh dari tanah tersebut.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "surplus revaluasi aset tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan bagi Bank manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Premises and equipments (continued)

The carrying amount of an item of premises and equipments is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from the derecognition of the asset is directly included in the profit or loss when the item is derecognized.

The asset residual value, useful life, and depreciation method are evaluated at each year end and adjusted prospectively, if necessary.

If the cost of land includes the costs of site dismantlement, removal and restoration, and the benefits from the site dismantlement, removal and restoration is limited, that cost is depreciated over the period of benefits obtained. In some cases, the land itself may have a limited useful life, in which case it is depreciated in a manner that reflects the benefits to be derived from it.

Increase in the carrying amount arising from revaluation is recorded in "Revaluation Surplus arising from Premises and Equipment" and presented in other comprehensive income. However, the increase is recognized in profit or loss, to the extent of the amount of impairment of the same assets due to revaluation previously recognized in profit or loss. A decrease in the carrying amount arising from the revaluation is recognized in profit or loss.

Repairs and maintenance are taken to the profit or loss when these are incurred. The cost of major renovation and restoration is capitalized to the carrying amount of the related premises and equipment when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset and is depreciated over the remaining useful life of the related asset.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tetap (lanjutan)

Aset tetap dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam penyelesaian tidak disusutkan karena belum tersedia untuk digunakan.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha (HGU), Hak Guna Bangunan (HGB) dan Hak Pakai (HP) ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap". Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tidak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

Aset hak guna dan liabilitas sewa

Suatu sewa diklasifikasikan sebagai sewa pembiayaan jika sewa tersebut mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset. Suatu sewa diklasifikasikan sebagai sewa operasi jika sewa tidak mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset.

Bank menerapkan PSAK 116 (Sebelumnya PSAK 73) tentang "Sewa" untuk seluruh sewa dengan mengakui aset hak guna dan liabilitas terkait, dengan 2 (dua) pengecualian, yaitu sewa dengan aset bernilai rendah dan sewa jangka pendek.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Premises and equipments (continued)

Constructions in-progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of the fixed asset constructions. The accumulated costs will be reclassified to the appropriate "Premises and Equipments" account when the construction is completed and the assets are ready for their intended use. Assets under construction are not depreciated as these are not yet available for use.

The legal cost of land rights in the form of Business Usage Rights (Hak Guna Usaha or HGU), Building Usage Right (Hak Guna Bangunan or HGB) and Usage Rights (Hak Pakai or HP) when the land was initially acquired are recognized as part of the cost of the land under the "Premises and Equipments". The cost of processing the legal extension or renewal of land rights is recognized as an intangible asset and is amortized over the term of the legal rights or the economic life of the land, whichever is shorter.

Right-of-use assets and lease liabilities

A lease is classified as a finance lease if it transfers substantially all the risks and rewards incidental to the ownership of the asset. A lease is classified as an operating lease if it does not transfer substantially all the risks and rewards incidental to the ownership of the asset.

The Bank applied SFAS 116 (Previously SFAS 73) on "Leases" for all leases by recognizing right-of-use assets and related liabilities, with 2 (two) exceptions, namely leases of low-value assets and short-term leases.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Pada tanggal insepsi suatu kontrak, Bank menilai apakah suatu kontrak mengandung sewa, yaitu bila kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Untuk menilai apakah suatu kontrak memberikan hak untuk mengendalikan suatu aset identifikasian, Bank menilai apakah:

- Kontrak melibatkan penggunaan suatu aset identifikasian;
- Bank memiliki hak untuk memperoleh secara substansial seluruh manfaat ekonomi dari penggunaan aset selama periode penggunaan; dan
- Bank memiliki hak untuk mengendalikan aset identifikasian dalam bentuk:
  a. Bank memiliki hak untuk mengoperasikan aset.
  b. Bank mempunyai hak untuk menetapkan tujuan apa aset akan digunakan.

Pada tanggal insepsi atau pada saat penilaian kembali suatu kontrak yang mengandung suatu komponen sewa, Bank mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa.

Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi:

- Pembayaran lunas dimuka.
- Pembayaran angsuran tetap.
- Pembayaran angsuran sewa berubah yang bergantung pada fluktuasi pembayaran sewa yang ditetapkan oleh *counterpart*.

Bank mengakui aset hak-guna dan liabilitas sewa pada tanggal permulaan sewa (yaitu tanggal aset pendasar tersedia untuk digunakan). Aset hak-guna diukur pada harga perolehan, dikurangi akumulasi penyusutan dan penurunan nilai, serta disesuaikan dengan pengukuran kembali liabilitas sewa. Biaya perolehan aset hak-guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang terjadi, dan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan dikurangi setiap insentif sewa yang diterima.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

At the inception date of a contract, the Bank assesses whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract provides the right to control an identifying asset, the Bank assesses whether:

- *Contracts involve the use of an identifying asset;*
- *The Bank has the right to obtain substantially all economic benefits from the use of assets during the period of use; and*
- *The Bank has the right to control identification assets in the form of:*
  a. The bank has the right to operate the assets.
  b. The bank has the right to determine the purpose for which the assets will be used.

At the inception date or at the time of revaluation of a contract containing a lease component, the Bank allocates the fee in the contract to each component of the lease based on the relative separate prices of the lease component.

Lease payments that are included in the measurement of lease obligations consist of:

- *Payment in full in advance.*
- *Fixed installment payments.*
- *The rental installment payment changes that depends on the fluctuation of the rental payment determined by the counterpart.*

The Bank recognizes right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognized, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Setelah tanggal permulaan, aset hak-guna diukur dengan model biaya. Aset hak-guna diukur sebesar harga perolehan dikurangi akumulasi depresiasi dan akumulasi penurunan nilai serta disesuaikan dengan pengukuran kembali liabilitas sewa. Liabilitas sewa diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Bunga inkremental sewa mengacu pada tingkat suku bunga obligasi pemerintah.

Sewa jangka pendek dengan durasi kurang dari 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 116 (Sebelumnya PSAK 73). Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini disajikan pada beban umum dan administrasi dalam laporan laba rugi.

Aset takberwujud

Aset takberwujud terdiri dari perangkat lunak yang dibeli Bank, yang bukan merupakan bagian integral dari perangkat keras yang terkait.

Aset tidak berwujud diakui jika, atau hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Aset takberwujud dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai.

Amortisasi diakui dalam laba rugi dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomis selama 5 (lima) tahun, dimulai dari pada saat aset takberwujud tersebut siap untuk digunakan sesuai dengan maksud penggunaannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

After the inception date, the right-of-use assets are measured using the cost model. Right-of-use assets are measured at cost less accumulated depreciation and accumulated impairment losses and adjusted with remeasurement of lease liabilities. Lease liabilities are measured at amortized cost using the effective interest method. Lease incremental interest rate refers to the interest rates on government bonds.

Short-term leases with a duration less than 12 (twelve) months and leases with low value assets, as well as elements of such leases, partially or entirely do not apply the recognition principles stipulated by SFAS 116 (Previously SFAS 73). The Bank will recognize lease payments on a straight-line basis over the lease term in the statement of profit or loss and other comprehensive income. These expenses are presented under general and administrative expenses in the income statement.

Intangible assets

Intangible assets consist of software purchased by the Bank that is not an integral part of a related hardware.

Intangible assets are recognized if, and only if, when its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank.

Intangible assets are stated at cost less accumulated amortization and accumulated impairment losses.

Amortization is recognized in profit or loss using the straight line method based on the estimated useful life of 5 (five) years, starting when the intangible assets are ready to be used in accordance with the intended use.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Nilai residu, umur manfaat, dan metode amortisasi ditelaah setiap akhir tahun dan disesuaikan, jika diperlukan.

Aset tidak berwujud dihentikan pengakuannya pada saat pelepasan (yaitu, pada tanggal penerima memperoleh kendali) atau ketika tidak ada manfaat ekonomi masa depan yang diharapkan dari penggunaan atau pelepasannya. Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara hasil pelepasan neto dan jumlah tercatat aset) dimasukkan dalam laporan laba rugi.

l. Penurunan nilai aset non-keuangan

Pada setiap tanggal pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut atau pada saat pengujian tahunan atas penurunan nilai aset tertentu (yaitu aset takberwujud dengan umur manfaat tidak terbatas, aset takberwujud yang belum dapat digunakan, atau *goodwill* yang diperoleh dalam suatu kombinasi bisnis) diperlukan, maka Bank akan membuat estimasi atas jumlah terpulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya untuk menjual dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain. Jika nilai tercatat aset atau UPK lebih besar daripada jumlah terpulihkannya, maka aset tersebut dipertimbangkan mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

The residual value, useful life, and amortization method are reviewed at the end of each year and adjusted, if necessary.

An intangible asset is derecognized upon disposal (i.e., at the date the recipient obtains control) or when no future economic benefits are expected from its use or disposal. Any gain or loss arising upon derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss.

l. Impairment of non-financial assets

The Bank assesses at each reporting date whether there is an indication that an asset may be impaired. If such indication exists, or when annual impairment testing for an asset (i.e. an intangible asset with an indefinite useful life, an intangible asset not yet available for use, or goodwill acquired in a business combination) is required, Bank will make an estimation of the asset's recoverable amount.

An asset's recoverable amount for individual asset is the higher of an asset's or Cash Generating Unit (CGU)'s fair value less costs to sell and its value in use, unless the asset does not generate cash inflows that are largely independent from other assets or groups of assets. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is recorded to its recoverable amount.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

l. Penurunan nilai aset non-keuangan (lanjutan)

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laba rugi sebagai "rugi penurunan nilai" sesuai dengan kategori biaya yang konsisten dengan fungsi dari aset yang diturunkan nilainya. Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK 113 (Sebelumnya PSAK 68) tentang "Pengukuran Nilai Wajar" (Catatan 2b).

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomi dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain sesuai dengan kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

m. Agunan yang diambil alih

Agunan yang diambil alih sehubungan dengan penyelesaian kredit diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai tercatat dari kredit, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo kredit yang diberikan, yang belum dilunasi oleh peminjam diatas nilai dari agunan yang diambil alih, dibebankan sebagai penyisihan penghapusan aset pada tahun berjalan.

Selisih antara nilai agunan yang diambil alih dengan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

Bank mengevaluasi nilai agunan yang diambil alih secara berkala. Penyisihan kerugian agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

l. Impairment of non-financial assets (continued)

Impairment losses of continuing operations are recognized in the statement of profit or loss as "impairment losses" in those expense categories consistent with the functions of the impaired asset. In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

In determining fair value less costs of disposal, refer to SFAS 113 (Previously SFAS 68) on "Fair Value Measurements" (Note 2b).

A fair value measurement of non-financial assets considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to other market participants would use the asset in its highest and best use.

Impairment losses of continuing operations, if any, are recognized in the statement of profit or loss and other comprehensive income under expense categories that are consistent with the functions of the impaired assets.

m. Foreclosed collaterals

Foreclosed collaterals acquired in settlement of loans are recognized at their net realizable values or stated at their carrying amount of loans, whichever is lower. Net realizable value is the fair value of the collateral after deducting the estimated costs of disposal. The excess of loan balances which has not been paid by debtors over the value of foreclosed collaterals is charged to allowance for possible losses or loans in the current year.

The difference between the value of the foreclosed collateral and the proceeds from the sale is recognized as a gain or loss at the time of sale of the collateral.

The Bank regularly evaluates the value of foreclosed collaterals. The allowance are provided based on the impairment of foreclosed collaterals.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Agunan yang diambil alih (lanjutan)

Beban perbaikan *(reconditioning cost)* yang timbul setelah pengambilalihan agunan dikapitalisasi dalam akun agunan yang diambil alih tersebut.

n. Biaya dibayar di muka

Biaya dibayar dimuka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus *(straight-line method).*

o. 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 dan dihitung berdasarkan biaya perolehan diamortisasi.

p. Simpanan dan simpanan dari bank lain

Giro merupakan simpanan nasabah yang penarikannya dapat dilakukan setiap saat menggunakan cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai liabilitas kepada pemegang giro.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai perjanjian antara penyimpan dengan Bank.

Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam bilyet deposito atau yang diperjanjikan.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lokal lain, dalam bentuk tabungan dan deposito berjangka serta dinyatakan sesuai dengan jumlah liabilitas terhadap bank tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

m. Foreclosed collaterals (continued)

Reconditioning costs that occur after collateral foreclosed are capitalized to its account.

n. Prepaid expenses

Prepaid expenses are amortized over their useful lives using the straight-line method.

o. Liabilities due immediately

Liabilities due immediately represent the liability of the Bank to external parties which by nature should be paid immediately in accordance with the requirements in the agreement which have been previously determined.

Liabilities due immediately are classified as financial liabilities and are recorded at amortized cost.

p. Deposits and deposits from other banks

Demand deposits represent funds deposited by customers which can be withdrawn any time by using a cheque, or through transfer with a bank draft or other forms of payment order. These demand deposits are stated at the amount due to the account holder.

Saving deposits represent customers' funds which the depositors are entitled to withdraw under certain agreed conditions. Saving deposits are stated at the amount due to the account holders.

Time deposits represent funds deposited by customers that can be withdrawn only at a certain point of time as stated in the contract between the depositor and the Bank.

Time deposits are recorded at the nominal amount stated in the deposit certificate or at the amount stated in the agreement.

Deposits from other banks consist of liabilities to other domestic banks, in the form of saving deposits and time deposits and stated at the amount due to banks.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

p. Simpanan dan simpanan bank lain (lanjutan)

Simpanan dan simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dikurangkan dari jumlah simpanan yang diterima.

q. Provisi

Provisi diakui jika Bank memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

r. 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.

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 aset keuangan atau liabilitas keuangan.

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 aset keuangan atau liabilitas keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

p. Deposits and deposits from other banks (continued)

Deposits and deposits from other banks are classified as financial liabilities measured at amortized cost using effective interest rate method. Incremental costs directly attributable to the acquisition of deposits are deducted from the amount of deposits.

q. Provisions

Provisions are recognized when the Bank has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

r. Interest income and expense

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.

The effective interest rate is the rate that precisely discounts the estimated future cash payments or receipts over the expected life of the financial assets and financial liabilities (or, wherever appropriate, a shorter period) to the net carrying amount of the financial assets or financial liabilities.

The effective interest rate is the rate that precisely discounts the estimated future cash payments or receipts over the expected life of the financial assets and financial liabilities (or, wherever appropriate, a shorter period) to the net carrying amount of the financial assets or financial liabilities.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

r. Pendapatan dan beban bunga (lanjutan)

Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain diterima oleh para pihak dalam kontrak yang merupakan bagian tidak terpisahkan dari suku bunga efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga efektif yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

s. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

t. Imbalan kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non moneter lainnya diakui selama periode jasa diberikan. Imbalan jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

r. Interest income and expense (continued)

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 that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

If a financial asset or group of similar financial assets has decreased its value as a result of impairment losses, interest income subsequently obtained is recognized based on the effective interest rate used to discount future cash flows in calculating impairment losses.

s. Fees and commissions

Fees and commissions directly related to lending activities, or fees and commissions income which relates to a specific period, are amortized over the term of the contract using the effective interest rate method and classified as part of interest income in the statement of profit or loss and other comprehensive income.

Fees and commissions which are not directly related to lending activities, or to a specific period, and/or related to a service rendered, are recognized as income at the time of the transactions and recorded in other operating income.

t. Employee benefits

Short-term employee benefits

Short-term employee benefits such as salaries, social security contributions, short-term leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

t. Imbalan kerja (lanjutan)

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Iuran dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut dan pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya seperti cuti besar dan penghargaan masa kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang memenuhi syarat. Imbalan kerja ditentukan berdasarkan peraturan Bank dan peraturan yang berlaku.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya diestimasi dengan menggunakan perhitungan aktuarial metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

(i) Keuntungan dan kerugian aktuarial.
(ii) Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).
(iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali, terdiri atas keuntungan dan kerugian aktuarial, segera diakui pada laporan posisi keuangan konsolidasian dengan pengaruh langsung didebit atau dikreditkan kepada saldo laba melalui penghasilan komprehensif lain pada periode terjadinya. Pengukuran kembali tidak direklasifikasi ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

t. Employee benefits (continued)

Defined benefit plan and other long-term employee benefits

The contribution is accrued and recognized as expense when services have been rendered by qualified employees and actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

The post-employment benefits and other long-term employee benefits such as grand leaves and gratuity for services are accrued and recognized as expense when services have been rendered by qualified employees. The benefits are determined based on Bank's regulations and applicable regulations.

The post-employment benefits and other long-term employee benefits are estimated using actuarial calculations using the Projected Unit Credit Method.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

(i) Actuarial gains and losses.
(ii) Return on plan assets, excluding amounts that included in net interest on liabilities (assets).
(iii) The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).

Remeasurements, comprising of actuarial gains and losses, are recognized immediately in the consolidated statement of financial position with a corresponding debit or credit to retained earnings through other comprehensive income in the period in which they occur. Re-measurements are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immediately in the current period statement of profit or loss and other comprehensive income.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

t. Imbalan kerja (lanjutan)

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amendemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

u. Laba per lembar saham

Laba per saham dihitung berdasarkan rata-rata tertimbang jumlah saham yang beredar selama periode yang bersangkutan.

Bank tidak mempunyai efek berpotensi saham biasa yang bersifat dilutif pada tanggal 31 Desember 2025 dan 2024.

v. Transaksi dan saldo dalam mata uang asing

Bank menyelenggarakan catatan akuntansinya dalam Rupiah. Transaksi yang melibatkan mata uang asing dicatat pada nilai tukar pada saat terjadinya transaksi. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs *spot Refinitiv Eikon* pada pukul 15:00 WIB (Waktu Indonesia Bagian Barat).

Keuntungan atau kerugian yang timbul sebagai akibat dari penjabaran aset dan liabilitas moneter dalam mata uang asing dicatat dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Pada tanggal-tanggal 31 Desember 2025 dan 2024, kurs mata uang asing yang digunakan untuk penjabaran mata uang asing terhadap Rupiah adalah sebagai berikut (Rupiah penuh):

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

t. Employee benefits (continued)

All past service costs are recognised at the earlier of when the amendment or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deferred and recognised over the future vesting period.

u. Earnings per share

Earnings per share is computed based on the weighted average number of issued and fully paid shares during the period.

The Bank has no outstanding dilutive potential ordinary shares as of December 31, 2025 and 2024.

v. Foreign currency transactions and balances

The Bank maintains its accounting records in Indonesian Rupiah. Transactions in foreign currencies are recorded at the prevailing exchange rates in effect on the date of the transactions. At statements of financial position dates, all monetary assets and liabilities denominated in foreign currencies are translated into Rupiah using the Refinitiv Eikon spot rates at 3.00 p.m WIB (Western Indonesian Time).

The resulting gains or losses from the translation of monetary assets and liabilities in foreign currencies are recognized in the statement of profit or loss and other comprehensive income for the current year.

As of December 31, 2025 and 2024, the exchange rates used in translating foreign currency amounts into Rupiah are as follows (full Rupiah):

	***December 31,* 2025**	***December 31,* 2024**	
Euro Eropa	19.571,42	16.758,12	*European Euro*
Dolar Amerika Serikat	16.675,00	16.095,00	*United States Dollar*
Dolar Singapura	12.965,05	11.844,58	*Singaporean Dollar*
Dolar Australia	11.152,24	10.013,51	*Australian Dollar*
Yen Jepang	106,50	103,03	*Japanese Yen*
Renminbi	2.384,72	2.204,99	*Renminbi Renminbi*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Perpajakan

Beban pajak tahun berjalan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang dapat dikurangkan dan akumulasi rugi fiskal yang belum dikompensasi, bila kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dan rugi pajak belum dikompensasi, dapat dimanfaatkan, kecuali:

i) jika aset pajak tangguhan timbul dari pengakuan awal aset atau liabilitas dalam transaksi yang bukan transaksi kombinasi bisnis dan tidak mempengaruhi laba akuntansi maupun laba kena pajak/rugi pajak; atau

ii) dari perbedaan temporer yang dapat dikurangkan atas investasi pada entitas anak, aset pajak tangguhan hanya diakui bila besar kemungkinannya bahwa beda temporer itu tidak akan dibalik dalam waktu dekat dan laba kena pajak dapat dikompensasi dengan beda temporer tersebut.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal pelaporan dan diturunkan apabila laba kena pajak mungkin tidak memadai untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan. Aset pajak tangguhan yang tidak diakui ditinjau ulang pada setiap tanggal pelaporan dan akan diakui apabila besar kemungkinan bahwa laba kena pajak pada masa yang akan datang akan tersedia untuk pemulihannya.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diperkirakan akan berlaku pada tahun saat aset dipulihkan atau liabilitas diselesaikan berdasarkan tarif pajak dan peraturan pajak yang telah berlaku atau yang secara substantif telah berlaku pada tanggal pelaporan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

w. Taxation

Current tax expense is provided based on the estimated taxable income for the current year. Deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date.

Deferred tax assets are recognized for all deductible temporary differences and carry forward of unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, and the carry forward of unused tax losses can be utilized, except:

i) where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; or
ii) in respect of deductible temporary differences associated with investments in subsidiaries, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized.

The carrying amount of a deferred tax asset is reviewed at each reporting date 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 benefit of that deferred tax asset to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply on the year when the asset is realized or the liability is settled, based on tax rates and tax laws that have been enacted or substantively enacted as at reporting date.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Perpajakan (lanjutan)

Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat (Beban) Pajak Penghasilan, Tangguhan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Perubahan terhadap kewajiban perpajakan diakui pada saat penetapan pajak diterima atau jika Bank mengajukan keberatan, pada saat keputusan atas keberatan telah ditetapkan.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

Sebagai tanggapan terhadap penerapan kerangka Pilar 2 Organisasi untuk Kerja Sama dan Pembangunan Ekonomi (Organisation for Economic Co-operation and Development atau "OECD"), pada tanggal 31 Desember 2024, Pemerintah Indonesia menetapkan aturan kerangka Pilar 2 ("Pillar 2") melalui Peraturan Menteri Keuangan No. 136/2024 (PMK 136/2024). Pilar 2 sesuai PMK 136/2024 akan berlaku untuk tahun fiskal yang dimulai pada atau setelah tanggal 1 Januari 2025. Untuk tahun yang berakhir pada 31 Desember 2025, Grup telah menerapkan amandemen PSAK 212: Pajak Penghasilan, yang memberikan pengecualian wajib sementara dari pengakuan atau pengungkapan pajak tangguhan terkait Pilar 2. PMK 136/2024 menerapkan mekanisme perpajakan baru yang mensyaratkan Perusahaan Multinasional ("PMN") untuk membayar pajak tambahan padayurisdiksi tertentu ketika tarif pajak efektif yang ditentukan per yurisdiksi menurut Pilar 2 lebih rendah dari tarif minimum 15%.

Untuk tahun yang berakhir pada 31 Desember 2025, Bank tidak masuk dalam lingkup Pilar 2 karena tidak memenuhi kriteria yang ditetapkan dalam PMK 136/2024.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

w. Taxation (continued)

The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit (Expense), Deferred" and included in net profit or loss for the year, except to the extent that they relate to items previously charged or credited to equity.

Amendments to tax obligations are recorded when an assessment is received or, if appealed against by the Bank, when the result of the appeal is determined.

Assets and liabilities of deferred and current tax are offset when there is a legally enforceable right to offset.

In response to the implementation of the Organisation for Economic Co-operation and Development ("OECD") Pillar 2 framework rule ("Pillar 2"), on December 31, 2024, Indonesian Government implemented Pillar 2 framework through Ministry of Finance Regulation No. 136/2024 (PMK 136/2024). The Pillar 2 model rules as implemented under PMK 136/2024 will take effect for fiscal years beginning on or after January 1, 2025. For the year ended December 31, 2025, the Group has applied amendments to PSAK 212: Income Taxes, which provide mandatory temporary exception from recognizing or disclosing deferred taxes related to Pillar 2. PMK 136/2024 applies new taxing mechanisms under which a Multinational Enterprises ("MNE") should pay a top-up tax in a jurisdiction whenever their efective tax rate, determined on a jurisdictional basis under the Pillar2, is below a 15% minimum rate.

For the year ended December 31, 2025, the Bank is not within the scope of Pillar 2 as the criteria set forth in PMK 136/2024 have not been met.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

x. Informasi segmen

Segmen adalah bagian yang dapat dibedakan dari Bank yang terlibat dalam menyediakan produk tertentu yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut.

Bank menyajikan segmen operasi berdasarkan laporan internal yang disajikan kepada pengambil keputusan operasional dan keuangan yaitu Direksi.

Bank telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen operasi) yang terbagi atas kelompok Bank, Konsumer, *Treasury,* dan lainnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

x. Segment information

A segment is a distinguishable component of the business unit that is engaged in providing certain products which is subject to risks and rewards that are different from those of other segments.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment.

The Bank presents operating segment based on Bank's internal report that is presented to the Board of Directors as the operational and financial decision maker.

The Bank has identified and disclosed financial information based on main business (operating segment) classified into Banking, Consumer, Treasury, and others.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

y. Perubahan kebijakan akuntansi dan pengungkapan

Bank menerapkan pertama kali seluruh standar baru dan/atau yang direvisi yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, termasuk standar yang direvisi berikut ini yang mempengaruhi laporan keuangan Bank:

- Amandemen PSAK 221: Kekurangan Ketertukaran

Amandemen tersebut menetapkan bagaimana entitas harus menilai apakah suatu mata uang dapat dipertukarkan serta bagaimana entitas harus menentukan kurs spot ketika ketertukaran (*exchangeability*) tidak tersedia. Amandemen tersebut juga mensyaratkan pengungkapan informasi yang memungkinkan pengguna laporan keuangan untuk memahami bagaimana ketidakmampuan mata uang tersebut untuk dipertukarkan dengan mata uang lainnya memengaruhi, atau diharapkan akan memengaruhi, kinerja keuangan, posisi keuangan, dan arus kas entitas.

Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

y. Changes in accounting policies and disclosures

Bank made first time adoption of all the new and/or revised standards effective for the periods beginning on or after January 1, 2025, including the following revised standards that have affected the consolidated financial statements of the Bank:

- *Amendment of PSAK 221: Lack of Exchangeability*

The amendments specifies how an entity should assess whether a currency is exchangeable and how it should determine a spot exchange rate when exchangeability is lacking. The amendments also require disclosure of information that enables users of its financial statements to understand how the currency not being exchangeable into the other currency affects, or is expected to affect, the entity's financial performance, financial position and cash flows.

The Bank has assessed that the adoption of the above-mentioned accounting standards do not have significant impact to the financial statements.

3. PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN

Dalam penerapan kebijakan akuntansi Bank, yang dijelaskan dalam Catatan 2, penyusunan laporan keuangan Bank mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi, pada akhir periode pelaporan.

Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas yang terpengaruh pada periode pelaporan berikutnya.

Pertimbangan

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi Bank yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan:

Kelangsungan usaha

Manajemen Bank telah melakukan penilaian terhadap kemampuan Bank untuk mempertahankan kelangsungan usaha dan menilai keyakinan bahwa Bank memiliki sumber daya untuk melanjutkan bisnis di masa mendatang.

Selain itu, manajemen menilai tidak adanya ketidakpastian material yang dapat menimbulkan keraguan signifikan terhadap kemampuan Bank untuk mempertahankan kelangsungan usahanya. Oleh karena itu, laporan keuangan dilanjutkan untuk disusun atas basis kelangsungan usaha.

Nilai wajar atas instrumen keuangan

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hirarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS

In the application of the Bank's accounting policies, which are described in Note 2, the preparation of the Bank's financial statements requires management to make judgments, estimates and assumptions that affect the reporting amounts of revenues, expenses, assets and liabilities, and the disclosures of contongent liabilities, at the end of the reporting periods.

Uncertainty about these assumptions and estimates could result in outcomes that may require material adjustments to the carrying amounts of the assets and liabilities affected in future periods.

Judgments

The following judgments are made by management in the process of applying the Bank's accounting policies and that have the most significant effects on the amounts recognized in the financial statements:

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue in business for the foreseeable future.

Furthermore, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared in a going concern basis.

Fair value of financial instruments

All assets and liabilities in which fair value is measured or disclosed in the financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant on the overall fair value measurement:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 for the assets and liabilities, which is directly or indirectly observable.*
- *Level 3: unobservable inputs for the assets and liabilities.*

3. PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi

Di bawah ini adalah asumsi utama mengenai masa depan dan sumber estimasi ketidakpastian utama lainnya pada akhir periode pelaporan, yang memiliki risiko signifikan yang mengakibatkan penyesuaian material terhadap jumlah tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Cadangan kerugian penurunan nilai kredit yang diberikan

Bank melakukan penilaian terhadap penurunan nilai dalam dua cara, yaitu:

a. Individual, dilakukan untuk jumlah aset keuangan yang melebihi ambang batas (*threshold*) tertentu dan aset keuangan yang memiliki bukti objektif penurunan nilai yang telah teridentifikasi secara terpisah pada tanggal laporan posisi keuangan. Kerugian penurunan nilai adalah selisih antara nilai tercatat dan nilai kini dari estimasi terbaik atas arus kas masa depan dan realisasi agunan pada tingkat suku bunga efektif awal dari aset keuangan tersebut.

   Estimasi ini dilakukan dengan mempertimbangkan kapasitas utang dan fleksibilitas keuangan debitur, kualitas pendapatan debitur, jumlah dan sumber arus kas, industri di mana debitur beroperasi, dan nilai realisasi agunan. Estimasi jumlah dan waktu pemulihan masa depan akan membutuhkan banyak pertimbangan. Jumlah penerimaan tergantung pada kinerja debitur pada masa mendatang dan nilai agunan, keduanya akan dipengaruhi oleh kondisi ekonomi di masa depan, di samping itu agunan mungkin tidak mudah dijual. Nilai aktual arus kas masa depan dan tanggal penerimaan mungkin berbeda dari estimasi tersebut dan akibatnya kerugian aktual yang terjadi mungkin berbeda dengan yang diakui dalam laporan keuangan.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS (continued)

Estimates and assumptions

Below are the key assumptions concerning future and other key sources of estimation uncertainty at the end of the reporting period that may have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

Allowance for impairment losses on loans

The Bank performs assessment of the impairment amounts in two ways, namely:

a. Individually, made to the amount of financial assets that exceed certain threshold and to certain financial assets that have objective evidence that impairment has been identified separately on the date of the statement of financial position. Impairment loss is the difference between the carrying amount and the present value of the best estimated future cash flows and realization of collateral at the initial effective interest rates of financial assets.

The estimates are made by considering the debt capacity and financial flexibility of the debtor, debtor's earnings quality, quantity and source of cash flows, industry in which the debtor operates, and realizable value of collateral. Estimating the amount and timing of future recovery will require a lot of considerations. The amount of revenue depends on the performance of the debtor in the future and the value of collateral, both of which will be affected by future economic conditions, in addition to the fact that the collateral may not be easily sold. The actual value and date of receipt of future cash flows may differ from the estimates and as a result, actual loss which occurs may be different from the amount recognized in the financial statements.

3. PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi (lanjutan)

Cadangan kerugian penurunan nilai kredit yang diberikan (lanjutan)

Bank melakukan penilaian terhadap penurunan nilai dalam dua cara, yaitu (lanjutan):

b. Kolektif, dilakukan untuk jumlah aset keuangan yang tidak melebihi ambang batas (*threshold*) tertentu, tidak memiliki bukti objektif penurunan nilai dan aset keuangan yang memiliki bukti objektif penurunan nilai, namun belum diidentifikasi secara terpisah pada tanggal laporan posisi keuangan.

Bank menelaah aset keuangan mereka pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan pada biaya diamortisasi yang mengharuskan untuk mengakui kerugian kredit ekspektasian pada setiap tanggal pelaporan untuk mencerminkan perubahan risiko kredit selain dari aset keuangan pada nilai wajar melalui laba rugi. Bank menggabungkan informasi *forward-looking* dan historis, terkini dan yang diperkirakan ke dalam estimasi kerugian kredit ekspektasian.

Dalam melakukan peninjauan penurunan nilai, penilaian manajemen berikut diperlukan:

i. Penentuan apakah aset mengalami penurunan nilai berdasarkan indikator tertentu seperti, kesulitan keuangan debitur, penurunan kualitas kredit; dan

ii. Penentuan umur kredit ekspektasian yang mencerminkan:
   - Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi kemungkinan dari berbagai hasil; dan
   - Nilai waktu dari uang.

Pada setiap tanggal pelaporan, Bank menghitung kerugian kredit ekspektasian. Jika terjadi kenaikan risiko kredit yang signifikan sejak pengakuan awal maka estimasi kerugian kredit ekspektasian akan dihitung sepanjang umur kontrak.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS (continued)

Estimates and assumptions (continued)

Allowance for impairment losses on loans (continued)

The Bank performs assessment of the impairment amounts in two ways, namely (continued):

b. Collectively, made to the amount of financial assets that do not exceed certain threshold, and do not have objective evidence of impairment, and to the financial assets that have objective evidence of impairment, but has not been identified separately on the date of statement of financial position.

The Bank reviews its financial assets at fair value through other comprehensive income and financial assets at amortized cost which require to recognize the expected credit loss at each reporting date to reflect changes in credit risk of the financial assets not at fair value through profit or loss. The Bank incorporates forward-looking and historical, current and forecasted information into expected credit loss estimation.

In carrying out the impairment review, the following management's judgments are required:

i. Determination whether the assets is impaired based on certain indicators such as, amongst others, financial difficulties of the debtor's, deterioration of the credit quality of the debtor's; and

ii. Determination of expected credit life that reflect:
   - *An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes; and*
   - *The time value of money.*

At reporting date, the Bank calculates expected credit loss. If there is a significant increase in credit risk since initial recognition, the estimated expected credit loss will be calculated throughout the life of the contract.

3. PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi (lanjutan)

Cadangan kerugian penurunan nilai kredit yang diberikan (lanjutan)

Kerugian kredit ekspektasian merupakan estimasi probabilitas tertimbang dari kerugian kredit (yaitu nilai kini dari seluruh kekurangan kas) selama perkiraan umur instrumen keuangan. Kekurangan kas adalah selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank.

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif berdasarkan karakteristik risiko kredit yang sama dengan mempertimbangkan segmentasi kredit berdasarkan permodelan kerugian masa depan.

Penentuan nilai wajar dan taksiran masa manfaat ekonomis aset tetap

Aset tetap milik Bank dalam bentuk tanah dan bangunan diukur berdasarkan nilai wajarnya. Bank menggunakan jasa penilai independen yang terdaftar di OJK untuk mengestimasi nilai aset tetap berdasarkan pendekatan data pasar, pendekatan pendapatan dan pendekatan biaya. Informasi mengenai penilai independen dan cara penentuan nilai wajar masing-masing dijelaskan dalam Catatan 12 dan 34.

Masa manfaat setiap aset tetap Bank ditentukan berdasarkan kegunaan yang diharapkan dari aset tersebut. Estimasi ini ditentukan berdasarkan evaluasi teknis internal dan pengalaman atas aset sejenis.

Masa manfaat setiap aset ditinjau secara periodik dan disesuaikan apabila prakiraan berbeda dengan estimasi sebelumnya karena keausan, keusangan teknis dan komersial, hukum atau keterbatasan lainnya atas pemakaian aset. Namun terdapat kemungkinan bahwa hasil operasi di masa mendatang dapat dipengaruhi secara signifikan oleh perubahan atas jumlah serta periode pencatatan biaya yang diakibatkan karena perubahan faktor yang disebutkan di atas.

Perubahan masa manfaat aset tetap dapat mempengaruhi jumlah biaya penyusutan yang diakui dan penurunan nilai tercatat aset tersebut.

Nilai tercatat aset tetap diungkapkan dalam Catatan 12.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS (continued)

Estimates and assumptions (continued)

Allowance for impairment losses on loans (continued)

Expected credit losses are estimated weighted probabilities of credit losses (is the present value of all cash shortages) over the estimated life of the financial instrument. Cash shortages are the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows that are expected to be received by the Bank.

Calculation of allowance for impairment losses on financial assets assessed collectively are grouped based on similar credit risk characteristics and taking into account the loan segmentation based on future loss model.

Fair value measurement and estimated useful life of fixed assets

Fixed assets in the form of land and buildings owned by the Bank are measured based on its fair value. The Bank used an independent appraiser registered in OJK to estimate the value of fixed assets based on market data approach, income approach and cost approach. Information regarding independent appraiser and valuation method to determine its fair value are described in Notes 12 and 34, respectively.

The useful life of each item of the Bank's fixed assets is estimated based on the period over which the asset is expected to be available for use. Such estimation is based on internal technical evaluation and experience with similar assets.

The estimated useful life of each asset is reviewed periodically and updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the asset. It is possible, however, that future results of operations could be materially affected by changes in the amounts and timing of recorded expenses brought about by changes in the factors mentioned above.

A change in the estimated useful life of any item of fixed assets would affect the recorded depreciation expense and decrease in the carrying values of these assets.

The carrying amounts of fixed assets are disclosed in Note 12.

3. PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi (lanjutan)

Liabilitas imbalan kerja

Nilai kini atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi nilai tercatat atas imbalan kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya atau pendapatan untuk imbalan kerja termasuk tingkat diskonto dan tingkat kenaikan gaji. Adanya perubahan pada asumsi ini akan mempengaruhi jumlah tercatat kewajiban pensiun. Bank menentukan tingkat diskonto yang tepat pada setiap akhir tahun. 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 sesuai, Bank mempertimbangkan tingkat suku bunga atas obligasi pemerintah yang mempunyai jatuh tempo yang menyerupai jangka waktu imbalan kerja karyawan.

Pajak penghasilan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti dalam kegiatan usaha normal.

Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan. Penjelasan lebih rinci diungkapkan dalam Catatan 2w dan 26.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS (continued)

Estimates and assumptions (continued)

Employee benefits

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 and the rate of increase in salaries. Any changes in these assumptions will have an impact on the carrying amount of pension obligation. The Bank determines the appropriate discount rate at the end of each year. 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.

Income tax

Significant judgment is involved in determining the provision for corporate income tax. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business.

The Bank recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due. Further details are disclosed in Notes 2w and 26.

4. KAS / *4. CASH*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah	49.737	44.934	*Rupiah*
Valuta asing (Catatan 31)	1.755	694	*Foreign currencies (Note 31)*
Total	**51.492**	**45.628**	***Total***

Saldo kas termasuk uang pada mesin ATM (Anjungan Tunai Mandiri) sejumlah Rp7.357 dan Rp7.475 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Cash includes cash in ATM (Automated Teller Machines) amounting to Rp7,357 and Rp7,475 as of December 31, 2025 and 2024, respectively.

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah	498.068	286.075	*Rupiah*
Valuta asing (Catatan 31)	22.576	86.114	*Foreign currencies (Note 31)*
Total	**520.644**	**372.189**	***Total***

6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNTS WITH OTHER BANKS*

Giro pada bank lain dilakukan kepada pihak ketiga.

The current accounts with other banks are made with third parties.

Rincian giro pada bank lain berdasarkan pihak di mana Bank menempatkan dananya adalah sebagai berikut:

Current accounts with other banks by counterparties are as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			*Rupiah*
PT Bank Central Asia Tbk	110	147	*PT Bank Central Asia Tbk*
Subtotal	**110**	**147**	***Subtotal***
Valuta asing (Catatan 31)			*Foreign currencies (Note 31)*
PT Bank Negara Indonesia (Persero) Tbk	62.765	348.510	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	6.804	10.333	*PT Bank Maybank Indonesia Tbk*
PT Bank Central Asia Tbk	5.624	8.347	*PT Bank Central Asia Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	3.139	5.900	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	3.196	2.855	*PT Bank Mandiri (Persero) Tbk*
PT Bank OCBC NISP Tbk	1.515	1.456	*PT Bank OCBC NISP Tbk*
PT Bank CIMB Niaga Tbk	1.268	803	*PT Bank CIMB Niaga Tbk*
PT Bank of China	292	221	*PT Bank of China*
Mizuho Corporate Bank, Tokyo	535	182	*Mizuho Corporate Bank, Tokyo*
Subtotal	**85.138**	**378.607**	*Subtotal*
Total	**85.248**	**378.754**	*Total*
Cadangan kerugian penurunan nilai	(164)	(85)	*Allowance for impairment losses*
Neto	**85.084**	**378.669**	***Net***

6. GIRO PADA BANK LAIN (lanjutan) / *6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)*

Rincian giro pada bank lain berdasarkan mata uang adalah sebagai berikut:

The current account with other banks based on currency are as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Dolar Amerika Serikat	80.564	375.118	*United States Dollar*
Dolar Singapura	2.281	2.163	*Singapore Dollar*
Euro Eropa	1.268	803	*Europe Euro*
Renminbi	292	221	*Renminbi*
Yen Jepang	535	182	*Japanese Yen*
Dolar Australia	198	120	*Australian Dollar*
Rupiah	110	147	*Rupiah*
Total	85.248	378.754	*Total*
Cadangan kerugian penurunan nilai	(164)	(85)	*Allowance for impairment losses*
Neto	**85.084**	**378.669**	***Net***

Perubahan nilai tercatat bruto adalah sebagai berikut:

Movements in the gross carrying amount are as follows:

	Stage 1	***Stage 2***	***Stage 3***	***Total***	
31 Desember 2023	**745.311**	**-**	**-**	**745.311**	***December 31, 2023***
Pengukuran kembali bersih nilai tercatat	(350.499)	-	-	(350.499)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	221	-	-	221	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(10)	-	-	(10)	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	(16.269)	-	-	(16.269)	*Foreign exchange model or parameter changes and other changes*
31 Desember 2024	**378.754**	**-**	**-**	**378.754**	***December 31, 2024***
Pengukuran kembali bersih nilai tercatat	(307.401)	-	-	(307.401)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	13.895	-	-	13.895	*Foreign exchange model or parameter changes and other changes*
31 Desember 2025	**85.248**	**-**	**-**	**85.248**	***December 31, 2025***

Perubahan cadangan kerugian penurunan nilai giro pada bank lain adalah sebagai berikut:

The movements in the allowance for impairment losses on current accounts with other banks are as follows:

	Stage 1	***Stage 2***	***Stage 3***	**Total**	
31 Desember 2023	**100**	**-**	**-**	**100**	***December 31, 2023***
Pengukuran kembali bersih nilai tercatat	(11)	-	-	(11)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	(4)	-	-	(4)	*Foreign exchange model or parameter changes and other changes*
31 Desember 2024	**85**	**-**	**-**	**85**	***December 31, 2024***

6. GIRO PADA BANK LAIN (lanjutan)

Perubahan cadangan kerugian penurunan nilai giro pada bank lain adalah sebagai berikut (lanjutan):

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

The movements in the allowance for impairment losses on current accounts with other banks are as follows (continued):

	Stage 1	*Stage 2*	*Stage 3*	Total	
31 Desember 2024	**85**	**-**	**-**	**85**	***December 31, 2024***
Pengukuran kembali bersih nilai tercatat	74	-	-	74	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli					*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	5	-	-	5	*Foreign exchange model or parameter changes and other changes*
31 Desember 2025	**164**			**164**	***December 31, 2025***

Pada tanggal 31 Desember 2025 dan 2024, giro pada bank lain dilakukan penilaian secara kolektif.

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai pada tanggal 31 Desember 2025 dan 2024.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro pada bank lain yang digunakan sebagai jaminan dan dibatasi penggunaannya.

As of December 31, 2025 and 2024, current accounts with other banks are assesed collectively.

The Bank's management believes that allowance for impairment losses provided is adequate as of December 31, 2025 and 2024.

As of December 31, 2025 and 2024, there are no current accounts with other banks used as collateral or restricted.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan dan pihak di mana dana ditempatkan adalah sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Placements with Bank Indonesia and other banks by types of placements and by counterparties are as follows:

	31 Desember/*December 31*, 2025			
	Jangka waktu/ *Period*	**Tingkat suku bunga efektif/ *Effective interest rate***	***Total***	
Rupiah				*Rupiah*
Deposit Facility				*Deposit Facility*
Bank Indonesia	2 hari/*days*	3,75%	399.959	*Bank Indonesia*
Term Deposit				*Term Deposit*
Bank Indonesia	2 hari/*days*	3,75%	44.463	*Bank Indonesia*
Call Money				*Call Money*
PT Bank OCBC NISP Tbk	2 hari/*days*	4,20%	100.000	*PT Bank OCBC NISP Tbk*
PT Bank China Contruction	2 hari/*days*	4,20%	100.000	*PT Bank China Contruction*
PT Bank Maybank Indonesia Tbk	2 hari/*days*	4,20%	100.000	*PT Bank Maybank Indonesia Tbk*
PT Bank OCBC NISP Tbk	2 hari/*days*	4,10%	100.000	*PT Bank OCBC NISP Tbk*
PT Bank Danamon Tbk	2 hari/*days*	4,40%	80.000	*PT Bank Danamon Tbk*

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan dan pihak di mana dana ditempatkan adalah sebagai berikut (lanjutan):

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

Placements with Bank Indonesia and other banks by types of placements and by counterparties are as follows (continued):

	31 Desember/*December 31*, 2025			
	Jangka waktu/ *Period*	**Tingkat suku bunga efektif/ *Effective interest rate***	***Total***	
Call Money (lanjutan)				*Call Money (continued)*
PT Bank Mega Tbk	2 hari/*days*	4,10%	30.000	*PT Bank Mega Tbk*
PT Bank PAN Indonesia	2 hari/*days*	3,90%	50.000	*PT Bank PAN Indonesia Tbk*
PT Bank Raya Indonesia	2 hari/*days*	3,95%	25.000	*PT Bank Raya Indonesia Tbk*
			585.000	
Total			1.029.422	*Total*
Cadangan Kerugian Penurunan Nilai			(131)	*Allowance for impairment losses*
Neto			**1.029.291**	***Net***

	31 Desember/*December 31*, 2024			
	Jangka waktu/ *Period*	**Tingkat suku bunga efektif/ *Effective interest rate***	***Total***	
Rupiah				*Rupiah*
Deposit Facility				*Deposit Facility*
Bank Indonesia	2 hari/*days*	5,25%	13.998	*Bank Indonesia*
Call Money				*Call Money*
PT Bank OCBC NISP Tbk	2 hari/*days*	6,20%	100.000	*PT Bank OCBC NISP Tbk*
PT Bank Permata Tbk	2 hari/*days*	6,20%	100.000	*PT Bank Permata Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	2 hari/*days*	6,25%	100.000	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Danamon Tbk	2 hari/*days*	6,20%	100.000	*PT Bank Danamon Tbk*
PT Bank Raya Indonesia Tbk	2 hari/*days*	6,20%	80.000	*PT Bank Raya Indonesia Tbk*
			480.000	
Valuta asing				*Foreign currencies*
Deposit Facility				*Deposit Facility*
Bank Indonesia	5 hari/*days*	4,53%	482.850	*Bank Indonesia*
Bank Indonesia	2 hari/*days*	4,43%	321.900	*Bank Indonesia*
			804.750	
Call Money				*Call Money*
PT Bank Rakyat Indonesia (Persero) Tbk	2 hari/*days*	4,57%	96.570	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank OCBC NISP Tbk	2 hari/*days*	4,57%	96.570	*PT Bank OCBC NISP Tbk*
PT Bank ANZ Indonesia	2 hari/*days*	4,59%	96.570	*PT Bank ANZ Indonesia*
PT Bank Pembangunan Daerah Jawa Timur Tbk	2 hari/*days*	4,59%	48.285	*PT Bank Pembangunan Daerah Jawa Timur Tbk*
			337.995	
Total			1.636.743	*Total*
Cadangan kerugian penurunan nilai			(180)	*Allowance for impairment losses*
Neto			**1.636.563**	***Net***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Nilai tercatat diamortisasi dari penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

The carrying value of placements with Bank Indonesia and other banks at amortized cost is as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Penempatan pada Bank Indonesia dan bank lain	1.029.422	1.636.743	*Placement with Bank Indonesia and other banks*
Pendapatan bunga yang masih akan diterima (Catatan 15)	78	384	*Accrued interest receivable (Note 15)*
Total	**1.029.500**	**1.637.127**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijadikan agunan oleh Bank.

As of December 31, 2025 and 2024, placements with Bank Indonesia and other banks are not pledged as collateral by the Bank.

Perubahan nilai tercatat bruto adalah sebagai berikut:

Movements in the gross carrying amount are as follows:

	Stage 1	***Stage 2***	***Stage 3***	***Total***	
31 Desember 2023	**1.085.274**	**-**	**-**	**1.085.274**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	1.636.743	-	-	1.636.743	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(1.085.274)	-	-	(1.085.274)	*Derecognized financial assets*
31 Desember 2024	**1.636.743**	**-**	**-**	**1.636.743**	***December 31, 2024***
Aset keuangan baru yang diterbitkan atau dibeli	1.029.422	-	-	1.029.422	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(1.636.743)	-	-	(1.636.743)	*Derecognized financial assets*
31 Desember 2025	**1.029.422**			**1.029.422**	***December 31, 2025***

Perubahan cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The movements in the allowance for impairment losses on placement with Bank Indonesia and other banks are as follows:

	Stage 1	***Stage 2***	***Stage 3***	**Total**	
31 Desember 2023	337	-	-	337	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	180	-	-	180	*New financial asset issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(337)	-	-	(337)	*Derecognized financial assets*
31 Desember 2024	**180**	**-**	**-**	**180**	***December 31, 2024***
Aset keuangan baru yang diterbitkan atau dibeli	131	-	-	131	*New financial asset issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(180)	-	-	(180)	*Derecognized financial assets*
31 Desember 2025	**131**	**-**	**-**	**131**	***December 31, 2025***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Manajemen berpendapat bahwa jumlah kerugian penurunan nilai telah memadai pada tanggal 31 Desember 2025 dan 2024.

Pada tanggal 31 Desember 2025 dan 2024, penempatan pada Bank Indonesia dan bank lain dilakukan penilaian secara kolektif.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

Management believes that the amount of impairment loss is adequate as of December 31, 2025 and 2024, respectively.

As of December 31, 2025 and 2024, placement with Bank Indonesia and other banks are assesed collectively.

8. EFEK-EFEK

Semua efek-efek merupakan efek-efek dari pihak ketiga.

Rincian efek-efek berdasarkan jenis, model bisnis, mata uang, dan penerbit pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

8. SECURITIES

All securities are made with third parties.

Securities classified according to type, business model, currencies and issuers as of December 31, 2025 and 2024 are as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			*Rupiah*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Measured at fair value through other comprehensive income*
Obligasi Korporasi*)	50.817	399.830	*Corporate Bonds*)
Obligasi Pemerintah Indonesia	381.873	280.864	*Indonesian Government Bonds*
Obligasi Ritel Indonesia	54.131	271.632	*Indonesian Retail Bonds*
Sekuritas Rupiah Bank Indonesia	542.196	209.248	*Bank Indonesia Rupiah Securities*
Diukur pada biaya perolehan diamortisasi			*Amortized Cost*
Sekuritas Rupiah Bank Indonesia	306.859	-	*Bank Indonesian Rupiah Securities*
Obligasi Ritel Indonesia	434.445	476.164	*Indonesian Retail Bonds*
Obligasi Pemerintah Indonesia	577.262	184.252	*Indonesian Government Bonds*
Obligasi Korporasi	148.000	89.999	*Corporate Bonds*
Diukur pada nilai wajar melalui laba rugi			*Measured at fair value through profit or loss*
Sekuritas Rupiah Bank Indonesia	827.943	252.510	*Bank Indonesia Rupiah Securities*
Obligasi Pemerintah Indonesia	3.037	96.921	*Indonesian Government Bonds*
Reksadana	150.193	71.462	*Mutual Funds*
Obligasi Ritel Indonesia	1.207	5.724	*Indonesian Retail Bonds*
Subtotal	3.477.963	2.338.606	*Subtotal*
Valuta asing (Catatan 31)			*Foreign currencies (Note 31)*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Measured at fair value through other comprehensive income*
Obligasi Pemerintah Indonesia	29.181	268.179	*Indonesian Government Bonds*
Diukur pada biaya perolehan amortisasi			*Amortized Cost*
Obligasi Pemerintah Indonesia	190.716	230.582	*Indonesian Government Bonds*
Subtotal	219.897	498.761	*Subtotal*
Total	**3.697.860**	**2.837.367**	***Total***
Cadangan kerugian penurunan nilai**)	(70)	(20)	*Allowance for impairment loss***)
Neto	**3.697.790**	**2.837.347**	***Net***

*) Peringkat untuk obligasi korporasi pada tanggal 31 Desember 2025 adalah AAA dari Pefindo.

**) Cadangan kerugian penurunan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dicatat pada penghasilan komprehensif lain sehingga nilai tercatatnya disajikan sebesar nilai wajarnya.

*) *Rating for corporate bonds as of December 31, 2025 is AAA from Pefindo.*

**) *Allowance for expected credit losses on securities measured at fair value through other comprehensive income is recorded in other comprehensive income therefore the carrying value is stated at fair value.*

8. EFEK-EFEK (lanjutan) / *8. SECURITIES (continued)*

Kisaran tingkat bunga kontraktual per tahun: / *Range annual contractual interest rates:*

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Rupiah			*Rupiah*
Obligasi Pemerintah Indonesia	4,88 - 7,13%	4,00 - 8,38%	*Indonesian Government Bonds*
Obligasi Ritel Indonesia	5,65 - 6,35%	4,90 - 6,35%	*Indonesian Retail Bonds*
Obligasi Korporasi	5,50 - 6,95%	5,50 - 6,90%	*Corporate Bonds*
Valuta asing			*Foreign currencies*
Obligasi Pemerintah Indonesia	1,50 - 4,75%	1,50 - 4,75%	*Indonesian Government Bonds*

Klasifikasi efek-efek berdasarkan jangka waktu sejak tanggal pembelian hingga tanggal jatuh tempo adalah sebagai berikut: / *Securities classified according to their terms from acquisition date to maturity dates are as follows:*

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Rupiah			*Rupiah*
> 1 - 3 bulan	109.987	4.992	*> 1 - 3 months*
> 3 - 12 bulan	1.811.448	538.227	*> 3 - 12 months*
> 1 - 5 tahun	1.357.178	1.500.262	*> 1 - 5 years*
> 5 tahun	199.350	295.125	*> 5 years*
Subtotal	3.477.963	2.338.606	*Subtotal*
Valuta asing			*Foreign currencies*
> 3 - 12 bulan	-	53.507	*> 3 - 12 months*
> 1 - 5 tahun	219.897	316.406	*> 1 - 5 years*
> 5 tahun	-	128.848	*> 5 years*
Subtotal	219.897	498.761	*Subtotal*
Total	3.697.860	2.837.367	*Total*
Cadangan kerugian penurunan nilai	(70)	(20)	*Allowance for impairment loss*
Neto	**3.697.790**	**2.837.347**	***Net***

Nilai nominal efek yang diukur pada biaya perolehan diamortisasi pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.662.764 dan Rp984.667. Premi yang belum diamortisasi bersih pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp5.482 dan Rp3.670.

Face value of securities measured at amortized cost as of December 31, 2025 and 2024 amounted to Rp1,662,764 and Rp984,667, respectively. Unamortized net premium as of December 31, 2025 and 2024 amounted to Rp5,482 and Rp3,670, respectively.

8. EFEK-EFEK (lanjutan)

Berikut adalah perubahan nilai tercatat efek-efek untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024:

8. SECURITIES (continued)

The following are changes in carrying value on securities for the years ended December 31, 2025 and 2024:

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
Biaya perolehan diamortisasi:					***Amortized cost:***
31 Desember 2023	**801.772**	**-**	**-**	**801.772**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	166.200	-	-	166.200	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	13.025	-	-	13.025	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
31 Desember 2024	**980.997**	**-**	**-**	**980.997**	***December 31, 2024***
Aset keuangan baru yang diterbitkan atau dibeli	1.205.743	-	-	1.205.743	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	8.792	-	-	8.792	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(538.250)	-	-	(538.250)	*Derecognized financial assets*
31 Desember 2025	**1.657.282**	**-**	**-**	**1.657.282**	***December 31, 2025***

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
Nilai wajar melalui penghasilan komprehensif lain					***Fair value through other comprehensive income***
31 Desember 2023	**665.102**	**-**	**-**	**665.102**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	944.889	-	-	944.889	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	55.563	-	-	55.563	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(235.801)	-	-	(235.801)	*Derecognized financial assets*
31 Desember 2024	**1.429.753**	**-**	**-**	**1.429.753**	***December 31, 2024***
Aset keuangan baru yang diterbitkan atau dibeli	842.566			842.566	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	(134.906)			(134.906)	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(1.079.215)			(1.079.215)	*Derecognized financial assets*
31 Desember 2025	**1.058.198**			**1.058.198**	***December 31, 2025***

8. EFEK-EFEK (lanjutan)

Berikut adalah perubahan cadangan kerugian penurunan nilai efek-efek untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024:

8. SECURITIES (continued)

The following are changes allowance for impairment losses on securities for the years ended December 31, 2025 and 2024:

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
Biaya perolehan diamortisasi					***Amortized cost***
31 Desember 2023	**-**	**-**	**-**	**-**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	20	-	-	20	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	-	-	-	-	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
31 Desember 2024	**20**	**-**	**-**	**20**	***December 31, 2024***
Aset keuangan baru yang diterbitkan atau dibeli	50	-	-	50	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	-	-	-	-	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
31 Desember 2025	**70**	**-**	**-**	**70**	***December 31, 2025***

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
Nilai wajar melalui penghasilan komprehensif lain					***Fair value through other comprehensive income***
31 Desember 2023	**17**	**-**	**-**	**17**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	76	-	-	76	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	4	-	-	4	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(10)	-	-	(10)	*Derecognized financial assets*
31 Desember 2024	**87**	**-**	**-**	**87**	***December 31, 2024***
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	-	-	-	-	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
31 Desember 2025	**87**	**-**	**-**	**87**	***December 31, 2025***

Manajemen berpendapat cadangan kerugian penurunan nilai atas efek-efek dengan klasifikasi biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain telah memadai pada tanggal 31 Desember 2025 dan 2024.

Management believes allowance for impairment losses on securities measured at amortized cost and fair value through other comprehensive income are adequate as of December 31, 2025 and 2024.

8. EFEK-EFEK (lanjutan)

Rincian perubahan nilai wajar atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

8. SECURITIES (continued)

Details of fair value changes of securities measured at fair value through other comprehensive income were as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Saldo awal tahun sebelum pajak penghasilan tangguhan	(12.786)	(6.612)	*Balance at beginning of year before deferred income tax*
Keuntungan (kerugian) yang belum direalisasi selama tahun berjalan sebelum pajak penghasilan tangguhan	8.574	(10.395)	*Unrealized gain (loss) during the year before deferred income tax*
Keuntungan bersih dari penjualan efek-efek	15.050	4.221	*Gain from sales in securities*
Jumlah sebelum pajak tangguhan	10.838	(12.786)	*Total before deferred tax*
Pajak tangguhan (Catatan 26)	(2.384)	2.794	*Deferred tax (Note 26)*
Saldo akhir	**8.454**	**(9.992)**	***Ending balance***
Cadangan kerugian penurunan nilai	87	87	*Allowance for impairment losses*
Total	**8.541**	**(9.905)**	***Total***

Cadangan kerugian penurunan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dicatat pada penghasilan komprehensif lain sebagai bagian dari ekuitas.

Allowance for impairment losses on marketable securities measured at fair value through other comprehensive income is recorded in other comprehensive income as part of equity.

Keuntungan bersih dari penjualan efek dan reksadana adalah sebagai berikut:

Gains from sales in securities and mutual funds are as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Diukur pada nilai wajar melalui penghasilan komprehensif lain	15.050	4.221	*Measured at fair value through other comprehensive income*
Diukur pada nilai wajar melalui laporan laba rugi	15.419	7.724	*Measured at fair value through profit or loss*
Neto	**30.469**	**11.945**	***Net***

Pendapatan bunga yang masih akan diterima dari efek-efek pada tanggal-tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp13.426 dan Rp17.186.

Accrued interest receivable of securities as of December 31, 2025 and 2024 are Rp13,426 and Rp17,186 respectively.

Pada tanggal 31 Desember 2025 and 2024, tidak terdapat efek-efek yang dijadikan agunan oleh Bank.

As of December 31, 2025 and 2024, the securities are not pledged as collateral by the Bank.

9. EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Semua efek yang dibeli dengan janji dijual kembali dilakukan dengan pihak ketiga.

9. SECURITIES PURCHASED AGREEMENT TO RESELL

All securities purchased under agreement to resell are made with third parties.

			31 Desember/December 31, 2025					
Nasabah/ *Counterparty*	**Jenis obligasi pemerintah/ *Type of government bonds***	**Nilai nominal/ *Nominal amount***	**Tanggal dimulai/ *Start date***	**Jatuh tempo/ *Due date***	**Nilai beli/ *Purchase amount***	**Nilai penjualan kembali/ *Resale amount***	**Pendapatan bunga yang belum direalisasi/ *Unrealised interest***	**Nilai tercatat/ *Carrying value***
Bank Indonesia	VR0070	44.435	31 Des 2025/ *Dec 31, 2025*	7 Jan 2026/ *Jan 7, 2026*	43.488	43.528	34	43.494
Total		**44.435**			**43.488**	**43.528**	**34**	**43.494**

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2025 tidak diperlukan.

The Bank's management believes that the allowance for impairment losses as of December 31, 2025 are not required.

Pada tanggal 31 December 2025, tidak terdapat efek yang dibeli dengan janji dijual kembali yang dijadikan agunan oleh Bank.

As of December 31, 2025, there was no security purchased under agreement to resell that is pledged as collateral by the Bank.

10. KREDIT

10. LOANS

a. Jenis kredit dan mata uang

a. Type of loans and currencies

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah			*Rupiah*
Kredit investasi	15.749	1.030	*Investment loans*
Kredit modal kerja	10.160	18.623	*Working capital loans*
Kredit konsumsi	4.356	15.059	*Consumer loans*
Subtotal pihak berelasi	30.265	34.712	*Subtotal related parties*
Pihak ketiga			*Third parties*
Rupiah			*Rupiah*
Kredit modal kerja	4.496.724	3.354.967	*Working capital loans*
Kredit konsumsi	852.410	942.695	*Consumer loans*
Kredit investasi	399.711	651.259	*Investment loans*
	5.748.845	4.948.921	

10. KREDIT (lanjutan) / *10. LOANS (continued)*

a. Jenis kredit dan mata uang (lanjutan) / *a. Type of loans and currencies (continued)*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak ketiga (lanjutan)			*Third parties (continued)*
Dolar Amerika Serikat (Catatan 31)			*United States Dollar (Note 31)*
Kredit modal kerja	37.504	36.199	*Working capital loans*
Subtotal pihak ketiga	5.786.349	4.985.120	*Subtotal third parties*
Total	5.816.614	5.019.832	*Total*
Cadangan kerugian penurunan nilai	(198.917)	(239.701)	*Allowance for impairment losses*
Neto	**5.617.697**	**4.780.131**	***Net***

b. Sektor ekonomi / *b. Economic sector*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			*Rupiah*
Industri pengolahan	1.385.211	1.325.381	*Processing industry*
Aktivitas keuangan dan asuransi	1.132.567	649.151	*Financial and insurance activities*
Pertambangan dan penggalian	854.291	364.743	*Mining and quarrying*
Rumah tangga	852.748	953.707	*Household*
Perdagangan besar dan eceran reparasi dan perawatan mobil dan sepeda motor	758.346	420.100	*Wholesale and retail trade car and motorcycle repair and maintenance*
Pertanian, kehutanan, dan perikanan	232.282	226.152	*Agriculture, foresty, and fishery*
Real estat	158.425	247.577	*Real estate*
Pengangkutan dan pergudangan	147.343	247.621	*Transportation and warehousing*
Kesenian, hiburan, dan rekreasi	68.961	1.919	*Art, entertainment, and recreation*
Penyediaan akomodasi dan penyediaan makan minum	58.198	62.710	*Accommodation of food and beverage*
Informasi dan komunikasi	49.871	48.633	*Information and communication*
Konstruksi	38.125	358.957	*Construction*
Aktivitas jasa lainnya	16.530	19.160	*Other service activities*
Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya	11.563	37.918	*Rental and leasing activities without option rights, employment, travel agents and other business support*
Aktivitas rumah tangga sebagai pemberi kerja, aktivitas yang menghasilkan barang dan jasa oleh rumah tangga yang digunakan untuk memenuhi kebutuhan sendiri	6.655	9.092	*Household activities as an employer, activities that produce goods and services by households that are used to meet their own needs*
Bukan lapangan usaha lainnya	4.018	4.047	*Not other business fields*
Pengelolaan air, pengelolaan air limbah, pengelolaan dan daur ulang sampah, dan aktivitas remediasi	3.476	2.709	*Water management, wastewater management, waste management and recycling, and remediation activities*
Aktivitas kesehatan manusia dan aktivitas sosial	200	3.764	*Human health activities and social activites*
Pengadaan listrik, gas, uap/air panas dan udara dingin	158	205	*Procurement of electricity, gas, steam/hot water and cold air and cold air*

10. KREDIT (lanjutan) / *10. LOANS (continued)*

b. Sektor ekonomi (lanjutan) / *b. Economic sector (continued)*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah (lanjutan)			*Rupiah (continued)*
Aktivitas profesional, ilmiah dan teknis	142	65	*Professional, scientific and technical activities*
Pendidikan	-	22	*Education*
Subtotal	5.779.110	4.983.633	*Subtotal*
Dolar Amerika Serikat (Catatan 31)			*United States Dollar (Note 31)*
Perdagangan besar dan eceran reparasi dan perawatan mobil dan sepeda motor	37.504	36.199	*Wholesale and retail trade car and motorcycle repair and maintenance*
Subtotal	37.504	36.199	*Subtotal*
Total	5.816.614	5.019.832	*Total*
Cadangan kerugian penurunan nilai	(198.917)	(239.701)	*Allowance for impairment losses*
Neto	**5.617.697**	**4.780.131**	***Net***

c. Berdasarkan *stage* / *c. Based on staging*

Berikut adalah perubahan jumlah kredit berdasarkan *stage* pada tanggal 31 Desember 2025 dan 2024:

Below is movement of loans based on staging as of December 31, 2025 and 2024:

	31 Desember/*December 31*, 2025				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	4.664.660	249.841	105.331	5.019.832	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	19.028	(4.165)	(14.863)	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(165.384)	165.384	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(2.735)	(32.892)	35.627	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	4.014.826	13.002	2.229	4.030.057	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	(467.070)	(65.088)	(11.352)	(543.510)	*Net chages in exposure and remeasurement*
Hapus buku	-	-	(2.404)	(2.404)	*Write-off*
Aset dihentikan pengakuannya atau dilunasi	(2.559.944)	(94.254)	(33.163)	(2.687.361)	*Asset derecognized or repaid*
Saldo akhir	5.503.381	231.828	81.405	5.816.614	*Ending balance*
Cadangan kerugian penurunan nilai	(76.006)	(43.770)	(79.141)	(198.917)	*Allowance for impairment losses*
Neto	**5.427.375**	**188.058**	**2.264**	**5.617.697**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

c. Berdasarkan *stage* (lanjutan) / *c. Based on staging (continued)*

Berikut adalah perubahan jumlah kredit berdasarkan *stage* pada tanggal 31 Desember 2025 dan 2024 (lanjutan):

Below is movement of loans based on staging as of December 31, 2025 and 2024 (continued):

	31 Desember/*December 31*, 2024				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	3.761.617	503.550	70.605	4.335.772	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	26.625	(26.100)	(525)	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(72.048)	72.048	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(19.282)	(31.323)	50.605	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	2.969.690	20.633	2.930	2.993.253	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	(217.772)	(89.577)	(3.320)	(310.669)	*Net chages in exposure and remeasurement*
Hapus buku	(2.453)	(1)	(64)	(2.518)	*Write-off*
Aset dihentikan pengakuannya atau dilunasi	(1.781.717)	(199.389)	(14.900)	(1.996.006)	*Asset derecognized or repaid*
Saldo akhir	4.664.660	249.841	105.331	5.019.832	*Ending balance*
Cadangan kerugian penurunan nilai	(4.226)	(150.581)	(84.894)	(239.701)	*Allowance for impairment losses*
Neto	**4.660.434**	**99.260**	**20.437**	**4.780.131**	***Net***

d. Jangka waktu / *d. By period*

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
< 1 tahun	4.599.030	3.594.763	*< 1 year*
1 - 2 tahun	368.880	600.659	*1 - 2 years*
2 - 5 tahun	682.065	549.986	*2 - 5 years*
> 5 tahun	166.639	274.424	*> 5 years*
Total	5.816.614	5.019.832	*Total*
Cadangan kerugian penurunan nilai	(198.917)	(239.701)	*Allowance for impairment losses*
Neto	**5.617.697**	**4.780.131**	***Net***

e. Penilaian penurunan nilai / *e. Impairment loss assessment*

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Kredit yang dinilai secara individual			*Loans assessed individually*
Nilai tercatat	273.620	285.718	*Carrying value*
Cadangan kerugian penurunan nilai	(98.674)	(210.181)	*Allowance for impairment losses*
Subtotal	174.946	75.537	*Subtotal*
Kredit yang dinilai secara kolektif			*Loans assessed collectively*
Nilai tercatat	5.542.994	4.734.114	*Carrying value*
Cadangan kerugian penurunan nilai	(100.243)	(29.520)	*Allowance for impairment losses*
Subtotal	5.442.751	4.704.594	*Subtotal*
Neto	**5.617.697**	**4.780.131**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

e. Penilaian penurunan nilai (lanjutan) / *e. Impairment loss assessment (continued)*

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

The changes of allowance of impairment losses are as follows:

	31 Desember/*December 31*, 2025				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	4.226	150.581	84.894	239.701	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	4	(2)	(2)	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(13.212)	13.212	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(2.735)	(31.317)	34.052	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	67.491	1.063	2.229	70.783	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	22.549	(39.844)	(9.492)	(26.787)	*Net chages in exposure and remeasurement*
Aset dihentikan pengakuannya atau dilunasi	(2.317)	(49.923)	(30.136)	(82.376)	*Asset derecognized or repaid*
Penghapusan	-	-	(2.404)	(2.404)	*Written-off*
Saldo akhir	**76.006**	**43.770**	**79.141**	**198.917**	***Ending balance***

	31 Desember/*December 31*, 2024				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	12.513	123.943	61.361	197.817	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	35	(35)	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(47.078)	47.078	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(1.218)	(31.203)	32.421	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	2.357	798	1.031	4.186	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	46.170	19.186	(3.370)	61.986	*Net chages in exposure and remeasurement*
Aset dihentikan pengakuannya atau dilunasi	(6.100)	(9.185)	(6.485)	(21.770)	*Asset derecognized or repaid*
Penghapusan	(2.453)	(1)	(64)	(2.518)	*Written-off*
Saldo akhir	**4.226**	**150.581**	**84.894**	**239.701**	***Ending balance***

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian atas tidak tertagihnya kredit yang diberikan.

