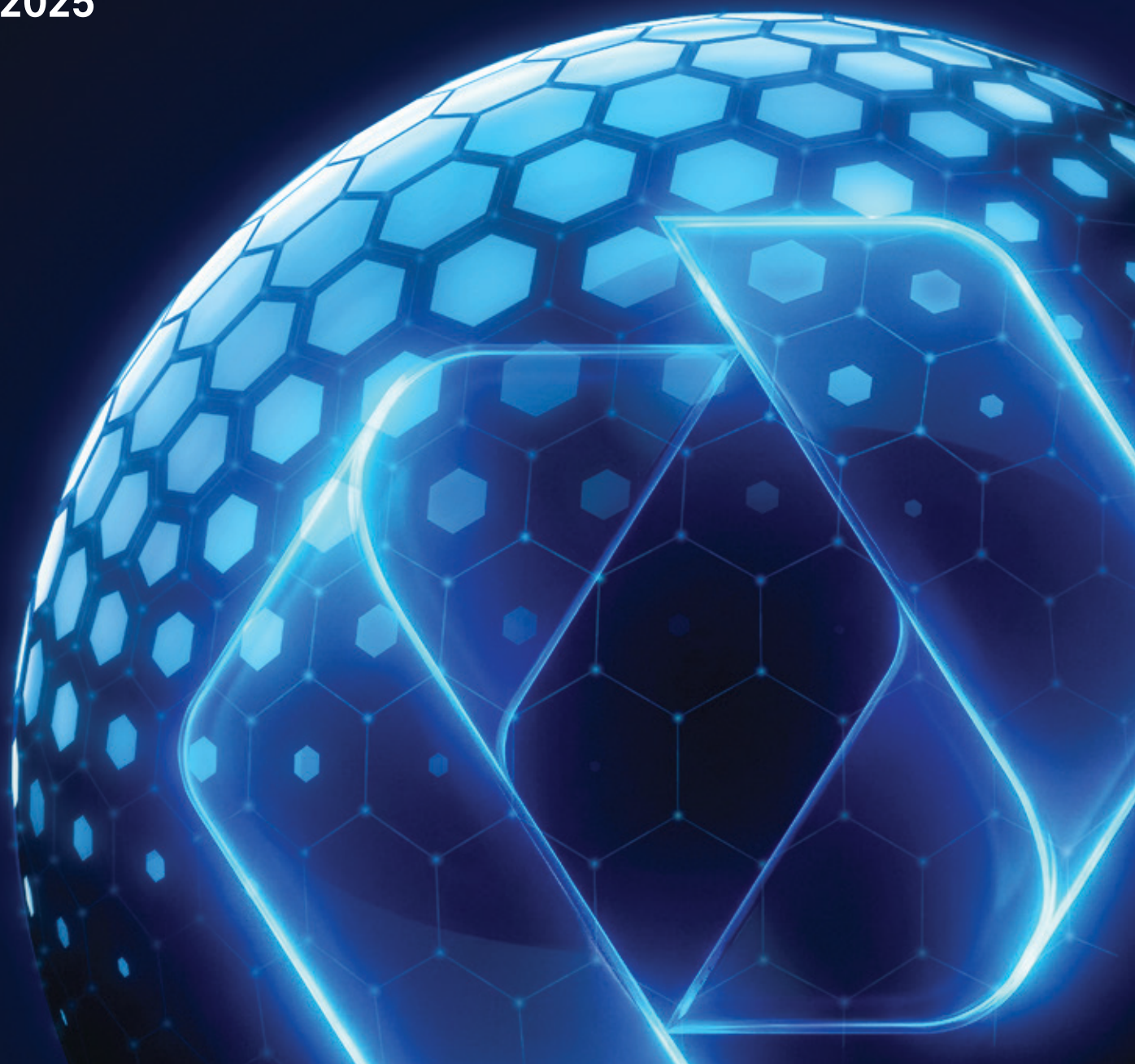
KDB Tifa Finance

Strengthening Our Foundation towards Future-Driven Performance

Annual Report
Sustainability Report
2025



Sanggahan dan Batasan Tanggung Jawab

Disclaimer

Laporan Tahunan dan Laporan Keberlanjutan 2025 (yang selanjutnya disebut “Laporan”) PT KDB Tifa Finance Tbk (yang selanjutnya disebut "KDB Tifa Finance" atau "Perseroan") disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik serta Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Selain itu, struktur dan muatan informasi dalam Laporan ini juga telah disesuaikan dengan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Laporan ini menyajikan informasi yang komprehensif mengenai kinerja Perseroan, termasuk implementasi prinsip-prinsip keberlanjutan dalam seluruh kegiatan usaha dan operasional, serta hasil pengukuran kinerja selama periode 1 Januari 2025 hingga 31 Desember 2025, yang dilengkapi dengan perbandingan terhadap kinerja pada periode sebelumnya. Di samping itu, Laporan ini juga memuat proyeksi kinerja Perseroan untuk periode mendatang yang disusun berdasarkan pernyataan prospektif serta sejumlah asumsi terkait kondisi internal Perseroan dan dinamika lingkungan usaha. Proyeksi tersebut memiliki potensi untuk berbeda secara material dengan realisasi yang akan terjadi, seiring dengan adanya berbagai faktor dan ketidakpastian di masa depan. Oleh karena itu, pemangku kepentingan diharapkan dapat mempertimbangkan informasi tersebut secara cermat dan bijaksana dalam proses pengambilan keputusan.

The 2025 Annual Report and Sustainability Report (hereinafter referred to as the "Report") of PT KDB Tifa Finance Tbk (hereinafter reffered to as "KDB Tifa Finance" or the "Company") is prepared in accordance with Financial Services Authority Regulation No. 29/POJK.04/2016 on Annual Report of Issuers or Public Companies and Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. The content of this Report complies with Financial Services Authority Circular No. 16/SEOJK.04/2021 on the Form and Content of Annual Report of Issuers or Public Companies.

This report presents comprehensive information on the Company's performance, including the sustainability principles applied in all business and operational activities, as well as the performance measurement results for the period from January 1, 2025, to December 31, 2025, complete with comparisons to performance in the previous period. In addition, this Report also contains projections of the Company's performance for the coming period, which are based on prospective statements and a number of assumptions related to the Company's internal conditions and the dynamics of the business environment. These projections have the potential to differ materially from actual results, due to various factors and uncertainties in the future. Therefore, stakeholders are expected to carefully and wisely consider this information in their decision-making process.

Kesinambungan Tema

Theme Continuity



2025

Strengthening Our Foundation

towards Future-Driven Performance

Di tengah lanskap industri pembiayaan yang kian dinamis sepanjang tahun 2025, Perseroan mengarahkan fokus pada penguatan kapasitas internal sebagai fondasi yang menopang keberlangsungan dan kualitas kinerja. Langkah ini diwujudkan melalui penguatan tata kelola perusahaan yang konsisten, pendalaman praktik manajemen risiko dan pengendalian internal, serta penyelarasan proses bisnis yang semakin efektif dan terintegrasi. Secara paralel, pengembangan sumber daya manusia terus dipacu untuk membentuk organisasi yang tidak hanya kompeten, tetapi juga tangguh dan selaras dalam merespons setiap perubahan.

Berbekal fondasi yang semakin kokoh, Perseroan menapaki perjalanan ke depan dengan kesiapan yang lebih matang dan arah yang semakin terukur. Penguatan ini menjadi landasan dalam membangun kinerja yang tidak semata bertumpu pada pencapaian jangka pendek, melainkan juga berorientasi pada keberlanjutan dan nilai jangka panjang. Dengan menjadikan kekuatan internal sebagai poros utama, Perseroan membuka ruang untuk bertumbuh secara lebih adaptif, sekaligus memastikan ketahanan dalam menghadapi tantangan dan peluang di masa yang akan datang.

Against the backdrop of a rapidly evolving financing industry in 2025, the Company placed focus on reinforcing its internal capacity as a foundation for sustainable and high-quality performance. This was achieved through consistent enhancements in corporate governance, further embedding of risk management and internal control practices, and streamlining the increasingly effective and integrated business process. Concurrently, the Company intensified its human capital development efforts to cultivate an organization that is not only capable, but also resilient and aligned in responding effectively to the ongoing change.

With a stronger foundation in place, the Company moves forward with enhanced readiness and a clearer sense of direction. This reinforcement provides a foundation for delivering performance that not only targets short-term results but also prioritizes long-term sustainability and value creation. By positioning internal strength as its core focus, the Company fosters more adaptive growth while maintaining resilience in navigating future challenges and opportunities.

2024

Forging Ahead with Resilience



Perjalanan panjang Perseroan selama lebih dari tiga dasawarsa mengarungi pasang surut industri pembiayaan nasional telah memberikan pembelajaran berharga sehingga memungkinkan Perseroan untuk melakukan penyesuaian strategi dan membangun ketahanan yang solid dalam menghadapi perubahan-perubahan baru. Semua masa sulit yang telah dilalui pada periode sebelumnya menjadikan Perseroan lebih tangguh dalam menghadapi berbagai tantangan dan dinamika yang dihadapi di tahun 2024. Semuanya itu menjadi pemantik semangat bagi kami untuk terus berkarya dan berinovasi agar Perseroan senantiasa dapat menghadirkan beragam produk pembiayaan dan layanan yang sesuai dengan kebutuhan konsumen.

Dengan terus beradaptasi dan tangkas menangkap peluang usaha, Perseroan berhasil menjaga resiliensi bisnisnya dengan mempersembahkan kinerja terbaik bagi pemegang saham sebagaimana yang tercermin dari kenaikan pendapatan dan laba bersih di tahun 2024. Dengan membangun fondasi yang kokoh di tahun 2024, Perseroan berkeyakinan dapat terus tumbuh dan berkembang sebagai perusahaan pembiayaan yang unggul dalam layanan dan kinerja secara berkelanjutan.

The Company has, over the course of more than three decades, accumulated extensive experience in navigating the turbulence of the national financing industry. This journey has imparted invaluable lessons, enabling the Company to strategically adapt and cultivate solid resilience in facing the new changes. The challenges that were successfully overcome in the previous periods have further reinforced the Company's capacity in dealing with the challenges and dynamics anticipated in 2024. All these experiences serve as our sparks of motivation to keep making innovations and to consistently deliver various financing products and services tailored to the evolving consumer demand.

Through continuous adaptation and proactively seizing business opportunities, the Company successfully maintained its business resilience, as evidenced by the growth in revenue and net profit achieved in 2024. By building a solid foundation during the year, the Company remains confident in its ability to sustain growth and develop as a leading financing institution that is distinguished by its service excellence and consistent performance.

2023

Enabling Continuous Growth



Di tengah kondisi perekonomian global yang penuh tantangan, tahun 2023 merupakan tahun kondusif bagi perekonomian Indonesia yang mampu tumbuh di angka 5,05%. Begitu pula di industri perusahaan pembiayaan (*multifinance*) yang turut melanjutkan pemulihan serta mencatatkan kinerja yang meningkat.

Di tengah iklim usaha yang positif tersebut, Perseroan berhasil mempertahankan pertumbuhan berkelanjutan yang ditandai dengan peningkatan pendapatan serta capaian laba usaha. Di saat yang bersamaan, Perseroan tetap mengembangkan serta menawarkan berbagai produk dan jasa pembiayaan terbaik bagi nasabah dan masyarakat Indonesia. Maksud dan tujuan kami jelas, mendukung pertumbuhan berkelanjutan bagi semua.

Amid the challenging global economic conditions, the 2023 was a favorable year for the Indonesian economy that recorded 5.05% growth. Likewise, the multifinance industry continued to recover with an improved performance.

Under the aforementioned positive business climate, The Company successfully sustained its growth momentum, marked by increased revenues and profit. In addition, the Company continued to develop and offer a wide range of superior financing products and services to customers and the Indonesian people. Our purpose and objective were clear, enabling continuous growth for all.

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06
Laporan Keuangan
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KDB Tifa Finance

01

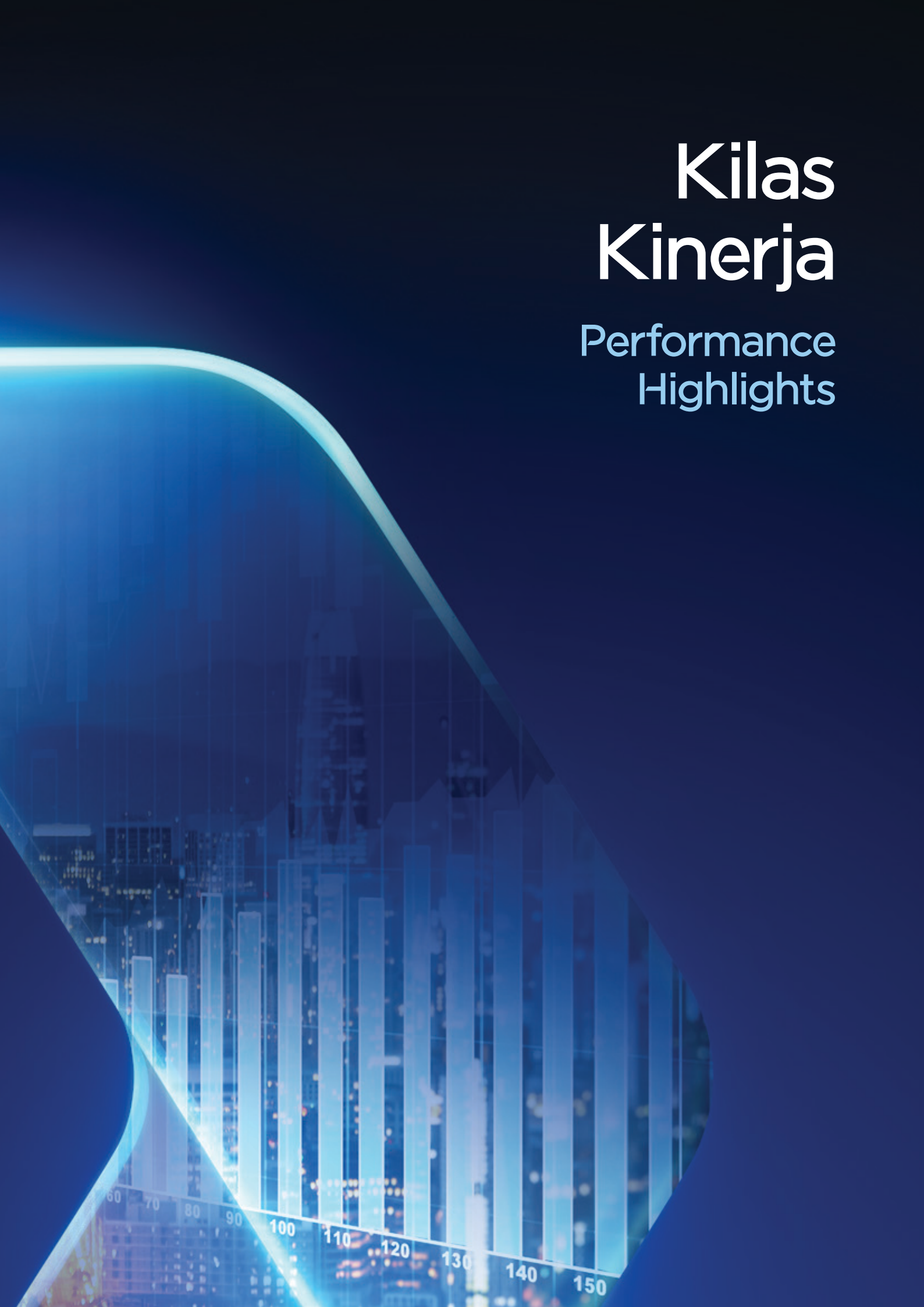
Sepanjang tahun 2025, Perseroan terus menunjukkan ketahanan kinerja di tengah dinamika industri pembiayaan yang berkembang. Hal ini didukung oleh fundamental usaha yang tetap solid serta implementasi strategi yang adaptif dan terukur dalam menjaga stabilitas dan keberlanjutan bisnis.

Throughout 2025, the Company continued to demonstrate resilient performance amidst the dynamics of the evolving financing industry. This was supported by solid business fundamentals and the implementation of adaptive and measured strategies to maintain business stability and sustainability.