The Bank's management believes that the allowance for impairment losses of loans is adequate to cover any possible losses on uncollectible loans.

10. KREDIT (lanjutan)

f. Informasi penting lainnya

Berikut adalah informasi penting lainnya sehubungan dengan kredit:

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 deposito berjangka (Catatan 16). Manajemen berkeyakinan agunan yang diterima tersebut cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

2) Kredit untuk modal kerja dan investasi terdiri dari kredit jangka panjang, tetap, berulang dan diskonto, sedangkan kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor dan kredit konsumsi lain.

3) Kredit dalam Rupiah berjangka waktu 1 sampai 20 tahun, sedangkan kredit dalam valuta asing berjangka waktu antara 1 sampai 5 tahun.

4) Kredit yang diberikan kepada karyawan Bank untuk pembelian rumah, kendaraan dan keperluan lainnya dengan jangka waktu 1 (satu) sampai 20 (dua puluh) tahun dan dibayar kembali melalui pemotongan gaji setiap bulan.

5) Dalam jumlah kredit termasuk kredit yang diberikan kepada pihak berelasi sebesar Rp30.265 dan Rp34.712 masing-masing pada tanggal-tanggal 31 Desember 2025 dan 2024 (Catatan 29).

   Seluruh kredit yang diberikan kepada pihak berelasi pada tanggal-tanggal 31 Desember 2025 dan 2024 tidak lewat jatuh tempo.

6) Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat kredit yang dijadikan agunan oleh Bank.

10. LOANS (continued)

f. Other significant information

Other significant information on loans are as follows:

1) Loans are secured by collaterals, 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 time deposits (Note 16). Management believes that collaterals received from debtors are adequate to cover possible losses on uncollectible loans.

2) Working capital and investments loans include long-term, fixed, revolving and discounted loans, while consumer loans include housing, car and other consumer loans.

3) Loans in Rupiah have terms ranging from 1 to 20 years, while those in foreign currency have terms ranging from 1 to 5 years.

4) Employee loan for purchases of houses, cars and other necessities with terms of 1 (one) to 20 (twenty) years are payable through monthly salary deduction.

5) Loans include loans to related parties amounting to Rp30,265 and Rp34,712 and as of December 31, 2025 and 2024, respectively (Note 29).

   All loans to related parties as of December 31, 2025 and 2024 are neither past due.

6) As of December 31, 2025 and 2024, there are no loans pledged as collateral by the Bank.

10. KREDIT (lanjutan) / *10. LOANS (continued)*

f. Informasi penting lainnya (lanjutan) / *f. Other significant information (continued)*

Berikut adalah informasi penting lainnya sehubungan dengan kredit (lanjutan):

Other significant information on loans are as follows (continued):

7) Pada tanggal 31 Desember 2025 dan 2024, rincian kredit yang direstrukturisasi menurut jenis kredit sebelum cadangan kerugian penurunan nilai adalah sebagai berikut:

7) 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:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			*Rupiah*
Kredit investasi	26.902	127.312	*Investment loans*
Kredit modal kerja	28.475	70.382	*Working capital loans*
Kredit konsumsi	5	530	*Consumer loans*
Total	**55.382**	**198.224**	***Total***

8) Nilai tercatat diamortisasi dari kredit adalah sebagai berikut:

8) Carrying value of loans at amortized cost are as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Kredit yang diberikan	5.816.614	5.019.832	*Loans*
Pendapatan bunga yang masih akan diterima	32.021	29.915	*Accrued interest*
Pendapatan diterima di muka	(3.456)	(4.716)	*Income received in advance*
Cadangan kerugian penurunan nilai	(198.917)	(239.701)	*Allowance for impairment losses*
Total	**5.646.262**	**4.805.330**	***Total***

11. TAGIHAN DAN LIABILITAS AKSEPTASI / *11. ACCEPTANCE RECEIVABLES AND PAYABLES*

Berdasarkan pihak: / *By part:*

	31 Desember/*December 31,* 2025		
	Tagihan akseptasi/ *Acceptance receivables*	**Liabilitas akseptasi/ *Acceptance payables***	
Pihak ketiga	5.319	5.319	*Third party*
Cadangan kerugian penurunan nilai	(8)	-	*Allowance for impairment losses*
Nilai tercatat bersih	**5.311**	**5.319**	***Net carrying value***

	31 Desember/*December 31,* 2024		
	Tagihan akseptasi/ *Acceptance receivables*	**Liabilitas akseptasi/ *Acceptance payables***	
Pihak ketiga	11.619	11.619	*Third party*
Cadangan kerugian penurunan nilai	(2)	-	*Allowance for impairment losses*
Nilai tercatat bersih	**11.617**	**11.619**	***Net carrying value***

11. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024 seluruh tagihan akseptasi dalam Rupiah dan jatuh tempo kurang dari 1 bulan.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

11. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)

As of December 31, 2025 and 2024, all acceptances receivables in Rupiah and have maturity of less than 1 month.

Management believes that the allowance for impairment losses is adequate.

12. ASET TETAP / *12. FIXED ASSETS*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/*December 31*, 2025					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Revaluasi/ *Revaluation***	**Saldo akhir/ *Ending balance***	
Model revaluasi						*At revaluation model*
Tanah	37.249	-	-	-	37.249	*Land*
Bangunan	28.627	1.602	-	-	30.229	*Buildings*
Subtotal	65.876	1.602	-	-	67.478	*Subtotal*
Model biaya						*At cost model*
Kendaraan bermotor	8.651	485	(950)	-	8.186	*Motor vehicles*
Perlengkapan dan peralatan kantor	38.427	3.011	(749)	-	40.689	*Office furniture and equipment*
Subtotal	47.078	3.496	(1.699)	-	48.875	*Subtotal*
Total	**112.954**	**5.098**	**(1.699)**	**-**	**116.353**	***Total***
Akumulasi penyusutan:						*Accumulated depreciation:*
Model revaluasi						*At revaluation model*
Bangunan	13.770	2.680	-	-	16.450	*Buildings*
Model biaya						*At cost model*
Kendaraan bermotor	3.679	1.243	(760)	-	4.162	*Motor vehicles*
Perlengkapan dan peralatan kantor	32.364	2.210	(749)	-	33.825	*Office furniture and equipment*
Subtotal	36.043	3.453	(1.509)	-	37.987	*Subtotal*
Total	**49.813**	**6.133**	**(1.509)**	**-**	**54.437**	***Total***
Nilai buku - neto	**63.141**				**61.916**	***Net book value***

12. ASET TETAP (lanjutan) / *12. FIXED ASSETS (continued)*

Akun ini terdiri dari (lanjutan): / *This account consists of (continued):*

	31 Desember/*December 31*, 2024					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Revaluasi/ *Revaluation***	**Saldo akhir/ *Ending balance***	
Model revaluasi						*At revaluation model*
Tanah	35.470	-	-	1.779	37.249	*Land*
Bangunan	27.583	3.082	-	(2.038)*)	28.627	*Buildings*
Subtotal	63.053	3.082	-	(259)	65.876	*Subtotal*
Model biaya						*At cost model*
Kendaraan bermotor	9.191	250	(790)	-	8.651	*Motor vehicles*
Perlengkapan dan peralatan kantor	36.321	2.978	(872)	-	38.427	*Office furniture and equipment*
Subtotal	45.512	3.228	(1.662)	-	47.078	*Subtotal*
Total	**108.565**	**6.310**	**(1.662)**	**(259)**	**112.954**	***Total***
Akumulasi penyusutan:						*Accumulated depreciation:*
Model revaluasi						*At revaluation model*
Bangunan	12.661	2.660	-	(1.551)*)	13.770	*Buildings*
Model biaya						*At cost model*
Kendaraan bermotor	3.094	1.217	(632)	-	3.679	*Motor vehicles*
Perlengkapan dan peralatan kantor	31.263	1.941	(840)	-	32.364	*Office furniture and equipment*
Subtotal	34.357	3.158	(1.472)	-	36.043	*Subtotal*
Total	**47.018**	**5.818**	**(1.472)**	**(1.551)**	**49.813**	***Total***
Nilai buku - neto	**61.547**				**63.141**	***Net book value***

*) Akumulasi depresiasi pada tanggal revaluasian disesuaikan untuk menyamakan jumlah tercatat bruto dan jumlah tercatat aset.

Penilaian atas nilai wajar tanah dan bangunan dilakukan oleh penilai independen yang telah teregistrasi di Otoritas Jasa Keuangan (OJK), KJPP Jimmy Prasetyo & Rekan dengan laporan No. 00021/2.0031-07/PI/07/0507/1/I/2025 tanggal 21 Januari 2025 ditandatangani oleh Audrey Angelina. Berdasarkan laporan tersebut, penilaian dilakukan sesuai dengan Standar Penilai Indonesia (SPI) yang ditentukan berdasarkan transaksi terkini dalam ketentuan yang wajar dan peraturan Bapepam-LK No. VIII.C.4 tentang pedoman penilaian dan penyajian laporan penilaian aset di pasar modal. Metode penilaian yang digunakan adalah pendekatan nilai pasar dan biaya.

The revaluation was performed by independent appraisers registered in Financial Service Authority (OJK), KJPP Jimmy Prasetyo & Rekan, as stated in report No. 00021/2.0031-07/PI/07/0507/1/I/2025 dated Januari 21, 2025 was signed by Audrey Angelina. Based on the appraisal report, the valuation was determined in accordance with the Bapepam-LK's rule No. VIII.C.4 regarding valuation and presentation of asset valuation report in capital market. Appraisal methods used are the market approach and cost approach.

12. ASET TETAP (lanjutan) / *12. FIXED ASSETS (continued)*

Nilai tercatat bersih dari aset yang direvaluasi jika menggunakan model biaya adalah sebagai berikut:

Net carrying values of revalued assets if using cost model are as follows:

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Tanah/ *Land*	Bangunan/ *Building*	Tanah/ *Land*	Bangunan/ *Building*	
Harga perolehan	4.025	34.640	4.025	31.797	*Cost*
Akumulasi penyusutan	-	26.106	-	23.399	*Accumulated depreciation*
Nilai tercatat bersih	**4.025**	**8.534**	**4.025**	**8.398**	***Net carrying value***

Pelepasan aset tetap merupakan penjualan dan penghapusan aset tetap dengan rincian sebagai berikut:

Disposals of fixed assets represent the sale and write-off of fixed assets with details as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Hasil bersih pelepasan aset tetap	423	370	*Proceeds from disposal of fixed assets*
Nilai tercatat	(190)	(188)	*Net carrying value*
Keuntungan pelepasan aset tetap - neto	**233**	**182**	***Gain on disposal of fixed assets - net***

Bank memiliki beberapa bidang tanah dengan hak legal berupa Hak Guna Bangunan (HGB) yang berjangka waktu 20 (dua puluh) tahun yang akan jatuh tempo antara tahun 2025 sampai dengan tahun 2035. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti pemilikan yang memadai.

The Bank owns several pieces of land with Building Use Rights (HGB) for 20 (twenty) years expiring in the years ranging from 2025 to 2035. Management believes that there will be no difficulty in the extension of the land rights since all land are acquired legally and supported by sufficient evidence of ownership.

Aset tetap, kecuali tanah, telah diasuransikan kepada PT Asuransi Dayin Mitra Tbk, pihak berelasi (Catatan 29) terhadap risiko kebakaran, kecurian dan risiko lainnya dengan jumlah pertanggungan masing-masing sebesar Rp77.862 dan Rp73.985 pada tanggal 31 Desember 2025 dan 2024. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Fixed assets, except for land, are insured with PT Asuransi Dayin Mitra Tbk, a related party (Note 29) against fire, theft and other possible risks for a total of Rp77,862 and Rp73,985 as of December 31, 2025 and 2024, respectively. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

Jumlah biaya perolehan aset tetap yang sudah didepresiasi penuh dan masih digunakan adalah sebesar Rp28.566 dan Rp28.302 masing-masing pada tanggal 31 Desember 2025 dan 2024.

The total cost of fully depreciated fixed assets that are still in use amounted to Rp28,566 and Rp28,302 as of December 31, 2025 and 2024, respectively.

13. ASET HAK-GUNA / *13. RIGHT-OF-USE ASSETS*

Nilai tercatat untuk aset hak-guna adalah sebagai berikut:

The carrying amount of right-of-use assets are as follows:

	31 Desember/*December 31*, 2025				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deduction***	**Total**	
Biaya perolehan					*Cost*
Bangunan	58.777	1.888	(400)	60.265	*Buildings*
Mesin ATM	2.014	843	(66)	2.791	*ATM machines*
Kendaraan bermotor	-	147	-	147	*Motor vehcles*
Subtotal	60.791	2.878	(466)	63.203	*Subtotal*
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	47.870	5.859	(400)	53.329	*Buildings*
Mesin ATM	575	647	(45)	1.177	*ATM machines*
Kendaraan bermotor	-	31	-	31	*Motor vehcles*
Subtotal	48.445	6.537	(445)	54.537	*Subtotal*
Nilai buku - neto	**12.346**			**8.666**	***Net book value***

	31 Desember/*December 31*, 2024				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deduction***	**Total**	
Biaya perolehan					*Cost*
Bangunan	62.718	1.486	(5.427)	58.777	*Buildings*
Mesin ATM	364	2.013	(363)	2.014	*ATM machines*
Subtotal	63.082	3.499	(5.790)	60.791	*Subtotal*
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	43.863	5.907	(1.900)	47.870	*Buildings*
Mesin ATM	282	656	(363)	575	*ATM machines*
Subtotal	44.145	6.563	(2.263)	48.445	*Subtotal*
Nilai buku - neto	**18.937**			**12.346**	***Net book value***

Jumlah yang diakui terkait dengan sewa adalah sebagai berikut:

Amounts recognized related to lease are as follows:

	31 Desember/ *December 31*, 2025	**31 Desember/ *December 31*, 2024**	
Jumlah diakui di laba rugi			***Amounts recognized in profit or loss***
Beban penyusutan aset hak-guna	6.537	6.563	*Depreciation of right-of-use assets*
Beban terkait sewa aset dengan nilai rendah atau jangka pendek	2.771	2.656	*Expenses related to short-term or low value lease assets*
Beban bunga atas liabilitas sewa	447	693	*Interest expense on lease liabilities*
Total	**9.755**	**9.912**	***Total***
Jumlah diakui dalam laporan arus kas			***Amounts recognized in statement of cash flows***
Jumlah kas keluar untuk pembayaran liabilitas sewa	7.130	11.003	*Total cash outflow for payment of tease liabilities*

Bank menyewa beberapa aset seperti bangunan dan Anjungan Tunai Mandiri (ATM). Rata-rata masa sewa adalah lebih dari 1 - 3 tahun.

The Bank leases several assets such as buildings and Automated Teller Machine (ATM). The average lease period is more than 1 - 3 years.

14. ASET TAKBERWUJUD / *14. INTANGIBLE ASSETS*

	31 Desember/*December 31*, 2025				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Reklasifikasi/ *Reclassification***	**Total**	
Harga perolehan					***Cost***
Perangkat lunak	15.011	1.214	-	16.225	*Software*
Lisensi	5.269	190	-	5.459	*License*
Perangkat lunak dalam proses	-	1.093	-	1.093	*Software in progress*
Subtotal	20.280	2.497	-	22.777	*Subtotal*
Akumulasi amortisasi					***Accumulated amortization***
Perangkat lunak	6.124	2.654	-	8.778	*Software*
Lisensi	3.453	652	-	4.105	*License*
Subtotal	9.577	3.306	-	12.883	*Subtotal*
Niai buku - neto	**10.703**			**9.894**	***Net book value***

	31 Desember/*December 31*, 2024				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Reklasifikasi/ *Reclassification***	**Total**	
Harga perolehan					***Cost***
Perangkat lunak	12.827	2.184	-	15.011	*Software*
Lisensi	5.269	-	-	5.269	*License*
Subtotal	18.096	2.184	-	20.280	*Subtotal*
Akumulasi amortisasi					***Accumulated amortization***
Perangkat lunak	3.819	2.305	-	6.124	*Software*
Lisensi	2.830	623	-	3.453	*License*
Subtotal	6.649	2.928	-	9.577	*Subtotal*
Niai buku - neto	**11.447**			**10.703**	***Net book value***

Rincian Aset dalam proses pembangunan beserta persentase penyelesaian terhadap nilai kontrak adalah sebagai berikut.

The details of the assets in progress with the percentage of completion of the contract values are as follows

	31 Desember/*December* 31, 2025			
	Persentase penyelesaian/ *Percentage of completion*	**Akumulasi biaya/ *Accumulated cost***	**Estimasi penyelesaian/ *Estimated of completion***	
Perangkat lunak	48%	1.093	2026	*Software*

15. ASET LAIN-LAIN / *15. OTHER ASSETS*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Akumulasi dana program asuransi	11.723	13.448	*Accumulated fund insurance program*
Pendapatan bunga yang masih akan diterima	91	52	*Accrued interest receivables*
Biaya dibayar di muka	39	16	*Prepaid expense*
Subtotal	11.853	13.516	*Subtotal*
Pihak ketiga			*Third parties*
Pendapatan bunga yang masih akan diterima	45.434	47.433	*Accrued interest receivables*
Tagihan pajak penghasilan (Catatan 26)	43.173	-	*Claim tax refund (Note 26)*
Agunan yang diambil alih - neto	34.272	35.604	*Foreclosed properties - net*
Biaya dibayar di muka	7.446	3.932	*Prepaid expense*
Setoran jaminan	4.088	1.900	*Marginal deposits*
Persediaan hadiah dan barang cetakan	2.026	1.566	*Gifts and printed matters*
Tagihan derivatif	1.426	291	*Derivative receivables*
Lain-lain	1.868	1.637	*Others*
Subtotal	139.733	92.363	*Subtotal*
Total - Neto	**151.586**	**105.879**	***Total - Net***

Agunan yang Diambil Alih

Agunan yang diambil alih merupakan jaminan kredit berupa tanah dan bangunan yang telah diambil alih oleh Bank.

Cadangan kerugian penurunan nilai agunan yang diambil alih untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp13.736 dan Rp12.404.

Beban administrasi agunan yang diambil alih pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp 18 dan Rp12, yang dibebankan dalam laba rugi.

Foreclosed Properties

Foreclosed properties represent loan collaterals in the form of land and building that have been foreclosed by the Bank.

Allowance for impairment losses of foreclosed properties as of December 31, 2025 and 2024 amounted to Rp13,736 and Rp12,404, respectively.

Administrative expenses of foreclosed properties for the years ended December 31, 2025 and 2024 amounted to Rp18 and Rp12, respectively, which were charged to profit or loss.

Akumulasi Dana Program Asuransi

Akun ini merupakan pendanaan Bank melalui PT Equity Life Indonesia, pihak berelasi (Catatan 29), untuk memenuhi liabilitas imbalan pasca kerja.

Accumulated Fund Insurance Program

This account represents funding made by the Bank through PT Equity Life Indonesia, a related party (Note 29), to meet the post-employment benefits obligations.

15. ASET LAIN-LAIN (lanjutan)

Pendapatan Bunga yang Masih Akan Diterima

Merupakan bunga yang masih akan diterima atas penempatan pada Bank Indonesia dan bank lain, efek-efek dan kredit (Catatan 7, 8, dan 10).

Biaya Dibayar Dimuka

Merupakan biaya dibayar di muka atas sewa ruang ATM, premi asuransi dan uang muka lainnya.

Biaya Ditangguhkan

Merupakan biaya ditangguhkan atas renovasi gedung yang disewa dan hak atas tanah.

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas agunan yang diambil alih telah memadai dan nilai tercatat agunan yang diambil alih tersebut merupakan nilai bersih yang dapat direalisasi.

15. OTHER ASSETS (continued)

Accrued Interest Receivables

Represents interest receivables on placement with Bank Indonesia and other banks, securities and loans (Notes 7, 8 and 10).

Prepaid Expense

Represents prepaid expenses on ATM space rentals, insurance premiums and other prepayments.

Deferred Cost

Represents deferred cost for renovation of rented buildings and land rights.

The Bank's management believes that the allowance for the decline in value of foreclosed assets is adequate and the carrying value of foreclosed assets is stated at net realizable value.

16. SIMPANAN

Simpanan memiliki suku bunga tetap maupun mengambang.

Simpanan terdiri dari:

16. DEPOSITS

Deposits are arranged at both fixed and floating interest rate.

Deposits consist of:

	31 Desember/*December 31*, 2025			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	**Total/ *Total***	
Deposito berjangka	79.254	5.498.388	5.577.642	*Time deposits*
Giro	3.722	1.311.143	1.314.865	*Demand deposits*
Tabungan	12.014	598.950	610.964	*Savings deposits*
Total	**94.990**	**7.408.481**	**7.503.471**	***Total***

	31 Desember/*December 31*, 2024			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	**Total/ *Total***	
Deposito berjangka	115.663	4.452.367	4.568.030	*Time deposits*
Giro	4.394	1.546.528	1.550.922	*Demand deposits*
Tabungan	21.515	513.311	534.826	*Savings deposits*
Total	**141.572**	**6.512.206**	**6.653.778**	***Total***

16. SIMPANAN (lanjutan) / *16. DEPOSITS (continued)*

a. Giro / *a. Demand deposits*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah	3.510	4.070	*Rupiah*
Valuta asing (Catatan 31)	212	324	*Foreign currencies (Note 31)*
Subtotal	3.722	4.394	*Subtotal*
Pihak ketiga			*Third parties*
Rupiah	1.212.202	1.134.995	*Rupiah*
Valuta asing (Catatan 31)	98.941	411.533	*Foreign currencies (Note 31)*
Subtotal	1.311.143	1.546.528	*Subtotal*
Total	**1.314.865**	**1.550.922**	***Total***

b. Tabungan / *b. Savings deposits*

31 Desember/*December 31*, 2025

	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	Total	
Rupiah				*Rupiah*
Tabungan Ganesha	4.837	415.659	420.496	*Tabungan Ganesha*
Tabungan Investasi	1.617	81.662	83.279	*Tabungan Investasi*
Tabungan Payroll	2.946	68.222	71.168	*Tabungan Payroll*
Tabungan Optima	1.069	18.151	19.220	*Tabungan Optima*
Tabungan MAP	1.545	14.478	16.023	*Tabungan MAP*
Tabungan Pelajar	-	671	671	*Tabungan Pelajar*
Tabunganku	-	107	107	*Tabunganku*
Total	**12.014**	**598.950**	**610.964**	***Total***

31 Desember/*December 31*, 2024

	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	Total	
Rupiah				*Rupiah*
Tabungan Ganesha	18.742	363.795	382.537	*Tabungan Ganesha*
Tabungan Investasi	972	65.157	66.129	*Tabungan Investasi*
Tabungan Payroll	-	41.804	41.804	*Tabungan Payroll*
Tabungan Optima	1.754	23.910	25.664	*Tabungan Optima*
Tabungan MAP	10	18.010	18.020	*Tabungan MAP*
Tabungan Pelajar	37	534	571	*Tabungan Pelajar*
Tabunganku	-	101	101	*Tabunganku*
Total	**21.515**	**513.311**	**534.826**	***Total***

16. SIMPANAN (lanjutan) / *16. DEPOSITS (continued)*

c. Deposito berjangka / *c. Time deposits*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah	77.038	115.197	*Rupiah*
Valuta asing (Catatan 31)	2.216	466	*Foreign currencies (Note 31)*
Subtotal	79.254	115.663	*Subtotal*
Pihak ketiga			*Third parties*
Rupiah	5.406.416	2.837.433	*Rupiah*
Valuta asing (Catatan 31)	91.972	1.614.934	*Foreign currencies (Note 31)*
Subtotal	5.498.388	4.452.367	*Subtotal*
Total	**5.577.642**	**4.568.030**	***Total***

Klasifikasi deposito berjangka berdasarkan periode adalah sebagai berikut:

Time deposits classified based on the term are as follows:

	31 Desember/*December 31*, 2025			
	Rupiah	Valuta asing/ *Foreign currencies*	Total/ *Total*	
< 1 bulan	3.982.058	93.267	4.075.325	*< 1 month*
> 1 - 3 bulan	1.218.748	870	1.219.618	*> 1 - 3 months*
> 3 - 6 bulan	276.047	-	276.047	*> 3 - 6 months*
> 6 - 12 bulan	6.586	51	6.637	*> 6 - 12 months*
> 12 bulan	15	-	15	*> 12 months*
Total	**5.483.454**	**94.188**	**5.577.642**	***Total***

	31 Desember/*December 31*, 2024			
	Rupiah	Valuta asing/ *Foreign currencies*	Total/ *Total*	
< 1 bulan	2.211.350	213.191	2.424.541	*< 1 month*
> 1 - 3 bulan	652.894	1.402.159	2.055.053	*> 1 - 3 months*
> 3 - 6 bulan	37.453	-	37.453	*> 3 - 6 months*
> 6 - 12 bulan	50.918	50	50.968	*> 6 - 12 months*
> 12 bulan	15	-	15	*> 12 months*
Total	**2.952.630**	**1.615.400**	**4.568.030**	***Total***

Deposito berjangka yang diblokir dan dijadikan jaminan kredit sebesar Rp1.180.289 pada tanggal 31 Desember 2025, Rp623.708 dan USD5.155.000 (nilai penuh) (atau setara dengan Rp82.970) pada tanggal 31 Desember 2024.

Time deposits which are restricted and pledged as loan collaterals amounted to Rp1,180,289 as of December 31, 2025, Rp623,708 and USD5,155,000 (full amount) (or equivalent to Rp82,970) as of December 31, 2024.

16. SIMPANAN (lanjutan) / *16. DEPOSITS (continued)*

Nilai tercatat diamortisasi dari simpanan adalah sebagai berikut:

Carrying value of deposits at amortized cost are as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Simpanan			*Deposits*
Deposito	5.577.642	4.568.030	*Time deposits*
Giro	1.314.865	1.550.922	*Demand deposits*
Tabungan	610.964	534.826	*Savings deposits*
Total	7.503.471	6.653.778	*Total*
Bunga simpanan yang masih harus dibayarkan (Catatan 19)	12.784	11.488	*Accrued interest of deposits (Note 19)*
Total	**7.516.255**	**6.665.266**	*Total*

17. SIMPANAN DARI BANK LAIN / *17. DEPOSITS FROM OTHER BANKS*

Simpanan dari bank lain memiliki suku bunga tetap maupun mengambang.

Deposits from other banks are arranged at both fixed and floating interest rates.

Seluruh simpanan dari bank lain dalam mata uang Rupiah, terdiri dari:

All of the deposits from other banks are in Indonesian Rupiah, consists of:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak ketiga			*Third parties*
Deposito berjangka	4.000	2.000	*Time deposits*
Tabungan	2	143	*Savings deposits*
Total	**4.002**	**2.143**	***Total***

Seluruh deposito berjangka pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan dalam periode 1 bulan.

As of December 31, 2025 and 2024, all time deposits were classified as 1 month based on its term.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat simpanan dari bank lain yang diblokir dan dijadikan jaminan kredit.

As of December 31, 2025 and 2024, there are no deposits from other banks which are restricted and pledge as loan collaterals.

17. SIMPANAN DARI BANK LAIN (lanjutan) / *17. DEPOSITS FROM OTHER BANKS (continued)*

Nilai tercatat biaya perolehan diamortisasi dari simpanan dari bank lain adalah sebagai berikut:

The carrying amount of deposits from other banks at amortized cost are as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Simpanan dari bank lain			*Deposits from other banks*
Deposito berjangka	4.000	2.000	*Time deposits*
Tabungan	2	143	*Savings deposits*
Total	4.002	2.143	*Total*
Bunga simpanan dari bank lain yang masih harus dibayarkan (Catatan 19)	7	6	*Accrued interest of deposits from other banks (Note 19)*
Total	**4.009**	**2.149**	***Total***

18. UTANG PAJAK / *18. TAXES PAYABLE*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pajak penghasilan badan (Catatan 26)	-	1.397	*Corporate income tax (Note 26)*
Pajak penghasilan:			*Income tax:*
Pasal 4 ayat (2)	5.787	4.054	*Article 4 (2)*
Pasal 21	-	-	*Article 21*
Pasal 23/26	81	34	*Article 23/26*
Pasal 25	5.061	4.815	*Article 25*
Pajak Pertambahan Nilai neto	23	15	*Value Added Tax - net*
Total	**10.952**	**10.315**	***Total***

19. LIABILITAS LAIN-LAIN / *19. OTHER LIABILITIES*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Biaya yang masih harus dibayar	37.661	34.377	*Accrue expenses*
Bunga yang masih harus dibayar (Catatan 16 dan 17)	12.791	11.494	*Accrue interests (Notes 16 and 17)*
Liabilitas sewa	6.333	11.439	*Lease liabilities*
Pendapatan diterima dimuka	3.502	4.756	*Income received in advance*
Setoran jaminan	1.208	1.405	*Margin deposits*
Kewajiban derivatif	353	283	*Derivative payables*
Estimasi kerugian komitmen dan kontijensi	215	190	*Estimated losses on commitments and contingencies*
Total	**62.063**	**63.944**	***Total***

19. LIABILITAS LAIN-LAIN (lanjutan)

Bunga yang Masih Harus Dibayar

Merupakan bunga yang masih harus dibayar atas simpanan dan simpanan dari bank lain (Catatan 16 dan 17).

Biaya yang Masih Harus Dibayar

Merupakan biaya yang masih harus dibayar atas jasa-jasa tenaga ahli yang digunakan oleh Bank dan biaya yang masih harus dibayar terkait dengan jasa *core banking*, serta bonus dan tunjangan kepada karyawan.

Setoran Jaminan

Merupakan setoran jaminan sewa *safe deposit*.

Pendapatan Diterima Dimuka

Merupakan pendapatan provisi kredit yang diterima dimuka dan belum diamortisasi dan pendapatan bunga diterima di muka.

19. OTHER LIABILITIES (continued)

Accrued Interest Payable

Represents interest payable on deposits and deposits from other banks (Notes 16 and 17).

Accrued Expense

Represents accrued costs for the services of professionals employed by the Bank, and core banking service, as well as bonuses and benefits to employees.

Margin Deposits

Represents margin deposits on safe deposit rentals.

Income Received in Advance

Represents unamortized fees on loans and unearned interest income.

20. EKUITAS

Modal Saham

Rincian pemegang saham Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

20. EQUITY

Share Capital

The Bank's shareholders as of December 31, 2025 and 2024 is as follows:

Nama pemegang saham	31 Desember/*December 31,* 2025			*Name of shareholders*
	Total saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Total modal/ *Total paid-up capital stock*	
PT Equity Development Investment Tbk	8.036.410.000	33,53%	803.641	*PT Equity Development Investment Tbk*
Equity Global International Limited	5.736.363.400	23,93%	573.636	*Equity Global International Limited*
UOB Kay Hian Pte Ltd	1.388.305.300	5,79%	138.831	*UOB Kay Hian Pte Ltd*
Masyarakat (masing-masing di bawah 5%)	8.809.918.403	36,75%	880.992	*Public (below 5% each)*
Total	**23.970.997.103**	**100,00%**	**2.397.100**	***Total***

Nama pemegang saham	31 Desember/*December 31,* 2024			*Name of shareholders*
	Total saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Total modal/ *Total paid-up capital stock*	
PT Equity Development Investment Tbk	8.036.410.000	33,53%	803.641	*PT Equity Development Investment Tbk*
Equity Global International Limited	5.736.363.400	23,93%	573.636	*Equity Global International Limited*
UOB Kay Hian Pte Ltd	1.388.305.300	5,79%	138.831	*UOB Kay Hian Pte Ltd*
Masyarakat (masing-masing di bawah 5%)	8.809.918.403	36,75%	880.992	*Public (below 5% each)*
Total	**23.970.997.103**	**100,00%**	**2.397.100**	***Total***

20. EKUITAS (lanjutan) / *20. EQUITY (continued)*

Modal Saham (lanjutan) / *Share Capital (continued)*

Perubahan jumlah saham beredar Bank adalah sebagai berikut:

The changes in the Bank's shares outstanding are as follows:

	Total saham/ *Number of shares*		
	31 Desember/ *December 31*, 2025	**31 Desember/ *December 31*, 2024**	
Saldo sebelum Penawaran Saham Perdana	3.516.090.000	3.516.090.000	*Beginning balance prior to the Initial Public Offering*
Penerbitan saham baru melalui Penawaran Saham Perdana (Catatan 1b)	5.371.706.000	5.371.706.000	*Issuance of new shares through an Initial Public Offering (Note 1b)*
Penerbitan saham baru melalui Penawaran Umum Terbatas I (PUT I) (Catatan 1b)	295.937.103	295.937.103	*Issuance of new shares through Limited Public Offering I (LPO I) (Note 1b)*
Penerbitan saham baru kepada PT Equity Development Investment Tbk di tahun 2015 (Catatan 1b)	2.286.650.000	2.286.650.000	*Issuance of new shares to PT Equity Development Investment Tbk in 2015 (Note 1b)*
Penerbitan tambahan saham baru kepada PT Equity Development Investment Tbk melalui PUT I (Catatan 1b)	5.000.000.000	5.000.000.000	*Issuance of new shares to PT Equity Development Investment Tbk through LPO I (Note 1b)*
Penerbitan tambahan saham baru kepada PT Equity Global International Limited melalui PUT II (Catatan 1b)	7.500.000.000	7.500.000.000	*Issuance of new shares to PT Equity Global International Limited through LPO II (Note 1b)*
Alokasi saham karyawan dari Penawaran Saham Perdana (Catatan 1b)	614.000	614.000	*Employee stock allocation from Initial Public Offering (Note 1b)*
Total	**23.970.997.103**	**23.970.997.103**	***Total***

Manajemen Modal / *Capital Management*

Tujuan manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, pelanggan dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal pada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan *gearing ratio* serta keamanan yang diberikan oleh posisi modal yang sehat.

The Bank's capital management objective is to maintain a strong capital position to support business growth and to sustain investor, depositor, customer and market confidence. In managing its capital, the Bank considers factors such as: providing optimal capital rate of return to shareholders, maintaining a balance between high return gearing ratio and safety provided by a sound capital position.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

As of 31 December 2025 and 2024, the Bank has complied with all capital requirements.

20. EKUITAS (lanjutan)

Agio Saham

Agio saham merupakan kelebihan di atas nominal, dimana nilai nominal Rp100 (nilai penuh) per lembar saham dengan harga penawaran Rp103 (nilai penuh) per lembar saham melalui IPO, Rp200 (nilai penuh) per lembar saham melalui PUT I dan Rp120 (nilai penuh) per lembar saham melalui PUT II, dengan rincian sebagai berikut:

20. EQUITY (continued)

Additional Paid in Capital

The additional paid in capital represents the excess of the total proceeds at offer with price Rp100 (full amount) per share and at offer price Rp103 (full amount) per share through IPO, Rp200 (full amount) per share through LPO I and Rp120 (full amount) per share through LPO II, with details as follows:

	31 Desember 2025 dan 2024/ *December 31, 2025 and 2024*			
	Agio saham/ *Paid-in capital in excess of par*	**Biaya emisi saham/ *Share issuance cost***	***Total***	
Pengeluaran 5.371.706.000 lembar saham baru melalui penawaran saham perdana	16.115	(5.274)	10.841	*Issuance of 5,371,706,000 new shares through an Initial Public Offering*
Pengeluaran 295.937.103 lembar saham baru melalui PUT I	29.594	-	29.594	*Issuance of 295,937,103 new shares through Limited Public Offering I*
Pengeluaran 2.286.650.000 lembar saham baru kepada PT Equity Development Investment Tbk di tahun 2015	6.860	-	6.860	*Issuance of 2,286,650,000 new shares to PT Equity Development Investment Tbk in 2015*
Pengeluaran 5.000.000.000 lembar saham baru melalui penawaran umum terbatas kepada PT Equity Development Investment Tbk melalui PUT I	500.000	-	500.000	*Issuance of 5,000,000,000 new shares through Limited Public Offering I to PT Equity Development Investment Tbk*
Pengeluaran 7.500.000.000 lembar saham baru melalui penawaran umum terbatas kepada PT Equity Global International Limited melalui PUT II	150.000	-	150.000	*Issuance of 7,500,000,000 new shares through Limited Public Offering II to PT Equity Global international Limited*
Pengeluaran 614.000 lembar saham baru sehubungan alokasi saham karyawan	2	-	2	*Issuance of 614,000 new shares related with employee stock allocation*
Biaya penerbitan saham baru melalui PUT I	-	(2.265)	(2.265)	*Cost of issuance new shares through Limited Public Offering I*
Biaya penerbitan saham baru melalui PUT II	-	(2.922)	(2.922)	*Cost of Issuance new shares through Limited Public Offering II*
Total tambahan modal disetor	**702.571**	**(10.461)**	**692.110**	***Total additional paid-in capital***

21. PENDAPATAN BUNGA / *21. INTEREST INCOME*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Rupiah			*Rupiah*
Efek-efek			*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Obligasi	30.724	56.558	*Bonds*
Diukur pada nilai wajar melalui laporan laba rugi			*Fair value through profit or loss*
Obligasi	4.423	4.496	*Bonds*
Biaya perolehan yang diamortisasi/ dimiliki hingga jatuh tempo			*Amortized cost*
Obligasi	72.912	30.656	*Bonds*
Penempatan pada Bank Indonesia dan bank lain			*Placements with Bank Indonesia and other banks*
Fasilitas deposito	11.934	7.385	*Deposit facility*
Call money	23.479	29.973	*Call money*
Efek yang dibeli dengan janji dijual kembali - pihak ketiga	9.656	28.810	*Securities purchase under agreement to resell - third parties*
Kredit			*Loans*
Modal kerja	340.782	307.722	*Working capital*
Investasi	114.233	76.455	*Investment*
Konsumsi	56.444	96.511	*Consumer*
Lainnya	2.106	2.581	*Others*
Subtotal - Rupiah	666.693	641.147	*Subtotal - Rupiah*
Valuta asing			*Foreign currencies*
Efek-efek			*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Obligasi	9.901	9.862	*Bonds*
Biaya perolehan yang diamortisasi/ dimiliki hingga jatuh tempo			*Amortized cost*
Obligasi	5.397	6.947	*Bonds*
Giro pada bank lain	6.661	43.361	*Current accounts in Other Banks*
Penempatan pada Bank Indonesia dan bank lain			*Placements with Bank Indonesia and other banks*
Deposito berjangka	21.365	13.093	*Time Deposit*
Call money	1.729	5.100	*Call money*
Kredit			*Loans*
Modal kerja	2.339	3.691	*Working capital*
Subtotal - valuta asing	47.392	82.054	*Subtotal - foreign currencies*
Total	**714.085**	**723.201**	***Total***

Informasi mengenai pendapatan bunga yang diperoleh dari pihak-pihak yang berelasi diungkapkan pada Catatan 29.

Interest income earned from related parties are disclosed in Note 29.

22. BEBAN BUNGA / *22. INTEREST EXPENSE*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Rupiah			*Rupiah*
Simpanan			*Deposits*
Deposito berjangka	196.500	155.270	*Time deposits*
Giro	36.537	23.095	*Demand deposits*
Tabungan	14.827	15.065	*Savings deposits*
Simpanan dari bank lain			*Deposits from other banks*
Call money	195	72	*Call money*
Deposito berjangka	70	70	*Time deposits*
Tabungan	1	2	*Savings deposits*
Surat Berharga Indonesia			*Marketables Securities*
Repo	159	7	*Repo*
Subtotal - Rupiah	248.289	193.581	*Subtotal - Rupiah*
Valuta asing			*Foreign currency*
Simpanan			*Deposits*
Deposito berjangka	26.737	54.276	*Time deposits*
Giro	20.345	341	*Demand deposits*
Subtotal - valuta asing	47.082	54.617	*Subtotal - foreign currency*
Premi Program Penjaminan Simpanan	12.588	10.634	*Premium on deposit guarantee program*
Total beban bunga	**307.959**	**258.832**	***Total interest expense***

Informasi mengenai beban bunga atas transaksi dengan pihak-pihak yang berelasi diungkapkan pada Catatan 29.

Interest expense on transactions with related parties are disclosed in Note 29.

23. PENYISIHAN (PEMULIHAN) CADANGAN KERUGIAN PENURUNAN NILAI / *23. PROVISION FOR (REVERSAL OF) IMPAIRMENT LOSSES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Penyisihan/(Pemulihan) cadangan kerugian nilai aset keuangan:			*Provision for/(Reversal of) impairment losses on financial assets:*
Giro pada bank lain (Catatan 6)	74	(11)	*Current accounts with other banks (Note 6)*
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	(49)	(157)	*Placement with Bank Indonesia and other banks (Note 7)*
Efek-efek (Catatan 8)	50	90	*Securities (Note 8)*
Kredit (Catatan 10)	(38.380)	44.402	*Loans (Note 10)*
Tagihan akseptasi (Catatan 11)	6	2	*Acceptance receivable (Note 11)*
Aset non-keuangan:			*Non-financial assets:*
Komitmen dan kontinjensi	25	(282)	*Commitment and contingencies*
Agunan yang diambil alih (Catatan 15)	1.332	6.300	*Foreclosed properties (Note 15)*
Total	**(36.942)**	**50.344**	***Total***

24. BEBAN UMUM DAN ADMINISTRASI / *24. GENERAL AND ADMINISTRATIVE EXPENSES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Penyusutan dan amortisasi (Catatan 12, 13 dan 14)	15.976	15.309	*Depreciation and amortization (Note 12, 13 and 14)*
Komunikasi	7.802	7.025	*Communication*
Pemeliharaan dan perbaikan	7.789	9.755	*Repairs and maintenance*
Core Banking	7.125	4.981	*Core Banking*
Outsourcing	3.945	4.060	*Outsourcing*
Pajak dan lisensi	3.932	1.223	*Taxes and licenses*
Honorarium	2.999	5.055	*Honorarium*
Sewa	2.771	2.656	*Rental*
Transportasi	1.643	1.218	*Transportation*
Keamanan	1.461	1.288	*Security*
Listrik, air dan gas	1.347	1.441	*Electricity, water and gasoline*
Sosial dan kesejahteraan	1.320	1.252	*Social and welfare*
Peralatan dan kebutuhan kantor	1.084	1.722	*Office supplies and stationeries*
Promosi dan iklan	1.073	701	*Promotion and advertising*
Asuransi	1.064	294	*Insurance*
Pengantaran kas	1.006	1.032	*Cash delivery*
Lain-lain	5.201	4.625	*Others*
Total	**67.538**	**63.637**	***Total***

25. BEBAN TENAGA KERJA / *25. PERSONNEL EXPENSES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Gaji dan bonus	127.589	103.651	*Salaries and bonuses*
Tunjangan dan honorarium	23.681	36.871	*Benefits and honorarium*
Imbalan pasca kerja (Catatan 28)	8.903	7.073	*Post-employment benefits (Note 28)*
Pendidikan dan pelatihan	4.716	4.795	*Training and education*
Total	**164.889**	**152.390**	***Total***

Rincian gaji dan tunjangan atas kelompok direksi, dewan komisaris, dan kepada divisi adalah sebagai berikut:

Details of salaries and benefits of directors, commissioners, and division head are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2025		
	Jumlah pejabat/ *Number of officers*	**Gaji dan tunjangan/ *Salaries and benefits***	
Dewan Komisaris	4	14.442	*Board of Commissioners*
Direksi	4	27.768	*Directors*
Kepala Divisi	19	21.248	*Division Head*
Total	**27**	**63.458**	***Total***

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31, 2024*		
	Jumlah pejabat/ *Number of officers*	**Gaji dan tunjangan/ *Salaries and benefits***	
Dewan Komisaris	4	12.210	*Board of Commissioners*
Direksi	5	26.764	*Directors*
Kepala Divisi	23	20.870	*Division Head*
Total	**32**	**59.844**	***Total***

26. PAJAK PENGHASILAN / *26. INCOME TAX*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Pajak kini	21.754	49.263	*Current tax*
Pajak lalu	11	-	*Prior Year Tax*
Pajak tangguhan	41.746	3.700	*Deferred income tax*
Beban pajak penghasilan - neto	**63.511**	**52.963**	***Income tax expenses - net***

Pajak kini / *Current tax*

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

A reconciliation between profit before income tax per statement of profit or loss and other comprehensive income and taxable income is as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain	290.609	254.677	*Profit before income tax per statement of profit or loss and other comprehensive income*
Perbedaan temporer:			*Temporary differences:*
Cadangan kerugian penurunan nilai kredit	(159.055)	(41.107)	*Allowance for impairment losses on loans*
Pencadangan atas karyawan	2.083	5.728	*Employee accrual*
Penyusutan aset tetap	(1.341)	(4.435)	*Depreciation of fixed assets*
Cadangan kerugian penurunan nilai selain kredit	1.446	1.668	*Allowance for impairment losses on other than loans*
Rugi (laba) yang belum direalisasi Atas penurunan (kenaikan) nilai efek	(33.476)	1.617	*Unrealized loss (gain) on decrease (increase) in value of securities*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	(1.260)	477	*Depreciation and interest expenses of right-of-use assets and lease liabilities*
Beban imbalan pasca kerja	1.848	1.894	*Post-employment benefit expense*
	(189.755)	(34.158)	
Perbedaan tetap:			*Permanent differences:*
Representasi dan sumbangan	1.125	791	*Representation and donations*
Transaksi reksadana	(4.933)	326	*Mutual funds transactions*
Lain-lain	1.838	2.286	*Others*
	(1.970)	3.403	
Laba kena pajak	**98.884**	**223.922**	***Taxable income***

Perhitungan beban dan (tagihan) utang pajak kini adalah sebagai berikut:

The calculation of tax expenses and (receivable) liabilities are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Beban pajak kini (22%)	21.754	49.263	*Current tax expense (22%)*
Pajak dibayar dimuka pasal 25	(64.927)	(47.866)	*Prepaid income tax article 25*
(Tagihan) Utang pajak (Catatan 15 dan 18)	**(43.173)**	**1.397**	***Tax (receivable) payable (Note 15 and 18)***

26. PAJAK PENGHASILAN (lanjutan)

Pajak kini (lanjutan)

Sesuai dengan laporan bulanan kepemilikan saham emiten atau perusahaan publik dari Biro Administrasi Efek tahun 2025 dan 2024 kepada Bank, untuk tahun 2025 dan 2024 tidak memenuhi persyaratan pengurangan tarif pajak sebesar 3%.

Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2025 akan menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan (SPT) Pajak Penghasilan Badan.

Laba kena pajak dan pajak penghasilan Bank untuk tahun fiskal 2024 telah sesuai dengan Surat Pemberitahuan (SPT) yang disampaikan oleh Bank ke Kantor Pelaporan Pajak.

Pada tanggal 5 Mei 2025, Bank menerima Surat Ketetapan Pajak Kurang Bayar No. 00022/201/21/073/25 dan 00010/206/21/073/25 dari DJP yang menyatakan kekurangan pembayaran Pajak Penghasilan (PPh) Pasal 21 dan 29 dengan masing-masing sebesar Rp521 dan Rp11.

Perusahaan telah membayar atas kurang bayar pajak tersebut pada tanggal 28 Mei 2025 dan dicatat pada laporan laba rugi dan penghasilan komprehensif lain.

Pajak tangguhan

Aset dan liabilitas pajak tangguhan disesuaikan dengan tarif pajak yang berlaku pada periode ketika aset direalisasikan dan liabilitas diselesaikan berdasarkan tarif pajak yang ditetapkan.

Rincian dari aset dan liabilitas pajak tangguhan Bank adalah sebagai berikut:

26. INCOME TAX (continued)

Current tax (continued)

In accordance with monthly report on share ownership of issuers or public companies from the Securities Administration Bureau for the year 2025 and 2024 submitted to the Bank, for the year 2025 and 2024, Bank has not met the requirement to the 3% lower tax rate.

The income tax calculation for the year ended December 31, 2025 will be basis in filling Annual Corporate Income Tax Return.

The Bank's taxable income and corporate income tax for fiscal year 2024 are in accordance with the Annual Corporate Income Tax Returns filed by the Bank to the Tax Service Office.

On May 5, 2025, the Bank has received Notice of Tax Underpayment Assessment (SKPKB) No. 00022/201/21/073/25 and 00010/206/21/073/25 from DGT ehich stated the tax underpayment for Income Taxes of Art 21 and 29 amounting Rp521 and Rp11, respectively.

The Bank has paid the tax underpayment on May 28, 2025 and recorded as other tax expenses and recorded in statement of profit or loss and other comprehensive income.

Deferred tax

Deferred tax assets and liabilities have been adjusted to the tax rates that are expected to apply at the period when the asset is realized or liability is settled, based on the tax rates that will be enacted.

The details of the Bank's deferred tax assets and liabilities are as follows:

	31 Desember/*December 31*, 2025					
	Saldo awal/ *Beginning balance*	Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss*	Dampak perubahan tarif pajak baru/*impact on changes in tax rates*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/*Credited (charged) to other comprehensive income*	Saldo akhir/ *Ending balance*	
Aset pajak tangguhan dampak dari laba rugi						***Deferred tax asset effect from profit or loss***
Cadangan kerugian penurunan nilai kredit	77.982	(34.992)	-	-	42.990	*Impairment losses on loans*
Pencadangan atas karyawan	6.583	458	-	-	7.041	*Employee accrual*
Penyusutan aset tetap	(1.372)	(295)	-	-	(1.667)	*Depreciation of fixed assets*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	531	(277)	-	-	254	*Depreciation and interest expense of right-of-use assets and lease liabilities*
Cadangan kerugian penurunan nilai selain kredit	11.567	318	-	-	11.885	*Impairment losses other than loans*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	342	(7.365)	-	-	(7.023)	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	2.065	407	-	-	2.472	*Post-employment benefits*

26. PAJAK PENGHASILAN (lanjutan)

Pajak tangguhan (lanjutan)

Rincian dari aset dan liabilitas pajak tangguhan Bank adalah sebagai berikut (lanjutan):

26. INCOME TAX (continued)

Deferred tax (continued)

The details of the Bank's deferred tax assets and liabilities are as follows (continued):

	31 Desember/*December 31*, 2025					
	Saldo awal/ *Beginning balance*	**Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss***	**Dampak perubahan tarif pajak baru/*impact on changes in tax rates***	**Dikreditkan (dibebankan) ke penghasilan komprehensif lain/*Credited (charged) to other comprehensive income***	**Saldo akhir/ *Ending balance***	
Aset pajak tangguhan dampak dari penghasilan komprehensif lain						***Deferred tax asset effect from other comprehensive income***
Revaluasi aset tetap	(900)	-	-	-	(900)	*Revaluation of fixed assets*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	2.794	-	-	(5.203)	(2.409)	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	4.445	-	-	437	4.882	*Post-employment benefits*
Aset pajak tangguhan - neto	**104.037**	**(41.746)**	**-**	**(4.766)**	**57.525**	***Deferred tax assets - net***

	31 Desember/*December 31*, 2024					
	Saldo awal/ *Beginning balance*	**Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss***	**Dampak perubahan tarif pajak baru/*impact on changes in tax rates***	**Dikreditkan (dibebankan) ke penghasilan komprehensif lain/*Credited (charged) to other comprehensive income***	**Saldo akhir/ *Ending balance***	
Aset pajak tangguhan dampak dari laba rugi						***Deferred tax asset effect from profit or loss***
Cadangan kerugian penurunan nilai kredit	85.694	(21.243)	13.531	-	77.982	*Impairment losses on loans*
Pencadangan atas karyawan	4.597	1.260	726	-	6.583	*Employee accrual*
Penyusutan aset tetap	(342)	(976)	(54)	-	(1.372)	*Depreciation of fixed assets*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	368	105	58	-	531	*Depreciation and interest expense of right-of-use assets and lease liabilities*
Cadangan kerugian penurunan nilai selain kredit	9.672	367	1.528	-	11.567	*Impairment losses other than loans*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	(14)	356	-	-	342	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	1.423	417	225	-	2.065	*Post-employment benefits*
Aset pajak tangguhan dampak dari penghasilan komprehensif lain						***Deferred tax asset effect from other comprehensive income***
Revaluasi aset tetap	(1.411)	-	-	511	(900)	*Revaluation of fixed assets*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	1.253	-	198	1.343	2.794	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	3.906	-	616	(77)	4.445	*Post-employment benefits*
Aset pajak tangguhan - neto	**105.146**	**(19.714)**	**16.828**	**1.777**	**104.037**	***Deferred tax assets - net***

Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dipulihkan kembali melalui penghasilan kena pajak di masa yang akan datang.

Management believes that the deferred tax assets can be fully recovered through future taxable income.

26. PAJAK PENGHASILAN (lanjutan)

Rekonsiliasi antara beban pajak penghasilan - neto dan hasil perkalian laba akuntansi sebelum pajak dengan tarif pajak efektif yang berlaku adalah sebagai berikut:

26. INCOME TAX (continued)

A reconciliation between the income tax expense - net and the amounts computed by applying the effective tax rates to profit before income tax is as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain	290.609	254.677	*Profit before income tax per statement of profit or loss and other comprehensive income*
Beban pajak (22%)	63.934	56.029	*Tax expense (22%)*
Koreksi pajak penghasilan tahun sebelumnya	11	-	*Correction of previous year income tax*
Dampak perubahan tarif pajak	-	(3.814)	*Impact on changes in tax rate*
Pengaruh pajak atas perbedaan tetap	(434)	748	*Tax effect on permanent differences*
Beban pajak penghasilan - neto	**63.511**	**52.963**	***Income tax expense - net***
Tarif pajak efektif	**21,85%**	**20,80%**	***Effective tax rate***

Perubahan Tarif Pajak Badan

Pada bulan Oktober 2021, Pemerintah Indonesia mengesahkan Undang-Undang No. 7 Tahun 2021 ("UU No.7/2021") tentang harmonisasi peraturan perpajakan. Beberapa tujuan UU No.7/2021 adalah untuk meningkatkan pertumbuhan perekonomian yang berkelanjutan dan mendukung percepatan pemulihan ekonomi, mewujudkan sistem perpajakan yang lebih berkeadilan dan berkepastian hukum, melaksanakan reformasi administrasi, kebijakan perpajakan yang konsolidatif, dan perluasan basis pajak, serta meningkatkan kepatuhan sukarela Wajib Pajak.

Sejumlah perubahan peraturan perpajakan yang terjadi dengan penerapan UU No.7/2021 antara lain adalah sebagai berikut:

a. Pemberlakuan tarif pajak penghasilan badan menjadi 22% mulai Tahun Pajak 2022, dan Perusahaan Terbuka dalam negeri yang memenuhi kriteria tertentu dapat memperoleh tarif pajak sebesar 3% lebih rendah dari tarif pajak yang disebutkan di atas;

b. Kenaikan tarif PPN dari 10% menjadi 11% yang mulai berlaku 1 April 2022, kemudian menjadi 12% yang mulai berlaku paling lambat pada tanggal 1 Januari 2025;

Perubahan tarif pajak diatur lebih lanjut pada Pasal 65 Peraturan Pemerintah Republik Indonesia No. 55 Tahun 2022 tanggal 20 Desember 2022 tentang Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka sehingga Bank dapat memperoleh tarif sebesar 3% lebih rendah dari tarif sebagaimana dimaksud dalam Pasal 64.

Changes in Corporate Tax Rate

In October 2021, the Government of Indonesia approved the Law No. 7 Year 2021 ("Law No.7/2021") related to harmonisation of tax regulations. Some purposes of Law No.7/2021 are to increase sustainable economic growth and support the acceleration of economic recovery, realize a tax system that is more just with legal certainty, implement administrative reforms, consolidated taxation policies, and expansion of the tax base, as well as increasing Taxpayer voluntary compliance.

Some changes in tax regulations from the implementation of Law No.7/2021, among others, are as follows:

a. The application of the corporate income tax rate to 22% starting from the 2022 Fiscal Year, and for domestic public listed companies that fulfill certain additional criteria will be eligible for a tax rate which is lower by 3% from the above mentioned tax rate;

b. VAT rate increase from 10% to 11% which will take effect on April 1, 2022, then to 12% which will take effect no later than January 1, 2025;

The changes of tax rate was regulated further in Article 65 Government Regulation of Republic of Indonesia No. 55 Year 2022 dated December 20, 2022 regarding Income Tax Rates Reduction for Domestic Public Listed Entities, therefore the Bank had acquired 3% lower tax rate as is stated in Article 64.

26. PAJAK PENGHASILAN (lanjutan)

Pada 10 Oktober 2024, Pemerintah menerbitkan Peraturan Menteri Keuangan Nomor 74 Tahun 2024 tentang Pembentukan Cadangan Piutang Tak Tertagih yang Boleh Dikurangkan dari Penghasilan Bruto. Sesuai dengan ketentuan peralihan dalam Peraturan Menteri Keuangan Republik Indonesia Nomor 74 Tahun 2024, Bank telah melaksanakan perhitungan nilai tercatat cadangan piutang tak tertagih untuk awal tahun fiskal 2024 dan selisih lebih telah diakui parsial sebagai biaya yang dibebankan untuk tahun fiskal 2024 kemudian sisa lebihnya akan diakui sebagai biaya yang dibebankan untuk tahun fiskal 2025.

Pajak penghasilan Pilar 2

Aturan Pajak Minimum Global (Global Anti-base Erosion Rule atau model "Pilar 2") telah diadopsi di Indonesia pada akhir tahun 2024 dan berlaku mulai 1 Januari 2025. Grup telah melakukan penilaian atas potensi eksposur Grup terhadap pajak penghasilan Pilar 2. Penilaian ini didasarkan pada informasi terbaru yang tersedia mengenai kinerja keuangan entitas-entitas konstituen dalam Grup. Berdasarkan penilaian tersebut, Grup tidak termasuk dalam lingkup pajak penghasilan Pilar 2 sehingga Grup tidak mengharapkan adanya potensi eksposur terhadap pajak tambahan Pilar 2.

26. INCOME TAX (continued)

On October 10, 2024, the Government issued Minister of Finance Regulation (PMK) Number 74 Year 2024 concerning Establishment of Allowance for Doubtful Accounts that can be Deducted from Gross Income. Based on the transitional provisions in the Regulation of the Minister of Finance of the Republic of Indonesia No. 74 Year 2024, Bank has calculated the carrying value of the allowance for doubtful accounts for the beginning of the fiscal year 2024, and the excess has been recognized partially as an expense charged to the fiscal year 2024 then the excess left will be recognized as an expense to the fiscal year 2025.

Pillar 2 income taxes

The Global Anti-base Erosion Rule ("Pillar 2" model) were adopted in Indonesia at the end of 2024 and are applicable starting from January 1, 2025. The Group has performed an assessment of the Group's potential exposure to Pillar 2 income taxes. This assessment is based on the most recent information available regarding the financial performance of the constituent entities in the Group. Based on this assessment, the Group is not within the scope of Pillar 2 income tax, and therefore, the Group does not expect a potential exposure to Pillar 2 top-up taxes.

27. LABA PER SAHAM

Berikut ini adalah data yang digunakan untuk perhitungan laba per saham dasar yang diatribusikan kepada pemilik entitas induk:

27. EARNINGS PER SHARE

The computation of basic earnings per share attributable to the owners of the Bank is based on the following data:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Laba untuk perhitungan per saham dasar: Laba bersih	227.098	201.714	*Earnings for computation of basic earnings per share: Net profit*
Total saham (dalam angka penuh)			*Numbers of shares (in full amount)*
Total rata-rata tertimbang saham biasa untuk perhitungan laba per saham dasar/dilusian	23.970.997.103	23.970.997.103	*Weighted average number of ordinary shares for computation of basic/diluted earnings per share*
Laba per lembar saham (nilai penuh)	**9,4**	**8,4**	***Earning per share (full amount)***

28. LIABILITAS IMBALAN KERJA / *28. LIABILITIES FOR EMPLOYEE BENEFITS*

Bank menyelenggarakan program pensiun imbalan pasti untuk semua karyawan lokal. Program ini memberikan imbalan pensiun berdasarkan penghasilan dasar pensiun dan masa kerja karyawan.

The Bank established defined benefit pension plan covering all the local permanent employees. This plan provides pension benefits based on years of service and salaries of the employees.

	2025		
	Liabilitas Imbalan kerja/ *Liabilities for Employee benefit*	**Beban imbalan kerja karyawan/ *Post-employment benefit expense***	
Karyawan permanen	33.414	8.315	*Permanent employees*
Karyawan kontrak	589	588	*Contract employees*
Total	**34.003**	**8.903**	***Total***

	2024		
	Liabilitas Imbalan kerja/ *Liabilities for Employee benefit*	**Beban imbalan kerja karyawan/ *Post-employment benefit expense***	
Karyawan permanen	29.584	6.445	*Permanent employees*
Karyawan kontrak	628	628	*Contract employees*
Total	**30.212**	**7.073**	***Total***

Bank membukukan liabilitas imbalan kerja untuk karyawan sesuai dengan Undang-Undang Cipta Kerja No. 11 Tahun 2020 pada tanggal 31 Desember 2025 dan 2024. Terdapat 284 dan 266 karyawan yang berhak atas imbalan pada tanggal 31 Desember 2025 dan 2024 (tidak diaudit).

The Bank made provision for employee benefits liability for employees in accordance with Omnibus Law on Job Creation No. 11 Year 2020 as of December 31, 2025 and 2024. There were 284 and 266 employees entitled to the benefits as of December 31, 2025 and 2024, respectively (unaudited).

Perhitungan imbalan pasca kerja dihitung oleh aktuaris independen Kantor Konsultan Aktuaria Riana & Rekan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, dengan menggunakan asumsi utama sebagai berikut:

The cost of providing post-employment benefits is calculated by an independent actuary, Actuarial Consulting Firm Riana & Rekan for the years ended December 31, 2025 and 2024, respectively using the following key assumptions:

	31 Desember/ *December 31*, 2025	**31 Desember/ *December 31*, 2024**	
Usia pensiun normal	55 tahun/*years*	55 tahun/*years*	*Normal pension age*
Tingkat diskonto	6,25% per tahun/*per annum*	7,00% per tahun/*per annum*	*Discount rate per annum*
Tingkat kenaikan gaji	6,50% per tahun/*per annum*	6,50% per tahun/*per annum*	*Salary increment rate per annum*
Tingkat pengembalian DPLK	7,00% per tahun/*per annum*	7,00% per tahun/*per annum*	*DPLK rate of return*
Tingkat cacat	5% dari/*from* TMI-IV-2019	5% dari/*from* TMI-IV-2019	*Disability rate*
Tingkat kematian	100% dari/*from* TMI-IV-2019	100% dari/*from* TMI-IV-2019	*Mortality rate*
Tingkat pengunduran diri	10% untuk karyawan dibawah 35 tahun dan akan menurun secara linear sampai 0% pada usia 55 tahun/ *10% for employees under age 35 and reducing linearly up to 0% at 55 years old*	10% untuk karyawan dibawah 35 tahun dan akan menurun secara linear sampai 0% pada usia 55 tahun/ *10% for employees under age 35 and reducing linearly up to 0% at 55 years old*	*Resignation rate*

28. LIABILITAS IMBALAN KERJA (lanjutan) / *28. LIABILITIES FOR EMPLOYEE BENEFITS (continued)*

Beban imbalan pasca kerja yang diakui di laporan laba rugi dan penghasilan komprehensif lain adalah:

The details of post-employment benefits expense recognized in the statements of profit or loss and other comprehensive income are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Diakui pada laba rugi			*Recognized in profit or loss*
Biaya jasa kini	4.131	3.771	*Current service cost*
Biaya bunga	1.967	1.802	*Interest cost*
Biaya jasa lalu	(486)	-	*Past service cost*
Perubahan biaya jasa skema manfaat sebelumnya	-	872	*Change in service cost of the previous benefit scheme*
Biaya kelebihan pembayaran	2.703	-	*Overpayment cost*
Total	**8.315**	**6.445**	***Total***

Mutasi nilai kini liabilitas imbalan pasti pada tahun berjalan adalah sebagai berikut:

Movements in the present value of the defined benefit obligation are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2025	**2024**	
Saldo awal	29.584	28.041	*Beginning balance*
Beban imbalan pasca kerja	8.315	6.445	*Employment benefits expense*
Pengukuran kembali:			*Remeasurements:*
Penyesuaian pengalaman	1.985	(351)	*Experience adjustment*
Pembayaran manfaat	(6.470)	(4.551)	*Benefits paid*
Total	**33.414**	**29.584**	***Total***

Tabel berikut menunjukan analisa sensitivitas nilai kini liabilitas imbalan kerja diasumsikan terdapat perubahan atas tingkat diskonto dan tingkat kenaikan upah (tidak diaudit):

The tables below show the sensitivity analysis of the present value of employee benefit obligation in the assumed changes in the discount rate and salary increment rate (unaudited):

	31 Desember/*December 31,* 2025				
	Tingkat diskonto/ *Discount rate*		**Tingkat kenaikan gaji/ *Salary increment rate***		
	Kenaikan/ *Increase 1%*	**Penurunan/ *Decrease 1%***	**Kenaikan/ *Increase 1%***	**Penurunan/ *Decrease 1%***	
Nilai kini kewajiban imbalan kerja karyawan	31.674	35.346	35.472	31.528	*Present value of employee benefit obligation*
Biaya jasa kini	3.898	4.395	4.453	3.842	*Current service cost*

	31 Desember/*December 31,* 2024				
	Tingkat diskonto/ *Discount rate*		**Tingkat kenaikan gaji/ *Salary increment rate***		
	Kenaikan/ *Increase 1%*	**Penurunan/ *Decrease 1%***	**Kenaikan/ *Increase 1%***	**Penurunan/ *Decrease 1%***	
Nilai kini kewajiban imbalan kerja karyawan	28.126	31.191	31.315	27.988	*Present value of employee benefit obligation*
Biaya jasa kini	3.565	4.002	4.055	3.515	*Current service cost*

28. LIABILITAS IMBALAN KERJA (lanjutan)

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam liabilitas 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 liabilitas 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.