Kilas Kinerja

Performance Highlights



Ikhtisar Kinerja Ekonomi
Economic Performance Highlights

Laporan Posisi Keuangan
Statements of Financial Position

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025 (Audited)	2024 (Audited)	2023 (Audited)
Total Aset Keuangan Total Financial Assets	1.833.875	1.959.848	1.535.868
Total Aset Non-Keuangan Total Non-Financial Assets	206.816	98.106	265.509
Total Aset **Total Assets**	**2.040.691**	**2.057.954**	**1.801.377**
Total Liabilitas Keuangan Total Financial Liabilities	792.246	808.540	614.774
Total Liabilitas Non-Keuangan Total Non-Financial Liabilities	30.088	33.902	36.811
Total Liabilitas **Total Liabilities**	**822.334**	**842.442**	**651.585**
Total Ekuitas **Total Equity**	**1.218.357**	**1.215.512**	**1.149.792**
Total Liabilitas dan Ekuitas **Total Liabilities and Equity**	**2.040.691**	**2.057.954**	**1.801.377**

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

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025 (Audited)	2024 (Audited)	2023 (Audited)
Pendapatan Revenues	176.793	182.531	173.680
Beban Expenses	99.229	101.589	98.835
Laba Sebelum Pajak Profit Before Tax	77.564	80.942	74.845
Beban (Penghasilan) Pajak Tax Expense (Benefit)	11.258	15.893	14.949
Laba Tahun Berjalan Profit for the Year	66.306	65.049	59.896
Penghasilan Komprehensif Lain Setelah Pajak Other Comprehensive Income - Net of Tax	479	671	(228)
Jumlah Penghasilan Komprehensif Total Comprehensive Income	66.785	65.720	59.668
Laba per Saham Dasar (dalam Rupiah penuh) Basic Earnings per Share (in full Rupiah)	18,67	18,31	16,86

Laporan Arus Kas
Statements of Cash Flows

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025 (Audited)	2024 (Audited)	2023 (Audited)
Arus Kas dari Aktivitas Operasi Cash Flows from Operating Activities	59.665	(98.078)	(204.738)
Arus Kas dari Aktivitas Investasi Cash Flows from Investing Activities	(8.338)	(83.420)	18.980
Arus Kas dari Aktivitas Pendanaan Cash Flows from Financing Activities	(140.573)	199.632	147.715

Rasio-Rasio Keuangan
Financial Ratios

Uraian Description	2025 (Audited)	2024 (Audited)	2023 (Audited)
Rasio Laba Bersih terhadap Aset Rata-rata (%) Net Profit Margin to Average Assets (%)	4,31	4,57	4,60
Rasio Laba Bersih terhadap Ekuitas Rata-rata (%) Net Profit Margin to Average Equity (%)	5,49	5,49	5,40
Rasio Laba Operasi terhadap Pendapatan (%) Operating Profit Margin to Revenue (%)	43,87	44,34	43,09
Rasio Lancar (x) Current Ratio (x)	2,11	1,49	3,21
Rasio Total Liabilitas terhadap Total Ekuitas (x) Total Liabilities to Total Equity Ratio (x)	0,68	0,69	0,57
Rasio Total Liabilitas terhadap Total Aset (x) Total Liabilities to Total Assets Ratio (x)	0,40	0,41	0,36
Beban Operasional terhadap Pendapatan Operasional (%) Operating Expenses to Operating Income Ratio (%)	58,96	57,37	60,92
Rasio Permodalan (%) Capital Ratio (%)	97,36	104,45	116,60
***Rasio Non-Performing Financing* (%)** Non-Performing Financing Ratio (%)			
Bruto Gross	2,02	1,82	0,92
Bersih Net	0,71	0,64	0,17

Ikhtisar Keberlanjutan
Sustainability Highlights

Aspek Keberlanjutan Ekonomi
Economic Sustainability Aspect

Uraian Description	**Satuan** Unit	**2025 (Audited)**	**2024 (Audited)**	**2023 (Audited)**
Kuantitas Produksi atau Jasa yang Dijual Quantity of Products or Services Sold				
Total Pembiayaan Baru Total New Financing	jutaan Rupiah millions of Rupiah	1.038.112	1.059.730	1.035.090
Unit Pembiayaan Financing Units	unit	761	870	903
Produk Ramah Lingkungan Environmentally Friendly Products				
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Credit/Financing for Sustainable Business Activities	jutaan Rupiah millions of Rupiah	80.586	130.236	25.239
Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan Total Non-Credit/Financing for Non-Sustainable Business Activities	jutaan Rupiah millions of Rupiah	957.526	933.747	1.009.851
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan terhadap Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan Total Credit/Financing for Sustainable Business Activities compared to Total Non-Credit/Financing for Non-Sustainable Business Activities	%	8,40	14,00	2,50
Pelibatan Pihak Lokal Local Stakeholders Engagement				
Tenaga Kerja Lokal Local Workforce	orang individual	96	94	93
Pemasok Lokal Local Suppliers	perusahaan company	331	326	308

Aspek Sosial
Social Aspect

Uraian Description	Satuan Unit	2025 (Audited)	2024 (Audited)	2023 (Audited)
Jumlah Karyawan Number of Employees	orang individual	101	99	97
Jumlah Pelatihan Number of Trainings	pelatihan training	85	116	110
Jumlah Kepesertaan Pelatihan Number of Training Attendances	peserta participant	181	152	182
Realisasi Dana Program CSR Realization of CSR Program Funds	jutaan Rupiah millions of Rupiah	134	148	147

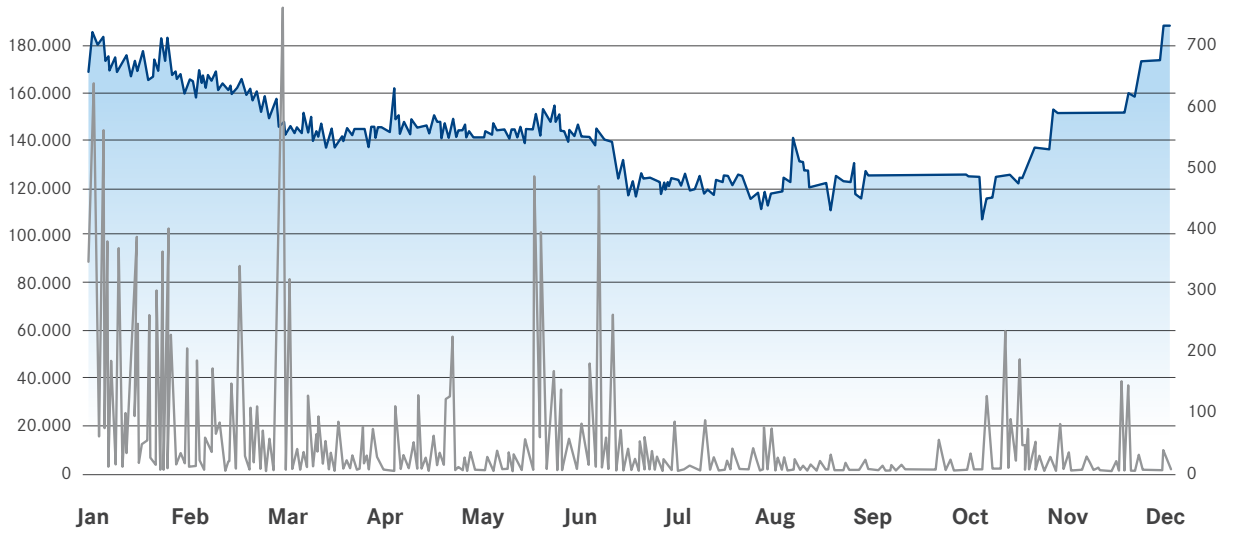
Aspek Lingkungan Hidup
Environmental Aspect

Uraian Description	Satuan Unit	2025	2024	2023
Penggunaan Energi Listrik Electricity Consumption	kWh	84.889	80.869	78.708
Penggunaan Energi Bahan Bakar Minyak Fuel Oil Consumption	liter	21.365	26.142	30.267
Penggunaan Air Water Consumption	m3	155	303	302
Peningkatan (Penurunan) Efisiensi Emisi GRK (Cakupan 1 dan 2) Increase (Decrease) in GHG Emission Efficiency (Scopes 1 and 2)	%	(6,75)	(15,19)	(10,02)
Limbah Domestik (Plastik) Domestic Waste (Plastic)	kg	16	19	13,75
Pelestarian Keanekaragaman Hayati Biodiversity Conservation	Pohon Tree	1.000	500	1.000

Ikhtisar Saham

Share Highlights

Periode Period	Harga Saham (Rp) Share Price (Rp)			Volume Perdagangan (Lembar Saham) Trade Volume (Shares)	Jumlah Saham Beredar (Lembar Saham) Outstanding Share (Shares)	Kapitalisasi Pasar Market Capitalization (Rp)
	Tertinggi Highest	Terendah Lowest	Penutupan Closing			
2025						
Triwulan I Quarter 1	750	750	750	100	3.552.213.000	2.664.159.750.000
Triwulan II Quarter 2	0	0	730	-	3.552.213.000	2.593.115.490.000
Triwulan III Quarter 3	452	412	436	57.200	3.552.213.000	1.548.764.868.000
Triwulan IV Quarter 4	482	464	476	400.600	3.552.213.000	1.690.853.388.000
2024						
Triwulan I Quarter 1	0	0	550	-	3.552.213.000	1.953.717.150.000
Triwulan II Quarter 2	0	0	370	-	3.552.213.000	1.314.318.810.000
Triwulan III Quarter 3	0	0	575	-	3.552.213.000	2.042.522.475.000
Triwulan IV Quarter 4	0	0	550	-	3.552.213.000	1.953.717.150.000



2024 **Volume Perdagangan (Lembar Saham) |** Trading Volume (Shares)

2025 **Harga Penutupan (Rp) |** Closing Price (Rp)

Aksi Korporasi

Sepanjang tahun 2025, Perseroan tidak melakukan aksi korporasi yang berkaitan dengan saham, termasuk namun tidak terbatas pada pemecahan saham *(stock split)*, penggabungan saham *(reverse stock split),* pemberian saham bonus, perubahan nilai nominal saham, penerbitan efek yang bersifat konversi, serta penambahan maupun pengurangan modal.

Corporate Actions

Throughout 2025, the Company did not undertake any corporate actions related to shares, including but not limited to stock split, reverse stock split, bonus share, changes in share par value, issuance of convertible securities, or capital increase or decrease.

Kebijakan Suspensi, *Delisting*, dan *Relisting* Saham

Sepanjang tahun 2025, saham Perseroan yang diperdagangkan di Bursa Efek Indonesia (BEI) dengan kode saham “TIFA” tidak mengalami suspensi, *delisting*, maupun *relisting.* Hal ini menunjukkan bahwa aktivitas perdagangan saham Perseroan berlangsung secara normal selama periode pelaporan.

Share Suspension, Delisting, and Relisting Policy

Throughout 2025, the Company's shares traded on Indonesia Stock Exchange (IDX) under the ticker code "TIFA" were not suspended, delisted, or relisted. This indicates that the Company's share trading activities proceeded normally during the reporting period.

Informasi Mengenai Obligasi, Sukuk, atau Obligasi Konversi

Information on Bonds, Sukuk, or Convertible Bonds

Hingga akhir tahun 2025, Perseroan tidak melakukan penerbitan maupun pencatatan obligasi, sukuk, ataupun obligasi konversi, baik di BEI maupun di bursa efek luar negeri. Dengan demikian, tidak terdapat informasi terkait instrumen pembiayaan tersebut yang dapat disajikan dalam Laporan ini.

Until the end of 2025, the Company did not issue or list bonds, sukuk, or convertible bonds, either on IDX or on any foreign stock exchange. Therefore, no information related to these financing instruments is presented in this Report.

Penghargaan
Awards



1

Nama Penghargaan Name of Award	The Excellent Performance Multifinance Company
Ajang Acara Award Event	21st Multifinance Award 2025
Tanggal Penganugerahan Date of Award	1 Agustus 2025 August 1, 2025
Pemberi Awarding Institution	Infobank

2

Nama Penghargaan Name of Award	The Most Efficient Multifinance
Ajang Acara Award Event	Bisnis Indonesia Financial Awards (BIFA) 2025
Tanggal Penganugerahan Date of Award	17 September 2025 September 17, 2025
Pemberi Awarding Institution	Bisnis Indonesia

3

Nama Penghargaan Name of Award	Five Best Financing Companies of 2025
Ajang Acara Award Event	Five Best Financing Companies of 2025
Tanggal Penganugerahan Date of Award	3 Desember 2025 December 3, 2025
Pemberi Awarding Institution	APPI

Peristiwa Penting
Significant Events

25 Februari 2025
February 2025



Kegiatan Literasi Keuangan yang diselenggarakan oleh Perseroan berkolaborasi dengan PT MNC Sekuritas, Universitas Pembangunan Jaya, dan Jaya *Stock Club* telah dilaksanakan di Kampus A Universitas Pembangunan Jaya Bintaro.

Kegiatan ini bertujuan untuk meningkatkan pemahaman dan kesadaran mahasiswa terhadap pentingnya pengelolaan keuangan serta investasi yang bijak. Acara tersebut diikuti oleh 132 peserta yang terdiri dari mahasiswa dan dosen Fakultas Humaniora dan Bisnis, serta berlangsung dengan antusias melalui sesi pemaparan materi, diskusi interaktif, dan tanya jawab. Melalui kegiatan ini, diharapkan peserta dapat memiliki literasi keuangan yang lebih baik sebagai bekal dalam menghadapi tantangan ekonomi di masa depan.

The Financial Literacy activity organized by the Company in collaboration with PT MNC Sekuritas, Universitas Pembangunan Jaya, and Jaya Stock Club was held at Campus A of Universitas Pembangunan Jaya, Bintaro.

This activity aims to increase students' understanding and awareness of the importance of financial management and wise investment. The event, attended by 132 participants, consisting of students and lecturers from the Faculty of Humanities and Business, was enthusiastically attended, featuring presentations, interactive discussions, and a question-and-answer session. It was expected that this activity would improve participants' financial literacy, equipping them to face future economic challenges.

2 Mei 2025
May 2025



Keterbukaan informasi terkait perubahan susunan pengurus, disampaikan sehubungan dengan pengangkatan dan pergantian anggota Direksi serta Dewan Pengawas Syariah, yang efektif berlaku sejak tanggal 2 Mei 2025. Perubahan ini dilakukan dalam rangka penguatan tata kelola perusahaan serta peningkatan kinerja dan kepatuhan terhadap ketentuan yang berlaku.

Disclosure of information on changes to the management's composition, delivered in connection with the appointment and replacement of members of the Board of Directors and Sharia Supervisory Board, which was effective from May 2, 2025. This change was made in order to strengthen corporate governance and improve performance and compliance with applicable regulations.

5 Juni 2025
June 2025



Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Perseroan telah diselenggarakan di *Function Room* B, Pacific Century Place, Level B1, SCBD Lot 10, Jl. Jenderal Sudirman Kav. 52–53, Jakarta. Rapat tersebut dihadiri oleh perwakilan Korea Development Bank selaku Pemegang Saham Pengendali Perseroan, para pemegang saham lainnya, serta jajaran Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan Manajemen Perseroan. Dalam Rapat telah diputuskan beberapa keputusan strategis diantaranya adalah mengenai perubahan pengurus dan pembagian Dividen Tunai kepada para pemegang saham.

The Annual General Meeting of Shareholders and Extraordinary General Meeting of Shareholders of the Company were held at Function Room B, Pacific Century Place, Level B1, SCBD Lot 10, Jl. Jenderal Sudirman Kav. 52–53, Jakarta. The meeting was attended by representatives of Korea Development Bank as the Company's Controlling Shareholder, other shareholders, as well as the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Management of the Company. In the Meeting, several strategic resolutions were adopted, including changes to management and distribution of Cash Dividends to shareholders.

13 Juni 2025
June 2025



Perseroan menyelenggarakan kegiatan Inklusi Keuangan bekerja sama dengan PT Setia Manggala Abadi dengan mengusung tema *"Financing for Health Business Growth"*. Kegiatan ini bertujuan untuk meningkatkan pemahaman para pelaku usaha mengenai akses pembiayaan yang tepat guna dalam mendukung pertumbuhan dan pengembangan bisnis secara berkelanjutan, sekaligus memperkuat sinergi antara Perseroan dan mitra strategis dalam mendorong pertumbuhan sektor industri nasional, khususnya di bidang kesehatan.

The Company held a Financial Inclusion event in collaboration with PT Setia Manggala Abadi with the theme "Financing for Health Business Growth." This event aimed to increase business players' understanding of appropriate financing access to support sustainable business growth and development, while simultaneously strengthening synergies between the Company and strategic partners in driving growth in the national industrial sector, particularly in the healthcare sector.

24 Juni 2025
June 2025



Perseroan melaksanakan kegiatan Tanggung Jawab Sosial Perusahaan di bidang kesehatan dengan tema *"KDB Tifa Cares For Others"*, bekerja sama dengan Rumah Sakit Jakarta. Kegiatan ini berupa pemeriksaan kesehatan mata gratis yang meliputi pemeriksaan autoreff, refraksi, dan buta warna, serta konsultasi dengan dokter spesialis mata. Kegiatan tersebut diikuti oleh 116 siswa dan guru dari SD Negeri Karet 04 Pagi, dan bertujuan untuk meningkatkan kesadaran akan pentingnya menjaga kesehatan mata sejak usia dini. Melalui program ini, Perseroan berkomitmen untuk terus memberikan kontribusi positif bagi masyarakat, khususnya di bidang kesehatan dan pendidikan.

The Company carried out Corporate Social Responsibility activities in the health sector with the theme "KDB Tifa Cares For Others", in collaboration with Jakarta Hospital. This activity consisted of free eye health checks that included autorefraction, refraction, and color blindness tests, as well as consultations with ophthalmologists. The activity was attended by 116 students and teachers from Karet 04 Pagi Public Elementary School and aimed to raise awareness of the importance of maintaining eye health from an early age. Through this program, the Company showed commitment to constantly making positive contributions to society, especially in the fields of health and education.

1 Agustus 2025
August 2025



Perseroan berhasil meraih penghargaan dengan predikat *"The Excellent Performance Multifinance Company Asset Class Rp1 trillion < Rp5 trillion"* dalam ajang *21st Infobank Multifinance Appreciation 2025* yang diselenggarakan oleh Infobank di Hotel Indonesia Kempinski Jakarta. Penghargaan ini merupakan bentuk apresiasi atas kinerja dan kontribusi Perseroan yang konsisten dalam industri pembiayaan nasional, serta menjadi motivasi untuk terus meningkatkan kualitas layanan dan kinerja perusahaan ke depan.

The Company won the award for "The Excellent Performance Multifinance Company with Asset Class Rp1 trillion < Rp5 trillion" at the 21st Infobank Multifinance Appreciation 2025 event held by Infobank at Hotel Indonesia Kempinski Jakarta. This award recognizes the Company's consistent performance and contribution to the national financing industry and serves as motivation to continuously improve the quality of service and company performance going forward.

17 September 2025
September 2025



Perseroan menerima penghargaan *"Most Efficient Multifinance"* pada kategori perusahaan *Go Public* dalam ajang Bisnis Indonesia Financial Awards (BIFA) 2025 yang diselenggarakan oleh Bisnis Indonesia di The Westin Jakarta. Penghargaan ini merupakan bentuk pengakuan atas kinerja Perseroan yang efisien, sehat, dan berkelanjutan, serta mencerminkan komitmen perusahaan dalam menjaga tata kelola dan daya saing di industri pembiayaan nasional.

The Company received the "Most Efficient Multifinance" award in the Publicly Listed Company category at the 2025 Bisnis Indonesia Financial Awards (BIFA) held by Bisnis Indonesia at The Westin Jakarta. This award recognizes the Company's efficient, healthy, and sustainable performance and reflects its commitment to maintaining good governance and competitiveness in the national financing industry.

9 Oktober 2025
October 2025



Perseroan kembali menyelenggarakan kegiatan Inklusi Keuangan bekerja sama dengan PT Zoomlion Indonesia Heavy Industry dengan mengusung tema *"A Financing Solution for Your Business Growth"*. Kegiatan ini bertujuan untuk meningkatkan pemahaman pelaku usaha terhadap akses pembiayaan yang tepat guna mendukung pertumbuhan dan pengembangan bisnis secara berkelanjutan, sekaligus memperkuat sinergi antara Perseroan dan mitra strategis dalam mendorong pertumbuhan sektor industri nasional.

The Company held another Financial Inclusion event in collaboration with PT Zoomlion Indonesia Heavy Industry, themed "A Financing Solution for Your Business Growth." This event aimed to increase business players' understanding of appropriate financing access to support sustainable business growth and development, while strengthening synergies between the Company and strategic partners in driving growth in the national industrial sector.

16 Oktober 2025
October 2025



Perseroan menyelenggarakan program Tanggung Jawab Sosial Perusahaan berkelanjutan dengan tema *"KDB Tifa Plant for Earth"* yang dilaksanakan di Pulau Pari, Kepulauan Seribu. Kegiatan ini diwujudkan melalui penanaman 1.000 bibit pohon *mangrove* sebagai bentuk komitmen Perseroan dalam mendukung pelestarian lingkungan, menjaga ekosistem pesisir, serta berkontribusi terhadap upaya mitigasi perubahan iklim. Melalui program ini, Perseroan berharap dapat menumbuhkan kesadaran akan pentingnya menjaga kelestarian alam bagi generasi mendatang.