Jatuh tempo dari liabilitas imbalan kerja pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (tidak diaudit)

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Dalam waktu 12 bulan berikutnya	4.414	2.760	*Within the next 12 months*
Antara 1 dan 5 tahun	3.962	3.840	*Between 1 and 5 years*
Antara 5 dan 10 tahun	10.488	7.614	*Between 5 and 10 years*
Di atas 10 tahun	14.550	15.370	*Beyond 10 years*
Total	**33.414**	**29.584**	***Total***

Durasi rata-rata liabilitas imbalan kerja pada tanggal-tanggal 31 Desember 2025 and 2024 adalah masing-masing 9,82 dan 9,26 tahun (tidak diaudit).

28. LIABILITIES FOR EMPLOYEE BENEFITS (continued)

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit 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 benefit 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 benefit 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 year.

The maturity of the benefits obligation as of December 31, 2025 and 2024 are as follows: (unaudited)

The average duration of employees' benefits liability as of December 31, 2025 and 2024 are 9.82 and 9.26 years, respectively (unaudited).

29. SIFAT DAN TRANSAKSI PIHAK BERELASI / *29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES*

Pihak-pihak berelasi/ ***Related parties***	**Jenis hubungan/** ***Type of relationship***	**Unsur transaksi pihak berelasi/** ***Element of transactions***
PT Asuransi Dayin Mitra Tbk	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan, biaya dibayar di muka, beban asuransi, dan beban bunga/ *Deposits, prepaid expense, insurance expense, and interest expense*
PT Datindo Entrycom	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Equity Development Investment Tbk	Pemegang saham Bank/*The shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Equity Finance Indonesia	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga/*Loans, deposits, accrued interest receivable, interest revenue, and interest expense*
PT Equity Life Indonesia	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan, akumulasi dana program asuransi, dan beban bunga/*Deposits, accumulated fund insurance program, and interest expense*
PT Equity Sekuritas Indonesia	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Equity Aset Manajemen	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Lumbung Sari	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Medicom Prima	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Indonesia Prima Property	Entitas yang memiliki personil manajemen kunci yang sama dengan Bank/ *Entity which has the same Key Management Personnel with the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima pendapatan bunga, dan beban bunga/*Loans, deposits, accrued interest receivable, interest revenue, and interest expense*
PT Ventura Investasi Prima	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga/*Loans, deposits, accrued interest receivable, interest revenue, and interest expense*
PT Ventura Investasi Utama	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga/*Loans, deposits, accrued interest receivable, interest revenue, and interest expense*

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan)

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Pihak-pihak berelasi/ *Related parties*	Jenis hubungan/ *Type of relationship*	Unsur transaksi pihak berelasi/ *Element of transactions*
Dewan Komisaris, Direksi, Kepala Divisi, dan Kepala Bagian di bawah Direksi langsung/*Board of Commissioners, Directors, Division Heads, and Department Head directly under Directors*	Manajemen Bank/*The Bank's management*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga/ *Loans, deposits, accrued interest receivable, interest revenue,and interest expense*

Laporan Posisi Keuangan / *Statement of Financial Position*

a. Kredit - neto / *a. Loans - net*

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Aset					***Assets***
Kredit (Catatan 10)					*Loans (Note 10)*
PT Ventura Investasi Prima	8.168	0,07%	12.219	0,12%	*PT Ventura Investasi Prima*
PT Ventura Investasi Utama	1.992	0,02%	6.404	0,06%	*PT Ventura Investasi Utama*
PT Equity Finance Indonesia	768	0,01%	1.030	0,01%	*PT Equity Finance Indonesia*
PT Indonesia Prima Property, Tbk	14.981	0,13%	-	0,00%	*PT Indonesia Prima Property, Tbk*
Manajemen kunci	4.356	0,04%	15.059	0,15%	*Key Management*
Subtotal	30.265	0,27%	34.712	0,34%	*Subtotal*
Cadangan kerugian penurunan nilai	(8.319)	-	(3.012)	-	*Allowance for impairment losses*
Neto	**21.946**	**0,19%**	**31.700**	**0,31%**	***Net***

b. Aset lain-lain / *b. Other assets*

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Aset					***Assets***
Aset lain-lain (Catatan 15)					*Other assets (Note 15)*
Akumulasi dana program asuransi					*Accumulated fund insurance program*
PT Equity Life Indonesia	11.723	0,10%	13.448	0,13%	*PT Equity Life Indonesia*
Biaya dibayar dimuka					*Prepaid expense*
PT Asuransi Dayin Mitra, Tbk	39	0,00%	16	0,00%	*PT Asuransi Dayin Mitra, Tbk*
Pendapatan bunga yang masih akan diterima					*Accrued interest receivable*
PT Ventura Investasi Prima	19	0,00%	28	0,00%	*PT Ventura Investasi Prima*
PT Ventura Investasi Utama	8	0,00%	7	0,00%	*PT Ventura Investasi Utama*
PT Equity Finance Indonesia	1	0,00%	1	0,00%	*PT Equity Finance Indonesia*
PT Indonesia Prima Property	57	0,01%	-	0,00%	*PT Indonesia Prima Property Tbk*
Manajemen kunci	6	0,00%	16	0,00%	*Key Management*
Total	**11.853**	**0,11%**	**13.516**	**0,13%**	***Total***

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan)

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Laporan Posisi Keuangan (lanjutan)

Statement of Financial Position (continued)

c. Simpanan

c. Deposits

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Liabilitas					***Liabilities***
Simpanan (Catatan 16)					*Deposits (Note 16)*
Giro					*Demand deposits*
Entitas	3.718	0,05%	4.393	0,06%	*Entity*
Manajemen kunci	4	0,00%	1	0,00%	*Key management*
Subtotal	3.722	0,05%	4.394	0,06%	*Subtotal*
Tabungan					*Savings deposits*
Entitas	3.991	0,05%	3.203	0,05%	*Entity*
Manajemen kunci	8.023	0,10%	18.312	0,26%	*Key management*
Subtotal	12.014	0,15%	21.515	0,31%	*Subtotal*
Deposito					*Time deposits*
Entitas	56.157	0,74%	90.350	1,31%	*Entity*
Manajemen kunci	23.097	0,30%	25.313	0,37%	*Key management*
Subtotal	79.254	1,04%	115.663	1,68%	*Subtotal*
Total	**94.990**	**1,24%**	**141.572**	**2,05%**	***Total***

d. Liabilitas imbalan kerja

d. Post-employment benefit obligation

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Nilai kini kewajiban imbalan kerja					***Present value of employee benefit obligation***
Manajemen kunci	8.403	0,11%	4.809	0,07%	*Key management*
Total	**8.403**	**0,11%**	**4.809**	**0,07%**	***Total***

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan) / *29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)*

Laporan Laba Rugi dan Penghasilan Komprehensif Lain / *Statement of Profit or Loss and Other Comprehensive Income*

a. Pendapatan bunga / *a. Interest income*

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2025		2024		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Pendapatan					*Income*
Pendapatan bunga					*Interest income*
PT Ventura Investasi Utama	518	0,07%	1.145	0,16%	*PT Ventura Investasi Utama*
PT Ventura Investasi Prima	1.126	0,16%	1.569	0,22%	*PT Ventura Investasi Prima*
PT Equity Finance Indonesia	101	0,01%	128	0,02%	*PT Equity Finance Indonesia*
PT Indonesia Prima Property Tbk	1.385	0,19%	-	0,00%	*PT Indonesia Prima Property Tbk*
Manajemen kunci	345	0,05%	742	0,10%	*Key management*
Total	**3.475**	**0,48%**	**3.584**	**0,50%**	***Total***

b. Beban bunga / *b. Interest expense*

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2025		2024		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Beban					*Expense*
Beban bunga					*Interest expense*
Entitas	1.884	0,64%	1.448	0,58%	*Entity*
Manajemen kunci	776	0,26%	786	0,32%	*Key management*
Total	**2.660**	**0,90%**	**2.234**	**0,90%**	***Total***

c. Beban asuransi / *c. Insurance expense*

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2025		2024		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Beban					***Expense***
Beban umum dan Administrasi (Catatan 24)					*General and administrative expense (Note 24)*
PT Asuransi Dayin Mitra	295	0,44%	294	0,46%	*PT Asuransi Dayin Mitra*

d. Beban tenaga kerja / *d. Personnel expense*

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2025		2024		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Beban					***Expense***
Beban tenaga kerja (Catatan 25)					*Personnel expenses (Note 25)*
Manajemen kunci	63.458	38,49%	59.844	39,27%	*Key management*

30. KOMITMEN DAN KONTINJENSI / *30. COMMITMENTS AND CONTINGENCIES*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Tagihan komitmen			*Commitment Receivable*
Posisi pembelian spot yang masih berjalan	66.700	64.380	*Unsettled spot bought transactions*
Total Tagihan Komitmen	**66.700**	**64.380**	***Total commitment receivable***
Liabilitas komitmen			*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	464.302	313.741	*Unused facilities*
L/C yang *irrecoverable* dan masih berjalan dalam rangka ekspor dan impor	11.862	14.717	*Outstanding irrecoverable Letter of Credit (L/C) for export and import*
Posisi penjualan spot yang masih berjalan	233.450	77.256	*Unsettled spot bought transactions*
Total Liabilitas Komitmen	**709.614**	**405.714**	***Total commitment liabilities***
Liabilitas kontinjensi			*Contingent liabilities*
Bank garansi	10.482	10.482	*Bank guarantee*
Total Liabilitas Kontinjensi	**10.482**	**10.482**	***Total Contingent Liabilities***
Total Liabilitas Kontinjensi - Neto	**(10.482)**	**(10.482)**	***Total Contingent Liabilities - Net***

Rekening administratif dalam valuta asing adalah sebagai berikut:

Administrative account in foreign currencies are as follows:

		31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
		Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	
Rekening administratif						***Administrative accounts***
Pinjaman diberikan yang belum digunakan	USD	888	15	888	14	*Unused facilities*
Posisi pembelian spot yang masih berjalan	USD	4.000.000	66.700	4.000.000	64.380	*Unsettled spot bought transactions*
Posisi penjualan spot yang masih berjalan	USD	14.000.000	233.450	4.800.000	77.256	*Unsettled spot bought transactions*
Total rekening administratif			**300.165**		**141.650**	*Total administrative accounts*

*) Angka penuh / **) Full amount*

Berikut adalah perubahan cadangan kerugian penurunan nilai rekening administratif untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024:

The following are changes allowance for impairment losses on administrative account for the years ended December 31, 2025 and 2024:

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
31 Desember 2023	**472**	**-**	**-**	**472**	***December 31, 2023***
Pembentukan (pembalikan) tahun berjalan	(282)	-	-	(282)	*Expense (reversal) in current year*
31 Desember 2024	**190**	**-**	**-**	**190**	***December 31, 2024***
Pembentukan (pembalikan) tahun berjalan	25	-	-	25	*Expense (reversal) in current year*
31 Desember 2025	**215**	**-**	**-**	**215**	***December 31, 2025***

31. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

Posisi aset dan liabilitas moneter dalam valuta asing adalah sebagai berikut:

31. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

The balances of monetary assets and liabilities denominated in foreign currencies are as follows:

		31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
		Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	
Aset						***Assets***
Kas	USD	104.988	1.751	42.888	690	*Cash*
	SGD	350	4	350	4	
Giro pada Bank Indonesia	USD	1.353.860	22.576	5.350.353	86.114	*Current account with Bank Indonesia*
Giro pada bank lain	USD	4.831.452	80.564	23.306.503	375.118	*Current account with other banks*
	SGD	175.962	2.281	182.579	2.163	
	EUR	64.782	1.268	47.934	803	
	CNY	122.318	292	100.175	221	
	JPY	5.020.022	535	1.765.125	182	
	AUD	17.773	198	12.039	120	
Penempatan pada Bank Indonesia dan bank lain	USD	-	-	71.000.000	1.142.745	*Placement with Bank Indonesia and other banks*
Efek-efek	USD	13.187.208	219.897	30.988.562	498.761	*Securities*
Kredit						*Loans*
Pihak ketiga	USD	2.249.112	37.504	2.249.112	36.199	*Third parties*
Aset lain-lain	USD	78.198	1.304	248.992	4.008	*Other assets*
Total aset			**368.174**		**2.147.128**	***Total assets***
Liabilitas						***Liabilities***
Liabilitas segera	USD	19.970	333	7.038.119	113.279	*Immediate liabilities*
Simpanan						*Deposits*
Pihak berelasi	USD	145.568	2.428	49.084	790	*Related parties*
Pihak ketiga	USD	11.449.029	190.913	125.906.617	2.026.467	*Third parties*
Liabilitas lain-lain	USD	21.779	363	200.282	3.223	*Other liabilities*
	JPY	77.100	8	77.200	8	
Total liabilitas			**194.045**		**2.143.767**	***Total liabilities***
Aset (Liabilitas) - neto			**174.129**		**3.361**	***Assets (Liabilities) - net***

*) Angka penuh

**) Full amount*

32. INFORMASI SEGMEN

Bank melaporkan segmen operasi berdasarkan PSAK 108 berdasarkan produk dan jasa yang dikelompokkan dalam kategori sebagai berikut:

- Perbankan
  Produk dan jasa atas transaksi dengan bank lain.
- Konsumer
  Produk dan jasa atas transaksi dengan nasabah.
- Treasuri
  Produk dan jasa atas transaksi yang dilakukan pada divisi treasuri, selain transaksi yang dilakukan dengan bank lain dan nasabah.
- Lainnya
  Merupakan transaksi yang tidak dapat dikelompokkan dalam kategori di atas.

32. SEGMENT INFORMATION

The Bank's reported operating segment in accordance with PSAK 108 based on products and services, with details as follows:

- *Bank*
  Products and services of transactions with other banks.
- *Consumer*
  Products and services of transactions with customers.
- *Treasury*
  Products and services on the transactions made on the treasury division, other than transactions conducted with other banks and customers.
- *Others*
  A transaction that cannot be grouped in the above categories.

32. INFORMASI SEGMEN (lanjutan) / *32. SEGMENT INFORMATION (continued)*

Segmen Operasi / *Operating Segments*

Informasi segmen operasi adalah sebagai berikut: / *The operating segment information is as follows:*

Tanggal 31 Desember 2025 dan untuk Tahun yang Berakhir pada Tanggal Tersebut/
As of December 31, 2025 and For the Year then Ended

	Bank/ *Banking*	Konsumer/ *Consumer*	Treasuri/ *Treasury*	Lain-lain/ *Others*	*Total*	
PENDAPATAN						***REVENUES***
Pendapatan bunga	6.661	513.799	193.625	-	714.085	*Interest revenues*
Pendapatan operasional lainnya	-	11.706	67.518	12.276	91.500	*Other operating revenues*
Total	6.661	525.505	261.143	12.276	805.585	*Total*
BEBAN						***EXPENSES***
Beban bunga	73	294.945	355	12.586	307.959	*Interest expenses*
Beban operasional	-	(36.545)	51	238.093	201.599	*Operating expenses*
Total	73	258.400	406	250.679	509.558	*Total*
Pendapatan/(beban) non operasional	-	-	-	(5.418)	(5.418)	*Non-operating income/(expenses)*
Laba sebelum pajak	6.588	267.105	260.737	(243.821)	290.609	*Profit before income tax*
Laba bersih tahun berjalan					227.098	*Net profit for the year*
Keuntungan komprehensif lain					16.898	*Other comprehensive loss*
Total laba komprehensif					243.996	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Kas	-	-	-	51.492	51.492	*Cash*
Giro pada Bank Indonesia	520.644	-	-	-	520.644	*Current account with Bank Indonesia*
Giro pada bank lain - neto	85.084	-	-	-	85.084	*Current account with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	1.029.291	-	-	-	1.029.291	*Placements with Bank Indonesia and other banks - net*
Efek-efek			3.697.790	-	3.697.790	*Securities*
Reverse Repo	-	-	43.494	-	43.494	*Reverse Repo*
Kredit - neto	-	5.617.697	-	-	5.617.697	*Loans - net*
Tagihan akseptasi	-	5.311	-	-	5.311	*Acceptance receivables*
Aset tetap - neto	-	-		61.916	61.916	*Fixet assets - net*
Aset hak-guna - neto	-	-		8.666	8.666	*Right-of-use assets - net*
Aset takberwujud - neto	-	-		9.894	9.894	*Intangible assets - net*
Aset pajak tangguhan	-	-		57.525	57.525	*Deffered tax assets*
Aset lainnya	78	33.985	14.852	102.671	151.586	*Other assets*
Total Aset	**1.635.097**	**5.656.993**	**3.756.136**	**292.164**	**11.340.390**	*Total Assets*
LIABILITAS						***LIABILITIES***
Simpanan		7.503.471			7.503.471	*Deposits*
Simpanan dari bank lain	4.002				4.002	*Deposits from other banks*
Liabilitas lainnya	5.658	43.612	353	94.017	143.640	*Other liabilities*
Total Liabilitas	**9.660**	**7.547.083**	**353**	**94.017**	**7.651.113**	*Total Liabilities*
Penyusutan dan amortisasi	-	-	-	15.976	15.976	*Depreciation and amortization*
Beban kerugian penurunan nilai	-	(36.993)	51	-	(36.942)	*Provision for impairment losses*

32. INFORMASI SEGMEN (lanjutan)

32. SEGMENT INFORMATION (continued)

Segmen Operasi (lanjutan)

***Operating Segments** (continued)*

Informasi segmen operasi adalah sebagai berikut (lanjutan):

The operating segment information is as follows (continued):

Tanggal 31 Desember 2024 dan untuk Tahun yang Berakhir pada Tanggal Tersebut/
As of December 31, 2024 and For the Year then Ended

	Bank/ *Banking*	Konsumer/ *Consumer*	Treasuri/ *Treasury*	Lain-lain/ *Others*	*Total*	
PENDAPATAN						***REVENUES***
Pendapatan bunga	45.188	484.377	193.636	-	723.201	*Interest revenues*
Pendapatan operasional lainnya	-	36.724	17.128	14.359	68.211	*Other operating revenues*
Total	45.188	521.101	210.764	14.359	791.412	*Total*
BEBAN						***EXPENSES***
Beban bunga	72	248.047	80	10.633	258.832	*Interest expenses*
Beban operasional	-	50.981	1.631	220.442	273.054	*Operating expenses*
Total	72	299.028	1.711	231.075	531.886	*Total*
Pendapatan/(beban) non operasional	-	-	-	(4.849)	(4.849)	*Non-operating income/(expenses)*
Laba sebelum pajak	45.116	222.073	209.053	(221.565)	254.677	*Profit before income tax*
Laba bersih tahun berjalan					201.714	*Net profit for the year*
Keuntungan komprehensif lain					(635)	*Other comprehensive loss*
Total laba komprehensif					201.079	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Kas	-	-	-	45.628	45.628	*Cash*
Giro pada Bank Indonesia	372.189	-	-	-	372.189	*Current account with Bank Indonesia*
Giro pada bank lain - neto	378.669	-	-	-	378.669	*Current account with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	1.636.563	-	-	-	1.636.563	*Placements with Bank Indonesia and other banks - net*
Efek-efek	-	-	2.837.347	-	2.837.347	*Securities*
Kredit - neto	-	4.780.131	-	-	4.780.131	*Loans - net*
Tagihan akseptasi	-	11.617	-	-	11.617	*Acceptance receivables*
Aset tetap - neto	-	-	-	63.141	63.141	*Fixet assets - net*
Aset hak-guna - neto	-	-	-	12.346	12.346	*Right-of-use assets - net*
Aset takberwujud - neto	-	-	-	10.703	10.703	*Intangible assets - net*
Aset pajak tangguhan	-	-	-	104.037	104.037	*Deffered tax assets*
Aset lainnya	384	31.420	17.477	56.598	105.879	*Other assets*
Total Aset	**2.387.805**	**4.823.168**	**2.854.824**	**292.453**	**10.358.250**	*Total Assets*
LIABILITAS						***LIABILITIES***
Simpanan	-	6.653.778	-	-	6.653.778	*Deposits*
Simpanan dari bank lain	2.143	-	-	-	2.143	*Deposits from other banks*
Liabilitas lainnya	124.903	38.920	283	92.942	257.048	*Other liabilities*
Total Liabilitas	**127.046**	**6.692.698**	**283**	**92.942**	**6.912.969**	*Total Liabilities*
Penyusutan dan amortisasi	-	-	-	15.309	15.309	*Depreciation and amortization*
Beban kerugian penurunan nilai	-	44.122	(78)	6.300	50.344	*Provision for impairment losses*

33. JAMINAN PEMERINTAH TERHADAP LIABILITAS BANK UMUM

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan No. 1/PLPS/2005 pada tanggal 26 September 2005 tentang Program Penjaminan Simpanan yang menyatakan bahwa sejak tanggal 22 September 2005, 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.

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 selama tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp12.588 dan Rp10.634.

33. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS

Based on "Lembaga Penjamin Simpanan" Regulation No. 1/PLPS/2005 dated September 26, 2005 regarding Deposit Guarantee Program, starting September 22, 2005 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.

In accordance with Government Regulation No. 66 of 2008 dated October 13, 2008, starting from October 13, 2008 the "Lembaga Penjamin Simpanan" will guarantee deposits of each customer in a bank to a maximum of Rp2,000, previously set at a maximum of Rp100.

The Government guarantee premium paid for the years ended December 31, 2025 and 2024 amounted to Rp12,588 and Rp10,634, respectively.

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2025 dan 2024:

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES

The following table shows the carrying amount and estimated fair values of the Bank's financial assets and liabilities as of December 31, 2025 and 2024:

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	
Aset keuangan					***Financial assets***
Nilai wajar melalui penghasilan komprehensif lain					*Fair value through other comprehensive income*
Efek-efek	1.058.111	1.058.198	1.429.676	1.429.753	*Securities*
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Efek-efek	982.380	982.380	426.617	426.617	*Securities*
Biaya perolehan diamortisasi					*Amortized cost*
Efek-efek	1.657.195	1.667.483	980.977	966.264	*Securities*
Kredit	5.617.697	5.816.614	4.780.131	5.019.832	*Loans*
Kas	51.492	51.492	45.628	45.628	*Cash*
Giro pada Bank Indonesia	520.644	520.644	372.189	372.189	*Current accounts with Bank Indonesia*
Giro pada bank lain	85.084	85.248	378.669	378.754	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.029.291	1.029.422	1.636.563	1.636.743	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji untuk dijual kembali	43.494	43.494	-	-	*Securities purchased under agreements to resell*
Tagihan akseptasi	5.311	5.319	11.617	11.619	*Acceptance receivables*
Aset lain-lain	61.336	61.336	62.833	62.833	*Other assets*
Total aset keuangan	**11.112.035**	**11.321.630**	**10.124.900**	**10.350.232**	***Total financial assets***

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2025 dan 2024 (lanjutan):

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The following table shows the carrying amount and estimated fair values of the Bank's financial assets and liabilities as of December 31, 2025 and 2024 (continued):

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	
Liabilitas keuangan					***Financial liabilities***
Biaya perolehan diamortisasi					*Amortized cost*
Liabilitas segera	31.303	31.303	140.958	140.958	*Liabilities due immediately*
Simpanan	7.503.471	7.504.471	6.653.778	6.653.778	*Deposits*
Simpanan dari bank lain	4.002	4.002	2.143	2.143	*Deposits from other banks*
Kewajiban akseptasi	5.319	5.319	11.619	11.619	*Acceptance liabilities*
Liabilitas sewa	6.333	6.333	11.439	11.439	*Lease liabilities*
Liabilitas lain	14.214	14.214	13.089	13.089	*Other liabilities*
Total liabilitas keuangan	**7.564.642**	**7.564.642**	**6.833.026**	**6.833.026**	***Total financial liabilities***

Teknik penilaian dan asumsi yang diterapkan untuk tujuan pengukuran nilai wajar

Nilai wajar aset keuangan dan non-keuangan, dan liabilitas keuangan ditentukan sebagai berikut:

- Manajemen menganggap bahwa nilai tercatat kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek yang dibeli dengan janji dijual kembali, kredit dan tagihan akseptasi, kewajiban akseptasi, liabilitas segera, liabilitas sewa dan simpanan bank lain 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.

- Portofolio kredit Bank secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan suku bunga tetap. Kredit yang diberikan dinyatakan berdasarkan jumlah nilai tercatat. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh Bank. Perkiraan arus kas ini didiskontokan dengan menggunakan suku bunga pasar untuk menentukan nilai wajar.

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

- Tingkat 1 - nilai wajar efek-efek dengan syarat dan kondisi standar dan diperdagangkan di pasar aktif ditentukan dengan mengacu pada kuotasi harga pasar.

Valuation techniques and assumptions applied for the purpose of measuring fair value

The fair value of financial and non-financial assets and financial liabilities are determined as follows:

- *Management considers that the carrying amount of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, securities purchased under agreement to resell, loans, acceptance receivable, acceptance liabilities, liabilities due immediately, lease liabilities and deposits from other banks with fixed interest recognized in the financial statements approximate their fair values either because of their short-term maturities or they carry market rates of interest.*

- *Generally, the Bank's portfolio consists of loans with floating and fixed interest rates. Loans are stated at carrying amount. The fair value of loans represents the discounted amount of estimated future cash flows expected to be received by the Bank. The estimated future cash flows is discounted using the current market rates to determine its fair value.*

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments:

- *Level 1 - fair value of securities with standard terms and conditions and traded on active markets are determined with reference to quoted market prices.*

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (lanjutan):

- Tingkat 2 - 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.

- Tingkat 3 - Nilai wajar aset tetap ditentukan antara lain dengan menggunakan pendekatan pasar yang mempertimbangkan harga yang baru terjadi di pasar dari transaksi aset yang identik atau sebanding, pendekatan pendapatan yang mempertimbangkan pendapatan yang akan dihasilkan aset selama masa manfaatnya dan menghitung nilai melalui proses kapitalisasi. Kapitalisasi merupakan konversi pendapatan menjadi sejumlah modal dengan menggunakan tingkat diskonto yang sesuai, serta pendekatan biaya yang berdasarkan prinsip harga yang akan dibayarkan pembeli di pasar untuk aset yang akan dinilai, tidak lebih dari biaya untuk membeli atau membangun untuk aset yang setara, kecuali ada faktor waktu yang tidak wajar, ketidaknyamanan, risiko atau faktor lainnya.

Tabel berikut ini memberikan analisis dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati:

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments (continued):

- *Level 2 - 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.*

- *Level 3 - Fair value of fixed assets was determined based on market approach that considers current market value from identical or comparable assets transaction, income approach that considers the value of income that generates by the assets during its useful life and calculating the value through capitalization. Capitalization is conversion process from revenue into equity through appropriate discount rate, also cost approach that is based on cost principal that will be paid by the buyer in the market for the assets that valued less than its cost to buy or to build the comparable assets, except for unfair timing factor, inconvenience, risk or other factors.*

The following table provides an analysis of fair values of the assets and liabilities, grouped into levels 1 to 3 based on the degree to which the fair value is observable:

	31 Desember/*December 31,* 2025				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset keuangan					***Financial assets***
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	982.380	-	-	982.380	*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	1.058.198	-	-	1.058.198	*Securities*
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Efek-efek	1.667.483	-	-	1.667.483	*Securities*
Kredit	-	-	5.816.614	5.816.614	*Loans*
Subtotal	3.708.061	-	5.816.614	9.524.675	*Subtotal*
Aset non-keuangan					***Non-financial assets***
Aset tetap					*Fixed assets*
Tanah	-	37.249	-	37.249	*Land*
Bangunan	-	30.229	-	30.229	*Building*
Subtotal	-	67.478	-	67.478	*Subtotal*
Total aset	**3.708.061**	**67.478**	**5.816.614**	**9.592.153**	***Total assets***

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Tabel berikut ini memberikan analisis dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati (lanjutan)

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The following table provides an analysis of fair values of the assets and liabilities, grouped into levels 1 to 3 based on the degree to which the fair value is observable (continued)

	31 Desember/*December 31,* 2024				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset keuangan					***Financial assets***
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	426.617	-	-	426.617	*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	1.429.753	-	-	1.429.753	*Securities*
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Efek-efek	966.264	-	-	966.264	*Securities*
Kredit	-	-	5.019.832	5.019.832	*Loans*
Subtotal	2.822.634	-	5.019.832	7.842.466	*Subtotal*
Aset non-keuangan					***Non-financial assets***
Aset tetap					*Fixed assets*
Tanah	-	37.249	-	37.249	*Land*
Bangunan	-	28.627	-	28.627	*Building*
Subtotal	-	65.876	-	65.876	*Subtotal*
Total aset	**2.822.634**	**65.876**	**5.019.832**	**7.908.342**	***Total assets***

35. INFORMASI LAINNYA

Informasi tambahan berikut merupakan informasi yang tidak dipersyaratkan oleh Standar Akuntansi Keuangan di Indonesia.

a. Rasio Kewajiban Penyediaan Modal Minimum

Kewajiban Penyediaan Modal Minimum (KPMM) pada tanggal 31 Desember 2024 dan 2023 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tanggal 26 Januari 2016 yang diaddendum sebanyak 2 (dua) kali dengan POJK No. 34/POJK.03/2016 tanggal 22 September 2016 dan POJK No. 27/POJK.03.2022 tanggal 26 Desember 2022. tentang Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum yang mengatur 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*.

Berdasarkan profil risiko Bank masing-masing per tanggal 31 Desember 2025 dan 2024, yaitu peringkat 2 (dua), maka Kewajiban Penyediaan Modal Minimum per 31 Desember 2025 dan 2024 ditetapkan masing masing sebesar 9% sampai dengan 10%.

35. OTHER INFORMATION

The following additional information is not required by Indonesian Financial Accounting Standards.

a. Capital Adequacy Ratio

Capital Adequacy Ratio (CAR) on December 31, 2024, and 2023 is calculated based on Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 dated January 26, 2016 which has been amended 2 (two) times with POJK No. 34/POJK.03/2016 September 22, 2016 and POJK No. 27/POJK.03.2022 dated December 26, 2022 regarding Capital Adequacy Ratio (CAR of General Banks which regulates the establishment of 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.

Based on the Bank's risk profile, which is level 2 (two), respectively, as of December 31, 2025 and 2024, the minimum Capital Adequacy Ratio as of December 31, 2025 and 2024 is set to 9% to less than 10%.

35. INFORMASI LAINNYA (lanjutan)

a. Rasio Kewajiban Penyediaan Modal Minimum (lanjutan)

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2025 dan 2024, masing-masing sebagai berikut:

35. OTHER INFORMATION (continued)

a. Capital Adequacy Ratio (continued)

The Bank's Capital Adequacy Ratio (CAR) considering credit risk, operational risk and market risk as of December 31, 2025 and 2024 are as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Modal Inti (Tier 1) Core			*Core capital (Tier 1)*
Modal inti utama (CET-1)	3.608.200	3.308.800	*Common Equity Tier 1 (CET-1)*
Modal inti tambahan (AT-1)	-	-	*Additional core capital (AT 1)*
Total modal inti	3.608.200	3.308.800	*Total core capital*
Modal pelengkap (Tier 2)	52.173	51.758	*Suplementary capital (Tier 2)*
Total modal	**3.660.373**	**3.360.558**	***Total capital***
Aset Tertimbang Menurut Risiko (ATMR)			*Risk Weighted Assets (RWA)*
ATMR untuk risiko kredit	4.173.818	4.140.641	*RWA for credit risk*
ATMR untuk risiko pasar	96.978	141.060	*RWA for market risk*
ATMR untuk risiko operasional	378.441	350.319	*RWA for operational risk*
Total ATMR	**4.649.237**	**4.632.020**	***Total risk weighted assets***
Rasio KPMM			*CAR ratio*
Rasio CET 1	77,61%	71,43%	*Ratio CET 1*
Rasio Tier 1	77,61%	71,43%	*Ratio Tier 1*
Rasio Tier 2	1,12%	1,12%	*Ratio Tier 2*
Rasio total	78,73%	72,55%	*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*

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Bank Indonesia untuk rasio kecukupan modal.