The Company organized a sustainable Corporate Social Responsibility program with the theme "KDB Tifa Plant for Earth" on Pari Island, Seribu Islands. This activity was realized through planting 1,000 mangrove seedlings as a manifestation of the Company's commitment to supporting environmental conservation, maintaining coastal ecosystem, and contributing to climate change mitigation efforts. Through this program, the Company expects to raise awareness of the importance of preserving nature for future generations.

21 Oktober 2025
October 2025



Perseroan menyelenggarakan kegiatan edukasi literasi keuangan dengan tema *"Have Fund – Investors from the Future"* bekerja sama dengan PT MNC Sekuritas dan Universitas Pembangunan Nasional Veteran Jakarta. Kegiatan ini dilaksanakan di Auditorium Bhinneka Tunggal Ika UPN Veteran Jakarta. Acara tersebut dihadiri oleh 121 peserta yang terdiri dari mahasiswa dan dosen Fakultas Ekonomi dan Bisnis, serta bertujuan untuk meningkatkan pemahaman mengenai pengelolaan keuangan dan investasi sejak dini. Melalui kegiatan ini, Perseroan berkomitmen untuk mendukung peningkatan literasi keuangan generasi muda sebagai bekal dalam menghadapi tantangan ekonomi di masa depan.

The Company held a financial literacy education event themed "Have Fund - Investors from the Future" in collaboration with PT MNC Sekuritas and Universitas Pembangunan Nasional Veteran Jakarta. This event was held at Bhinneka Tunggal Ika Auditorium of UPN Veteran Jakarta. The event was attended by 121 participants, consisting of students and lecturers from the Faculty of Economics and Business, and aimed to increase understanding of financial management and investment from an early age. Through this activity, the Company is committed to supporting the improvement of financial literacy among the younger generation as preparation for facing future economic challenges.

15 November 2025
November 2025



Perseroan menyelenggarakan *Value Sharing Workshop 2025*: *Shaping Future-Ready Team* yang bertempat di The St. Regis Jakarta dan diikuti oleh seluruh karyawan Perseroan, baik yang bertugas di Kantor Pusat, Kantor Cabang, maupun Kantor Perwakilan. Kegiatan ini dirancang untuk menginspirasi, memotivasi, serta mempersiapkan karyawan dalam menghadapi berbagai tantangan dan peluang di tahun 2026 dan seterusnya, sekaligus memperkuat nilai-nilai perusahaan, semangat kolaborasi, serta komitmen terhadap peningkatan kinerja yang berkelanjutan.

The Company held the Value Sharing Workshop 2025: Shaping Future-Ready Team at The St. Regis Jakarta, attended by all employees, including those working at the Head Office, Branch Office, and Representative Offices. This activity was designed to inspire, motivate, and prepare employees to face various challenges and opportunities in 2026 and beyond, while strengthening the Company's values, collaborative spirit, and commitment to continuous performance improvement.

3 Desember 2025
December 2025



Perseroan berhasil meraih penghargaan sebagai salah satu dari Lima Perusahaan Pembiayaan Terbaik Tahun 2025 untuk kategori aset di bawah Rp5 triliun dari Asosiasi Perusahaan Pembiayaan Indonesia (APPI). Penghargaan tersebut diserahkan dalam acara apresiasi anggota APPI yang diselenggarakan di Raffles Jakarta. Penghargaan ini merupakan bentuk pengakuan atas kinerja Perseroan yang konsisten, sehat, dan berdaya saing, serta mencerminkan komitmen Perseroan dalam menerapkan tata kelola yang baik dan memberikan kontribusi positif bagi industri pembiayaan nasional.

The Company was recognized as one of the Five Best Financing Companies of 2025 for assets under Rp5 trillion by the Indonesian Financial Services Association (APPI). The award was presented at an APPI member appreciation event held at Raffles Jakarta. This award recognizes the Company's consistent, sound, and competitive performance, and reflects its commitment to implementing good governance and making a positive contribution to the national financing industry.

17 Desember 2025
December 2025



Perseroan kembali melaksanakan kegiatan Tanggung Jawab Sosial Perusahaan di bidang kesehatan dengan tema *"KDB Tifa Cares For Others"*, bekerja sama dengan Rumah Sakit Murni Teguh. Kegiatan ini diwujudkan melalui pemberian fasilitas pemeriksaan kesehatan gigi secara gratis bagi siswa-siswi SMPN 294 Jakarta dan SMPN 58 Jakarta sebanyak 270 orang siswa. Program ini bertujuan untuk meningkatkan kesadaran akan pentingnya menjaga kesehatan gigi sejak dini, serta sebagai bentuk komitmen Perseroan dalam mendukung peningkatan kualitas kesehatan dan kesejahteraan masyarakat, khususnya di lingkungan pendidikan.

The Company organized another Corporate Social Responsibility program in the health sector with the theme "KDB Tifa Cares For Others", in collaboration with Murni Teguh Hospital. This activity was realized by providing free dental health check-ups for 270 students of SMPN 294 Jakarta and SMPN 58 Jakarta. This program aimed to raise awareness of the importance of maintaining dental health from an early age, as well as a form of the Company's commitment to supporting the improvement of health and welfare quality of the community, especially in the educational environment.


18.050
98.937
39.281
14.411
64.827
10.531
88.380
57.056
74.849
64.963
89.204
78.680
98.937
89.204
92.369

KDB Tifa Finance

02

Di bawah kepemimpinan Direksi, Perseroan menunjukkan resiliensi kinerja yang cukup baik melalui strategi yang adaptif dan terukur, serta didukung dengan pengawasan Dewan Komisaris yang efektif atas implementasinya. Melalui sinergi yang solid antara keduanya, Perseroan memiliki fondasi dalam menjaga stabilitas kinerja sekaligus memperkuat keberlanjutan pertumbuhan usaha.

Under the leadership of the Board of Directors, the Company demonstrated solid performance resilience through adaptive and well-measured strategies, supported by effective oversight from the Board of Commissioners over their implementation. Through the strong synergy between both organs, the Company has established a solid foundation to maintain performance stability while reinforcing sustainable business growth.



Laporan Manajemen

Management Report





Kwon Younghoon

Presiden Komisaris
President Commissioner

Laporan Dewan Komisaris
Board of Commissioners' Report

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

Dewan Komisaris menyadari bahwa tahun 2025 merupakan periode yang penuh tantangan bagi industri pembiayaan maupun Perseroan. Dinamika perekonomian global dan domestik, perubahan kondisi pasar, serta meningkatnya kompleksitas risiko industri menuntut Perseroan untuk menjalankan kegiatan usaha dengan tingkat kehati-hatian yang lebih tinggi. Dalam menghadapi kondisi tersebut, Dewan Komisaris terus menjalankan fungsi pengawasan secara aktif dan konstruktif guna memastikan bahwa setiap kebijakan dan langkah strategis yang diambil oleh Direksi tetap sejalan dengan prinsip tata kelola perusahaan yang baik serta kepentingan jangka panjang Perseroan.

Melalui laporan ini, izinkan saya mewakili Dewan Komisaris Perseroan menyampaikan pandangan mengenai pelaksanaan tugas pengawasan terhadap kinerja Direksi dan implementasi strategi Perseroan sepanjang tahun 2025, termasuk pandangan terhadap prospek usaha serta evaluasi atas penerapan tata kelola perusahaan yang baik di lingkungan Perseroan. Uraian lebih lanjut mengenai pelaksanaan fungsi pengawasan Dewan Komisaris tersebut disampaikan pada bagian-bagian berikut dalam laporan ini.

The Board of Commissioners recognizes that 2025 was a challenging period for both the financing industry and the Company. The dynamics of the global and domestic economy, evolving market conditions, and increasing industry risk complexity required the Company to operate with heightened prudence. In response, the Board of Commissioners has continuously carried out its supervisory function in an active and constructive manner, ensuring that all policies and strategic initiatives undertaken by the Board of Directors remain aligned with the principles of good corporate governance and the Company's long-term interests.

Through this report, I, on behalf of the Board of Commissioners of the Company, would like to present our views on the execution of our supervisory duties over the performance of the Board of Directors and the implementation of the Company's strategies throughout 2025. This includes our perspectives on the Company's business outlook as well as our evaluation of the implementation of good corporate governance within the Company. Further details on the Board of Commissioners' supervisory activities are presented in the following sections of this report.

Sepanjang tahun 2025, Dewan Komisaris menjalankan pengawasan yang aktif dan berimbang dalam memastikan setiap kebijakan strategis Direksi dilaksanakan secara *prudent* dan selaras dengan prinsip GCG. Dengan menaruh fokus pada penguatan manajemen risiko dan kualitas portofolio, kami menilai Perseroan mampu menjaga stabilitas kinerja di tengah tantangan industri yang dinamis.

Throughout 2025, the Board of Commissioners exercised active and balanced oversight to ensure that all strategic policies implemented by the Board of Directors were carried out prudently and in alignment with GCG principles. With a strong focus on strengthening risk management and portfolio quality, we believe the Company has been able to maintain performance stability amid a dynamic industry environment.

Perkembangan Dinamika Ekonomi Global dan Nasional Selama 2025

Sepanjang tahun 2025, Dewan Komisaris mencermati bahwa perekonomian global masih menghadapi tingkat ketidakpastian yang tinggi. Ketegangan geopolitik yang berkepanjangan, fragmentasi perdagangan internasional, serta volatilitas harga energi dan komoditas memberikan tekanan terhadap stabilitas ekonomi dan sistem keuangan global.

Di tengah tekanan eksternal tersebut, perekonomian Indonesia tetap menunjukkan ketahanan yang baik dengan mencatatkan pertumbuhan sebesar 5,11% (YoY), didukung oleh koordinasi kebijakan fiskal dan moneter yang konsisten dalam menjaga inflasi, memperkuat daya beli masyarakat, serta memastikan kecukupan likuiditas dalam sistem keuangan.

Dari sisi sektoral, Dewan Komisaris juga mencermati bahwa industri otomotif yang selama ini menjadi salah satu penggerak utama pembiayaan menghadapi tekanan sepanjang tahun 2025. Penjualan sepeda motor tercatat relatif stagnan pada kisaran lebih dari enam juta unit, sementara penjualan mobil secara *wholesales* mengalami kontraksi sekitar 7,2% (YoY) dibandingkan dengan realisasi tahun lalu. Perkembangan tersebut berdampak pada ruang pertumbuhan industri pembiayaan yang secara umum hanya mencatatkan pertumbuhan pada level *single digit*. Di sisi kualitas aset, indikator *Non-Performing Financing* (NPF) bruto industri pembiayaan tercatat berada pada level sekitar 2,51% pada akhir tahun 2025, yang mencerminkan meningkatnya tantangan pengelolaan risiko kredit di tengah dinamika perekonomian yang berlangsung.

Memperhatikan perkembangan tersebut, Dewan Komisaris menilai bahwa langkah-langkah strategis yang diambil Perseroan untuk memperkuat manajemen risiko, meningkatkan kualitas portofolio pembiayaan, serta menerapkan prinsip kehati-hatian dalam ekspansi usaha merupakan respons yang tepat guna menjaga stabilitas kinerja dan keberlanjutan usaha Perseroan.

Pengawasan atas Perumusan dan Penerapan Strategi Kebijakan Perusahaan

Sepanjang tahun 2025, Dewan Komisaris secara intensif melakukan pemantauan terhadap implementasi strategi Perseroan melalui pelaksanaan rapat koordinasi dan rapat gabungan bersama Direksi. Forum tersebut menjadi sarana bagi Dewan Komisaris untuk meninjau perkembangan kinerja Perseroan, mengevaluasi efektivitas pelaksanaan strategi, serta memonitor pencapaian target-target yang telah ditetapkan dalam Rencana Bisnis 2025. Melalui proses pengawasan yang berkelanjutan ini, Dewan Komisaris juga secara aktif memberikan arahan dan rekomendasi strategis kepada Direksi guna memastikan bahwa pengelolaan usaha berjalan secara *prudent* dan selaras dengan kepentingan jangka panjang Perseroan.

Global and Domestic Economic Developments in 2025

Throughout 2025, the Board of Commissioners observed that the global economy continued to face a high level of uncertainty. Prolonged geopolitical tensions, fragmentation of international trade, and volatility in energy and commodity prices exerted pressure on global economic and financial system stability.

Amid these external pressures, Indonesia's economy demonstrated strong resilience, recording growth of 5.11% (YoY), supported by well-coordinated fiscal and monetary policies aimed at maintaining inflation stability, preserving purchasing power, and ensuring adequate liquidity within the financial system.

From a sectoral perspective, the Board of Commissioners also noted that the automotive industry — historically one of the key drivers of financing — faced pressures throughout 2025. Motorcycle sales remained relatively stagnant at slightly above six million units, while car wholesales declined by approximately 7.2% (YoY) compared to the previous year. These developments constrained the growth potential of the financing industry, which overall recorded only single-digit growth. In terms of asset quality, the industry's gross Non-Performing Financing (NPF) ratio stood at approximately 2.51% by the end of 2025, reflecting heightened challenges in credit risk management amid ongoing economic dynamics.

In light of these developments, the Board of Commissioners considers that the Company's strategic measures to strengthen risk management, enhance the quality of its financing portfolio, and consistently apply prudent principles in business expansion represent appropriate responses to safeguard performance stability and ensure long-term sustainability.

Oversight of the Formulation and Implementation of the Company's Strategic Policies

Throughout 2025, the Board of Commissioners conducted intensive monitoring of the Company's strategy implementation through coordination meetings and joint meetings with the Board of Directors. These forums served as platforms to review the Company's performance, evaluate the effectiveness of strategic execution, and monitor the achievement of targets set out in the 2025 Annual Business Plan. Through this continuous oversight process, the Board also actively provided strategic direction and recommendations to the Board of Directors to ensure that business operations are conducted prudently and aligned with the Company's long-term interests.

Memperhatikan dinamika perekonomian dan perkembangan industri pembiayaan sepanjang tahun 2025 yang diwarnai oleh berbagai tantangan eksternal, Dewan Komisaris juga menetapkan fokus pengawasan pada tahun berjalan yang diarahkan pada penguatan manajemen risiko, peningkatan kualitas portofolio pembiayaan, serta optimalisasi tata kelola perusahaan yang baik. Penetapan fokus pengawasan ini merupakan bagian dari upaya Dewan Komisaris untuk memastikan bahwa Perseroan mampu menjaga stabilitas kinerja sekaligus memperkuat ketahanan bisnis dalam menghadapi kondisi industri yang semakin dinamis.

In consideration of the economic dynamics and developments in the financing industry throughout 2025, which were marked by various external challenges, the Board of Commissioners established key supervisory priorities focused on strengthening risk management, enhancing the quality of the financing portfolio, and optimizing the implementation of Good Corporate Governance. These priorities reflect the Board's commitment to ensuring that the Company maintains performance stability while strengthening its business resilience amid an increasingly dynamic industry environment.

Sejalan dengan fokus pengawasan tersebut, Dewan Komisaris terus mendorong Direksi untuk menjalankan strategi bisnis secara adaptif dengan tetap mengedepankan prinsip kehati-hatian, penguatan manajemen risiko, serta peningkatan kualitas portofolio pembiayaan. Dewan Komisaris juga memantau secara berkala langkah-langkah strategis yang ditempuh Direksi dalam mengoptimalkan peluang pertumbuhan usaha, khususnya melalui pengembangan portofolio pembiayaan pada sektor alat berat, transportasi, dan mesin yang menjadi fokus utama Perseroan.

In line with these supervisory priorities, the Board of Commissioners continuously encourages the Board of Directors to execute business strategies in an adaptive manner while upholding prudential principles, strengthening risk management practices, and enhancing portfolio quality. The Board also periodically monitors the strategic initiatives undertaken by the Board of Directors to optimize business growth opportunities, particularly through the development of financing portfolios in the heavy equipment, transportation, and machinery sectors, which constitute the Company's core focus.

Di samping itu, Dewan Komisaris turut mendorong Direksi untuk terus memperluas basis pasar melalui pengembangan pembiayaan produktif kepada sektor-sektor industri yang memiliki prospek pertumbuhan yang menjanjikan. Upaya ini dipandang penting untuk memperkuat daya saing Perseroan sekaligus menjaga keberlanjutan pertumbuhan usaha di tengah persaingan industri pembiayaan yang semakin kompetitif.

Furthermore, the Board of Commissioners encourages the Board of Directors to expand the Company's market base through the development of productive financing across industries with promising growth prospects. This initiative is considered essential to strengthening the Company's competitiveness while ensuring sustainable business growth amid an increasingly competitive financing industry.

Terkait aspek keberlanjutan usaha, Dewan Komisaris juga memberikan perhatian terhadap penerapan prinsip Keuangan Berkelanjutan dalam kegiatan usaha Perseroan. Pengawasan terhadap implementasi Rencana Aksi Keuangan Berkelanjutan (RAKB) tahun 2025 dilakukan secara berkala guna memastikan bahwa strategi bisnis Perseroan tidak hanya berorientasi pada pencapaian kinerja finansial, tetapi juga memperhatikan aspek sosial dan lingkungan secara seimbang.

With regard to business sustainability, the Board of Commissioners also places significant emphasis on the implementation of Sustainable Finance principles within the Company's operations. Oversight of the 2025 Sustainable Finance Action Plan is conducted on a periodic basis to ensure that the Company's business strategies are not solely focused on financial performance, but also incorporate balanced social and environmental considerations.

Secara keseluruhan, Dewan Komisaris menilai bahwa Direksi telah mampu menerjemahkan strategi Perseroan ke dalam langkah-langkah operasional yang tepat dan responsif terhadap dinamika pasar. Melalui pelaksanaan fungsi pengawasan yang konsisten, Dewan Komisaris memastikan bahwa seluruh kebijakan strategis yang dijalankan Perseroan tetap selaras dengan visi, misi, dan nilai-nilai Perseroan serta memberikan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

Overall, the Board of Commissioners assesses that the Board of Directors has effectively translated the Company's strategies into appropriate and responsive operational actions in line with market dynamics. Through the consistent execution of its supervisory function, the Board of Commissioners ensures that all strategic policies implemented by the Company remain aligned with its vision, mission, and core values, while delivering sustainable added value to all stakeholders.

Penilaian Dewan Komisaris terhadap Kinerja Direksi Tahun 2025

Board of Commissioners' Assessment of the Board of Directors' Performance in 2025

Dewan Komisaris melakukan penilaian terhadap kinerja Direksi dengan mengacu pada tingkat pencapaian target yang telah ditetapkan dalam RBT 2025, serta dengan mempertimbangkan tren kinerja Perseroan dibandingkan tahun sebelumnya.

The Board of Commissioners conducted its assessment of the Board of Directors' performance based on the achievement of targets set out in the 2025 Annual Business Plan, as well as by considering the Company's performance trends relative to the

Dewan Komisaris memahami bahwa tahun 2025 merupakan periode yang penuh tantangan bagi industri pembiayaan, dan kondisi tersebut turut memberikan tekanan terhadap kinerja profitabilitas Perseroan. Meskipun demikian, Dewan Komisaris menilai Direksi telah menjalankan fungsi pengurusan secara adaptif dan *prudent* sehingga stabilitas operasional Perseroan tetap terjaga.

Di tengah dinamika tersebut, aktivitas bisnis Perseroan tetap berjalan dengan baik yang tercermin dari realisasi penyaluran pembiayaan baru sebesar Rp1,038 triliun sepanjang tahun 2025. Dewan Komisaris juga mencermati bahwa Direksi berhasil menjaga kualitas aset dengan mempertahankan rasio NPF Neto di level yang tetap terkendali sebesar 0,71%. Sementara dari sisi struktur permodalan, Perseroan mampu menjaga *gearing ratio* sebesar 0,60 kali atau masih berada dalam batas ketentuan regulator, sementara total aset Perseroan tercatat sebesar Rp2,04 triliun pada akhir tahun 2025.

Secara keseluruhan, Dewan Komisaris mengapresiasi berbagai langkah strategis yang telah ditempuh Direksi dalam menjaga kesinambungan operasional Perseroan di tengah dinamika industri yang menantang sepanjang tahun 2025. Dewan Komisaris menilai Direksi telah menunjukkan respons yang adaptif dalam mengelola kegiatan usaha serta menjaga kualitas portofolio pembiayaan Perseroan. Ke depan, Dewan Komisaris mendorong Direksi untuk terus melakukan evaluasi dan penguatan strategi bisnis secara berkelanjutan guna meningkatkan efisiensi operasional, memperkuat manajemen risiko, serta mengoptimalkan peluang pertumbuhan usaha sehingga fundamental kinerja Perseroan dapat semakin diperkuat pada periode mendatang.

Pandangan Dewan Komisaris atas Prospek Usaha yang Disusun oleh Direksi

Dewan Komisaris mencermati bahwa prospek perekonomian global pada tahun 2026 masih akan dipengaruhi oleh berbagai dinamika dan ketidakpastian. Perlambatan pertumbuhan di sejumlah negara maju, volatilitas pasar keuangan global, serta meningkatnya ketegangan geopolitik berpotensi memicu fluktuasi harga energi dan meningkatkan tekanan inflasi global. Kondisi tersebut juga dapat memengaruhi stabilitas pasar keuangan internasional serta arus modal global, yang pada gilirannya turut berdampak pada stabilitas nilai tukar dan biaya pendanaan di negara-negara berkembang, termasuk Indonesia.

Bagi industri pembiayaan, perkembangan tersebut diperkirakan akan mendorong tren pertumbuhan yang lebih moderat namun tetap stabil pada tahun 2026. Permintaan pembiayaan diproyeksikan masih akan ditopang oleh kebutuhan investasi sektor riil dan aktivitas ekonomi domestik yang tetap solid, meskipun pelaku industri diharapkan tetap mengedepankan prinsip kehati-hatian dalam menjaga kualitas portofolio pembiayaan.

previous year. The Board recognizes that 2025 was a challenging period for the financing industry, and these conditions placed pressure on the Company's profitability, Nevertheless, the Board is of the view that the Board of Directors has carried out its management function in an adaptive and prudent manner, thereby maintaining the Company's operational stability.

Amid these dynamics, the Company's business activities remained well-maintained, as reflected in the realization of new financing disbursements amounting to Rp1.038 trillion throughout 2025, The Board of Commissioners also notes that the Board of Directors successfully maintained asset quality, with the net Non-Performing Financing (NPF) ratio remaining well-controlled at 0.71%. In terms of capital structure, the Company maintained a gearing ratio of 0.60 times, within regulatory limits, while total assets stood at Rp2.04 trillion as of year-end 2025.

Overall, the Board of Commissioners appreciates the strategic measures undertaken by the Board of Directors in maintaining the continuity of the Company's operations amid the challenging industry environment throughout 2025, the Board of Commissioners acknowledges that the Board of Directors has demonstrated an adaptive response in managing the business and maintaining the quality of the Company's financing portfolio. Going forward, the Board of Commissioners encourages the Board of Directors to continuously evaluate and strengthen business strategies to improve operational efficiency, enhance risk management practices, and optimize growth opportunities, thereby further reinforcing the Company's business fundamentals in the periods ahead.

Board of Commissioners' View on the Business Outlook Prepared by the Board of Directors

The Board of Commissioners observes that the global economic outlook for 2026 will continue to be shaped by various dynamics and uncertainties. Slower growth in several advanced economies, volatility in global financial markets, and heightened geopolitical tensions may trigger fluctuations in energy prices and intensify global inflationary pressures. These conditions may also affect the stability of international financial markets and global capital flows, which in turn could impact exchange rate stability and funding costs in emerging markets, including Indonesia.

For the financing industry, these developments are expected to support a more moderate yet stable growth trajectory in 2026. Financing demand is projected to continue to be driven by investment needs in the real sector and resilient domestic economic activity, although industry players are expected to maintain a strong focus on prudence in preserving portfolio quality.

Dengan mempertimbangkan berbagai perkembangan tersebut, Dewan Komisaris menilai bahwa proyeksi serta arah strategi usaha yang disusun oleh Direksi telah dirumuskan secara komprehensif dan realistis dengan mempertimbangkan dinamika ekonomi global maupun kondisi industri pembiayaan yang berkembang. Sejalan dengan hal tersebut, Dewan Komisaris memberikan dukungan penuh terhadap berbagai sasaran strategis yang telah ditetapkan dalam Rencana Bisnis Tahun 2026 serta RAKB Tahun 2026.

Dewan Komisaris meyakini bahwa melalui implementasi strategi yang tepat, disiplin dalam penerapan manajemen risiko, serta pengelolaan portofolio pembiayaan yang prudent, Perseroan memiliki landasan yang memadai untuk memperkuat kembali fundamental kinerja keuangannya pada tahun 2026 mendatang. Dengan tetap menjaga komitmen terhadap penerapan Tata Kelola Perusahaan yang Baik (Good Corporate Governance/"GCG") serta didukung oleh sinergi yang solid antara Dewan Komisaris dan Direksi, Perseroan diharapkan mampu meningkatkan daya saing sekaligus mewujudkan pertumbuhan usaha yang lebih sehat dan berkelanjutan.

Pandangan terhadap Penerapan Tata Kelola Perusahaan yang Baik

Dewan Komisaris menegaskan bahwa penerapan GCG merupakan fondasi penting dalam menjaga integritas, stabilitas operasional, serta keberlanjutan usaha Perseroan. Dalam menjalankan fungsi pengawasan, Dewan Komisaris memastikan bahwa pengelolaan Perseroan oleh Direksi dilaksanakan secara konsisten dengan mengacu pada prinsip transparansi, akuntabilitas, responsibilitas, independensi, serta kewajaran dan kesetaraan, serta telah selaras dengan ketentuan regulator dan praktik tata kelola di industri pembiayaan.

Sepanjang tahun 2025, Dewan Komisaris secara berkelanjutan memantau efektivitas penerapan manajemen risiko dan sistem pengendalian internal Perseroan. Dalam pandangan Dewan Komisaris, implementasi kerangka *three lines of defense* dinilai telah berjalan memadai dengan fungsi manajemen risiko dan kepatuhan menjalankan peran sebagai *second line of defense*.

Sementara terkait aspek integritas dan kepatuhan, Dewan Komisaris juga memantau efektivitas implementasi Sistem Pelaporan Pelanggaran (*Whistleblowing System*/"WBS") guna memastikan setiap pengaduan ditindaklanjuti secara objektif dan transparan. Selain itu, Dewan Komisaris juga melakukan pengawasan terhadap penerapan kebijakan pencegahan *fraud* serta program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) melalui pemantauan penerapan prinsip *Know Your Customer* (KYC), pengawasan terhadap transaksi yang berpotensi mencurigakan, serta penguatan fungsi kepatuhan. Dalam menjalankan pengawasan tersebut, Dewan Komisaris didukung oleh Komite Audit yang secara berkala melakukan penelaahan serta memberikan rekomendasi guna memastikan bahwa kebijakan kepatuhan dan sistem pengendalian internal Perseroan telah diimplementasikan secara efektif.

Taking these developments into account, the Board of Commissioners considers that the projections and strategic directions formulated by the Board of Directors have been developed in a comprehensive and realistic manner, reflecting both global economic dynamics and evolving industry conditions. Accordingly, the Board expresses its full support for the strategic targets set out in the 2026 Annual Business Plan and the 2026 Sustainable Finance Action Plan.

The Board of Commissioners believes that through the disciplined execution of well-formulated strategies, strengthened risk management practices, and prudent portfolio management, the Company has a solid foundation to further reinforce its financial performance in 2026. By maintaining its commitment to the implementation of Good Corporate Governance/"GCG" and supported by strong synergy between the Board of Commissioners and the Board of Directors, the Company is well-positioned to enhance its competitiveness and achieve healthier, more sustainable growth going forward.

View on the Implementation of Good Corporate Governance

The Board of Commissioners reaffirms that the implementation of Good Corporate Governance (GCG) serves as a fundamental pillar in safeguarding the Company's integrity, operational stability, and long-term sustainability. In carrying out its supervisory function, the Board ensures that the management of the Company by the Board of Directors is conducted consistently in accordance with the principles of transparency, accountability, responsibility, independence, as well as fairness and equality, and remains aligned with prevailing regulatory requirements and governance practices within the financing industry.

Throughout 2025, the Board of Commissioners continuously monitored the effectiveness of the Company's risk management and internal control systems. In the Board's view, the implementation of the three lines of defense framework has been adequate, with the risk management and compliance functions effectively performing their roles as the second line of defense

With regard to integrity and compliance, the Board of Commissioners also oversaw the effectiveness of the Whistleblowing System to ensure that all reported concerns are addressed objectively and transparently. In addition, the Board monitored the implementation of fraud prevention policies as well as Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) programs, including the application of Know Your Customer (KYC) principles, the monitoring of suspicious transactions, and the strengthening of the compliance function. In discharging these oversight responsibilities, the Board of Commissioners is supported by the Audit Committee, which conduct periodic reviews and provide recommendations to ensure that compliance policies and internal control systems are effectively implemented.

Dalam hal praktik keuangan berkelanjutan, Dewan Komisaris juga mendorong penguatan budaya kepatuhan, optimalisasi pemanfaatan teknologi dalam pengelolaan risiko, serta integrasi prinsip ESG dalam proses pengambilan keputusan bisnis. Berdasarkan pemantauan yang dilakukan, Dewan Komisaris menilai bahwa implementasi GCG di Perseroan telah berjalan secara memadai dan menjadi landasan penting dalam menjaga integritas operasional serta keberlangsungan usaha Perseroan secara sehat dan terkendali.

Penilaian terhadap Kinerja Komite-Komite di Bawah Dewan Komisaris

Dalam menjalankan fungsi pengawasan terhadap pengelolaan Perseroan, Dewan Komisaris didukung oleh 3 (tiga) komite, yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi. Sejalan dengan ketentuan regulator dan praktik tata kelola yang berlaku, Dewan Komisaris secara berkala melakukan penilaian kinerja (*self-assessment*) terhadap pelaksanaan tugas dan tanggung jawab komite-komite tersebut.

Berdasarkan hasil evaluasi sepanjang tahun 2025, Dewan Komisaris menilai bahwa seluruh komite di bawah Dewan Komisaris telah menjalankan fungsi dan tanggung jawabnya secara efektif sesuai dengan piagam masing-masing komite, serta mengacu pada ketentuan peraturan yang berlaku dan prinsip GCG. Dewan Komisaris juga menyampaikan apresiasi atas kontribusi dan peran aktif seluruh komite dalam memberikan dukungan profesional, objektif, dan independen melalui berbagai kajian serta rekomendasi strategis.

Sepanjang tahun pelaporan, masing-masing komite secara berkala menyelenggarakan rapat untuk membahas berbagai isu strategis serta melakukan penelaahan terhadap laporan manajemen yang mencakup aspek keuangan, kepatuhan, manajemen risiko, pengendalian internal, serta kebijakan nominasi dan remunerasi. Pada tahun 2025, Komite Audit telah berperan aktif dalam menelaah kualitas pelaporan keuangan, memastikan efektivitas sistem pengendalian internal, serta memantau tindak lanjut atas temuan audit internal maupun eksternal. Selaras dengan itu, Komite Pemantau Risiko secara konsisten melakukan evaluasi terhadap profil risiko Perseroan serta efektivitas penerapan manajemen risiko guna memastikan pengelolaan usaha berjalan secara *prudent* dan terukur. Sementara itu, Komite Nominasi dan Remunerasi juga telah menjalankan fungsi penelaahan terhadap kebijakan nominasi dan remunerasi guna memastikan bahwa proses tersebut dilaksanakan secara objektif, transparan, serta selaras dengan strategi dan kepentingan jangka panjang Perseroan.

In terms of sustainable finance practices, the Board of Commissioners also encourages the strengthening of a compliance-driven culture, the optimization of technology utilization in risk management, and the integration of ESG principles into business decision-making processes. Based on its ongoing oversight, the Board of Commissioners concludes that the implementation of GCG within the Company has been adequate and serves as a solid foundation in maintaining operational integrity and ensuring the Company's sustainable and well-managed business continuity.

Assessment of the Performance of Committees Under the Board of Commissioners

In carrying out its supervisory function over the management of the Company, the Board of Commissioners is supported by three (3) committees, namely Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee. In line with regulatory requirements and prevailing governance practices, the Board of Commissioners periodically conducts performance evaluations (self-assessments) of these committees in relation to the execution of their duties and responsibilities.

Based on the evaluation results for 2025, the Board of Commissioners is of the view that all committees under its purview have effectively discharged their roles and responsibilities in accordance with their respective charters, applicable regulations, and GCG principles. The Board also expresses its appreciation for the committees' active contributions in providing professional, objective, and independent support through comprehensive reviews and strategic recommendations.

Throughout the reporting year, each committee convened regular meetings to deliberate on key strategic matters and to review management reports covering financial performance, compliance, risk management, internal controls, as well as nomination and remuneration policies. In 2025, the Audit Committee played an active role in reviewing the quality of financial reporting, ensuring the effectiveness of internal control systems, and monitoring the follow-up on both internal and external audit findings. In parallel, the Risk Monitoring Committee consistently evaluated the Company's risk profile and the effectiveness of risk management implementation to ensure that business operations were conducted in a prudent and measured manner. Meanwhile, the Nomination and Remuneration Committee performed its review function over nomination and remuneration policies to ensure that such processes were carried out objectively, transparently, and in alignment with the Company's long-term strategy and interests.

Secara keseluruhan, Dewan Komisaris menilai bahwa komite-komite di bawah Dewan Komisaris telah menjalankan perannya secara optimal dalam memperkuat mekanisme *checks and balances*, meningkatkan kualitas fungsi pengawasan, serta mendukung penerapan GCG di lingkup Perseroan. Kontribusi aktif dari seluruh komite tersebut menjadi elemen penting dalam memastikan bahwa proses pengawasan Dewan Komisaris berjalan secara efektif, objektif, dan selaras dengan kepentingan jangka panjang Perseroan serta para pemangku kepentingan.

Overall, the Board of Commissioners concludes that the committees under its supervision have performed their roles optimally in strengthening the checks and balances mechanism, enhancing the quality of oversight, and supporting the effective implementation of GCG within the Company. The active contributions of these committees represent a key element in ensuring that the Board's supervisory processes are carried out effectively, objectively, and in alignment with the long-term interests of the Company and its stakeholders.

Perubahan Komposisi Dewan Komisaris Tahun 2025

Penjelasan mengenai perubahan komposisi Dewan Komisaris terangkum pada Bab Profil Perusahaan.

Changes in the Composition of the Board of Commissioners in 2025

Details regarding changes in the composition of the Board of Commissioners are presented in the Company Profile section.

Apresiasi

Dewan Komisaris menyampaikan apresiasi dan terima kasih kepada para Pemegang Saham atas kepercayaan dan dukungan yang senantiasa diberikan kepada Perseroan. Kepercayaan tersebut menjadi landasan penting bagi Perseroan dalam menjalankan strategi usaha serta menjaga kesinambungan kinerja di tengah dinamika industri yang terus berkembang. Dewan Komisaris juga menyampaikan penghargaan kepada Direksi dan seluruh karyawan Perseroan atas dedikasi, profesionalisme, serta komitmen yang telah ditunjukkan sepanjang tahun 2025 dalam menjaga stabilitas operasional dan kinerja Perseroan.

Ucapan terima kasih juga kami sampaikan kepada para debitur, mitra usaha, regulator, serta seluruh pemangku kepentingan atas kepercayaan, dukungan, dan sinergi yang telah terjalin dengan baik. Kemitraan yang terjalin secara strategis tersebut menjadi faktor penting dalam mendukung keberlangsungan usaha Perseroan serta memperkuat posisi Perseroan dalam menghadapi berbagai dinamika industri.

Dengan dukungan yang berkelanjutan dari seluruh pemangku kepentingan, Dewan Komisaris meyakini bahwa Perseroan memiliki fondasi yang kuat untuk terus meningkatkan kualitas kinerja, memperkuat daya saing, serta menciptakan nilai tambah yang berkelanjutan bagi para Pemegang Saham dan seluruh pemangku kepentingan.

Appreciation

The Board of Commissioners extends its sincere appreciation and gratitude to the Shareholders for their continued trust and support toward the Company. Such trust serves as a fundamental foundation for the Company in executing its business strategies and maintaining sustainable performance amid the evolving industry landscape. The Board of Commissioners also expresses its appreciation to the Board of Directors and all employees of the Company for their dedication, professionalism, and commitment demonstrated throughout 2025 in maintaining operational stability and overall performance.

The Board of Commissioners would also like to extend its gratitude to the Company's debtors, business partners, regulators, and all stakeholders for their trust, support, and strong collaboration. These strategic partnerships have played a vital role in supporting the Company's business continuity and strengthening its position in navigating the dynamic industry environment.

With the continued support of all stakeholders, the Board of Commissioners is confident that the Company has a strong foundation to further enhance performance quality, strengthen its competitiveness, and create sustainable value for its Shareholders and all stakeholders.