On December 31, 2025 and 2024, the Bank has complied with required ratio set by Bank Indonesia for capital adequacy ratio.

i. ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021.

i. Risk weighted assets ratio for credit risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 24/SEOJK.03/2021 dated October 7, 2021.

ii. ATMR untuk risiko pasar posisi 31 Desember 2024 dihitung berdasarkan SE OJK No. 23/SEOJK.03/2022 tanggal 7 Desember 2022, rasio ATMR untuk risiko pasar posisi 31 Desember 2023 dihitung berdasarkan SE OJK No. 38/SEOJK.03/2016 tanggal 8 September 2016.

ii. Risk weighted assets ratio for market risk is calculated based on SE OJK No. 23/SEOJK.03/2022 dated December 7, 2022. As of December 31 2023, Market risk is calculated based on SE OJK No. 38/SEOJK.03/2016 dated September 8, 2016.

iii. ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020.

iii. Risk weighted assets ratio for operational risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 6/SEOJK.03/2020 dated April 29, 2020.

35. INFORMASI LAINNYA (lanjutan)

b. Rasio aset produktif yang diklasifikasikan terhadap total aset produktif pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar 1,47% dan 1,55%.

c. Rasio Giro Wajib Minimum (GWM)

Giro Wajib Minimum (GWM) Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia (BI). Rasio Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Sertifikat Deposito Bank Indonesia (SDBI), Surat Berharga Negara (SBN) yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari Dana Pihak Ketiga (DPK) Bank. Rasio Intermediasi Makroprudensial (RIM) adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia sebesar persentase tertentu dari DPK yang dihitung berdasarkan selisih antara RIM yang dimiliki oleh Bank dengan 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%.

Rasio GWM Bank pada tanggal 31 Desember 2025 telah sesuai dengan PBI No. 20/3/PBI/2018 dan perubahan terakhirnya dalam PBI No. 24/4/PBI/2022 yang dijelaskan dalam Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 dan perubahan terakhirnya dalam PADG No. 12 Tahun 2023 tanggal 27 September 2023 tentang GWM dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

Parameter pemenuhan GWM dalam mata uang Rupiah ditetapkan sebesar 9% dari DPK dalam Rupiah. Untuk GWM dalam valuta asing ditetapkan sebesar 4% dari DPK dalam valuta asing.

35. OTHER INFORMATION (continued)

b. The ratios of classified earning assets to total earning assets as of December 31, 2025 and 2024 are 1.47% and 1.55%, respectively.

c. The Minimum Statutory Reserve (GWM)

Primary Statutory Reserve Requirement (GWM) is a minimum reserve that should be maintained by the Bank in demand deposit with Bank Indonesia. Macroprudential Liquidity Buffer (PLM) ratio is the minimum reserve that should be maintained by the Bank which comprised of Certificates of Bank Indonesia (SBI), Certificates of Deposits of Bank Indonesia (SDBI), Government Securities (SBN) which the amount is determined by Bank Indonesia at a certain percentage of the Bank's third party fund (DPK). Macroprudential Intermediation Ratio (RIM) is the minimum reserve that should be maintained by the Bank in demand deposit with Bank Indonesia in the amount of certain percentage of DPK that is calculated based on the difference between the RIM owned by the Bank and the target 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) smaller than Bank Indonesia's Incentive CAR of 14%.

The Bank's GWM ratios as of December 31, 2025 has complied with PBI No. 20/3/PBI/2018 and its latest amendment in PBI No. 24/4/PBI/2022 as further explained on Regulations for Members of the Board of Governors (PADG) No. 20/10/PADG/2018 and its latest amendment in PADG No. 12 Year 2023 dated September 27, 2023 regarding GWM in Rupiah and Foreign Currency of Conventional Banks, Sharia Banks and Sharia Business Units.

The parameter of minimum required reserve (GWM) Rupiah is determined at 9% of total DPK in Rupiah. The minimum required reserve (GWM) in foreign currencies is determined at 4% of total DPK in foreign currencies.

35. INFORMASI LAINNYA (lanjutan)

c. Rasio Giro Wajib Minimum (GWM) (lanjutan)

Bank Indonesia melakukan penguatan insentif untuk mendorong peranan perbankan dalam pembiayaan kepada sektor prioritas sesuai Peraturan Bank Indonesia (PBI) No. 24/5/PBI/2022 tentang Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif sebagaimana diatur lebih lanjut melalui PADG No. 24/4/PADG/2022 tanggal 1 Maret 2022 tentang Peraturan Pelaksanaan Insentif Bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif sebagaimana diubah terakhir dengan PADG No. 24/12/PADG/2022 tanggal 20 Juli 2022.

Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) Bank pada tanggal 31 Desember 2025 dan 2024 telah sesuai dengan PBI No. 20/4/PBI/2018 dan perubahan terakhirnya dalam PBI No. 24/16/PBI/2022 yang dijelaskan dalam PADG No. 21/22/PADG/2019 dan perubahan terakhirnya sesuai PADG No. 24/14/PADG/2022 tentang Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah, PLM ditetapkan sebesar 5% dari DPK dalam Rupiah. PBI tersebut dijelaskan melalui PADG No. 18 Tahun 2023 tanggal 29 November 2023.

Selain itu, Bank Indonesia melakukan penguatan kebijakan untuk mendorong pertumbuhan ekonomi melalui ketentuan insentif GWM dalam Rupiah yang dituangkan dalam PBI No. 11 tahun 2023 tanggal 18 September 2023 tentang Kebijakan Insentif Likuiditas Makroprudensial, sebagaimana diatur lebih lanjut melalui PADG No. 11 tahun 2023 tanggal 27 September 2023 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial sebagaimana telah diubah sebanyak 1 (satu) kali melalui PADG No. 4 tahun 2024 tanggal 22 Mei 2024.

35. OTHER INFORMATION (continued)

c. The Minimum Statutory Reserve (GWM) (continued)

Bank Indonesia has strengthened incentive policy to stimulate the role of the banking industry in financing to priority sectors in accordance with Bank Indonesia Regulation (PBI) No. 24/5/PBI/2022 concerning Incentives for Banks Providing Funds for Certain and Inclusive Economic Activities, as further regulated through PADG No. 24/4/PADG/2022 on March 1, 2022 concerning Incentive Implementation Regulations for banks that Provide Funds for Certain and Inclusive Economic Activities as last amended by PADG No.24/12/PADG/2022 dated July 20, 2022.

The Bank's Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer as of December 31, 2025 and 2024 agrees to PBI No. 20/4/PBI/2018 and its latest amendment in PBI No. 24/16/PBI/2022 and PADG No. 21/22/PADG/2019 and the latest amendment in PADG No. 24/14/PADG/2022 regarding Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer (PLM) for Conventional Banks, Sharia Commercial Banks and Sharia Business Units, PLM required is at 5% of total DPK in Rupiah. The PBI is explained through PADG No. 18 Year 2023 dated November 29, 2023.

In addition, Bank Indonesia has strengthened policies to encourage economic growth through the provision of GWM incentives in Rupiah, outlined in PBI No. 11 of 2023 dated September 18, 2023, on the Macroprudential Liquidity Incentive Policy, as further regulated by PADG No. 11 of 2023 dated, September 27, 2023, on the Implementing Regulation of the Macroprudential Liquidity Incentive Policy, which has been amended once through PADG No. 4 of 2024 dated May 22, 2024.

35. INFORMASI LAINNYA (lanjutan)

c. Rasio Giro Wajib Minimum (GWM) (lanjutan)

Bank Indonesia memberikan Kebijakan Insentif Likuiditas Makroprudensial (KLM) GWM dalam Rupiah kepada bank yang melakukan penyediaan dana untuk kegiatan ekonomi meliputi: (a) pemberian kredit atau pembiayaan kepada sektor tertentu yang ditetapkan Bank Indonesia; (b) pemberian kredit atau pembiayaan inklusif berdasarkan pencapaian rasio Pembiayaan Inklusif Makroprudensial (RPIM); (c) pemberian kredit atau pembiayaan kepada Usaha Ultra Mikro (UMi); (d) pemberian kredit atau pembiayaan berwawasan lingkungan; (e) pembiayaan lainnya yang ditetapkan Bank Indonesia.

Besaran KLM ditetapkan paling tinggi sebesar 4% (empat persen).

Berikut adalah persentase minimum giro wajib minimum dan yang telah Bank penuhi:

35. OTHER INFORMATION (continued)

c. The Minimum Statutory Reserve (GWM) (continued)

Bank Indonesia provides the Macroprudential Liquidity Incentive (KLM) GWM in Rupiah to banks that provide funding for economic activities, including:(a) granting credit or financing to specific sectors designated by Bank Indonesia; (b) granting credit or inclusive financing based on the achievement of the Macroprudential Inclusive Financing Ratio (RPIM); (c) granting credit or financing to Ultra Micro Enterprises (UMi) (d) granting environmentally conscious credit or financing; (e) other financing as determined by Bank Indonesia.

The KLM amount is set at a maximum of 4% (four percent).

The Bank's minimum statutory reserves and required minimum percentage are as follows:

	2025		2024		
	31 Desember/ *December 31,*	Minimal/ *Minimum*	31 Desember/ *December 31,*	Minimal/ *Minimum*	
Rupiah					*Rupiah*
GWM primer	8,01%	6,45%*)	6,44%	5,90%*)	*Primary GWM*
GWM harian	0,00%	0,00%	0,00%	0,00%	*Daily GWM*
GWM rata-rata	6,83%	6,45%	6,44%	5,90%	*Average GWM*
GWM penyangga likuiditas makroprudensial (PLM)	44,38%	36,58%	36,58%	5,00%	*Macroprudential liquidity buffer*
Valuta asing					*Foreign currencies*
GWM primer	4,32%	4,01%	4,01%	4,00%	*Primary GWM*
GWM harian	2,00%	2,00%	2,00%	2,00%	*Daily GWM*
GWM rata-rata	2,32%	2,01%	2,01%	2,00%	*Average GWM*

*) Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif sehingga Bank mendapatkan insentif pelonggaran atas kewajiban pemenuhan GWM dalam rupiah pada 31 Desember 2025 dan 2024 masing-masing sebesar 4,80% dan 3,10%.

*) *Bank provide fund for certain and inclusive economic activities, the Bank receives as incentive to decrease the obligation to meet the reserve requirement in Rupiah in Dcember 31, 2025 and 2024 at 4.80% and 3.10%, respectively.*

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi giro wajib minimum yang harus disediakan sesuai dengan ketentuan Bank Indonesia.

As of December 31, 2025 and 2024, the Bank has complied with the required minimum deposit balances under the Bank Indonesia regulations.

35. INFORMASI LAINNYA (lanjutan) / *35. OTHER INFORMATION (continued)*

d. Tingkat Suku Bunga Rata-Rata / *d. The Average Interest Rate*

	31 Desember/ *December 31, 2025*	31 Desember/ *December 31, 2024*	
Rupiah			*Rupiah*
Giro pada bank lain	0,00%	0,00%	*Current accounts with Other Banks*
Penempatan pada Bank Indonesia dan bank lain	5,41%	6,25%	*Placement with Bank Indonesia other banks*
Efek - efek yang diukur pada biaya perolehan diamortisasi	5,94%	4,58%	*Securities measured at at amortized cost*
Efek - efek yang dibeli dengan janji dijual kembali	4,75%	6,05%	*Securities purchased under agreement to resell*
Kredit yang diberikan			*Loans*
Kredit konsumsi	13,67%	14,24%	*Consumer loans*
Kredit investasi	9,94%	10,93%	*Investment loans*
Kredit modal kerja	9,78%	9,84%	*Working capital loans*
Kredit kepada karyawan	5,60%	5,74%	*Employee loans*
Giro	3,29%	2,61%	*Demand deposits*
Tabungan	2,69%	2,42%	*Saving deposits*
Deposito	5,61%	5,74%	*Time deposits*
Simpanan dari bank lain	3,45%	3,40%	*Deposits from other banks*
Mata uang asing			*Foreign currency*
Giro pada bank lain	3,60%	5,20%	*Current accounts with Other Banks*
Penempatan pada Bank Indonesia dan bank lain	2,87%	5,00%	*Placement with Bank Indonesia other banks*
Kredit yang diberikan			*Loans*
Kredit modal kerja	6,25%	5,74%	*Working capital loans*
Giro	4,14%	0,10%	*Demand deposits*
Deposito	3,76%	4,10%	*Time deposits*
Simpanan dari bank lain	0,00%	3,72%	*Deposits from other banks*

e. Kolektibilitas / *e. Collectibility*

	31 Desember/*December 31, 2025*					
Keterangan/*Description*	**Lancar/*Current***	**Dalam Perhatian Khusus/ *Special Mention***	**Kurang Lancar/ *Substandard***	**Diragukan/ *Doubtful***	**Macet/*Loss***	**Jumlah/*Total***
Giro pada Bank Lain/ *Current Account with Other Banks*	85.248	-	-	-	-	85.248
Penempatan pada Bank Lain/*Placement in Other Bank*	585.000	-	-	-	-	585.000
Efek-efek/*Securities*	3.697.860	-	-	-	-	3.697.860
Kredit yang Diberikan/*Loans*	5.606.272	128.937	3.539	9.031	68.835	5.816.614
Tagihan Akseptasi/ *Acceptance Receivable*	5.319	-	-	-	-	5.319

	31 Desember/*December 31, 2024*					
Keterangan/*Description*	**Lancar/*Current***	**Dalam Perhatian Khusus/ *Special Mention***	**Kurang Lancar/ *Substandard***	**Diragukan/ *Doubtful***	**Macet/*Loss***	**Jumlah/*Total***
Giro pada Bank Lain/ *Current Account with Other Banks*	378.754	-	-	-	-	378. 754
Penempatan pada Bank Lain/*Placement in Other Bank*	817.995	-	-	-	-	817.995
Efek-efek/*Securities*	2.837.367	-	-	-	-	2.837.367
Kredit yang Diberikan/*Loans*	4.734.087	227.424	15.853	3.661	38.807	5.019.832
Tagihan Akseptasi/ *Acceptance Receivable*	11.619	-	-	-	-	11.619

35. INFORMASI LAINNYA (lanjutan)

f. Informasi Penting Lainnya Kredit yang Diberikan

1) Rasio kredit usaha kecil terhadap kredit yang diberikan adalah sebesar 0,10% dan 0,42%, masing-masing pada tanggal 31 Desember 2025 dan 2024.

2) Rasio *non-performing loan* (NPL) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember/ December 31, 2025	31 Desember/ December 31, 2024	
NPL bruto*)	1,40%	1,16%	*Gross NPL**)
NPL neto*)	0,04%	0,09%	*Net NPL**)

*) Sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011, perhitungan persentase *non-performing loan* (NPL) tidak termasuk kredit kepada bank lain.

3) Dalam laporan Batas Maksimum Pemberian Kredit (BMPK) kepada Bank Indonesia pada tanggal 31 Desember 2025 dan 2024, tidak terdapat kredit yang memenuhi dan melampaui ketentuan BMPK.

4) Pada tanggal 31 Desember 2025 dan 2024, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

	31 Desember/December 31, 2025		31 Desember/December 31, 2024		
	Kredit bermasalah/ Non-performing loans	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	Kredit bermasalah/ Non-performing loans	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	
Rupiah					*Rupiah*
Perdagangan besar dan eceran reparasi dan perawatan mobil dan sepeda motor	26.955	26.955	27.277	24.394	*Wholesale and retail trade car and motorcycle repair and maintenance*
Real estat	9.027	8.338	14.291	14.291	*Real-estate*
Rumah tangga	104	104	7.540	7.461	*Household*
Pertanian, kehutanan, dan perikanan	4.561	4.561	5.384	4.320	*Agrobusiness, forestry, and fishery*
Industri pengolahan	39.273	37.698	2.782	2.568	*Processing industry*
Aktivitas jasa lainnya	502	502	720	536	*Other service activities*
Aktivitas rumah tangga sebagai pemberi kerja, aktivitas yang menghasilkan barang dan jasa oleh rumah tangga yang digunakan untuk memenuhi kebutuhan sendiri	106	106	165	58	*Household activities as an employer, activities that produce goods and services by households that are used to meet their own needs*
Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya	76	76	101	92	*Rental and leasing activities without option rights, employment, travel agents and other business support*
Pengelolaan air, pengelolaan air limbah, pengelolaan dan daur ulang sampah, dan aktivitas remediasi	33	33	31	11	*Water management, wastewater management, waste management and recycling, and remediation activities*
Pengangkutan dan Pergudangan	728	728	-	-	*Transportation and Warehousing*
Pertambangan dan penggalian	38	38	23	8	*Mining and quarrying*
Konstruksi	2	2	7	2	*Constructions*
Total	**81.405**	**79.141**	**58.321**	**53.741**	***Total***

35. OTHER INFORMATION (continued)

f. Other Significant Information Loans

1) The ratio of small business loans to total loans as of December 31, 2025 and 2024 is 0.10% and 0.42%, respectively.

2) Non-performing loan (NPL) ratio as of December 31, 2025 and 2024 are as follows:

**) In accordance with Bank Indonesia Circular Letter (SE-BI) No. 13/30/DPNP dated December 16, 2011, non-performing loan (NPL) percentage calculation does not include loans to other banks.*

3) As of December 31, 2025 and 2024, there is no loan that does not comply with or exceeded the legal lending limit (BMPK) as stated in the legal lending limit report to Bank Indonesia.

4) As of December 31, 2025 and 2024, the details of non-performing loans based on economic sector are as follows:

35. INFORMASI LAINNYA (lanjutan)

f. Informasi Penting Lainnya Kredit yang Diberikan (lanjutan)

5) Mutasi kredit yang dihapus buku adalah sebagai berikut:

35. OTHER INFORMATION (continued)

f. Other Significant Information Loans (continued)

5) The changes in the loans written-off are as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Rupiah			*Rupiah*
Saldo awal tahun	321.196	318.743	*Balance at beginning of year*
Penambahan dalam tahun berjalan	2.404	2.518	*Additions during the year*
Hapus tagih	(2.404)	(65)	*Write-off*
Saldo akhir tahun	**321.196**	**321.196**	***Balance at end of year***

g. Risiko Nilai Tukar

Risiko nilai tukar merupakan risiko yang timbul dari transaksi nilai tukar mata uang terhadap mata uang lainnya, baik dari posisi keuangan maupun dari sisi rekening administratif.

Berdasarkan Peraturan Bank Indonesia No. 5/13/PBI/2003 tanggal 17 Juli 2003 dan perubahan terakhir Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 1 Juni 2015, bank diwajibkan untuk memelihara posisi devisa netonya setinggi-tingginya 20% dari modal. Berdasarkan pedoman Bank Indonesia, "posisi devisa neto" merupakan penjumlahan dari nilai absolut atas selisih bersih aset dan liabilitas untuk setiap mata uang asing ditambah dengan selisih bersih tagihan dan liabilitas, berupa komitmen dan kontinjensi di rekening administratif, untuk setiap mata uang, yang semuanya dinyatakan dalam Rupiah.

Untuk mengelola dan memitigasi risiko nilai tukar, batas maksimum Posisi Devisa Neto (PDN) yang harus dipertahankan Bank adalah sebesar 20% dari total modal Bank sesuai dengan peraturan Bank Indonesia. Selama tahun 2025, rata-rata PDN Bank sebesar 0,21% dan PDN maksimum sebesar 0,31%.

g. Foreign Exchange Risk

Foreign exchange risk is the potential loss from statements of financial position and administrative accounts due to an adverse change in the value of a currency against another.

Under Bank Indonesia Regulation No. 5/13/PBI/2003 dated July 17, 2003 and its latest amendments Bank Indonesia Regulation No. 17/5/PBI/2015 dated June 1, 2015, a bank is required to maintain its net foreign exchange position/net open position at a maximum of 20% of its capital. Under Bank Indonesia guidelines, "net open position" means the sum of the absolute value of the net difference between asset and liability balances for each foreign currency added with the net difference between claims and liabilities, in the form of both commitments and contingencies in administrative accounts, for each foreign currency, which are all stated in Rupiah.

To manage and mitigate foreign exchange risk, the Bank should maintain a Net Open Position (NOP) at a maximum of 20% of the Bank's total capital as required by Bank Indonesia. In 2025, the Bank's average NOP was 0.21% and the maximum NOP was 0.31%.

35. INFORMASI LAINNYA (lanjutan) / *35. OTHER INFORMATION (continued)*

g. Risiko Nilai Tukar (lanjutan) / *g. Foreign Exchange Risk (continued)*

Berikut adalah rincian Posisi Devisa Neto Bank tanggal 31 Desember 2025 dan 2024:

The following is the Bank's Net Open Position as of December 31, 2025 and 2024:

	31 Desember/December 31, 2025			
Mata uang asing	**Aset dan tagihan komitmen dan kontinjensi/ *Assets, commitment and contingent receivables***	**Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, *commitment and contingent liabilities***	**Neto absolut/ *Net absolute***	***Currencies***
Dollar Amerika Serikat	430.130	427.501	2.629	*United States Dollar*
Dollar Singapura	2.285	-	2.285	*Singapore Dollar*
Euro Eropa	1.268	-	1.268	*European Euro*
Renminbi	292	-	292	*Renminbi*
Yen Jepang	535	8	527	*Japanese Yen*
Dollar Australia	198	-	198	*Australian Dollar*
Total	**434.708**	**427.509**	**7.199**	***Total***
Total modal*)			3.609.092	*Total capital*)*
Persentase PDN terhadap modal			0,20%	*Percentage of NOP to capital*

	31 Desember/December 31, 2024			
Mata uang asing	**Aset dan tagihan komitmen dan kontinjensi/ *Assets, commitment and contingent receivables***	**Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, *commitment and contingent liabilities***	**Neto absolut/ *Net absolute***	***Currencies***
Dollar Amerika Serikat	2.207.805	2.221.028	13.223	*United States Dollar*
Dollar Singapura	2.166	-	2.166	*Singapore Dollar*
Euro Eropa	803	-	803	*European Euro*
Renminbi	221	-	221	*Renminbi*
Yen Jepang	182	8	174	*Japanese Yen*
Dollar Australia	121	-	121	*Australian Dollar*
Total	**2.211.298**	**2.221.036**	**16.708**	***Total***
Total modal*)			3.343.847	*Total capital*)*
Persentase PDN terhadap modal			0,50%	*Percentage of NOP to capital*

*) Sesuai dengan Peraturan Bank Indonesia perhitungan persentase PDN terhadap modal menggunakan modal bulan sebelumnya.

*) *In accordance with Bank Indonesia Regulation, the previous month's capital is used in calculating the percentage of Net Open Position to Capital.*

Persentase Posisi Devisa Neto terhadap modal pada tanggal 31 Desember 2025: 0,20% dan 31 Desember 2024: 0,50%.

The percentage of Net Open Position to capital as of December 31, 2025: 0.20% and December 31, 2024: 0.50%.

35. INFORMASI LAINNYA (lanjutan)

h. Risiko Kredit

Penilaian Profil Risiko Kredit

Hasil penilaian risiko inheren atas risiko kredit Bank secara komposit posisi tanggal 31 Desember 2025 dan 2024 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

Dalam rangka mitigasi risiko kredit, salah satu bentuk upaya yang dilakukan Bank adalah dengan meminta nasabah memberikan agunan yang akan digunakan sebagai jaminan atas pelunasan fasilitas kredit yang telah diberikan oleh Bank jika nasabah mengalami kesulitan keuangan yang menyebabkan nasabah tidak dapat melunasi kewajibannya kepada Bank.

Agunan yang digunakan sebagai jaminan atas fasilitas kredit oleh nasabah adalah sebagai berikut:

- Deposito berjangka, rekening tabungan, dan deposito angsuran
- *Standby* L/C
- Piutang
- Tanah dan bangunan
- Kendaraan bermotor
- Emas
- Kapal laut
- Mesin dan peralatan
- Persediaan
- Asuransi kredit
- Garansi perusahaan atau garansi perorangan

Prosedur penilaian jaminan untuk tanah dan bangunan, kendaraan maupun mesin dan peralatan menggunakan pihak ketiga sebagai penilai independen dan akan dinilai kembali secara berkala setiap 2 (dua) tahun sekali untuk jenis kredit non-angsuran dan saat kredit telah mencapai setengah (50%) dari periode kredit untuk jenis kredit angsuran.

35. OTHER INFORMATION (continued)

h. Credit Risk

Assessment of Credit Risk Profile

The result of the Bank's inherent risk assessment on the composite credit risk of position date December 31, 2025 and 2024 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

In order to mitigate credit risk, one of the efforts undertaken by the Bank is requesting customers to provide collateral to be pledged as assurance for repayment of the loan facility which has been granted to the Bank if the customer is experiencing financial difficulties causing customers not able to pay their obligations to the Bank.

Collateral to be pledged as assurance for the loan facility provided by the customers are as follows:

- *Time deposits, savings accounts, and installment deposit*
- *Standby L/C*
- *Receivables*
- *Land and buildings*
- *Vehicles*
- *Gold*
- *Ships*
- *Machineries and equipment*
- *Inventories*
- *Loan insurance*
- *Corporate guarantee or personal guarantee*

Collateral assessment procedure for land and building, vehicles, as well as machineries and equipment is using a third party as an independent appraiser and will periodically reassessed every 2 (two) years for non-installment loans and when the loan has reached half (50%) of its period for installment loan.

35. INFORMASI LAINNYA (lanjutan)

h. Risiko Kredit (lanjutan)

Berikut adalah portofolio kredit yang dimiliki Bank beserta agunan yang menjadi jaminannya dengan pengelompokan berdasarkan jenis kredit yang diberikan:

35. OTHER INFORMATION (continued)

h. Credit Risk (lanjutan)

The following are loan portfolio owned by the Bank and its collateral by grouping based on type of loan:

	31 Desember/December 31, 2025					
	Kredit Modal Kerja/ *Working Capital Loans*	**Kredit Investasi/ *Investment Loans***	**Kredit Konsumsi/ *Consumer Loans***	**Garansi Bank/ *Bank guarantee***	**Total**	
Eksposur Kredit	4.544.388	415.460	856.766	10.482	5.827.096	*Credit Exposure*
Nilai Jaminan	9.330.300	1.141.058	1.286.073	10.482	11.767.913	*Collateral Value*
Eksposur jumlah kredit tanpa jaminan	-	-	-	-	-	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)	0%	0%	0%	0%	0%	*Unsecured portion of credit exposure (%)*
Agunan*)						*Collateral*)*
Agunan tunai	1.169.382	1.000	1.407	10.482	1.182.271	*Cash collateral*
Emas						*Gold*
Persediaan	39.240	-	-	-	39.240	*Inventory*
Tanah dan bangunan	1.355.945	431.308	127.853	-	1.915.106	*Land and building*
Kendaraan	68.231	217.690	58.919	-	344.840	*Vehicles*
Piutang	4.508.565	29.366	235	-	4.538.166	*Receivables*
Mesin dan peralatan	1.504.625	291.355	-	-	1.795.980	*Machinery and equipment*
Asuransi kredit	684.312	-	1.097.659	-	1.781.971	*Loan insurance*
Kapal laut/transportasi air		170.339			170.339	*Ships/water transportation*
Total	**9.330.300**	**1.141.058**	**1.286.073**	**10.482**	**11.767.913**	***Total***

	31 Desember/December 31, 2024					
	Kredit Modal Kerja/ *Working Capital Loans*	**Kredit Investasi/ *Investment Loans***	**Kredit Konsumsi/ *Consumer Loans***	**Garansi Bank/ *Bank guarantee***	**Total**	
Eksposur Kredit	3.409.789	652.289	957.754	10.482	5.030.314	*Credit Exposure*
Nilai Jaminan	9.199.478	4.956.567	429.231	10.482	14.595.758	*Collateral Value*
Eksposur jumlah kredit tanpa jaminan	-	-	-	-	-	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)	0,00%	0,00%	0,00%	0,00%	0,00%	*Unsecured portion of credit exposure (%)*
Agunan*)						*Collateral*)*
Agunan tunai	962.709	-	11.362	10.482	984.553	*Cash collateral*
Emas	-	-	-	-	-	*Gold*
Persediaan	21.416	23.444	-	-	44.860	*Inventory*
Tanah dan bangunan	2.550.267	2.076.515	160.996	-	4.787.778	*Land and building*
Kendaraan	140.575	266.540	32.093	-	439.208	*Vehicles*
Piutang	2.892.054	364.267	6.671	-	3.262.992	*Receivables*
Mesin dan peralatan	1.949.112	2.126.243	-	-	4.075.355	*Machinery and equipment*
Asuransi kredit	683.345	241	218.109	-	901.695	*Loan insurance*
Kapal laut/transportasi air	-	99.317	-	-	99.317	*Ships/water transportation*
Total	**9.199.478**	**4.956.567**	**429.231**	**10.482**	**14.595.758**	***Total***

*) Bank tidak mengungkapkan jaminan yang diterima dalam bentuk garansi perusahaan maupun garansi perorangan mengingat nilainya yang tidak dapat diukur.

*) *Banks do not disclose collateral held in the form of corporate guarantees and personal guarantees considering that the value cannot be measured.*

35. INFORMASI LAINNYA (lanjutan)

i. Risiko Likuiditas

Penilaian Profil Risiko Likuiditas

Hasil penilaian risiko inheren atas risiko likuiditas Bank secara komposit posisi tanggal 31 Desember 2025 dan 2024 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

Bank mengukur dan memantau risiko likuiditas melalui analisis perbedaan jatuh tempo likuiditas dan rasio-rasio likuiditas. Salah satu rasio likuiditas adalah rasio dari aset likuid terhadap liabilitas likuid. Pada tanggal 31 Desember 2025 dan 2024, rasio likuiditas adalah sebagai berikut:

35. OTHER INFORMATION (continued)

i. Liquidity Risk

Assessment of Liquidity Risk Profile

The result of the Bank's inherent risk assessment on the composite liquidity risk of position date December 31, 2025 and 2024 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

The Bank measures and monitors liquidity risk through analysis of liquidity gap and liquidity ratios. One of the liquidity ratios used is liquid assets to liquid liabilities. As of December 31, 2025 and 2024, the liquidity ratios are as shown below:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Kas	51.492	45.628	*Cash*
Giro dan penempatan pada Bank Indonesia	965.066	1.190.937	*Current account and placement with Bank Indonesia*
Efek yang dibeli dengan janji dijual kembali	43.494	-	*Securities purchased under agreement to resell*
Efek-efek	3.697.860	2.837.367	*Securities*
Giro dan penempatan pada bank lain dikurangi dengan simpanan dari bank lain	666.246	1.194.606	*Current accounts and placements with other banks less deposits from other banks*
Aset likuid bersih	5.424.158	5.268.538	*Net liquid assets*
Simpanan	7.503.471	6.653.778	*Deposits*
Rasio	72,29%	79,18%	*Ratio*

35. INFORMASI LAINNYA (lanjutan)

i. Risiko Likuiditas (lanjutan)

Penilaian Profil Risiko Likuiditas (lanjutan)

Pengelompokan jatuh tempo untuk liabilitas keuangan berdasarkan sisa jatuh tempo kontrak dari tanggal pelaporan. Untuk liabilitas keuangan di mana pihak lawan memiliki pilihan atas kapan liabilitas dibayarkan, liabilitas dialokasikan pada periode paling awal di mana Bank dapat disyaratkan untuk membayar.

Selanjutnya, liabilitas keuangan tingkat bunga mengambang menggunakan kurva suku bunga yang tersedia pada akhir periode pelaporan.

j. Risiko Pasar

Penilaian Profil Risiko Pasar

Hasil penilaian risiko inheren atas risiko pasar Bank secara komposit posisi tanggal 31 Desember 2025 dan 2024 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

k. Risiko Operasional

Manajemen Risiko Operasional

Identifikasi dan pengukuran risiko operasional dilakukan dengan pembaharuan pedoman profil risiko, termasuk di dalamnya pengukuran risiko operasional menjadi 5 (lima) peringkat. Bank menggunakan metode *Standardized Approach* untuk perhitungan risiko operasional. Bank juga menggunakan aplikasi ORSA dan aplikasi *Loss Event Database* (LED) untuk pengendalian risiko operasional.

35. OTHER INFORMATION (continued)

i. Liquidity Risk (continued)

Assessment of Liquidity Risk Profile (continued)

The maturity grouping of financial liabilities is based on the remaining contractual maturity from the reporting date. For a financial liability where the counterparty has a choice of when the amount is to be settled, the liability is allocated to the earliest period in which the Bank can be required to pay.

Furthermore, floating rate financial liabilities uses interest curve existing at the end of reporting period.

j. Market Risk

Assessment of Market Risk Profile

The result of the Bank's inherent risk assessment on the composite market risk of position date December 31, 2025 and 2024 as reported to Financial Service Authority (OJK) is at Low level, respectively while the Quality of Risk Management Application (KPMR) is on the Satisfactory level.

k. Operational Risk

Operational Risk Management

The process of identifying and measuring the operational risk is done by updating the risk profile guidelines, including the measurement of operational risk assessment in 5 (five) classes of rating. The Bank uses the Standardized Approach for the calculation of operational risk. The Bank also uses the ORSA application and the Loss Event Database (LED) application for operational risk management.

35. INFORMASI LAINNYA (lanjutan)

k. Risiko Operasional (lanjutan)

Manajemen Risiko Operasional (lanjutan)

Bank telah memiliki suatu rencana komprehensif yang berisi langkah-langkah yang harus diambil sebelum, selama dan setelah terjadinya suatu keadaan darurat secara terdokumentasi, teruji untuk menjamin kelangsungan operasional Bank dalam bentuk Kebijakan *Business Continuity Planning* (BCP), *Disaster Recovery Plan* (DRP) dan pembentukan *Disaster Recovery Center* (DRC) sejak tahun 2005. Kebijakan kelangsungan usaha disempurnakan secara berkala dan telah dibentuk satu unit kerja khusus yang akan menangani hal ini secara komprehensif.