Atas nama Dewan Komisaris,
On behalf of Board of Commissioners



Kwon Younghoon
Presiden Komisaris
President Commissioner



Cho Jaeseong

Presiden Direktur
Presiden Director

Laporan Direksi
Board of Directors' Report

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

Dalam mewujudkan visi KDB Tifa Finance sebagai *Platform* Keuangan yang Membawa Indonesia ke Masa Depan, Direksi senantiasa mengarahkan pengelolaan usaha dengan menjunjung tinggi prinsip kehati-hatian, mendorong inovasi pembiayaan yang berkelanjutan, serta memastikan penerapan tata kelola perusahaan yang baik. Upaya tersebut dilakukan secara konsisten guna mendukung pertumbuhan usaha yang sehat, berkelanjutan, dan bernilai tambah bagi seluruh pemangku kepentingan.

In advancing the vision of KDB Tifa Finance as Indonesia's Financial Platform Leading to Bright Future, the Board of Directors remains committed to steering the Company with prudence, fostering sustainable financing innovation, and upholding the highest standards of good corporate governance. These efforts are undertaken consistently to support sound and sustainable business growth, while creating added value for all stakeholders.

Sepanjang tahun 2025, Perseroan telah menjalankan strategi pertumbuhan bisnis secara disiplin dan adaptif di tengah dinamika industri yang terus berkembang. Direksi berupaya menjaga keseimbangan antara ekspansi usaha dan pengelolaan risiko yang *prudent*, sehingga kinerja Perseroan tetap terjaga dengan baik.

Throughout 2025, the Company executed its business growth strategy in a disciplined and adaptive manner amid the dynamic and evolving industry landscape. The Board of Directors consistently sought to maintain an appropriate balance between business expansion and prudent risk management, thereby preserving the Company's overall performance.

Melalui laporan ini, Direksi menyampaikan pertanggungjawaban atas pengelolaan Perseroan untuk tahun buku yang berakhir pada 31 Desember 2025, sebagai wujud komitmen terhadap transparansi, akuntabilitas, serta penerapan prinsip Tata Kelola Perusahaan yang Baik. Laporan ini juga memuat gambaran kinerja, pencapaian, serta berbagai inisiatif strategis yang telah dilakukan sepanjang tahun pelaporan.

Through this report, the Board of Directors presents its accountability for the management of the Company for the financial year ended December 31, 2025, reaffirming our commitment to transparency, accountability, and the implementation of Good Corporate Governance principle. This report outlines the Company's performance, key achievements, and strategic initiatives undertaken throughout the year.

Sepanjang tahun 2025, Perseroan mengarahkan strategi yang selektif dan *prudent* untuk menjaga kualitas portofolio di tengah tekanan industri dengan pembiayaan baru terealisasi sebesar Rp1,04 triliun dan total aset menjadi Rp2,04 triliun. Sejalan dengan itu, Direksi juga terus memperkuat penerapan manajemen risiko, peningkatan efisiensi, serta konsistensi penerapan prinsip GCG dan keuangan berkelanjutan.

Throughout 2025, the Company pursued a selective and prudent strategy to safeguard portfolio quality amid industry pressures, with new financing realization of Rp1.04 trillion and total assets reaching Rp2.04 trillion. In parallel, the Board of Directors continued to reinforce risk management practices, enhance operational efficiency, and ensure the consistent implementation of GCG and sustainable finance principles.

Stabilitas Ekonomi Nasional dan Sektor Jasa Keuangan Tetap Terjaga di Tengah Tantangan Global

Sepanjang tahun 2025, Direksi memandang bahwa perekonomian global masih bergerak dalam lanskap yang sarat ketidakpastian karena masih dipengaruhi oleh berlanjutnya ketegangan geopolitik, fragmentasi perdagangan internasional, serta proses penyesuaian kebijakan moneter di negara-negara maju. Disrupsi rantai pasok dan kecenderungan proteksionisme di berbagai kawasan turut membatasi akselerasi pemulihan ekonomi global, sekaligus meningkatkan risiko terhadap stabilitas perdagangan dan arus investasi lintas negara.

Perekonomian Indonesia tetap menunjukkan kinerja yang resilien dengan pertumbuhan sebesar 5,11% (YoY) pada 2025, ditopang oleh konsumsi domestik dan investasi yang tetap terjaga. Namun demikian, Direksi mengamati adanya pergeseran pola perilaku konsumen yang semakin berhati-hati dalam mengajukan pembiayaan. Tekanan terhadap daya beli, khususnya pada kelompok masyarakat menengah telah mendorong pergeseran perilaku konsumen ke arah pembiayaan yang lebih konservatif, tercermin dari penurunan nilai pembiayaan, kecenderungan memilih tenor yang lebih pendek, serta meningkatnya sensitivitas terhadap perubahan suku bunga dan besaran uang muka.

Bagi industri pembiayaan domestik, ketatnya likuiditas global pada periode awal tahun turut membatasi ruang penurunan biaya dana, terutama bagi perusahaan pembiayaan yang memiliki eksposur pendanaan berbasis pasar. Meskipun tren pelonggaran moneter global mulai terlihat pada paruh kedua tahun 2025, akan tetapi dampaknya terhadap penurunan biaya dana masih berlangsung secara gradual.

Dengan mempertimbangkan seluruh perkembangan dinamika tersebut, Direksi memandang bahwa lanskap bisnis pembiayaan sepanjang 2025 menuntut keseimbangan yang lebih terukur antara upaya pertumbuhan dan penerapan prinsip kehati-hatian. Dalam merespons hal ini, Perseroan secara konsisten mengarahkan strategi pada pengelolaan likuiditas yang optimal, peningkatan selektivitas dalam penyaluran pembiayaan, serta penguatan kualitas portofolio. Melalui pendekatan tersebut, Perseroan berupaya menjaga stabilitas kinerja sekaligus memastikan keberlanjutan usaha di tengah dinamika industri yang masih berkembang.

Peran Direksi dalam Proses Perumusan Strategi dan Pelaksanaannya

Dalam rangka penetapan arah strategis yang sejalan dengan komitmen Perseroan terhadap penerapan keuangan berkelanjutan, Direksi turut berperan aktif dalam penyusunan dan penetapan Rencana Bisnis Tahunan (RBT) dan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2025. Penyusunan RBT dan RAKB tersebut dilakukan dengan mengintegrasikan prinsip-prinsip keberlanjutan ke dalam strategi bisnis

Sustaining National Economic and Financial Sector Resilience Amid Global Uncertainty

Throughout 2025, the Board of Directors observed that the global economy continued to operate within a landscape marked by heightened uncertainty, driven by persistent geopolitical tensions, ongoing fragmentation in international trade, and the continued recalibration of monetary policies across advanced economies. Supply chain disruptions and rising protectionist tendencies across regions further constrained the pace of global recovery, while elevating risks to trade stability and cross-border investment flows.

Indonesia's economy continued to demonstrate resilience, recording growth of 5.11% (YoY) in 2025, supported by stable domestic consumption and sustained investment. Beneath this resilience, however, the Board observed a structural shift in consumer behavior toward a more cautious and selective approach to financing. Pressures on purchasing power, particularly within the middle-income segment, have driven a transition toward more conservative financing preferences - reflected in lower financing ticket sizes, a tendency toward shorter tenors, and increased sensitivity to interest rates and down payment requirements.

For the domestic financing industry, tight liquidity conditions in the early part of the year limited the room for cost of funds reduction, particularly for financing companies with exposure to market-based funding. Although signs of global monetary easing began to emerge in the second half of 2025, the resulting impact on funding costs remained gradual.

Taking these developments into account, the Board of Directors views the 2025 financing landscape as one that demands a more calibrated balance between growth ambitions and prudential discipline. In response, the Company has consistently aligned its strategy toward maintaining strong liquidity resilience, enhancing selectivity in financing disbursement, and strengthening portfolio quality. Through this disciplined and forward-looking approach, the Company seeks not only to preserve performance stability, but also to ensure long-term sustainability amid an increasingly evolving industry landscape.

The Role of the Board of Directors in Strategy Formulation and Execution

In order to establish a well-aligned strategic direction In line with the Company's commitment to sustainable finance, the Board of Directors has also taken an active role in the development and establishment of the 2025 Annual Business Plan and Sustainable Finance Action Plan. This initiative integrates sustainability principles into the Company's core business strategy, including financing direction, risk management, and

Perseroan, termasuk dalam menentukan arah pembiayaan, pengelolaan risiko, serta pengembangan portofolio yang mendukung kegiatan ekonomi berkelanjutan.

Dalam tahap implementasi strategi, Direksi memastikan bahwa seluruh inisiatif strategis dijalankan secara efektif, terukur, dan konsisten melalui koordinasi lintas unit kerja serta pemantauan kinerja secara periodik. Evaluasi berkala juga dilakukan secara berkelanjutan untuk mengidentifikasi potensi risiko maupun deviasi terhadap rencana kerja sehingga langkah korektif dapat segera diambil secara tepat waktu. Direksi juga memastikan bahwa seluruh elemen organisasi memiliki pemahaman yang selaras terhadap arah strategis dan target yang ditetapkan, didukung oleh penguatan kapabilitas serta kecukupan sumber daya.

Keterlibatan aktif Direksi dalam seluruh siklus manajemen, mulai dari perencanaan hingga implementasi memberikan pemahaman yang komprehensif atas dinamika operasional Perseroan. Hal ini menjadi landasan bagi Direksi dalam merumuskan langkah mitigasi risiko yang tepat selama periode pelaporan, termasuk penyesuaian strategi maupun penetapan kembali target secara terukur apabila diperlukan. Dengan pendekatan tersebut, Direksi memastikan bahwa setiap keputusan strategis tidak hanya responsif terhadap dinamika yang berkembang, tetapi juga selaras dengan upaya menjaga keseimbangan antara pertumbuhan usaha, kualitas aset, dan keberlanjutan kinerja Perseroan.

Tantangan, Serta Prioritas Strategi dan Inisiatif Strategis Tahun 2025

Sepanjang tahun 2025, Perseroan menjalankan kegiatan usaha di tengah dinamika industri pembiayaan yang masih dipengaruhi oleh berbagai tekanan eksternal.

Persaingan di industri pembiayaan tetap berlangsung ketat, baik antar perusahaan pembiayaan maupun dengan lembaga keuangan lainnya, yang mendorong peningkatan kualitas layanan, struktur pembiayaan yang lebih kompetitif, serta inovasi produk yang lebih relevan dengan kebutuhan korporasi.

Selain faktor eksternal, Perseroan juga menghadapi tantangan internal yang menuntut penguatan fundamental bisnis, khususnya dalam pengelolaan risiko kredit dan efisiensi operasional. Kompleksitas pembiayaan korporasi yang memiliki karakteristik nilai transaksi yang lebih besar, struktur yang lebih beragam, serta profil risiko yang lebih dinamis, menuntut penerapan manajemen risiko yang lebih komprehensif dan disiplin.

Dalam merespons dinamika tersebut, Direksi menetapkan prioritas strategi yang berfokus pada pertumbuhan yang berkualitas dan berkelanjutan. Perseroan secara konsisten mengarahkan ekspansi pembiayaan pada sektor-sektor produktif yang memiliki fundamental kuat dan prospek jangka panjang yang baik, dengan tetap mengedepankan prinsip kehati-hatian. Pendekatan ini diimplementasikan melalui

portfolio development aligned with sustainable economic activities.

During the execution phase, the Board ensures that all strategic initiatives are carried out effectively, consistently, and in a measurable manner through cross-functional coordination and disciplined performance monitoring. In addition, Regular evaluations are conducted to identify emerging risks or deviations from planned targets, enabling timely and appropriate corrective actions. The Board also ensures that strategic priorities are clearly communicated and well understood across the organization, supported by continuous capability enhancement and adequate resource allocation.

The Board's active involvement across the full management cycle - from planning through execution - provides a comprehensive understanding of the Company's operational dynamics. This serves as a critical foundation for timely and well-calibrated risk mitigation, including strategic adjustments and the recalibration of targets where necessary. Through this disciplined approach, the Board ensures that every strategic decision is not only responsive to evolving conditions but also aligned with maintaining a balanced focus on growth, asset quality, and long-term sustainability.

Challenges, Strategic Priorities, and Key Initiatives in 2025

Throughout 2025, the Company operated amid a financing industry landscape shaped by ongoing external pressures.

Competition within the financing industry remained intense, both among financing companies and other financial institutions, driving the need for enhanced service quality, more competitive financing structures, and product innovation aligned with corporate client needs.

Beyond external factors, the Company also faced internal challenges that required strengthening its business fundamentals, particularly in credit risk management and operational efficiency. The inherent complexity of corporate financing -characterized by larger transaction sizes, more structured arrangements, and dynamic risk profiles - necessitated a more comprehensive and disciplined approach to risk management.

In response to these dynamics, the Board of Directors established strategic priorities focused on achieving high-quality and sustainable growth. The Company consistently directed its financing expansion toward productive sectors with strong fundamentals and long-term prospects, while upholding prudent principles. This approach was implemented through enhanced selectivity in underwriting, strengthened sector-

peningkatan selektivitas dalam proses *underwriting*, penguatan kualitas analisis kredit berbasis sektor industri, serta intensifikasi pemantauan portofolio secara berkelanjutan.

Dari sisi pendanaan, Perseroan terus mengedepankan pengelolaan likuiditas yang *prudent* guna menjaga stabilitas keuangan di tengah dinamika pasar. Hal ini dilakukan melalui penguatan kerja sama dengan perbankan, diversifikasi sumber pendanaan, serta pengelolaan struktur jatuh tempo liabilitas secara lebih terencana. Langkah tersebut tidak hanya memastikan kecukupan likuiditas, tetapi juga secara bertahap mendorong efisiensi biaya dana.

Sejalan dengan itu, Perseroan juga terus meningkatkan efektivitas operasional melalui penyempurnaan proses bisnis dan pemanfaatan teknologi, guna mendukung pengambilan keputusan yang lebih cepat, akurat, dan berbasis data. Penguatan kapabilitas bisnis juga dilakukan melalui pengembangan skema pembiayaan yang lebih fleksibel dan sesuai dengan kebutuhan nasabah korporasi, sehingga dapat meningkatkan daya saing Perseroan di segmen pembiayaan produktif.

Secara keseluruhan, Direksi memandang bahwa tahun 2025 merupakan periode konsolidasi yang menuntut keseimbangan antara pertumbuhan dan kehati-hatian, khususnya dalam konteks pembiayaan produktif berbasis korporasi. Melalui strategi yang selektif, penguatan fundamental bisnis, serta peningkatan kualitas portofolio, Perseroan berupaya menjaga stabilitas kinerja sekaligus memastikan keberlanjutan usaha di tengah dinamika industri yang terus berkembang. Seluruh langkah strategis yang diambil telah selaras dengan arah kebijakan dalam Rencana Bisnis Tahunan (RBT) Tahun 2025, guna mendukung pencapaian kinerja yang berkelanjutan.

Kinerja Perseroan Tahun 2025

Sepanjang tahun 2025, kinerja Perseroan dipengaruhi oleh dinamika industri pembiayaan yang cenderung melambat, seiring dengan meningkatnya kehati-hatian dalam penyaluran pembiayaan serta tekanan terhadap profitabilitas. Dalam menghadapi kondisi tersebut, Perseroan mengedepankan pendekatan yang lebih selektif dan berorientasi pada kualitas guna menjaga stabilitas kinerja secara keseluruhan.

Dengan mengedepankan prinsip kehati-hatian dalam menyalurkan pembiayaan, Perseroan berhasil merealisasikan pembiayaan baru sebesar Rp1,038 triliun sehingga total *outstanding* saldo piutang pembiayaan dibukukan menjadi Rp1,66 triliun per 31 Desember 2025 (tercapai 104% dari target RBT 2025). Kontribusi terbesar terhadap penyaluran pembiayaan sepanjang tahun 2025 berasal dari segmen pembiayaan investasi yang mencatatkan portofolio sebesar Rp1,47 triliun atau setara dengan 94,6% dari total pembiayaan Perseroan. Capaian ini menunjukkan adanya moderasi pertumbuhan dibandingkan tahun sebelumnya, sejalan dengan kondisi permintaan pembiayaan yang belum sepenuhnya pulih serta strategi Perseroan yang lebih berhati-hati dalam ekspansi guna menjaga kualitas portofolio.

based credit analysis, and intensified portfolio monitoring.

On the funding side, the Company continued to prioritize prudent liquidity management to maintain financial stability amid market volatility. This was achieved through strengthening partnerships with banking institutions, diversifying funding sources, and managing liability maturity profiles in a more structured and measured manner. These efforts not only ensured adequate liquidity but also gradually improved funding cost efficiency.

In parallel, the Company continued to enhance operational effectiveness through business process improvements and the adoption of technology, enabling faster, more accurate, and data-driven decision-making. Business capabilities were further strengthened through the development of more flexible financing schemes tailored to corporate client needs, thereby enhancing the Company's competitiveness in the productive financing segment.

Overall, the Board of Directors views 2025 as a consolidation period requiring a balanced approach between growth and prudence, particularly within the context of corporate-based productive financing. Through a selective strategy, strengthened business fundamentals, and enhanced portfolio quality, the Company remains committed to maintaining performance stability while ensuring long-term sustainability amid an evolving industry landscape. All strategic initiatives undertaken during the year were aligned with the direction set out in the 2025 Annual Business Plan, supporting the achievement of sustainable performance.

Company Performance in 2025

Throughout 2025, the Company's performance was shaped by a moderating financing industry, characterized by heightened prudence in financing disbursement and increasing pressure on profitability. In navigating these conditions, the Company adopted a more selective and quality-driven approach to maintain overall performance stability.

By consistently upholding prudent principles in financing disbursement, the Company realized new financing of Rp1.038 trillion, as a result, total outstanding financing receivables reached Rp1.66 trillion as of December 31, 2025, achieving 104% of the 2025 Annual Business Plan target. The largest contribution came from the investment financing segment, which recorded a portfolio of Rp1.47 trillion, equivalent to 94.6% of the Company's total financing. This performance reflects a moderation in growth compared to the previous year, in line with still - recovering demand and the Company's more cautious expansion strategy aimed at preserving portfolio quality.

Seiring dengan perolehan kontrak baru serta perkembangan piutang pembiayaan sepanjang tahun 2025, total aset Perseroan tercatat menurun sebesar 0,84% dari Rp2,06 triliun pada akhir 2024 menjadi Rp2,04 triliun (tercapai 112% dari target 2025). Di sisi lain, Perseroan juga menjaga struktur pendanaan yang sehat dengan *gearing ratio* sebesar 0,60 kali serta memastikan kecukupan likuiditas untuk mendukung ekspansi usaha secara berkelanjutan. Hal ini mencerminkan upaya Perseroan dalam menjaga pertumbuhan yang terukur melalui pengelolaan ekspansi yang selektif, berorientasi pada kualitas, serta selaras dengan prinsip kehati-hatian di tengah kondisi industri yang masih dihadapkan pada berbagai tantangan.

In line with the increase in new contracts and the development of financing receivables throughout the year, the Company's total assets slightly declined by 0.84%, from Rp2.06 trillion at the end of 2024 to Rp2.04 trillion, (achieving 112% of the 2025 target). At the same time, the Company maintained a sound funding structure, with a gearing ratio of 0.60 times, while ensuring adequate liquidity to support sustainable business expansion. This reflects the Company's commitment to measured growth through selective, quality-oriented expansion aligned with prudential principles amid ongoing industry challenges.

Di tengah meningkatnya risiko kredit di industri, Direksi secara konsisten menekankan pentingnya menjaga kualitas aset melalui penerapan prinsip kehati-hatian dalam penyaluran pembiayaan. Hal ini tercermin dari rasio *Non-Performing Financing* (NPF) neto yang tetap terjaga pada level 0,71%. Capaian tersebut mencerminkan ketahanan portofolio pembiayaan Perseroan yang didukung oleh proses seleksi kredit yang disiplin, penguatan fungsi monitoring, serta penerapan manajemen risiko yang terintegrasi dan berkelanjutan.

Amid rising credit risk across the industry, the Board of Directors consistently emphasized the importance of maintaining asset quality through disciplined application of prudent financing practices. This is reflected in the Company's net Non-Performing Financing (NPF) ratio, which remained well-controlled at 0.71%. This achievement demonstrates the resilience of the Company's financing portfolio, supported by disciplined credit selection, strengthened monitoring functions, and the implementation of integrated and sustainable risk management practices.

Meskipun kualitas aset tetap terjaga, tekanan dari sisi biaya dan keterbatasan pertumbuhan pendapatan turut memengaruhi kinerja profitabilitas Perseroan sepanjang tahun 2025. Laba bersih sebelum pajak tercatat sebesar Rp77,56 miliar (tercapai 93,76% dari target 2025), menurun 4,17% dibandingkan capaian tahun sebelumnya sebesar Rp80,94 miliar. Penurunan ini terutama dipengaruhi oleh meningkatnya biaya pendanaan serta kebutuhan pencadangan yang lebih tinggi seiring dengan dinamika risiko kredit.

Despite the strong asset quality, cost pressures and limited revenue growth affected the Company's profitability performance in 2025. Profit before tax was recorded at Rp77.56 billion (achieving 93.76% of the 2025 target) and declining by 4.17% compared to Rp80.94 billion in the previous year. This decrease was primarily driven by higher funding costs and increased provisioning requirements in response to evolving credit risk conditions.

Dari sisi pendapatan, Perseroan membukukan realisasi sebesar Rp176,79 miliar, peningkatan beban operasional dan biaya lainnya memberikan tekanan terhadap tingkat efisiensi sehingga rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) sedikit meningkat dari tahun lalu sebesar 57,37% menjadi 58,96% pada tahun 2025.

From a revenue perspective, the Company recorded Rp176.79 billion, increases in operating and other expenses placed pressure on efficiency levels, as reflected in the Operating Expenses to Operating Income (BOPO) ratio, which rose slightly from 57.37% in the previous year to 58.96% in 2025.

Tekanan terhadap efisiensi dan penurunan laba bersih tersebut secara langsung berdampak pada penurunan indikator profitabilitas sehingga *Return on Equity* (ROE) *dan Return on Assets* (ROA) masing-masing tercatat sebesar 5,49% dan 4,31%, mengalami penyesuaian dibandingkan tahun sebelumnya. Meskipun demikian, struktur permodalan Perseroan tetap terjaga dengan baik, tercermin dari posisi ekuitas yang tercatat sebesar Rp1,218 triliun, meningkat 0,23% dibandingkan posisi akhir 2024 sebesar Rp1,215 triliun, sehingga tetap mendukung keberlanjutan kegiatan usaha secara optimal.

The pressure on efficiency and the decline in profitability subsequently impacted key financial indicators, with Return on Equity (ROE) and Return on Assets (ROA) recorded at 5.49% and 4.31%, respectively, reflecting a moderation compared to the previous year. Nevertheless, the Company's capital structure remained solid, as evidenced by total equity of Rp1.218 trillion, increasing by 0.23% from Rp1.215 trillion at the end of 2024, thereby continuing to support sustainable business operations.

Direksi memandang bahwa kinerja Perseroan sepanjang tahun 2025 mencerminkan fase konsolidasi di tengah tekanan industri yang masih berlangsung, di mana moderasi pertumbuhan dan profitabilitas merupakan bagian dari penyesuaian strategis untuk menjaga kualitas aset, stabilitas operasional, serta kekuatan permodalan. Meskipun belum seluruh target dapat

The Board of Directors views the Company's 2025 performance as reflective of a consolidation phase amid ongoing industry pressures, where moderated growth and profitability represent a strategic adjustment to preserve asset quality, operational stability, and capital strength. Although not all targets were fully achieved, the Board believes that the Company's

dicapai, Direksi menilai bahwa fundamental bisnis Perseroan tetap terjaga dengan baik. Ke depan, Direksi berkomitmen untuk terus melakukan evaluasi dan penyempurnaan strategi secara berkelanjutan, termasuk melalui penguatan disiplin pengelolaan risiko, peningkatan efisiensi operasional, serta optimalisasi struktur pendanaan, sehingga Perseroan dapat kembali mendorong pertumbuhan yang lebih sehat dan berkelanjutan pada periode mendatang.

Prospek Bisnis Tahun 2026

Pertumbuhan ekonomi Indonesia diproyeksikan berada pada kisaran 5,2%–5,4% (YoY), didukung oleh konsumsi domestik yang stabil, peningkatan aktivitas investasi, serta kesinambungan kebijakan fiskal dan moneter. Di sisi lain, Bank Indonesia juga memberikan sinyal bahwa stabilitas suku bunga acuan akan tetap terjaga pada level 4,75%.

Sejalan dengan kondisi tersebut, industri perusahaan pembiayaan diproyeksikan tetap mencatatkan pertumbuhan yang moderat pada kisaran 6%–8% (YoY) pada tahun 2026. Arah pertumbuhan ini mencerminkan bahwa peluang ekspansi masih terbuka, meskipun dengan karakteristik industri yang semakin selektif, khususnya dalam menjaga kualitas aset, mengelola risiko kredit, serta memperkuat struktur pendanaan. Direksi memandang bahwa prospek pertumbuhan industri tersebut memberikan ruang yang positif bagi Perseroan untuk mengoptimalkan peluang ekspansi secara terukur. Selain itu, dorongan regulator terhadap peningkatan porsi pembiayaan produktif serta implementasi prinsip keuangan berkelanjutan dipandang sebagai peluang untuk memperluas basis bisnis dan meningkatkan kualitas portofolio dalam jangka panjang.

Dengan landasan prospek tersebut, Direksi memandang bahwa tahun 2026 akan menjadi fase lanjutan bagi Perseroan untuk meraih pertumbuhan berkelanjutan. Oleh karena itu, fokus Perseroan tidak hanya tertuju pada peningkatan volume pembiayaan, tetapi juga pada kualitas pertumbuhan melalui keseimbangan antara ekspansi dan pengelolaan risiko yang disiplin. Sejalan dengan itu, Perseroan telah menetapkan strategi pertumbuhan yang selektif dengan mengarahkan pembiayaan pada segmen dengan profil risiko yang lebih terukur dan memiliki prospek positif. Strategi ini akan didukung oleh diversifikasi portofolio pembiayaan, penguatan proses *due diligence* calon nasabah, serta peningkatan aktivitas pemantauan portofolio agar kualitas aset tetap terjaga seiring dengan ekspansi yang dilakukan.

Kemudian terkait pendanaan, Perseroan akan melanjutkan strategi penguatan struktur likuiditas melalui diversifikasi sumber pendanaan dan pengelolaan liabilitas yang lebih terencana, termasuk penyesuaian profil jatuh tempo utang agar selaras dengan profil aset serta optimalisasi kerja sama dengan lembaga keuangan. Langkah ini ditujukan untuk mendukung kebutuhan ekspansi tanpa mengorbankan stabilitas keuangan. Sejalan dengan itu, Perseroan juga akan meningkatkan efisiensi operasional melalui penyempurnaan proses bisnis dan

underlying fundamentals remain sound. Going forward, the Board is committed to continuously refining its strategy through strengthened risk management discipline, enhanced operational efficiency, and optimized funding structures, enabling the Company to drive healthier and more sustainable growth in the periods ahead.

Business Outlook for 2026

Indonesia's economic growth is projected to range between 5.2%-5.4% (YoY), supported by stable domestic consumption, strengthening investment activity, and the continuity of fiscal and monetary policies. At the same time, Bank Indonesia has signaled that the benchmark interest rate will remain stable at around 4.75%.

In line with these conditions, the financing industry is projected to continue recording moderate growth in the range of 6%-8% (YoY) in 2026. This outlook reflects that expansion opportunities remain available, albeit within an increasingly selective environment, particularly in maintaining asset quality, managing credit risk, and strengthening funding structures. The Board believes that this industry outlook presents a positive opportunity for the Company to pursue measured and disciplined expansion. Furthermore, regulatory initiatives encouraging a greater share of productive financing, along with the implementation of sustainable finance principles, are seen as key opportunities to broaden the Company's business base and enhance portfolio quality over the long-term.

Building on this outlook, the Board views 2026 as a continuation phase for the Company to achieve sustainable growth. Accordingly, the Company's focus will extend beyond volume expansion toward ensuring the quality of growth, by maintaining a balanced approach between expansion and disciplined risk management. In this regard, the Company has established a selective growth strategy by directing financing toward segments with more measurable risk profiles and positive prospects. This strategy will be supported by portfolio diversification, strengthened due diligence processes for prospective customers, and enhanced portfolio monitoring to ensure asset quality is maintained alongside expansion.

From a funding perspective, the Company will continue to strengthen its liquidity structure through diversification of funding sources and more structured liability management, including aligning debt maturity profiles with asset characteristics and optimizing partnerships with financial institutions. These initiatives are aimed at supporting business expansion while preserving financial stability. In parallel, the Company will enhance operational efficiency through continuous business process improvements and disciplined

pengendalian biaya secara berkelanjutan. Upaya ini diharapkan dapat mendorong perbaikan margin usaha serta memperkuat daya tahan Perseroan dalam menghadapi dinamika industri yang kompetitif.

Sebagai bagian dari inisiatif penguatan fundamental bisnis, Perseroan akan tetap menempatkan pengembangan SDM sebagai prioritas strategis untuk memastikan kesiapan organisasi dalam mengeksekusi strategi secara optimal. Di samping itu, penyempurnaan sistem teknologi informasi juga akan dilanjutkan guna mendukung proses bisnis yang lebih terintegrasi, efisien, dan berbasis data sehingga dapat meningkatkan kualitas pengambilan keputusan serta pengendalian risiko.

Dengan mengimplementasikan strategi bisnis yang terarah dan disiplin, Direksi meyakini bahwa Perseroan berada pada posisi yang solid untuk mencapai target kinerja tahun 2026 secara optimal. Fokus untuk meraih pertumbuhan yang berkualitas, penguatan manajemen risiko, serta peningkatan efisiensi akan terus menjadi prioritas utama Perseroan dalam menjaga keseimbangan antara ekspansi dan ketahanan keuangan. Melalui langkah-langkah tersebut, Perseroan berkomitmen untuk memperkuat daya saing, meningkatkan kinerja secara berkelanjutan, serta menciptakan nilai tambah yang lebih besar bagi seluruh pemangku kepentingan.

Komitmen terhadap Penerapan Prinsip-Prinsip Tata Kelola Perusahaan yang Baik Sebagai Pilar Keberlanjutan Bisnis

Pencapaian kinerja Perseroan merupakan hasil dari komitmen kuat Direksi dan seluruh karyawan Perseroan dalam menempatkan prinsip-prinsip Tata Kelola Perusahaan yang Baik sebagai fondasi utama dalam menjalankan kegiatan bisnis dan usahanya. Direksi memandang bahwa penerapan GCG yang konsisten menjadi kunci dalam membangun praktik bisnis yang berintegritas, transparan, dan akuntabel, sekaligus memperkuat keberlanjutan usaha dalam jangka panjang.

Dalam rangka memperkuat implementasi tersebut, Direksi menempatkan fungsi kepatuhan sebagai salah satu pilar utama dalam pengelolaan usaha. Fungsi ini berperan penting dalam memastikan bahwa setiap aktivitas Perseroan senantiasa selaras dengan ketentuan yang berlaku dan prinsip kehati-hatian. Penguatan fungsi kepatuhan dilakukan secara berkelanjutan melalui penyempurnaan kebijakan dan prosedur internal, peningkatan efektivitas pengawasan, serta integrasi aspek kepatuhan dalam setiap proses pengambilan keputusan.

Selain itu, Direksi juga memastikan bahwa proses tata kelola telah berjalan secara efektif, didukung oleh struktur organisasi serta infrastruktur GCG yang memadai sehingga mampu menciptakan mekanisme *check and balances* antar-organ Perseroan secara optimal. Efektivitas tersebut juga tercermin dari terbentuknya budaya kepatuhan dan integritas yang terinternalisasi di seluruh lini organisasi sebagaimana ditunjukkan dengan tidak adanya laporan pelanggaran maupun indikasi *fraud* melalui *Whistleblowing System* (WBS) sepanjang tahun 2025.

cost management, which are expected to support margin improvement and strengthen resilience amid a competitive industry landscape.

As part of its efforts to reinforce business fundamentals, the Company will continue to prioritize human capital development to ensure organizational readiness in executing its strategies effectively. In addition, ongoing enhancements to information technology systems will be pursued to support more integrated, efficient, and data-driven business processes, thereby improving decision-making quality and risk management capabilities.

Through the disciplined execution of its strategic priorities, the Board of Directors is confident that the Company is well-positioned to achieve its 2026 performance targets. A continued focus on quality growth, strengthened risk management, and improved efficiency will remain central to maintaining a balance between expansion and financial resilience. Through these efforts, the Company is committed to enhancing competitiveness, delivering sustainable performance, and creating greater long-term value for all stakeholders.

Commitment to Good Corporate Governance as a Foundation for Sustainable Business

The Company's performance achievements are the result of the strong commitment of the Board of Directors and all employees in upholding the principles of Good Corporate Governance as the main foundation of its business operations. The Board believes that the consistent implementation of GCG is essential in fostering integrity, transparency, and accountability, while reinforcing the Company's long-term business sustainability.

To strengthen its implementation, the Board places the compliance function as a key pillar in managing the business. This function plays a critical role in ensuring that all Company activities remain aligned with applicable regulations and prudential principles. Continuous enhancement of the compliance function is carried out through the refinement of internal policies and procedures, strengthening oversight effectiveness, and embedding compliance considerations into every decision-making process.

Furthermore, the Board ensures that governance processes operate effectively, supported by an adequate organizational structure and GCG infrastructure, enabling optimal checks and balances among the Company's governing bodies. This effectiveness is also reflected in the establishment of a strong culture of compliance and integrity across all levels of the organization, as evidenced by the absence of reported violations or indications of fraud through the Whistleblowing System (WBS) throughout 2025.

Sejalan dengan inisiatif penguatan GCG, Direksi menegaskan bahwa Perseroan telah menerapkan sistem manajemen risiko dan pengendalian internal yang memadai dengan mengacu pada prinsip *three lines of defence*. Dalam implementasinya, unit bisnis sebagai lini pertama bertindak sebagai pemilik risiko dalam aktivitas operasional sehari-hari, didukung oleh fungsi manajemen risiko dan kepatuhan sebagai lini kedua dalam perumusan kebijakan serta pengawasan penerapannya. Sementara itu, fungsi audit internal sebagai lini ketiga menjalankan peran independen dalam memberikan *assurance* atas efektivitas pengendalian internal dan pengelolaan risiko secara menyeluruh.

In line with strengthening GCG practices, the Board affirms that the Company has implemented a robust risk management and internal control system based on the three lines of defence principle. In its implementation, business units as the first line act as risk owners in daily operations, supported by risk management and compliance functions as the second line in formulating policies and overseeing their implementation. Meanwhile, the internal audit function as the third line provides independent assurance on the effectiveness of internal controls and overall risk management.

Direksi memandang bahwa penerapan sistem manajemen risiko secara konsisten turut memperkuat kemampuan Perseroan dalam memitigasi risiko sejak dini, menjaga stabilitas operasional, serta mempertahankan kualitas aset di tengah dinamika industri. Sejalan dengan hal tersebut, penguatan perlindungan data nasabah terus dilakukan sebagai bagian dari manajemen risiko operasional dan kepatuhan melalui penerapan kebijakan keamanan informasi, pengendalian akses sistem, serta peningkatan kesadaran karyawan guna menjaga kepercayaan nasabah sekaligus memastikan kepatuhan terhadap ketentuan yang berlaku.

The Board believes that the consistent application of risk management practices has strengthened the Company's ability to proactively mitigate risks, maintain operational stability, and preserve asset quality amid industry dynamics. In this regard, the Company continues to enhance customer data protection as part of operational risk and compliance management through the implementation of information security policies, system access controls, and employee awareness programs. These efforts are aimed at maintaining customer trust while ensuring compliance with applicable regulations.

Direksi memandang bahwa penerapan GCG yang konsisten, didukung oleh sistem manajemen risiko yang kokoh, pelaksanaan fungsi kepatuhan yang efektif, serta implementasi APU PPT, telah menjadi fondasi penting dalam menjaga kualitas pengelolaan usaha sekaligus memastikan kepatuhan terhadap ketentuan peraturan perundang-undangan yang berlaku. Ke depan, Direksi berkomitmen untuk terus memperkuat kualitas penerapan GCG melalui penyempurnaan berkelanjutan sejalan dengan dinamika industri dan ekspektasi pemangku kepentingan yang terus berkembang. Upaya ini diharapkan tidak hanya menjaga keberlanjutan usaha, tetapi juga memperkuat kepercayaan pemangku kepentingan serta mendukung penciptaan nilai jangka panjang bagi Perseroan.

The Board of Directors believes that the consistent implementation of GCG, supported by a robust risk management framework, effective compliance functions, and the implementation of Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) measures, has become a critical foundation in ensuring sound business management and regulatory compliance. Going forward, the Board remains committed to continuously enhancing the quality of GCG implementation through ongoing improvements in line with evolving industry dynamics and stakeholder expectations. These efforts are expected not only to sustain the Company's long-term viability but also to strengthen stakeholder trust and create lasting value for the Company.