Manajemen Bank percaya bahwa *risk taking unit* melakukan pengendalian internal dengan melakukan transaksi operasional dengan tetap memperhatikan prinsip kehati-hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR (*Risk Management Department*) melakukan pengawasan dengan menggunakan aplikasi ORSA dan LED. SKAI melakukan audit dengan berpedoman pada Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) untuk pengawasan operasional Bank serta dilengkapi oleh fungsi pengendalian internal di setiap kantor cabang.

Penilaian Profil Risiko Operasional

Hasil penilaian risiko inheren atas risiko operasional Bank secara komposit posisi tanggal 31 Desember 2025 dan 2024 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

l. Risiko Hukum

Manajemen Risiko Hukum

Kebijakan, pedoman dan prosedur perkreditan dan operasional juga dikaji berdasarkan aspek hukum yang melekat untuk meminimalisir risiko hukum. Seluruh produk dan aktivitas baru selain harus dikaji oleh Bagian Legal dan Remedial, juga harus mendapat kajian dari Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan Satuan Kerja Audit Internal.

35. OTHER INFORMATION (continued)

k. Operational Risk (continued)

Operational Risk Management (continued)

The Bank has a comprehensive plan that includes steps to be taken before, during and after an emergency, which is documented and tested to ensure continuity of the operations of the Bank in the form of Business Continuity Planning (BCP) Policy, Disaster Recovery Plan (DRP), and the establishment of the Disaster Recovery Center (DRC) in 2005. The business continuity policies are enhanced periodically and the Bank has established a special unit that will handle this in a comprehensive manner.

The Bank's management believes that the risk taking unit performs internal control by conducting operational transactions with attention to the prudence principles and in accordance with internal guidelines and external regulations. The Risk Management Department performs monitoring using the ORSA and LED application. SKAI conducts audits based on the Bank Internal Audit Function Implementation Standards (SPFAIB) to monitor the Bank's operations and is complemented by the internal control function at each branch office.

Assessment of Operational Risk Profile

The result of the Bank's inherent risk assessment on the composite operational risk of position date December 31, 2025 and 2024 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

l. Legal Risk

Legal Risk Management

Policies, guidelines and procedures on lending and operations are reviewed based on the inherent legal aspects to minimize legal risk. All new products and activities must be reviewed by Legal and Remedial Department, Risk Management Unit, Compliance Unit and Internal Audit Department.

35. INFORMASI LAINNYA (lanjutan)

l. Risiko Hukum (lanjutan)

Manajemen Risiko Hukum (lanjutan)

Pengendalian risiko hukum dilakukan dengan laporan *monitoring* administrasi kredit, kajian NUK (Nota Usulan Kredit), perjanjian kredit, penyempurnaan formulir dan notifikasi kredit. Pengkajian aspek hukum juga dilakukan pada produk dan aktivitas baru serta atas perjanjian-perjanjian dengan *counterparty* dan pihak ketiga lainnya.

Penilaian Profil Risiko Hukum

Hasil penilaian risiko inheren atas risiko hukum Bank secara komposit posisi tanggal 31 Desember 2025 dan 2024 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

m. Risiko Reputasi

Manajemen Risiko Reputasi

Penerapan manajemen risiko reputasi meliputi pengawasan aktif Dewan Komisaris dan Direksi, terkait risiko reputasi pada aktivitas operasional/jasa layanan, SDM, TI & MIS, kecukupan kebijakan, prosedur, strategi manajemen risiko reputasi, pengukuran risiko reputasi dan pemantauan serta pengelolaan risiko reputasi.

Bank memiliki *Service Quality Management* dan *Call Center Department* sebagai unit yang menangani pengaduan nasabah. Selain itu, Bank telah menyajikan aspek transparasi laporan keuangan dengan publikasi triwulan di koran. Pada tahun 2016, Bank membentuk *contact center* untuk meningkatkan pelayanan kepada nasabah selama tahun 2025 nasabah yang menggunakan pelayanan *contact center* untuk pengaduan nasabah dan pelayanan lainnya semakin meningkat.

35. OTHER INFORMATION (continued)

l. Legal Risk (continued)

Legal Risk Management (continued)

Control of legal risk is performed through loan administration monitoring reports, reviews of the loan proposal memorandums and credit agreements, as well as upgrading of forms and loan notifications. Evaluation of legal aspects is also performed on new products and activities upon agreement with counterparty and other third parties.

Assessment of Legal Risk Profile

The result of the Bank's inherent risk assessment on the composite legal risk of position date December 31, 2025 and 2024 as reported to Financial Service Authority (OJK) are at Low level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

m. Reputation Risk

Reputation Risk Management

The implementation of reputation risk management includes active supervision by the Board of Commissioners and Directors regarding reputation risk in operational activities/services, human resources, IT & MIS, the adequacy of reputation risk policies, procedures, management strategy, reputation risk measurement, and monitoring and managing of reputation risk.

The Bank has Service Quality Management and Call Center Department as a unit to handles customer complains. In addition, the Bank has presented aspects of financial statements transparency through quarterly publication of its financial statements in newspapers. In 2016, the Bank set up a contact center to improve services to customers and during 2025 the number of customers who received the contact center's service for their complaints and other services increased.

35. INFORMASI LAINNYA (lanjutan)

m. Risiko Reputasi (lanjutan)

Manajemen Risiko Reputasi (lanjutan)

Selama tahun 2025 dan 2024 pengelolaan risiko reputasi terus ditingkatkan dengan diterapkannya SLA (*Service Level Agreement*) sesuai dengan ketentuan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) untuk menangani keluhan nasabah yang dapat diselesaikan dalam waktu kurang dari 20 (dua puluh) hari kerja dan dalam kondisi tertentu dapat memperpanjang jangka waktu 20 (dua puluh) hari kerja. SKAI juga melakukan audit internal di cabang terkait komplain nasabah untuk memastikan pengendalian internal terhadap risiko reputasi.

Penilaian Profil Risiko Reputasi

Hasil penilaian risiko inheren atas risiko reputasi Bank secara komposit posisi tanggal 31 Desember 2025 dan 2024 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

n. Risiko Stratejik

Manajemen Risiko Stratejik

Direksi membuat rencana kerja tahunan yang disetujui oleh Komisaris dan melakukan sosialisasi kepada seluruh karyawan. Rencana strategis dibuat menggunakan analisis SWOT, faktor eksternal dan tingkat risiko. Pengawasan aktif dilakukan melalui *monitoring* realisasi dengan rencana kerja tahunan. Pemantauan risiko oleh Komisaris dilakukan melalui Komite Pemantau Risiko.

Bank menetapkan kebijakan dan strategi dalam rangka mencapai rencana kerja yang telah disusun sesuai dengan visi dan misi Bank. Bank juga telah menyusun pedoman penyusunan produk dan aktivitas baru.

Penilaian Profil Risiko Stratejik

Hasil penilaian risiko inheren atas risiko stratejik Bank secara komposit posisi tanggal 31 Desember 2025 dan 2024 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

35. OTHER INFORMATION (continued)

m. Reputation Risk (continued)

Reputation Risk Management (continued)

Throughout 2025 and 2024, the reputation risk management is improved by the application of SLA (Service Level Agreement) in line with Bank Indonesia's and Financial Service Authority's provision in handling and resolving customer complaints in less than 20 (twenty) working days and under certain conditions, the period can be extended to 20 (twenty) working days. SKAI conducts internal audit at the branch offices in connection with customer complaints to ensure the implementation of internal control over the reputation risk.

Assessment of Reputation Risk Profile

The result of the Bank's inherent risk assessment on the composite reputation risk of position date December 31, 2025 and 2024 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

n. Strategic Risk

Strategic Risk Management

The Board of Directors produces an annual work plan, which is approved by the Board of Commissioners, and disseminates it to all employees. The strategic plan is prepared using SWOT analysis, external factors and the level of risk. Active oversight is done by monitoring the realization of the annual work plan. The risk monitoring by the Board of Commissioners is performed through the Risk Monitoring Committee.

The Bank establishes policies and strategies in order to achieve the work plan, which has been prepared in accordance with the Bank's vision and mission. The Bank has also established guidelines for the preparation of new products and activities.

Assessment of Strategic Risk Profile

The result of the Bank's inherent risk assessment on the composite strategic risk of position date December 31, 2025 and 2024 as reported to Financial Service Authority (OJK) is at Low to Moderate level respectively, while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

35. INFORMASI LAINNYA (lanjutan)

o. Risiko Kepatuhan

Penerapan Manajemen Risiko Kepatuhan

Bank secara berkesinambungan meningkatkan budaya manajemen risiko kepatuhan kepada seluruh level organisasi antara lain, sosialisasi dan *coaching*, meningkatkan pengamatan untuk memastikan kebenaran laporan dan ketepatan waktu pengiriman laporan kepada regulator, pelaksanaan pemenuhan terhadap ketentuan internal dan eksternal, serta senantiasa berusaha meminimalkan pelampauan *limit risk appetite* dan *risk tolerance* yang ditetapkan.

Bank juga melakukan *update* pedoman internal lainnya apabila terdapat peraturan dari pihak eksternal, misalnya Bank Indonesia dan Otoritas Jasa Keuangan (OJK).

Bank telah memiliki unit kerja yang independen yaitu unit kepatuhan yang berfungsi melakukan *compliance review* yang bertanggung jawab langsung kepada Direktur Kepatuhan. SKAI melakukan audit internal untuk memastikan pengendalian internal terhadap risiko kepatuhan.

Penilaian Profil Risiko Kepatuhan

Hasil penilaian risiko inheren atas risiko kepatuhan Bank secara komposit posisi tanggal 31 Desember 2025 dan 31 Desember 2024 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

35. OTHER INFORMATION (continued)

o. Compliance Risk

Application of Compliance Risk Management

The Bank continuously improves the risk management culture at all levels of the organization, including socialization and coaching, improve monitoring to ensure the correctness of reports and timelines of report submission to regulators, fulfillment of internal and external regulations, as well as always trying to minimize the excess of the stipulated risk appetite and risk tolerance.

The Bank also updates other internal guidelines in the case of external regulation, such as those from Bank Indonesia and Financial Service Authority (OJK).

The Bank has an independent compliance unit whose function is to perform compliance review and which is directly responsible to the Director of Compliance. SKAI conducts internal audits to ensure internal control of compliance risk.

Assessment of Compliance Risk Profile

The result of the Bank's inherent risk assessment on the composite compliance risk of position date December 31, 2025 and December 31, 2024 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

36. MANAJEMEN RISIKO

Manajemen Bank menyadari sepenuhnya bahwa risiko adalah bagian dari sifat bisnis bank. Oleh karena itu, dalam setiap pengambilan keputusan maupun proses aktivitas perbankan, Bank senantiasa berpijak pada kebijakan yang berbasis risiko.

Manajemen percaya bahwa seluruh kebijakan risiko Bank mengikuti dan patuh pada Peraturan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) sebagai ketentuan baku dan persyaratan minimal agar dapat menjalankan aktivitas bisnis yang terbaik.

Kebijakan risiko ditetapkan berdasarkan *risk appetite* Bank dengan mempertimbangkan terhadap kekuatan, kemampuan dan kapasitas permodalan yang dimiliki Bank.

Risiko Kredit

Manajemen Risiko Kredit

Dalam upaya penerapan manajemen risiko kredit, Bank melakukan kajian terhadap kebijakan dan pedoman perkreditan guna meningkatkan sistem pengendalian risiko kredit.

Hingga tahun 2025, Bank telah melakukan pengkinian (*update*) dan penambahan terhadap kebijakan pedoman dan prosedur perkreditan.

Penerapan pengendalian internal pada aktivitas perkreditan diterapkan dengan penetapan limit risiko baik itu *risk appetitte*, *risk tolerance* maupun limit kewenangan persetujuan kredit.

Untuk debitur yang masuk dalam 25 (dua puluh lima) debitur inti terbesar juga dilakukan kajian secara independen oleh Satuan Kerja Manajemen Risiko. Kajian juga dilakukan atas konsentrasi kredit baik berdasarkan portofolio kredit maupun bidang (sektor) usaha yang dibiayai.

Guna meningkatkan pengendalian risiko, Bank terus mengembangkan sistem informasi manajemen risiko kredit dan sistem aplikasi perkreditan, sehingga pengelolaan aktivitas perkreditan dapat dilaksanakan secara efektif dan efisien serta sesuai dengan prosedur yang berlaku.

36. RISK MANAGEMENT

The Bank's management is fully aware that risk is an intrinsic aspect of the banking business. Therefore, for all decisions made and in all banking activity processes, the Bank always maintains its position on risk-based policies.

Management believes that all risk policies maintained by the Bank are consistent and comply with Bank Indonesia and Financial Service Authority (OJK) Regulations, as a standard provision and minimum requirement to run its business activities properly.

Risk policies are established based on the Bank's risk appetite after considering the Bank's strength, capability and capacity of capital.

Credit Risk

Credit Risk Management

In its effort to apply credit risk management, the Bank reviews its credit policies and guidelines in order to enhance credit risk control system.

Until 2025, the Bank has updated and supplemented its credit policies and guidelines.

Internal control in landing activities is applied by determination of the risk appetite, risk tolerance and credit approval authority limit.

The 25 (twenty five) largest core debtors are also reviewed independently by Risk Management Working Unit. Review is also performed on credit concentration, both of portfolio and business sector financed.

As part of its risk management, the Bank continues to develop a credit risk management information system and credit application system, so that the management of credit activities is effective and efficient and in accordance with the applicable procedures.

36. MANAJEMEN RISIKO (lanjutan) / 36. RISK MANAGEMENT (continued)

Risiko Kredit (lanjutan) / ***Credit Risk (continued)***

Penilaian Profil Risiko Kredit / ***Assessment of Credit Risk Profile***

Berikut ini adalah tabel dari eksposur maksimum terhadap risiko kredit, analisis risiko konsentrasi kredit dan konsentrasi kredit berdasarkan jenis debitur:

The tables below show maximum exposure to credit risk, credit risk concentration analysis, and credit concentration by type of debtors:

i. Eksposur maksimum terhadap risiko kredit (secara bersih dari cadangan kerugian penurunan nilai).

i. Maximum exposure to credit risk (net of allowance for impairment losses).

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Laporan posisi keuangan:			*Statements of financial position:*
Giro pada Bank Indonesia	520.644	372.189	*Current account with Bank Indonesia*
Giro pada bank lain	85.084	378.669	*Current account with other banks*
Penempatan pada Bank Indonesia	444.422	818.748	*Placements with Bank Indonesia*
Penempatan pada bank lain	584.869	817.815	*Placements with other banks*
Efek-efek	3.697.790	2.837.347	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	43.494	-	*Securities purchased under agreement to resell*
Kredit	5.617.697	4.780.131	*Loans*
Tagihan akseptasi	5.311	11.617	*Acceptance receivables*
Aset lain-lain	61.336	62.833	*Other assets*
Subtotal	11.060.647	10.079.349	*Subtotal*
Komitmen dan Kontinjensi:			*Commitments and Contingencies:*
Fasilitas kredit kepada nasabah yang belum digunakan	464.120	313.545	*Unused facilities*
L/C yang irrevocable dan masih berjalan dalam rangka ekspor dan impor	11.845	14.714	*Irrevocable L/C*
Bank garansi	10.465	10.477	*Bank guarantee*
Subtotal	486.430	338.736	*Subtotal*
Total	**11.547.077**	**10.418.085**	***Total***

ii. Analisis risiko konsentrasi kredit

Tabel berikut menyajikan konsentrasi kredit berdasarkan jenis kredit yang diberikan (secara bruto dari cadangan kerugian penurunan nilai):

ii. Analysis of credit risk concentration

The following table presents the credit concentration for loans by type of loans (gross of allowance for impairment losses):

	31 Desember/December 31, 2025					31 Desember/December 31, 2024					
	Stage 1	Stage 2	Stage 3	Total	%	Stage 1	Stage 2	Stage 3	Total	%	
Modal kerja	4.261.802	209.082	73.503	4.544.387	78,13%	3.195.417	144.617	69.755	3.409.789	67,93%	*Working capital*
Investasi	390.493	17.169	7.798	415.460	7,14%	529.576	94.677	28.036	652.289	12,99%	*Investment*
Konsumsi	851.086	5.577	104	856.767	14,73%	939.667	10.547	7.540	957.754	19,08%	*Consumer*
Total	**5.503.381**	**231.828**	**81.405**	**5.816.614**	**100,00%**	**4.664.660**	**249.841**	**105.331**	**5.019.832**	**100,00%**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

ii. Analisis risiko konsentrasi kredit (lanjutan)

Tabel berikut menyajikan konsentrasi kredit berdasarkan jenis kredit yang diberikan (secara bruto dari cadangan kerugian penurunan nilai) (lanjutan):

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

ii. Analysis of credit risk concentration (continued)

The following table presents the credit concentration for loans by type of loans (gross of allowance for impairment loses) (continued):

	31 Desember/*December 31*, 2025					31 Desember/*December 31*, 2024					
	Stage 1	Stage 2	Stage 3	Total	%	Stage 1	Stage 2	Stage 3	Total	%	
Industri pengolahan	1.317.244	28.694	39.273	1.385.211	23,82%	1.225.812	70.015	29.554	1.325.381	26,40%	*Processing industry*
Rumah tangga	847.390	5.254	104	852.748	14,67%	935.831	10.336	7.540	953.707	19,00%	*Household*
Aktivitas keuangan dan asuransi	960.500	172.067	-	1.132.567	19,47%	614.520	34.631	-	649.151	12,93%	*Financial and insurance activities*
Perdagangan besar dan eceran. reparasi dan perawatan mobil dan sepeda motor	764.209	4.686	26.955	795.850	13,68%	410.397	18.625	27.277	456.299	9,09%	*Wholesale and retail trade car and motorcycle repair and maintenance*
Pertambangan dan penggalian	854.090	163	38	854.291	14,69%	363.660	1.060	23	364.743	7,27%	*Mining and quarrying*
Konstruksi	38.038	85	2	38.125	0,66%	358.950	-	7	358.957	7,15%	*Construction*
Pengangkutan dan pergudangan	145.496	1.119	728	147.343	2,53%	247.056	565	-	247.621	4,93%	*Transportation and warehousing*
Real estat	134.417	14.981	9.027	158.425	2,72%	174.105	59.181	14.291	247.577	4,93%	*Real-estate*
Pertanian, kehutanan, dan perikanan	224.150	3.571	4.561	232.282	3,99%	197.861	22.907	5.384	226.152	4,51%	*Agriculture, foresty, and fishery*
Penyediaan akomodasi makan dan minum	58.198	-	-	58.198	1,00%	31.910	30.800	-	62.710	1,25%	*Accommodation of food and beverage*
Informasi dan komunikasi	49.871	-	-	49.871	0,86%	48.633	-	-	48.633	0,97%	*Information and communication*
Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, Ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya	11.323	164	76	11.563	0,20%	16.482	1.097	20.339	37.918	0,76%	*Rental and leasing activities without option rights, employment, travel agents and other business support*
Aktivitas jasa lainnya	15.631	397	502	16.530	0,28%	18.244	196	720	19.160	0,38%	*Other service activities*
Aktivitas rumah tangga sebagai pemberi kerja, aktivitas yang menghasilkan barang dan jasa oleh rumah tangga yang digunakan untuk memenuhi kebutuhan sendiri	6.439	110	106	6.655	0,11%	8.746	181	165	9.092	0,18%	*Household activities as an employer, activities that produce goods and services by households that are used to meet their own needs*
Bukan lapangan usaha lainnya	3.695	323	-	4.018	0,07%	3.835	212	-	4.047	0,08%	*Not other business fields*
Aktivitas kesehatan manusia dan aktivitas sosial	200	-	-	200	0,00%	3.764	-	-	3.764	0,07%	*Human health activities and social activites*
Pengelolaan air, pengelolaan air limbah, pengelolaan dan daur ulang sampah, dan aktivitas remediasi	3.229	214	33	3.476	0,06%	2.643	35	31	2.709	0,05%	*Water management, wastewater management, waste management and recycling and remediation activities*
Kesenian, hiburan, dan rekreasi	68.961	-	-	68.961	1,19%	1.919	-	-	1.919	0,04%	*Arts, entertainment, and recreation*
Pengadaan listrik, gas, uap/air panas dan udara dingin	158	-	-	158	0,00%	205	-	-	205	0,01%	*Procurement of Electricity, gas, steam/hot water and cold air*
Aktivitas professional, ilmiah dan teknis	142	-	-	142	0,00%	65	-	-	65	0,00%	*Professional, scientific and technical activities*
Pendidikan	-	-	-	-	0,00%	22	-	-	22	0,00%	*Education*
Administrasi pemerintahan, pertahanan dan jaminan sosial	-	-	-	-	0,00%	-	-	-	-	0,00%	*Government Administration, and mandatory defense social security*
Total	**5.503.381**	**231.828**	**81.405**	**5.816.614**	**100,00%**	**4.664.660**	**249.841**	**105.331**	**5.019.832**	**100,00%**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

36. RISK MANAGEMENT (continued)

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

iii. Konsentrasi kredit dari aset keuangan berdasarkan jenis debitur (secara bruto dari cadangan kerugian penurunan nilai):

iii. Credit concentration of financial assets by type of debtors (gross of allowance for impairment losses):

31 Desember/*December 31*, 2025

	Giro pada Bank Indonesia dan bank lain/ *Current Accounts with Bank Indonesia And other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreement to resell*	Kredit/ *Loans*	Efek-efek/ *Securities*	Tagihan akseptasi/ *Acceptance receivables*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contingencies*	*Total*	%	
Pemerintah	-	-	43.494	-	1.576.853	-	-	-	1.620.347	13,79%	*Government*
Bank Indonesia	520.644	444.422	-	-	1.676.997	-	-	-	2.642.063	22,49%	*Bank Indonesia*
Perusahaan efek dan lembaga jasa keuangan lainnya	-	-	-	70.160	-	-	-	1.315	71.475	0,61%	*Securities company and other financial service*
Bank lainnya	85.248	585.000	-	-	-	-	-	-	670.248	5,71%	*Other banks*
UMKM dan ritel	-	-	-	1.468.700	-	-	-	162	1.468.862	12,50%	*Retail*
Korporasi	-	-	-	3.874.095	444.010	5.319	-	110.504	4.433.928	37,75%	*Corporate*
Kredit beragun rumah tinggal	-	-	-	90.463	-	-	-	206.869	297.332	2,53%	*Loan with residential collateral*
Kredit beragun Properti komersial	-	-	-	231.792	-	-	-	145.451	377.243	3,21%	*Loan with commercial property collateral*
Lain-lain	-	-	-	81.404	-	-	61.336	22.344	165.084	1,41%	*Others*
Total	**605.892**	**1.029.422**	**43.494**	**5.816.614**	**3.697.860**	**5.319**	**61.336**	**486.645**	**11.746.582**	**100.00%**	***Total***

31 Desember/*December 31*, 2024

	Giro pada Bank Indonesia dan bank lain/ *Current Accounts with Bank Indonesia And other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreement to resell*	Kredit/ *Loans*	Efek-efek/ *Securities*	Tagihan akseptasi/ *Acceptance receivables*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contingencies*	*Total*	%	
Pemerintah	-	-	-	-	1.814.318	-	-	-	1.814.318	17,02%	*Government*
Bank Indonesia	372.189	818.748	-	-	461.758	-	-	-	1.652.695	15,51%	*Bank Indonesia*
Perusahaan efek dan lembaga jasa keuangan lainnya			-	189.239	-	-	-	1.756	190.995	1,79%	*Securities company and other financial service*
Bank lainnya	378.754	817.995	-	-	-	-	-	-	1.196.749	11,23%	*Other banks*
UMKM dan ritel	-	-	-	1.595.600	-	-	-	1.724	1.597.324	14,99%	*Retail*
Korporasi	-	-	-	2.737.451	561.291	11.619	-	121.266	3.431.627	32,19%	*Corporate*
Kredit beragun rumah tinggal	-	-	-	116.188	-	-	-	9.331	125.519	1,18%	*Loan with residential collateral*
Kredit beragun Properti komersial	-	-	-	323.032	-	-	-	179.664	502.696	4,72%	*Loan with commercial property collateral*
Lain-lain	-	-	-	58.322	-	-	62.833	25.199	146.354	1,37%	*Others*
Total	**750.943**	**1.636.743**	**-**	**5.019.832**	**2.837.367**	**11.619**	**62.833**	**338.940**	**10.658.277**	**100,00%**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan

Kebijakan Bank dalam menggolongkan kualitas kredit berdasarkan golongan aset keuangan.

Kualitas kredit berdasarkan golongan aset keuangan diklasifikasikan sebagai berikut:

1. Tingkat tinggi

- Giro dan penempatan pada Bank Indonesia, giro dan penempatan pada bank lain yaitu giro atau penempatan pada institusi Pemerintah, institusi Pemerintah Daerah, bank yang terdaftar di bursa serta transaksi dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.
- Efek-efek yang termasuk dalam obligasi pemerintah Indonesia dan sertifikat Bank Indonesia, serta efek-efek dengan peringkat idAAA; idAA+; idAA; idAA-.
- Kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai serta tidak pernah direstrukturisasi atau pernah mengalami penurunan kualitas kredit.

2. Tingkat standar

- Giro dan penempatan pada bank lain yaitu giro atau penempatan pada bank yang tidak terdaftar di bursa.
- Efek-efek dengan peringkat idA+; idA; idA-; idBBB+; idBBB.
- Kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai serta tidak pernah direstrukturisasi atau pernah mengalami penurunan kualitas kredit.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets

The Bank policy classifies the credit quality based on financial asset classification.

Credit quality classification per class of financial asset are as follows:

1. High Grade

- *Current accounts and placements with Bank Indonesia, current accounts and placements with other banks are current account or placements with the Government Institutions, Local Government Institutions, bank listed on the stock exchange and transactions with reputable banks with low probability of default on liabilities.*
- *Securities that are included in the Indonesian government bonds and Bank Indonesia certificate, as well as the securities that are rated as idAAA; idAA+; idAA; idAA-.*
- *Loans which are not due nor impaired, and have not been restructured nor degraded.*

2. Standard Grade

- *Current accounts and placements with other banks are current accounts or placements with non-listed banks.*
- *Securities that are rated as idA+; idA; idA-; idBBB+; idBBB.*
- *Loans which are not due nor impaired, and have not been restructured nor degraded.*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Kualitas kredit berdasarkan golongan aset keuangan diklasifikasikan sebagai berikut (lanjutan):

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai):

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

Credit quality classification per class of financial asset are as follows (lanjutan):

The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses):

	31 Desember/*December 31*, 2025				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Giro pada Bank Indonesia	520.644	-	-	520.644	*Current accounts with Bank Indonesia*
Giro pada bank lain	85.248	-	-	85.248	*Current accounts with other banks*
Penempatan pada Bank Indonesia	444.422	-	-	444.422	*Placements with Bank Indonesia*
Penempatan pada bank lain	585.000	-	-	585.000	*Placement with other bank*
Efek-efek	1.657.282	-	-	1.657.282	*Securities*
Kredit	5.503.381	231.828	81.405	5.816.614	*Loans*
Efek yang dibeli dengan janji dijual kembali	43.494	-	-	43.494	*Securities purchased under agreement resell – third parties*
Tagihan akseptasi	5.319	-	-	5.319	*Acceptance receivables*
Aset lain-lain	61.336	-	-	61.336	*Other assets*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	1.058.198	-	-	1.058.198	*Securities*
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	982.380	-	-	982.380	*Securities*
Total	**10.946.704**	**231.828**	**81.405**	**11.259.937**	***Total***

36. MANAJEMEN RISIKO (lanjutan) / *36. RISK MANAGEMENT (continued)*

Risiko Kredit (lanjutan) / ***Credit Risk (continued)***

Penilaian Profil Risiko Kredit (lanjutan) / ***Assessment of Credit Risk Profile (continued)***

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan) / *iv. Credit quality by class of financial assets (continued)*

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai) (lanjutan): / *The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses) (continued):*

	31 Desember/*December 31*, 2024				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Giro pada Bank Indonesia	372.189	-	-	372.189	*Current accounts with Bank Indonesia*
Giro pada bank lain	378.754	-	-	378.754	*Current accounts with other banks*
Penempatan pada Bank Indonesia	818.748	-	-	818.748	*Placements with Bank Indonesia*
Penempatan pada bank lain	817.995	-	-	817.995	*Placement with other bank*
Efek-efek	980.997	-	-	980.997	*Securities*
Kredit	4.664.660	249.841	105.331	5.019.832	*Loans*
Tagihan akseptasi	11.619	-	-	11.619	*Acceptance receivables*
Aset lain-lain	62.833	-	-	62.833	*Other assets*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	1.429.753	-	-	1.429.753	*Securities*
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	426.617	-	-	426.617	*Securities*
Total	**9.964.165**	**249.841**	**105.331**	**10.319.337**	***Total***

	31 Desember 2025/*December 31, 2025*					
	Belum Jatuh Tempo atau Tidak Mengalami Penurunan Nilai/ *Neither past due not impaired*		**Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai/**			
	Tingkat Tinggi/ *High Grade*	**Tingkat Standar/ *Standard Grade***	***Past due but not Impaired***	**Mengalami Penurunan Nilai/*Impaired***	**Jumlah/*Total***	
Diukur pada nilai wajar melalui penghasilan komprehensif lain						*Measured at fair value through other comprehensive income*
Efek-efek	1.657.282	-	-	-	1.657.282	*Securities*
Diukur pada nilai wajar melalui laporan laba rugi						*Measured at fair value through profit or loss*
Efek-efek	1.058.198	-	-	-	1.058.198	*Securities*
Diukur pada biaya perolehan Yang diamortisasi						*Measured at fair value through profit or loss*
Efek-efek	982.380	-	-	-	982.380	*Securities*
Giro pada Bank Indonesia	520.644	-	-	-	520.644	*Current accounts with Bank Indonesia*
Giro pada bank lain	85.248	-	-	-	85.248	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan Bank lain	1.029.422	-	-	-	1.029.422	*Placement with bank indonesia and other banks*
Efek yang dibeli dengan Janji dijual kembali	43.494	-	-	-	43.494	*Securities purchased under agreement to resell*
Kredit	5.499.258	4.123	231.828	81.405	5.816.614	*Loans*
Tagihan Akseptasi	5.319	-	-	-	5.319	*Acceptance receivable*
Aset lain-lain	61.336	-	-	-	61.336	*Other Assets*
Total	**10.942.581**	**4.123**	**231.828**	**81.405**	**11.259.937**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

36. RISK MANAGEMENT (continued)

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

iv. Credit quality by class of financial assets (continued)

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai) (lanjutan):

The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses) (continued):

	31 Desember 2024/*December 31, 2024*					
	Belum Jatuh Tempo atau Tidak Mengalami Penurunan Nilai/ *Neither past due not impaired*		Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai/			
	Tingkat Tinggi/ *High Grade*	Tingkat Standar/ *Standard Grade*	*Past due but not Impaired*	Mengalami Penurunan Nilai/ *Impaired*	Jumlah/*Total*	
Diukur pada nilai wajar melalui penghasilan komprehensif lain						*Measured at fair value through other comprehensive income*
Efek-efek	1.429.753	-	-	-	1.429.753	*Securities*
Diukur pada nilai wajar melalui laporan laba rugi						*Measured at fair value through profit or loss*
Efek-efek	426.617	-	-	-	426.617	*Securities*
Diukur pada biaya perolehan Yang diamortisasi						*Measured at fair value through profit or loss*
Efek-efek	980.997	-	-	-	980.997	*Securities*
Giro pada Bank Indonesia	372.189	-	-	-	372.189	*Current accounts with Bank Indonesia*
Giro pada bank lain	378.754	-	-	-	378.254	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan Bank lain	1.636.743	-	-	-	1.636.743	*Placement with bank indonesia and other banks*
Kredit	4.642.876	21.784	249.841	105.331	5.019.832	*Securities purchased Loans*
Tagihan Akseptasi	11.619	-	-	-	11.619	*Acceptance receivable*
Aset lain-lain	62.833	-	-	-	62.833	*Other Assets*
Total	**9.942.381**	**21.784**	**249.841**	**105.331**	**10.319.337**	***Total***

Analisis umur kredit yang telah jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Aging analysis of loans that are past due but not impaired as of December 31, 2025 and 2024 was as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Jatuh tempo			*Past due*
< 30 hari	217.715	220.418	*< 30 days*
31 - 60 hari	8.982	14.509	*31 - 60 days*
61 - 90 hari	5.131	14.914	*61 - 90 days*
Total	**231.828**	**249.841**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Manajemen Risiko Likuiditas (lanjutan)

Pedoman dan kebijakan merupakan hal yang sangat penting dalam hal penerapan manajemen risiko, oleh karenanya Bank selalu melakukan kajian atas pedoman dan kebijakan yang berkaitan dengan likuiditas secara berkala minimal satu tahun sekali. Hasil kajian yang dilakukan oleh manajemen membawa penyesuaian *limit*, seperti *limit dealer*, *limit counterparty* dan Komite Aset dan Liabilitas (ALCO) Bank.

Direksi melakukan pengawasan manajemen likuiditas melalui rapat ALCO yang dilakukan setiap bulan. Selain itu sistem juga membantu memberikan informasi likuiditas yang berguna untuk pemantauan secara harian. Kelebihan likuiditas Bank dialokasikan dalam bentuk investasi treasuri seperti obligasi pemerintah dan penempatan dana pada Bank Indonesia.