Komitmen Perseroan Terhadap Penerapan Keuangan Berkelanjutan

Commitment to Sustainable Finance Implementation

Perseroan berkomitmen untuk mengintegrasikan prinsip Keuangan Berkelanjutan ke dalam strategi bisnis, kebijakan, dan kegiatan operasional sebagai bagian dari upaya menciptakan nilai jangka panjang yang seimbang bagi pemegang saham, pelanggan, karyawan, masyarakat, dan seluruh pemangku kepentingan. Komitmen tersebut juga merupakan wujud kepatuhan Perseroan terhadap POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

The Company is committed to integrating Sustainable Finance principles into its business strategy, policies, and operational activities as part of its efforts to create balanced and long-term value for shareholders, customers, employees, communities, and all stakeholders. This commitment also reflects the Company's compliance with POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

Sebagai bentuk implementasi yang terencana dan terukur, Perseroan telah menyusun dan menjalankan RAKB Tahun 2025 yang memuat sasaran, program, dan target yang jelas. Pelaksanaan RAKB tersebut juga dilaporkan kepada OJK beserta capaian realisasinya. Melalui RAKB, Perseroan memperkuat internalisasi prinsip Lingkungan, Sosial, dan Tata Kelola (LST)

As part of a structured and measurable approach, the Company has developed and implemented its 2025 Sustainable Finance Action Plan, which outlines clear objectives, programs, and targets. The implementation of the Sustainable Finance Action Plan is also regularly reported to the Financial Services Authority (OJK), including progress and achievement outcomes. Through

di seluruh lini organisasi, sekaligus mendorong peningkatan pemahaman pelanggan dan pemangku kepentingan terhadap praktik pembiayaan yang bertanggung jawab.

the Sustainable Finance Action Plan, the Company continues to strengthen the internalization of Environmental, Social, and Governance (ESG) principles across all levels of the organization, while also promoting greater awareness among customers and stakeholders regarding responsible financing practices.

Dalam menjalankan kegiatan pembiayaan, Perseroan secara konsisten menerapkan aspek LST ke dalam proses analisis dan pengambilan keputusan melalui penerapan *due diligence* yang komprehensif terhadap calon nasabah untuk memastikan bahwa pembiayaan yang disalurkan selaras dengan prinsip keberlanjutan, sekaligus menjaga kualitas aset dan profil risiko Perseroan. Di samping itu, Perseroan juga terus mengembangkan portofolio pembiayaan hijau, termasuk pembiayaan kendaraan ramah lingkungan sebagai kontribusi nyata dalam mendukung transisi menuju ekonomi rendah karbon.

In its financing activities, the Company consistently incorporates ESG considerations into its analysis and decision-making processes through comprehensive due diligence on prospective customers. This approach ensures that financing disbursements align with sustainability principles while maintaining asset quality and the Company's risk profile. In addition, the Company continues to expand its sustainable financing portfolio, including environmentally friendly vehicle financing, as a tangible contribution to supporting the transition toward a low-carbon economy.

Sejalan dengan implementasi tersebut, kinerja pembiayaan berkelanjutan Perseroan menunjukkan tren positif. Sampai dengan 31 Desember 2025, nilai portofolio pembiayaan berkelanjutan Perseroan tercatat sebesar Rp80,586 miliar atau berkontribusi 7,76% terhadap total portofolio pembiayaan secara keseluruhan. Adapun realisasi pembiayaan baru pada segmen berkelanjutan juga menunjukkan capaian yang solid, yaitu sebesar 89,54% dari target RAKB Tahun 2025. Penyaluran pembiayaan tersebut didominasi oleh sektor kendaraan ramah lingkungan yang mencerminkan peran aktif Perseroan dalam mendukung transisi menuju ekonomi rendah karbon yang berkelanjutan.

In line with these efforts, the Company's sustainable financing performance demonstrated a positive trend. As of December 31, 2025, the sustainable financing portfolio reached Rp80.586 billion, contributing 7.76% to the Company's total financing portfolio. Meanwhile, new financing realization within the sustainable segment achieved 89.54% of the 2025 Sustainable Finance Action Plan target. The majority of this financing was directed toward environmentally friendly vehicle sectors, reflecting the Company's active role in supporting a sustainable low-carbon transition.

Selain fokus memperkuat portofolio pembiayaan berkelanjutan, Perseroan juga menempatkan literasi dan inklusi keuangan sebagai bagian penting dari implementasi Keuangan Berkelanjutan. Sepanjang tahun 2025, Perseroan secara aktif melaksanakan program edukasi kepada masyarakat dan pelanggan, baik melalui kegiatan tatap muka maupun berbagai kanal komunikasi digital, dengan total 4 kegiatan yang menjangkau 281 peserta.

Beyond portfolio development, the Company also places strong emphasis on financial literacy and inclusion as integral components of its Sustainable Finance implementation. Throughout 2025, the Company actively conducted educational programs for the public and customers through both in-person engagements and digital communication channels, with a total of four initiatives reaching 281 participants.

Pada pilar sosial, Perseroan secara konsisten menjalankan program Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/"CSR") yang selaras dengan Tujuan Pembangunan Berkelanjutan (TPB). Sepanjang tahun 2025, Perseroan merealisasikan anggaran CSR sebesar Rp134 juta untuk berbagai kegiatan di bidang kesehatan, lingkungan, dan pemberdayaan masyarakat, dengan jumlah penerima manfaat mencapai kurang lebih 398 orang. Perseroan juga berkomitmen menjaga kesejahteraan karyawan serta menyediakan lingkungan kerja yang aman, sehat, dan kondusif sebagai bagian dari keberlanjutan operasional.

On the social pillar, the Company consistently implemented Corporate Social Responsibility (CSR) programs aligned with the Sustainable Development Goals (SDGs). In 2025, the Company allocated Rp134 million for CSR initiatives across healthcare, environmental, and community empowerment sectors, benefiting approximately 398 individuals. The Company also remains committed to safeguarding employee well-being by fostering a safe, healthy, and conducive working environment as part of its operational sustainability.

Di sisi lain, Perseroan secara aktif mengambil peran dalam menjaga kelestarian lingkungan melalui peningkatan efisiensi penggunaan sumber daya, antara lain melalui penghematan energi listrik dan bahan bakar, penerapan *paperless* di lingkungan kerja, ataupun berpartisipasi dalam berbagai kegiatan pelestarian lingkungan hidup. Inisiatif tersebut

In parallel, the Company actively contributes to environmental preservation through improved resource efficiency, including energy and fuel conservation, the implementation of paperless initiatives, and participation in environmental sustainability programs. These initiatives reflect the Company's support for the national net zero emission targets, while also demonstrating

merupakan wujud dukungan Perseroan terhadap pencapaian target *net zero emission* nasional, sekaligus mencerminkan komitmen untuk meminimalkan jejak lingkungan dari seluruh aktivitas operasional.

Direksi meyakini bahwa keberlanjutan bukan sekadar kewajiban, melainkan fondasi utama dalam menciptakan nilai jangka panjang bagi Perseroan dan seluruh pemangku kepentingan. Oleh karena itu, Direksi akan terus memperkuat integrasi prinsip keberlanjutan ke dalam strategi bisnis dan operasional, dengan mengedepankan keseimbangan antara kinerja ekonomi, tanggung jawab sosial, dan pelestarian lingkungan. Ke depan, Direksi berkomitmen untuk secara konsisten meningkatkan kualitas penerapan keuangan berkelanjutan, memperkuat tata kelola yang *prudent,* serta mendorong inovasi yang adaptif terhadap dinamika perubahan. Dengan dukungan seluruh pemangku kepentingan, Direksi optimistis Perseroan akan mampu mempertahankan pertumbuhan yang berkelanjutan, sekaligus memberikan kontribusi nyata terhadap pembangunan ekonomi yang inklusif dan berwawasan lingkungan.

Penilaian terhadap Kinerja Komite-Komite di Bawah Direksi

Dalam menjalankan tanggung jawab pengurusan dan pengelolaan, Direksi didukung oleh komite-komite yang berperan dalam meningkatkan efektivitas pengambilan keputusan strategis, antara lain Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite Produk dan Pengembangan Kegiatan Usaha Syariah, serta Komite Keuangan Berkelanjutan. Masing-masing komite menjalankan fungsi dan perannya dengan berpedoman pada piagam komite dan tata tertib kerja yang telah ditetapkan guna memastikan pelaksanaan tugas berlangsung secara terarah, konsisten, dan akuntabel.

Sepanjang tahun 2025, Direksi menilai komite-komite di bawah Direksi telah menjalankan peran dan tanggung jawabnya secara efektif serta memberikan kontribusi signifikan dalam mendukung pengelolaan Perseroan. Hal ini tercermin dari partisipasi aktif dalam penyusunan rekomendasi yang konstruktif, pembahasan yang komprehensif atas isu-isu strategis, serta pemenuhan standar kompetensi anggota. Kinerja tersebut diperkuat dengan konsistensi dalam menindaklanjuti setiap keputusan dan rekomendasi, sehingga mendukung proses pengambilan keputusan Direksi yang lebih tepat dan akuntabel.

Perubahan Komposisi Anggota Direksi

Sepanjang tahun 2025, Perseroan mencatat perubahan komposisi Direksi, sehubungan dengan pemberhentian dan pengangkatan anggota Direksi. Penjelasan lebih lanjut mengenai perubahan ini terangkum pada Bab Profil Perusahaan.

its commitment to minimizing the environmental footprint of its operations.

The Board of Directors believes that sustainability is not merely an obligation, but a fundamental pillar in creating long-term value for the Company and its stakeholders. Accordingly, the Board remains committed to strengthening the integration of sustainability principles into business strategies and operations, with a balanced focus on economic performance, social responsibility, and environmental stewardship. Going forward, the Board of Directors is committed to consistently enhance the quality of its sustainable finance implementation, reinforce prudent governance practices, and foster innovation that is adaptive to evolving dynamics. With the support of all stakeholders, the Board of Directors is confident that the Company will sustain its growth while contributing meaningfully to inclusive and environmentally responsible economic development.

Assessment of the Performance of Committees Under the Board of Directors

In carrying out its management and operational responsibilities, the Board of Directors is supported by several committees that play a vital role in enhancing the effectiveness of strategic decision-making, including the Risk Management Committee, Information Technology Steering Committee, Sharia Product and Business Development Committee, and Sustainable Finance Committee. Each committee performs its duties and responsibilities in accordance with its charter and established governance framework, ensuring that all activities are conducted in a structured, consistent, and accountable manner.

Throughout 2025, the Board of Directors assessed that the committees under its supervision performed their roles and responsibilities effectively and made significant contributions to the overall management of the Company. This is reflected in their active participation in providing constructive recommendations, conducting comprehensive discussions on strategic matters, and maintaining the required level of competency among committee members. Their performance is further demonstrated by the consistent follow-through on decisions and recommendations, thereby supporting more informed and accountable decision-making by the Board of Directors.

Changes in the Composition of the Board of Directors

Throughout 2025, the Company recorded changes in the composition of its Board of Directors, in relation to the dismissal and appointment of Board of Directors' members. Further details regarding these changes are presented in the Company Profile section.

Apresiasi

Direksi menyampaikan terima kasih atas kepercayaan yang senantiasa diberikan oleh para Pemegang Saham dalam mendukung keberlangsungan dan pengembangan kegiatan usaha Perseroan. Kepercayaan tersebut menjadi landasan penting bagi Direksi dalam menjalankan mandat pengelolaan Perseroan secara profesional, *prudent*, dan berorientasi pada penciptaan nilai jangka panjang.

Direksi juga menyampaikan apresiasi kepada Dewan Komisaris atas pengawasan yang efektif, serta arahan dan masukan strategis yang konstruktif. Dukungan tersebut menjadi faktor penting dalam menjaga keselarasan langkah Perseroan dengan target usaha yang telah ditetapkan, sekaligus memastikan penerapan tata kelola yang baik secara konsisten.

Penghargaan yang setinggi-tingginya kami sampaikan kepada seluruh jajaran manajemen dan karyawan atas dedikasi, komitmen, dan sinergi yang terjalin sepanjang tahun buku 2025. Di tengah dinamika dan tantangan industri, kontribusi seluruh insan Perseroan menjadi kunci dalam menjaga kinerja yang solid dan berdaya saing.

Direksi juga mengucapkan terima kasih kepada seluruh pemangku kepentingan, termasuk regulator, pelanggan, mitra bisnis, serta seluruh pihak yang telah memberikan dukungan dan kepercayaan kepada Perseroan. Kolaborasi yang erat dengan seluruh pemangku kepentingan telah memperkuat upaya Perseroan dalam mengoptimalkan kinerja serta mengimplementasikan prinsip Tata Kelola Perusahaan yang Baik secara berkelanjutan.

Dengan fondasi yang telah dibangun bersama, Direksi optimistis Perseroan akan terus melangkah maju, memperkuat posisi di industri pembiayaan, serta menciptakan nilai yang berkelanjutan bagi seluruh pemangku kepentingan di masa mendatang.

Appreciation

The Board of Directors extends its sincere appreciation to the Shareholders for their continued trust and confidence in supporting the sustainability and growth of the Company's business. This trust serves as a vital foundation for the Board of Directors in carrying out its mandate with professionalism, prudence, and a strong focus on long-term value creation.

The Board of Directors also conveys its appreciation to the Board of Commissioners for their effective oversight, as well as for their constructive guidance and strategic insights. Such support has been instrumental in ensuring the Company's alignment with its business objectives while consistently upholding good corporate governance implementation.

Our highest appreciation is extended to the management and all employees for their dedication, commitment, and strong collaboration throughout the 2025 financial year. Amid industry challenges and evolving dynamics, the collective contribution of all personnel has been key to maintaining solid and competitive performance.

The Board of Directors would also like to express its gratitude to all stakeholders, including regulators, customers, business partners, and all parties who have continuously supported and placed their trust in the Company. Close collaboration with stakeholders has strengthened the Company's efforts to optimize performance and continuously implement Good Corporate Governance principles.

With the solid foundation that has been built together, the Board of Directors remains optimistic that the Company will continue to move forward, strengthen its position within the financing industry, and deliver sustainable value for all stakeholders in the years ahead.

Atas nama Direksi,
On behalf of Board of Directors



Cho Jaeseong
Presiden Direktur
President Director

KDB Tifa Finance

03

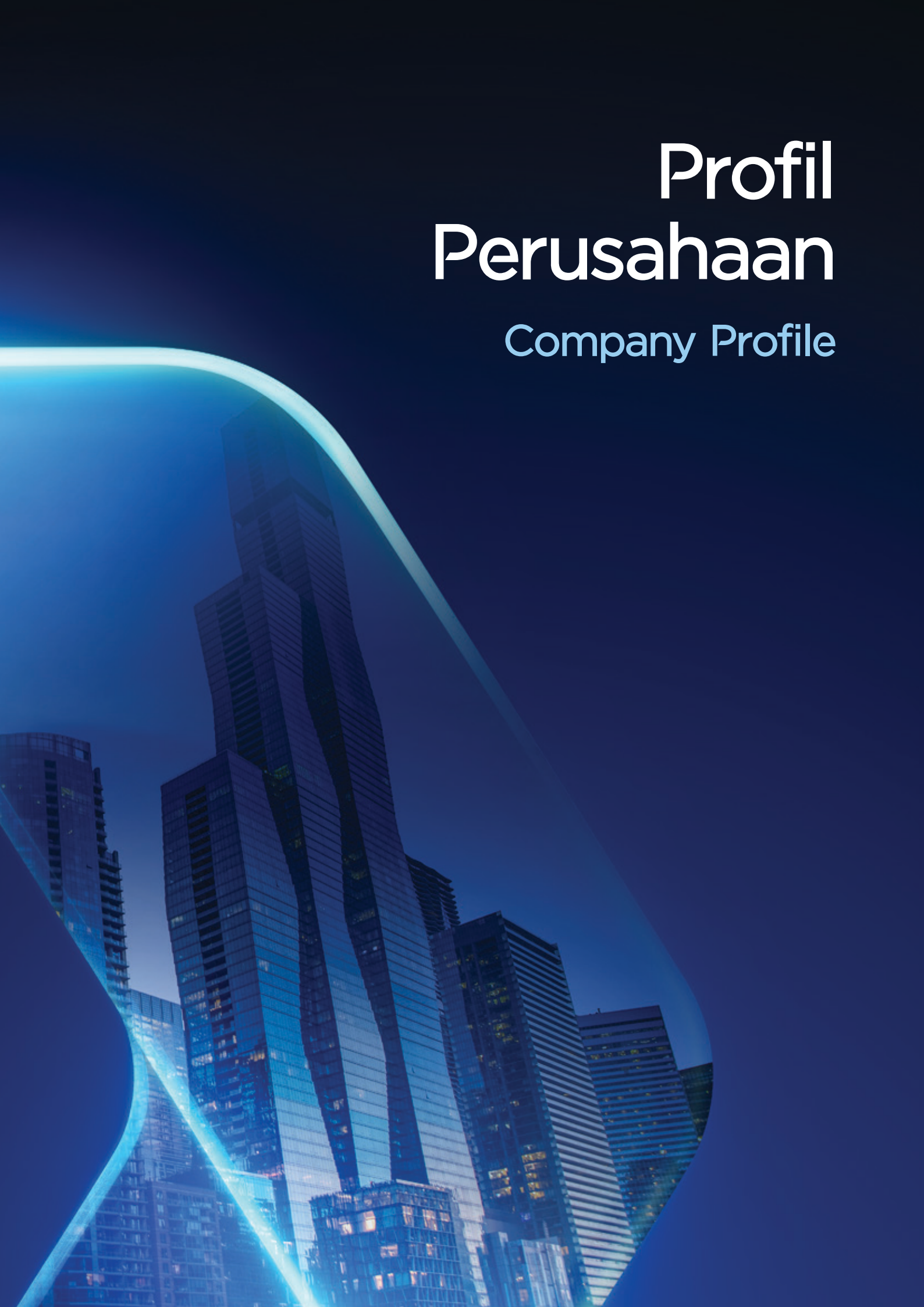
Perseroan terus memperkuat posisinya sebagai perusahaan pembiayaan terkemuka di Indonesia yang memiliki jaringan operasional luas tersebar di berbagai kota besar. Sepanjang tahun 2025, Perseroan menghadirkan layanan pembiayaan yang beragam dan inklusif, didukung oleh 101 karyawan yang kompeten dan berintegritas sebagai penggerak utama operasional.

The Company continues to strengthen its position as a leading financing company in Indonesia, boasting an extensive operational network across major cities. Throughout 2025, the Company provided diverse and inclusive financing services, supported by 101 competent and highly integrated employees as the key drivers of its operations.