Komisaris melakukan pemantauan risiko melalui Komite Pemantau Risiko.

Tabel di bawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto pada tanggal 31 Desember 2025 dan 2024:

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Liquidity Risk Management (continued)

Guidelines and policies are very important in terms of risk management application, so the Bank always reviews the guidelines and policies related to liquidity periodically, at least once in a year. The results of review conducted by the management brought about the limit adjustments, such as dealer limit, counterparty limit and Bank's Asset and Liability Committee (ALCO).

The Board of Directors oversees the management of liquidity through the ALCO meeting held every month. In addition, the system also helps provide useful information for monitoring liquidity on a daily basis. Excess liquidity is allocated in the form of financial investments such as government bonds and deposits with Bank Indonesia.

The Commissioners monitor risks through the Risk Monitoring Committee.

The table below shows the maturity profile of the Bank's financial liabilities based on the contractual undiscounted cash flows as of December 31, 2025 and 2024:

	31 Desember/*December* 31, 2025								
	Lainnya yang tidak memiliki jatuh tempo/ *Others without maturity*	**Sampai dengan 1 bulan/*1 month or less***	**> 1 – 3 bulan/*months***	**> 3 – 12 bulan/*months***	**> 1 – 2 tahun/*years***	**> 2 – 5 tahun/*years***	**> 5 tahun/*years***	**Total**	
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Simpanan	-	375.538	-	-	-	-	-	375.538	*Deposits*
Liabilitas segera	-	31.303	-	-	-	-	-	31.303	*Liabilities due immediately*
Kewajiban akseptasi	-	5.319	-	-	-	-	-	5.319	*Acceptance liabilities*
Liabilitas lain-lain	-	1.423	-	-	-	-	-	1.423	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	1.550.290	-	-	-	-	-	1.550.290	*Deposits*
Simpanan dari bank lain	-	2	-	-	-	-	-	2	*Deposits from other bank*
Liabilitas lain-lain	-	12.791	-	-	-	-	-	12.791	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	4.089.847	285.707	1.271.769	16	-	-	5.647.339	*Deposits*
Simpanan dari bank lain	-	4.014	-	-	-	-	-	4.014	*Deposits from other bank*
Liabilitas sewa	-	382	-	3.038	129	3.545	-	7.094	*Lease liabilities*
Subtotal	-	6.070.909	285.707	1.274.807	145	3.545	-	7.635.113	*Subtotal*
Liabilitas komitmen									*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	464.302	-	-	-	-	-	-	464.302	*Unused facilities*
L/C yang masih irrevocable dan masih berjalan dalam rangka ekspor dan impor	11.862	-	-	-	-	-	-	11.862	*Irrevocable L/C*
Liabilitas kontinjensi									*Contingent liabilities*
Bank Garansi	-	-	-	10.482	-	-	-	10.482	*Bank guarantee*
Total	**476.164**	**6.070.909**	**285.707**	**1.285.289**	**145**	**3.545**	**-**	**8.121.759**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Jatuh Tempo untuk Liabilitas Keuangan (lanjutan)

Tabel di bawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto pada tanggal 31 Desember 2025 dan 2024 (lanjutan):

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Analysis for Financial Liabilities (continued)

The table below shows the maturity profile of the Bank's financial liabilities based on the contractual undiscounted cash flows as of December 31, 2025 and 2024 (continued):

	31 Desember/*December* 31, 2024								
	Lainnya yang tidak memiliki jatuh tempo/ Others *Without maturity*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	140.958	-	-	-	-	-	140.958	*Liabilities due immediately*
Kewajiban akseptasi	-	11.619	-	-	-	-	-	11.619	*Acceptance liabilities*
Liabilitas lain-lain	-	1.595	-	-	-	-	-	1.595	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.088.069	-	-	-	-	-	2.088.069	*Deposits*
Simpanan dari bank lain	-	143	-	-	-	-	-	143	*Deposits from other bank*
Liabilitas lain-lain	-	11.494	-	-	-	-	-	11.494	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	3.004.112	1.517.855	78.239	6	-	-	4.600.212	*Deposits*
Simpanan dari bank lain	-	2.008	-	-	-	-	-	2.008	*Deposits from other bank*
Liabilitas sewa	-	-	130	545	8.857	2.480	149	12.161	*Lease liabilities*
Subtotal	-	5.259.998	1.517.985	78.784	8.863	2.480	149	6.868.259	*Subtotal*
Liabilitas komitmen									*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	313.741	-	-	-	-	-	-	313.741	*Unused facilities*
L/C yang masih irrevocable dan masih berjalan dalam rangka ekspor dan impor	14.717	-	-	-	-	-	-	14.717	*Irrevocable L/C*
Liabilitas kontinjensi									*Contingent liabilities*
Bank Garansi	-	-	-	-	10.482	-	-	10.482	*Bank guarantee*
Total	**328.458**	**5.259.998**	**1.517.985**	**78.784**	**19.345**	**2.480**	**149**	**7.207.199**	***Total***

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2025 dan 2024, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku:

Maturity Mismatch Analysis for Financial Asset and Liabilities

The table below shows the maturity mismatch analysis for financial assets and liabilities as of December 31, 2025 and 2024 based on maturity and behavior assumptions:

	31 Desember/*December 31*, 2025								
	Lainnya yang tidak memiliki jatuh tempo/ *Others without maturity*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Aset keuangan									***Financial assets***
Tanpa suku bunga:									***Without interest:***
Kas	-	51.492	-	-	-	-	-	51.492	*Cash*
Giro pada bank lain	-	16.152	-	-	-	-	-	16.152	*Current account with other banks*
Efek-efek	-	418.763	356.319	1.002.103	50.006	-	-	1.827.191	*Securities*
Tagihan akseptasi	-	5.319	-	-	-	-	-	5.319	*Acceptance receivables*
Aset lain-lain - neto	-	61.336	-	-	-	-	-	61.336	*Other assets - net*
Suku bunga variabel:									***Variable interest rate:***
Giro pada bank lain	-	68.804	-	-	-	-	-	68.804	*Current account with other banks*
Efek-efek	-	-	-	-	-	-	-	-	*Securities*
Kredit	-	480.140	396.418	2.441.578	284.346	559.600	164.990	4.327.072	*Loans*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan (lanjutan)

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2025 dan 2024, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku (lanjutan):

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Mismatch Analysis for Financial Asset and Liabilities (continued)

The table below shows the maturity mismatch analysis for financial assets and liabilities as of December 31, 2025 and 2024 based on maturity and behavior assumptions (continued):

	31 Desember/*December 31*, 2025								
	Lainnya yang tidak memiliki jatuh tempo/ *Others without maturity*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Suku bunga tetap:									***Fixed interest rate:***
Giro pada Bank Indonesia	-	520.644	-	-	-	-	-	520.644	*Current account with Bank Indonesia*
Giro pada bank lain	-	292	-	-	-	-	-	292	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	1.029.422	-	-	-	-	-	1.029.422	*Placements with Bank Indonesia and other bank*
Efek-efek	-	29.181	392.710	425.923	648.846	195.181	178.828	1.870.669	*Securities*
Efek yang dibeli dengan janji dijual kembali	-	43.494	-	-	-	-	-	43.494	*Securities purchased under agreement to resell*
Kredit	-	236.009	245.686	810.877	75.982	119.339	1.649	1.489.542	*Loans*
Total aset keuangan	**-**	**2.961.048**	**1.391.133**	**4.680.481**	**1.059.180**	**874.120**	**345.467**	**11.311.429**	***Total financial assets***
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Simpanan	-	375.538	-	-	-	-	-	375.538	*Deposits*
Liabilitas segera	-	31.303	-	-	-	-	-	31.303	*Obligations due immediately*
Liabilitas akseptasi	-	5.319	-	-	-	-	-	5.319	*Acceptance liabilities*
Liabilitas lain-lain	-	1.423	-	-	-	-	-	1.423	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	1.550.290	-	-	-	-	-	1.550.290	*Deposits*
Simpanan dari bank lain	-	2	-	-	-	-	-	2	*Deposits from other bank*
Liabilitas lain-lain	-	12.791	-	-	-	-	-	12.791	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	4.075.325	282.685	1.219.618	15	-	-	5.577.643	*Deposits*
Simpanan dari bank lain	-	4.000	-	-	-	-	-	4.000	*Deposits from other bank*
Liabilitas sewa	-	381	-	2.913	119	2.920	-	6.333	*Lease Liabilities*
Total liabilitas Keuangan	**-**	**6.056.372**	**282.685**	**1.222.531**	**134**	**2.920**	**-**	**7.564.642**	***Total financial liabilities***
Neto	**-**	**(3.095.324)**	**1.108.448**	**3.457.950**	**1.059.046**	**871.200**	**345.467**	**3.746.787**	***Net***

	31 Desember/*December 31*, 2024								
	Lainnya yang tidak memiliki jatuh tempo/ *Others without maturity*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Aset keuangan									***Financial assets***
Tanpa suku bunga:									***Without interest:***
Kas	-	45.628	-	-	-	-	-	45.628	*Cash*
Giro pada bank lain	-	20.398	-	-	-	-	-	20.398	*Current account with other banks*
Efek-efek	-	-	-	323.972	-	-	-	323.972	*Securities*
Tagihan akseptasi	-	11.619	-	-	-	-	-	11.619	*Acceptance receivables*
Aset lain-lain - neto	-	62.833	-	-	-	-	-	62.833	*Other assets - net*
Suku bunga variabel:									***Variable interest rate:***
Giro pada bank lain	-	358.135	-	-	-	-	-	358.135	*Current account with other banks*
Efek-efek	-	-	-	10.000	-	-	-	10.000	*Securities*
Kredit	-	109.927	240.672	1.887.863	480.108	413.944	274.844	3.407.358	*Loans*
Suku bunga tetap:									***Fixed interest rate:***
Giro pada Bank Indonesia	-	372.189	-	-	-	-	-	372.189	*Current account with Current account with Bank Indonesia*
Giro pada bank lain	-	221	-	-	-	-	-	221	*other banks*
Penempatan pada Bank Indonesia dan bank lain	-	1.636.743	-	-	-	-	-	1.636.743	*Placements with Bank Indonesia and other bank*
Efek-efek	-	64.352	654.956	489.425	347.932	539.344	407.386	2.503.395	*Securities*
Kredit	-	118.900	284.194	908.397	149.811	150.687	485	1.612.474	*Loans*
Total aset keuangan	**-**	**2.800.945**	**1.179.822**	**3.619.657**	**977.851**	**1.103.975**	**682.715**	**10.364.965**	***Total financial assets***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan (lanjutan)

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2025 dan 2024, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku (lanjutan):

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Mismatch Analysis for Financial Asset and Liabilities (continued)

The table below shows the maturity mismatch analysis for financial assets and liabilities as of December 31, 2025 and 2024 based on maturity and behavior assumptions (continued):

	31 Desember/*December 31*, 2024								
	Lainnya yang tidak memiliki jatuh tempo/ *Others without maturity*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	140.958	-	-	-	-	-	140.958	*Liabilities due immediately*
Liabilitas akseptasi	-	11.619	-	-	-	-	-	11.619	*Acceptance liabilities*
Liabilitas lain-lain	-	1.595	-	-	-	-	-	1.595	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.085.748	-	-	-	-	-	2.085.748	*Deposits*
Simpanan dari bank lain	-	143	-	-	-	-	-	143	*Deposits from other bank*
Liabilitas lain-lain	-	11.494	-	-	-	-	-	11.494	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	2.992.636	1.500.592	74.797	5	-	-	4.568.030	*Deposits*
Simpanan dari bank lain	-	2.000	-	-	-	-	-	2.000	*Deposits from other bank*
Liabilitas sewa	-	-	-	263	8.643	2.385	149	11.440	*Lease liabilities*
Total liabilitas Keuangan	**-**	**5.246.193**	**1.500.592**	**75.060**	**8.648**	**2.385**	**149**	**6.833.027**	***Total financial liabilities***
Neto	**-**	**(2.445.248)**	**(320.770)**	**3.544.597**	**969.203**	**1.101.590**	**682.566**	**3.531.938**	***Net***

Risiko Pasar

Manajemen Risiko Pasar

Divisi Treasuri sebagai *risk taking* unit melakukan pengendalian internal dengan melakukan transaksi treasuri dengan tetap memperhatikan prinsip kehati-hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR (*Risk Management Departement*) melakukan monitoring terhadap PDN (Posisi Devisa Neto). Bank telah menggunakan sistem yang memberikan informasi agar pengendalian risiko pasar menjadi lebih efisien dan efektif untuk mengendalikan risiko nilai tukar dan risiko suku bunga dan melengkapinya dengan Sistem Pemantauan Limit (*Market Limit System*). Satuan Kerja Audit Internal (SKAI) melakukan internal audit di Divisi Treasuri untuk memastikan pengendalian internal terhadap risiko pasar.

Market Risk

Market Risk Management

The Treasury Division, as a risk-taking unit, performs internal control by executing treasury transactions taking into account the prudence principle and in accordance with internal guidelines and external regulations. The Bank's Risk Management Department monitors the NOP (Net Open Position). The Bank uses a system that provides information for market risk control to be more efficient and effective in controlling the exchange rate risk and interest rate risk, and complements this with a Market Limit System. Internal Audit Unit (SKAI) conducts internal audit of the Treasury Division to ensure the internal controls over market risk.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

1. Risiko Nilai Tukar

Sensitivitas Nilai Tukar

Analisis sensitivitas nilai tukar diukur dengan kemampuan kelebihan modal Bank untuk menyerap potensi kerugian dari nilai tukar yaitu membuat asumsi perubahan/fluktuasi nilai tukar yang berlawanan arah dengan masing-masing posisi nilai tukar. Sensitivitas potensi kerugian nilai tukar berdasarkan data historis selama setahun ke belakang. Kelebihan modal Bank mampu menutup risiko nilai tukar pada 31 Desember 2025: 5.628 kali dan 31 Desember 2024: 2.741 kali.

Hal ini disebabkan karena posisi devisa neto Bank yang rendah sedangkan kelebihan modal Bank yang tinggi, sehingga manajemen percaya bahwa Bank dinilai tidak rentan terhadap pergerakan nilai tukar.

Tabel di bawah menunjukkan sensitivitas Bank atas kemungkinan perubahan yang terjadi berdasarkan fluktuasi dari nilai tukar historis, dengan semua variabel lainnya tetap konstan.

36. RISK MANAGEMENT (continued)

Market Risk (continued)

1. Foreign Exchange Risk

Foreign Exchange Sensitivity

Foreign exchange sensitivity analysis is measured by the ability of the Bank's excess capital to absorb potential foreign exchange losses by assuming that foreign exchange fluctuation will go adversely to each foreign exchange position. Potential exchange loss sensitivity is based on historical data for one year. Excess capital was able to cover potential loss from foreign exchange risk on December 31, 2025: 5,628 times and December 31, 2024: 2,741 times.

This was because the Bank held a very low net open position, while its excess capital was very high; thus, the management believes that the Bank is not significantly susceptible to foreign exchange movements.

The table below shows the Bank's sensitivity for a given reasonable possible change based on volatility of historical exchange rates, with all other variables remaining constant.

Mata uang/ *Currency*	Peningkatan nilai tukar mata uang asing/ *Increase on foreign exchange rates*	Penurunan nilai tukar mata uang asing/ *Decrease on foreign exchange rates rates*	Pengaruh kenaikan nilai tukar mata uang asing pada laba/rugi sebelum pajak/ *Effect of increase on foreign exchange to profit or loss before tax*	Pengaruh penurunan nilai tukar mata uang asing pada laba/rugi sebelum pajak/ *Effect of decrease on foreign exchange rate to profit or loss before tax*
USD	0,2471%	(0,2471%)	0,11	(0,11)
EUR	0,3710%	(0,3710%)	0,09	(0,09)
JPY	0,5207%	(0,5207%)	0,0003	(0,0003)
SGD	0,2779%	(0,2779%)	0,08	(0,08)
AUD	0,4794%	(0,4794%)	0,01	(0,01)
CNY	0,2517%	(0,2517%)	0,00	(0,00)

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

2. Risiko Suku Bunga

Perbandingan atau rasio RSA (*Rate Sensitive Assets*) terhadap RSL (*Rate Sensitive Liabilities*) pada tanggal 31 Desember 2025, dan 2024 masing-masing sebesar 140,84% dan 171,08%. Apabila terjadi perubahan suku bunga secara paralel pada aset dan liabilitas, Bank akan terekspos risiko suku bunga.

Sensitivitas Suku Bunga

Analisis sensitivitas suku bunga diukur dengan kemampuan kelebihan modal Bank untuk menyerap potensi kerugian dari perubahan suku bunga, yaitu membuat asumsi perubahan/fluktuasi suku bunga. Sensitivitas suku bunga dilakukan dengan perubahan suku bunga naik secara *paralel shifted* sebesar 0,25% dan 1% dengan mempertimbangkan kondisi fluktuasi suku bunga pasar. Hal disebabkan karena kelebihan modal Bank yang cukup untuk menutup perubahan suku bunga pada laporan posisi keuangan sehingga manajemen Bank menilai Bank tidak rentan terhadap pergerakan suku bunga.

Analisis sensitivitas suku bunga digunakan untuk menganalisis dampak kemungkinan perubahan suku bunga terhadap laba atau rugi dan ekuitas. Perubahan estimasi nilai wajar dan arus kas untuk perubahan suku bunga pasar didasarkan pada volatilitas tingkat suku bunga historis dengan mempertahankan variabel lainnya tetap konstan.

Sampai dengan tanggal 31 Desember 2025, apabila suku bunga meningkat atau menurun sebesar 1,00% dengan menganggap variabel lainnya tetap konstan, pendapatan bunga bersih Bank akan meningkat sebesar Rp45.200 atau menurun sebesar Rp45.200.

Sampai dengan tanggal 31 Desember 2025, apabila suku bunga meningkat atau menurun sebesar 0,25% dampak dengan menganggap variabel lainnya tetap konstan, pendapatan bunga bersih Bank akan meningkat sebesar Rp11.300 atau menurun sebesar Rp11.300.

36. RISK MANAGEMENT (continued)

Market Risk (continued)

2. Interest Rate Risk

The ratio of RSA (Rate Sensitive Assets) to RSL (Rate Sensitive Liabilities) as of December 31, 2025 and 2024 are 140.84% and 171.08*%, respectively. If there are parallel changes in interest rates on assets and liabilities, the Bank will be exposed to interest rate risk.*

Interest Rate Sensitivity

Interest rate sensitivity analysis is measured by the ability of the Bank's excess capital to absorb potential loss from interest rate movements by making assumptions about interest rate movement. Interest rate sensitivity is determined with the increasing interest by 0.25% and 1% parallel shifted. This rate is taken by considering the fluctuated condition of market interest. This was because the Bank had strong excess capital to cover interest rate changes in the statement of financial position; thus, the management of the Bank considers it to be not significantly susceptible to interest rate movement risk.

Interest rate sensitivity analysis is used to analyze probable change in interest rate affecting the profit or loss and equity. The estimated change in fair value and cash flows for changes in market interest rates are based on the volatility of historical interest rates, with all other variables remaining constant

As of December 31, 2025, if interest rates increase or decrease by 1.00% income impact with all other variables remaining constant, the net interest income would have been Rp45,200 higher or Rp45,200 lower, respectively.

As of December 31, 2025, if interest rates increase or decrease by 0.25% income impact with all other variables remaining constant, the net interest income would have been Rp11,300 higher or Rp11,300 lower, respectively.

37. PERJANJIAN-PERJANJIAN KERJASAMA SIGNIFIKAN

1. Pada tanggal 1 September 2016, Bank melakukan perjanjian dengan PT Manning Development mengenai perjanjian sewa menyewa Wisma Hayam Wuruk lantai 1 dan 2 ruang No. 100 dan 200 untuk kegiatan perkantoran. Perjanjian ini berlaku selama 10 tahun hingga 31 Agustus 2026 dengan ketentuan Bank dibebaskan biaya sewa selama 3 bulan pertama terhitung mulai jangka waktu sewa. Perjanjian dengan PT Manning Development berakhir pada tanggal 29 Desember 2023 kemudian digantikan dengan PT Gajah Tunggal Tbk dengan kondisi dan persyaratan sewa mengacu pada perjanjian sebelumnya. Biaya sewa dibebankan sebesar Rp27.316 untuk lima tahun pertama dan akan dibayarkan per tiga bulan untuk lima tahun berikutnya.

2. Pada tanggal 13 Maret 2023, Bank melakukan perjanjian dengan PT Manning Development mengenai perjanjian sewa menyewa Wisma Hayam Wuruk lantai 6 untuk kegiatan perkantoran. Perjanjian ini berlaku selama 3 tahun 3 bulan hingga 31 Agustus 2026. Perjanjian dengan PT Manning Development berakhir pada tanggal 29 Desember 2023 kemudian digantikan dengan PT Gajah Tunggal Tbk dengan kondisi dan persyaratan sewa mengacu pada perjanjian sebelumnya. Biaya sewa dibebankan sebesar Rp988 belum termasuk pajak. Jumlah sewa telah dibayarkan lunas oleh Bank pada saat penandatanganan perjanjian.

3. Pada tanggal 20 Desember 2021, Bank mengadakan kerjasama dengan PT Fortress Data Services (FDS) dalam pelayanan dan pengelolaan harian atas aplikasi dan jasa keuangan sehubungan dengan sistem *software* tersebut. Perjanjian ini berlaku selama 5 (lima) tahun terhitung sejak tanggal berlakunya perjanjian dan akan diperpanjang otomatis. Biaya jasa tahunan yang dibebankan ke Bank adalah sebesar Rp5.917.

37. SIGNIFICANT COOPERATION AGREEMENTS

1. On September 1, 2016, the Bank entered into an agreement with PT Manning Development regarding the rental agreement of Wisma Hayam Wuruk 1st and 2nd floor room No. 100 and 200 for office activities. This agreement is valid for 10 years until August 31, 2026 with the condition that the Bank is exempted from rental fees for the first 3 months starting from the term of the lease. The agreement with PT Manning Development will expire on December 29, 2023, and will subsequently be replaced by PT Gajah Tunggal Tbk, with the rental terms and conditions referring to the previous agreement. The rental fee is charged Rp27,316 for the first five years and will be paid for every three months for the remaining five years.

2. On March 13, 2023, the Bank entered into an agreement with PT Manning Development regarding a rental agreement for Wisma Hayam Wuruk floor 6 for office activities. This agreement is valid for three years three months until August 31, 2026. The agreement with PT Manning Development will expire on December 29, 2023, and will subsequently be replaced by PT Gajah Tunggal Tbk, with the rental terms and conditions referring to the previous agreement. The rental fee is Rp988 excluding tax. The rental amount has been paid in full by the Bank at the time of signing the agreement.

3. On December 20, 2021, the Bank entered into a cooperation agreement with PT Fortress Data Services (FDS) with scope of services and daily maintenance of the application and financial services related to the software system. This agreement is valid for 5 (five) years from the date of agreement and will be automatically extended. The annual service fee charged to the Bank is Rp5,917.

38. PERNYATAAN STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF

Berikut ini adalah beberapa pernyataan standar akuntansi keuangan dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK-IAI) yang dipandang relevan terhadap pelaporan keuangan Bank namun belum berlaku efektif untuk laporan keuangan tanggal 31 Desember 2025.

Mulai efektif pada atau setelah tanggal 1 Januari 2026

- Amendemen PSAK 109 and PSAK 107: Klasifikasi dan Pengukuran Instrumen Keuangan

  Amandemen tersebut mencakup klarifikasi atas suatu liabilitas keuangan dihentikan pengakuannya pada "tanggal penyelesaian" serta memperkenalkan pilihan kebijakan akuntansi (apabila kondisi tertentu terpenuhi) untuk menghentikan pengakuan liabilitas keuangan yang diselesaikan melalui sistem pembayaran elektronik sebelum tanggal penyelesaian. Selain itu, panduan tambahan ditambahkan mengenai bagaimana arus kas kontraktual untuk aset keuangan dengan fitur lingkungan, sosial, dan tata kelola perusahaan (ESG) serta fitur serupa harus dinilai. Amandemen tersebut juga mengklarifikasi apa saja yang merupakan fitur *non-recourse* dan karakteristik instrumen yang terkait secara kontraktual. Selain itu, amandemen tersebut memperkenalkan persyaratan pengungkapan untuk instrumen keuangan dengan fitur kontinjensi serta persyaratan pengungkapan tambahan untuk instrumen ekuitas yang diklasifikasikan pada nilai wajar melalui penghasilan komprehensif lain (OCI).

- Penyesuaian tahunan 2024

  DSAK-IAI menerbitkan Penyesuaian Tahunan 2024 SAK Indonesia, yang mencakup klarifikasi, penyederhanaan, koreksi, atau perubahan untuk meningkatkan konsistensi dalam PSAK 107 Instrumen Keuangan: Pengungkapan, PSAK 109 Instrumen Keuangan, PSAK 110 Laporan Keuangan Konsolidasian, dan PSAK 207 Laporan Arus Kas. Amandemen tersebut akan berlaku efektif untuk periode pelaporan yang dimulai pada atau setelah 1 Januari 2026. Penerapan lebih awal diperkenankan dan harus diungkapkan. Amandemen tersebut tidak diharapkan menimbulkan dampak material terhadap laporan keuangan Grup.

38. STATEMENT OF FINANCIAL ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE

The following are several statement of financial accounting standards and interpretations issued by the Indonesian Financial Accounting Standards Board (DSAK-IAI) that are considered relevant to the financial reporting of the Bank but not yet effective for December 31, 2025 financial statements.

Effective beginning on or after January 1, 2026

- *Amendments to PSAK 109 and PSAK 107: Classification and Measurement of Financial Instruments*

  The amendments includes a clarification that a financial liability is derecognised on the 'settlement date' and the introduction of an accounting policy choice (if specific conditions are met) to derecognise financial liabilities settled using an electronic payment system before the settlement date. Further, additional guidance is added on how the contractual cash flows for financial assets with environmental, social and corporate governance (ESG) and similar features should be assessed. The amendments also clarifiies what constitute 'non-recourse features' and what are the characteristics of contractually linked instruments. The amendments also introduces of disclosures for financial instruments with contingent features and additional disclosure requirements for equity instruments classified at fair value through other comprehensive income (OCI).

- *Annual Improvements 2024*

  The DSAK-IAI issued Annual Improvements 2024 to SAK Indonesia, which include clarifications, simplifications, corrections or changes to improve consistency in, PSAK 107 Financial instruments: Disclosure, PSAK 109 Financial Instruments, PSAK 110 Consolidated Financial Statements and PSAK 207 Statements of Cash Flows. The amendments will be effective for reporting periods beginning on or after 1 January 2026. Earlier application is permitted and must be disclosed. The amendments are not expected to have a material impact on the Group's financial statements.

38. PERNYATAAN STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

Berikut ini adalah beberapa pernyataan standar akuntansi keuangan dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK-IAI) yang dipandang relevan terhadap pelaporan keuangan Bank namun belum berlaku efektif untuk laporan keuangan tanggal 31 Desember 2025 (lanjutan).

Mulai efektif pada atau setelah tanggal 1 Januari 2027

PSAK 118: Penyajian dan Pengungkapan dalam Laporan Keuangan

PSAK 118 akan menggantikan PSAK 201. PSAK baru ini memperkenalkan persyaratan baru terkait penyajian dalam laporan laba rugi, termasuk total dan subtotal tertentu. Selain itu, entitas diwajibkan untuk mengklasifikasikan seluruh pendapatan dan beban dalam laporan laba rugi ke dalam salah satu dari lima kategori: operasi, investasi, pendanaan, pajak penghasilan, dan operasi yang dihentikan.

PSAK ini juga mensyaratkan pengungkapan ukuran kinerja yang didefinisikan manajemen, subtotal pendapatan dan beban, serta mencakup persyaratan baru terkait agregasi dan disagregasi informasi keuangan.

PSAK 118 berlaku efektif untuk periode pelaporan yang dimulai pada atau setelah 1 Januari 2027, dengan penerapan dini diperkenankan dan harus diungkapkan. PSAK 118 akan diterapkan secara retrospektif.

Bank sedang mengevaluasi dampak dari PSAK tersebut dan belum menentukan dampaknya terhadap laporan keuangan Bank.

38. STATEMENT OF FINANCIAL ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)

The following are several statement of financial accounting standards and interpretations issued by the Indonesian Financial Accounting Standards Board (DSAK-IAI) that are considered relevant to the financial reporting of the Bank but not yet effective for December 31, 2025 financial statements (continued).

Effective beginning on or after January 1, 2027

PSAK 118: Presentation and Disclosure in Financial Statements

PSAK 118 will replace PSAK 201. The new PSAK introduces new requirements for presentation within the statement of profit or loss, including specified totals and subtotals. Furthermore, entities are required to classify all income and expenses within the statement of profit or loss into one of five categories: operating, investing, financing, income taxes and discontinued operations.

The PSAK requires disclosure of newly defined management-defined performance measures, subtotals of income and expenses, and it also includes new requirements for aggregation and disaggregation of financial information.

PSAK 118 are effective for reporting periods beginning on or after January 1, 2027, but earlier application is permitted and must be disclosed. PSAK 118 will apply retrospectively.

The Bank is presently evaluating and has not yet determined the effects of these PSAK on its financial statements.

39. TAMBAHAN INFORMASI ARUS KAS / *39. SUPPLEMENTARY CASH FLOW INFORMATION*

	Arus kas/*Cash flows*					
	31 Desember/ *December 31,* 2024	**Penerimaan/ *Reception***	**Pembayaran/ *Payment***	**Perubahan non-kas/ *Non-cash changes***	**31 Desember/ *December 31,* 2025**	
Liabilitas sewa	11.439	-	(7.130)	2.024	6.333	*Lease liabilities*
	11.439		**(7.130)**	**2.024**	**6.333**	

	Arus kas/*Cash flows*					
	31 Desember/ *December 31,* 2023	**Penerimaan/ *Reception***	**Pembayaran/ *Payment***	**Perubahan non-kas/ *Non-cash changes***	**31 Desember/ *December 31,* 2024**	
Liabilitas sewa	20.989	-	(11.003)	1.453	11.439	*Lease liabilities*
	20.989	**-**	**(11.003)**	**1.453**	**11.439**	

40. PENYELESAIAN LAPORAN KEUANGAN / *40. COMPLETION OF THE FINANCIAL STATEMENTS*

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang telah diselesaikan dan disetujui untuk diterbitkan oleh Direksi Bank pada tanggal 27 Maret 2026.

The management of the Bank is responsible for the preparation and fair presentation of these financial statements In accordance with Indonesian Financial Accounting Standard which were completed and authorized for issue on March 27, 2026.

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Lembar Umpan Balik
Feedback Form

Setelah membaca Laporan Tahunan PT Bank Ganesha Tbk, kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik dengan mengirim *e-mail* atau mengirim formulir ini melalui fax/pos.

After reading the Sustainability Report of PT Bank Ganesha Tbk, we kindly ask stakeholders to provide feedback by sending e-mail or sending this form via fax/post.

Pertanyaan Question	Setuju Agree	Tidak Setuju Disagree
Laporan ini telah memberikan informasi yang bermanfaat mengenai kinerja ekonomi, sosial, dan lingkungan Bank. This report has provided useful information regarding the Bank economic, social, and environmental performance.	○	○
Data dan informasi yang diungkapkan mudah dipahami, lengkap, transparan, dan berimbang. The data and information disclosed is easy to understand, complete, transparent, and balanced.	○	○
Data dan informasi yang disajikan berguna dalam pengambilan keputusan. The data and information presented is useful for making decisions.	○	○
Laporan ini menarik dan mudah dibaca. This report is interesting and easy to read.	○	○

Mohon berikan nilai mengenai aspek yang terdapat dalam laporan ini (nilai 1 = paling penting, 2 = penting, 3 = tidak penting, 4 = sangat tidak penting).
Please score the aspects in this report (score 1 = most important, 2 = important, 3 = less important, 4 = least important).

○ Kinerja Ekonomi Economic Performance	○ Pengembangan Masyarakat Community Development
○ Pembiayaan dengan Pertimbangan Aspek Lingkungan Hidup Financing with Consideration of Environmental Aspects	○ Penggunaan Material Material Consumption
○ Kerahasiaan Data Nasabah Confidentiality of Customer Data	○ Penggunaan Energi Energy Consumption
○ Kesetaraan Kesempatan Kerja Equal Employment Opportunity	○ Penggunaan Air Water Consumption
○ Pelatihan dan Pengembangan Kemampuan Karyawan Employee Training and Capacity Building	○ Pengelolaan Limbah Waste Management
○ Keselamatan dan Kesehatan Kerja Occupational Health and Safety	○ Upaya Mengurangi Emisi Efforts to Reduce Emissions

Mohon berikan komentar/saran/usulan bagi laporan ini.
Please provide comments/suggestions/recommendations for this report.

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.....

.....

Profil Anda / Your Profile

Nama / Name : .....

Pekerjaan / Occupation : .....

Institusi/Perusahaan / Institution/Company : .....

Kontak (telepon, *e-mail*) / Contact (phone, e-mail) : .....

Kategori Pemangku Kepentingan / Stakeholders Category

○ Pemerintah / Government	○ Nasabah / Customer	○ Karyawan / Employee	○ Mitra Usaha / Business Partner
○ Media	○ Masyarakat / Public	○ LSM / NGO	○ Lain-Lain, ... / Others, ...

Saran dan tanggapan yang Anda berikan atas informasi yang disajikan dalam laporan ini mohon dikirimkan kepada:
Please send your suggestions and comments on the information presented in this report to:

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Corporate Secretary
Wisma Hayam Wuruk Lt. 1 dan 2 / 1st & 2nd Fl
Jl. Hayam Wuruk No. 8, Jakarta Pusat 10120 / Central Jakarta 10120

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BANK GANESHA

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2025 Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report

BANK GANESHA

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