Profil Perusahaan

Company Profile



Informasi Perseroan
Corporate Information

Nama Perusahaan Company Name	**PT KDB Tifa Finance Tbk**
Tanggal Pendirian Date of Establishment	14 Juni 1989 June 14, 1989
Dasar Hukum Pendirian Legal Basis of Establishment	Akta Pendirian No. 42 tanggal 14 Juni 1989 dibuat di hadapan Esther Daniar Iskandar, Sarjana Hukum, Notaris di Jakarta, dan telah mendapatkan pengesahan dari Menteri Kehakiman Republik Indonesia No. C2-6585.HT.01.01-TH.89 tanggal 25 Juli 1989. Deed of Establishment No. 42 dated June 14, 1989, drawn up before Esther Daniar Iskandar, Bachelor of Law, Notary in Jakarta, and ratified by the Minister of Justice of the Republic of Indonesia No. C2- 6585. HT.01.01-TH.89 dated July 25, 1989.
Bidang Usaha Line of Business	› Pembiayaan Investasi melalui Sewa Pembiayaan dengan Hak Opsi Investment Financing through Finance Lease with Option Rights › Pembiayaan Modal Kerja Working Capital Financing › Pembiayaan Multiguna Multipurpose Financing › Kegiatan Berbasis Fee Fee-Based Activities › Pembiayaan Syariah Sharia Financing
Modal Dasar Authorized Capital	Rp400.000.000.000 yang terdiri dari 4.000.000.000 saham Rp400,000,000,000 consisting of 4,000,000,000 shares
Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid-up Capital	Rp355.221.300.000 atau sebanyak 3.552.213.000 saham Rp355,221,300,000 or 3,552,213,000 shares
Komposisi Pemegang Saham Shareholders Composition	**7,50%** | Masyarakat | Public **77,50%** | Korea Development Bank **15,00%** | PT Dwi Satrya Utama
Tanggal Pencatatan Saham Stock Listing Date	8 Juli 2011 July 8, 2011
Kode Saham Ticker Code	**TIFA**
Alamat Kantor Pusat Head Office Address	Pacific Century Place Lantai 41| 41st Floor, SCBD Lot 10 Jl. Jenderal Sudirman Kaveling 52-53 Jakarta Selatan | South Jakarta, Indonesia (12190) **Telepon | Telephone:** (+62 21) 50941140
Situs Web Website	**www.kdbtifa.co.id**
Sekretaris Perusahaan Corporate Secretary	**Dwi Indriyanie** corporate.secretary@kdbtifa.co.id
Media Sosial Social Media	**LinkedIn** : PT KDB Tifa Finance Tbk **Instagram:** @kdbtifafinance

Skala Usaha
Business Scale

Skala Usaha Business Scale	Satuan Unit	2025	2024	2023
Total Aset Total Assets	dalam jutaan Rp in millions of Rp	2.040.691	2.057.954	1.801.377
Total Liabilitas Total Liabilities	dalam jutaan Rp in millions of Rp	822.334	842.442	651.585
Jumlah Ekuitas Total Equity	dalam jutaan Rp in millions of Rp	1.218.357	1.215.512	1.149.792
Jumlah Karyawan Total Employees	orang persons	101	99	97
Demografi Karyawan Employee Demographics	Informasi terkait hal ini diuraikan pada Bab Profil Perusahaan, Subbab Demografi Karyawan Detailed information is presented in the Company Profile Chapter, Employee Demographics Subchapter			
Komposisi Kepemilikan Saham Shareholding Composition	Informasi terkait hal ini diuraikan pada Bab Profil Perusahaan, Subbab Komposisi Pemegang Saham Detailed information is presented in the Company Profile Chapter, Shareholder Composition Subchapter			
Wilayah Operasional Operational Areas	Informasi terkait hal ini diuraikan pada Bab Profil Perusahaan, Subbab Wilayah Operasional Detailed information is presented in the Company Profile Chapter, Operational Areas Subchapter			

Perubahan Perseroan yang Bersifat Signifikan
Significant Changes in the Company

Sepanjang tahun 2025, Perseroan tidak mengalami perubahan signifikan yang mempengaruhi struktur organisasi maupun operasional usaha. Selain itu tidak terdapat kegiatan penggabungan (*merger)* atau pelepasan (divestasi) perusahaan, penutupan maupun pembukaan kantor cabang, atau pembentukan unit usaha baru. Dengan kondisi tersebut, operasional Perseroan tetap berjalan secara stabil dan berkesinambungan.

Pemindahan alamat kantor pusat Perseroan ke Pacific Century Place Lantai 41, SCBD Lot 10, Jl. Jenderal Sudirman Kaveling 52-53, Jakarta Selatan 12190 terjadi setelah periode Laporan yang efektif sejak tanggal 16 Maret 2026.

Throughout 2025, the Company did not experience significant changes that affect its organizational structure or business operations. In addition, there were no mergers or divestment activities, closures or opening of branch offices, or establishment of new business units. By these conditions, the Company's operations continued to run stably and continuously.

The change of the Company's head office address to Pacific Century Place 41st Floor, SCBD Lot 10, Jl. Jenderal Sudirman Kaveling 52-53, Jakarta Selatan 12190 occured after the Reporting period, effective from March 16, 2026.



Sekilas Perseroan

Company at a Glance

PT KDB Tifa Finance Tbk didirikan pada 14 Juni 1989 dengan nama PT Tifa Mutual Finance Corporation atas prakarsa PT Dwi Satrya Utama (DSU) Group. Pendirian Perseroan dituangkan dalam Akta No. 42 tanggal 14 Juni 1989 yang dibuat di hadapan Notaris Esther Daniar Iskandar, S.H., di Jakarta, dan telah memperoleh pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia pada 25 Juli 1989.

Dalam perjalanannya, Perseroan terus mencatatkan berbagai tonggak penting yang memperkuat posisi dan daya saingnya. Pada tahun 1996, Perseroan resmi menjadi perusahaan patungan *(joint venture)* setelah Tan Chong Credit Pte Ltd dari Singapura dan anak perusahaan Tan Chong Motor Group dari Malaysia mengakuisisi 48% saham Perseroan. Langkah ini memperkokoh struktur permodalan sekaligus memperluas jangkauan dan skala usaha Perseroan.

Di tengah krisis keuangan dan moneter pada periode 1997–1998, Perseroan tetap mampu menjaga stabilitas kinerja melalui penerapan manajemen risiko yang *prudent* serta didukung oleh sumber daya manusia yang profesional. Sebagai bagian dari restrukturisasi dan penguatan identitas bisnis, pada tahun 2000 Perseroan mengubah nama menjadi PT Tifa Finance.

PT KDB Tifa Finance Tbk was established on June 14, 1989 under the name PT Tifa Mutual Finance Corporation on the initiative of PT Dwi Satrya Utama (DSU) Group. The Company's establishment was stated in Deed No. 42 dated June 14, 1989, drawn up before Notary Esther Daniar Iskandar, S.H., in Jakarta, and ratified by the Minister of Law and Human Rights of the Republic of Indonesia on July 25, 1989.

In its journey, the Company continues to record various important milestones that strengthen its position and competitiveness. In 1996, the Company officially became a joint venture after Tan Chong Credit Pte Ltd from Singapore and subsidiary of Malaysia's Tan Chong Motor Group acquired 48% of the Company's shares. This step strengthens the capital structure while expanding the Company's outreach and business scale.

In the midst of the financial and monetary crisis in the period of 1997-1998, the Company was still able to maintain performance stability through applying prudent risk management and supported by professional human resources. As part of the restructuring and strengthening of its business identity, in 2000 the Company changed its name to PT Tifa Finance.





Seiring berkembangnya industri pembiayaan dan meningkatnya kebutuhan masyarakat terhadap layanan keuangan berbasis syariah, Perseroan mendirikan Unit Usaha Syariah (UUS) pada tahun 2011. Inisiatif ini menjadi wujud komitmen Perseroan dalam melakukan diversifikasi layanan serta menyediakan solusi pembiayaan yang selaras dengan prinsip syariah.

Pada tahun yang sama, Perseroan melaksanakan penawaran umum perdana saham (*Initial Public Offering*/IPO) dan mencatatkan sahamnya di Bursa Efek Indonesia dengan kode saham "TIFA" pada 8 Juli 2011. Dana hasil IPO dimanfaatkan untuk memperkuat modal kerja, mendukung ekspansi bisnis, menjaga kelancaran operasional, serta memperluas jaringan layanan di berbagai wilayah Indonesia.

Tonggak penting berikutnya terjadi pada tahun 2020, ketika Korea Development Bank (KDB) menjadi pemegang saham pengendali melalui pengambilalihan mayoritas saham Perseroan. Kepemilikan tersebut kemudian meningkat melalui pelaksanaan *Mandatory Tender Offer* (MTO). Seiring dengan transformasi internal pasca-akuisisi, Perseroan secara resmi mengubah nama menjadi PT KDB Tifa Finance Tbk pada 9 September 2020, disertai dengan penyesuaian visi, misi, dan nilai-nilai perusahaan agar selaras dengan strategi dan arah pengembangan KDB.

Along with the development of financing industry and increasing need for sharia-based financial services, the Company established the Sharia Business Unit (UUS) in 2011. This initiative is a manifestation of the Company's commitment to diversifying services and providing financing solutions in line with sharia principles.

In the same year, the Company conducted an Initial Public Offering (IPO) and listed its shares on Indonesia Stock Exchange with the ticker code "TIFA" on July 8, 2011. The IPO proceeds were used to strengthen working capital, support business expansion, maintain smooth operations, and expand service networks in various regions of Indonesia.

The next important milestone occurred in 2020, when Korea Development Bank (KDB) became the controlling shareholder through the acquisition of the majority of the Company's shares. The ownership then increased through the implementation of the Mandatory Tender Offer (MTO). Along with the post-acquisition internal transformation, the Company officially changed its name to PT KDB Tifa Finance Tbk on September 9, 2020, accompanied by adjustments to the Company's vision, mission, and values to align with KDB's development strategy and direction.



Pada tahun 2021, Perseroan kembali memperkuat struktur permodalannya melalui pelaksanaan Penawaran Umum Terbatas (PUT) I dengan pemberian Hak Memesan Efek Terlebih Dahulu (HMETD). Aksi korporasi ini secara signifikan meningkatkan kapasitas ekuitas Perseroan serta memperkokoh fondasi keuangan guna mendukung pertumbuhan jangka panjang.

Memasuki akhir tahun 2025, Perseroan terus berfokus pada optimalisasi portofolio pembiayaan, penguatan manajemen risiko, serta peningkatan efisiensi operasional. Upaya tersebut memungkinkan Perseroan mempertahankan pertumbuhan yang stabil sekaligus membangun reputasi sebagai salah satu pelaku utama di industri pembiayaan nasional.

Selaras dengan visi KDB, Perseroan juga menegaskan komitmennya dalam menerapkan praktik keuangan berkelanjutan, dengan mengedepankan pertumbuhan bisnis yang bertanggung jawab, berkesinambungan, serta berorientasi pada penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan.

In 2021, the Company strengthened its capital structure further through executing Limited Public Offering (PUT) I by granting Pre-emptive Rights (HMETD). This corporate action significantly increased the Company's equity capacity and strengthens its financial foundation to support long-term growth.

Entering the end of 2025, the Company continued to focus on optimizing its financing portfolio, strengthening risk management, and improving operational efficiency. These efforts allowed the Company to maintain stable growth while building a reputation as one of the main players in the national financing industry.

In line with KDB's vision, the Company also affirmed its commitment to implementing sustainable finance practices, by prioritizing responsible and sustainable business growth that is oriented towards long-term value creation for all stakeholders.

Informasi Perubahan Nama
Information on Name Changes

Tanggal Penetapan Date of Establishment	**Nama Awal** Previous Name	**Nama Setelah Perubahan** Name After Change	**Dasar Hukum** Legal Basis	**Alasan Perubahan** Reason for Change
14 Juni 1989 June 14, 1989	PT Tifa Mutual Finance Corporation	-	Akta Pendirian No. 42 tanggal 14 Juni 1989 yang dibuat di hadapan Notaris Esther Daniar Iskandar, Sarjana Hukum, di Jakarta. Akta tersebut telah memperoleh pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. C2-6585.HT.01.01-TH.89 tanggal 25 Juli 1989. Deed of Establishment No. 42 dated June 14, 1989, drawn up before Notary Esther Daniar Iskandar, Bachelor of Laws, in Jakarta. The deed was ratified by the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. C2-6585. HT.01.01-TH.89 dated July 25, 1989.	Pendirian perusahaan Company establishment
16 Agustus 2000 August 16, 2000	PT Tifa Mutual Finance Corporation	PT Tifa Finance	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 39 tanggal 16 Agustus 2000 yang dibuat di hadapan Adam Kasdarmadji, Sarjana Hukum, Magister Hukum, Notaris di Jakarta. Akta tersebut telah dilaporkan kepada Menteri Kehakiman dan Hak Asasi Manusia melalui Surat Keputusannya No. C-6276 HT.01.04.TH.2001 tanggal 27 April 2001. Deed of General Meeting of Shareholders' Resolution No. 39 dated August 16, 2000, drawn up before Adam Kasdarmadji, Bachelor of Laws, Master of Laws, a Notary in Jakarta. The deed was reported to the Minister of Justice and Human Rights through Decree No. C-6276 HT.01.04.TH.2001 dated April 27, 2001.	Perubahan nama Name change
2 Agustus 2010 August 2, 2010	PT Tifa Finance	PT Tifa Finance Tbk	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 1 tanggal 2 Agustus 2010 yang dibuat di hadapan Fathiah Helmi, Sarjana Hukum, Notaris di Jakarta. Akta tersebut telah memperoleh pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-41304. AH.01.02. Tahun 2010 tanggal 23 Agustus 2010 Deed of General Meeting of Shareholders' Resolution No. 1 dated August 2, 2010, drawn up before Fathiah Helmi, Bachelor of Laws, a Notary in Jakarta. The deed was ratified by the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-41304. AH.01.02. Tahun 2010 dated August 23, 2010	Perubahan status Perseroan menjadi perusahaan terbuka Change of the Company's status to a public company
27 Agustus 2020 August 27, 2020	PT Tifa Finance Tbk	PT KDB Tifa Finance Tbk	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 192 tanggal 27 Agustus 2020 yang dibuat di hadapan Christina Dwi Utami, Sarjana Hukum, Magister Humaniora, Magister Kenotariatan, Notaris di Kota Administrasi Jakarta Barat. Akta tersebut memperoleh pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-AH.01.03-0384918 tanggal 10 September 2020. Deed of General Meeting of Shareholders' Resolution No. 192 dated August 27, 2020, drawn up before Christina Dwi Utami, Bachelor of Laws, Master of Humanities, Master of Notary, a Notary in the Administrative City of West Jakarta. The deed was ratified by the Minister of Law and Human Rights of the Republic of Indonesia through Decree No.AHU-AH.01.03-0384918 dated September 10, 2020.	Perubahan nama Perseroan sebagai hasil dari proses pengambilalihan saham oleh KDB. The change in the Company's name as a result of the share acquisition process by KDB.

Jejak Langkah
Milestones

1989
Pendirian Perseroan dengan nama PT Tifa Mutual Finance Corporation dengan modal awal sebesar Rp5 miliar menandai langkah awal Perseroan pada industri pembiayaan di Indonesia.
Established under the name PT Tifa Mutual Finance Corporation with initial capital of Rp5 billion, marking the Company's entry into the Indonesian financing industry.

1991
Peningkatan modal menjadi Rp9 miliar untuk mendukung ekspansi bisnis yang lebih luas.
Capital increase to Rp9 billion to support wider business expansion.

1993
Peningkatan modal lebih lanjut menjadi Rp19,70 miliar.
Further capital increase to Rp19.70 billion.

2000
Perubahan nama Perseroan dari PT Tifa Mutual Finance Corporation menjadi PT Tifa Finance.
Change of the Company's name from PT Tifa Mutual Finance Corporation to PT Tifa Finance.

1997
Peningkatan modal menjadi Rp37,90 miliar.
Capital increase to Rp37.90 billion.

1996
- Menjadi perusahaan *joint venture* setelah Tan Chong Credit Pte Ltd (TCC) dari Singapura dan anak perusahaan Tan Chong Motor Group (TCMG) Malaysia mengakuisisi 48% saham Perseroan;
- Peningkatan modal menjadi Rp28,80 miliar untuk memperkuat struktur permodalan dan memperluas skala bisnis.
- Became a joint venture company after Tan Chong Credit Pte Ltd (TCC) from Singapore and a subsidiary of Malaysia's Tan Chong Motor Group (TCMG) acquired 48% of the Company's shares;
- Capital increase to Rp28.80 billion to strengthen the capital structure and expand the business scale.

2006
- Pembukaan Kantor Perwakilan di Semarang;
- Peningkatan modal menjadi Rp102,39 miliar.
- Opening of a Representative Office in Semarang;
- Capital increase to Rp102.39 billion.

2011
- Pembentukan UUS sebagai bagian dari pengembangan layanan keuangan berbasis syariah;
- Awal perjalanan sebagai perusahaan terbuka ditandai dengan pencatatan saham "TIFA" di Bursa Efek Indonesia (BEI);
- Perluasan jaringan operasional dengan membuka Kantor Perwakilan di Pekanbaru.
- Establishment of UUS as part of the development of sharia-based financial services;
- The beginning of its journey as a public company, marked by the listing of "TIFA" shares on Indonesia Stock Exchange (IDX);
- Expansion of operational network by opening a Representative Office in Pekanbaru.

2012
Mencatatkan pencapaian baru dengan total aset melampaui Rp1 triliun.
Recorded a new achievement with total assets exceeding Rp1 trillion.

2025

Pembagian dividen tunai untuk tahun buku 2024 sebesar Rp58,98 miliar (net).
Cash dividend distribution for the 2024 financial year amounted to Rp58.98 billion (net).

2024

Pencatatan Total Aset menembus angka Rp2 triliun.
Total Assets were recorded to exceed Rp2 trillion.

2023

- Kinerja bisnis tetap tumbuh di tengah dinamika global maupun nasional;
- Pendapatan meningkat dari Rp158,96 miliar menjadi Rp173,68 miliar dan total aset mengalami kenaikan menjadi Rp1,80 triliun.
- Business performance continued to grow amid global and national dynamics;
- Revenue increased from Rp158.96 billion to Rp173.68 billion and total assets increased to Rp1.80 trillion.

2020

KDB mengakuisisi 80,65% saham Perseroan dan terus meningkatkan kepemilikannya hingga 84,65% melalui *Mandatory Tender Offer (*MTO). Menyusul aksi korporasi ini, PT Tifa Finance Tbk mengubah namanya menjadi PT KDB Tifa Finance Tbk.
KDB acquired 80.65% of the Company's shares and continued to increase its ownership to 84.65% through the Mandatory Tender Offer (MTO). Following this corporate action, PT Tifa Finance Tbk changed its name to PT KDB Tifa Finance Tbk.

2018

Penerbitan MTN IV senilai USD10 juta.
Issuance of MTN IV amounted to USD10 million.

2021

- Pemindahan operasional Kantor Pusat ke Equity Tower Lantai 39, SCBD, Jakarta Selatan;
- Pelaksanaan Penawaran Umum Terbatas (PUT) I dengan memberikan Hak Memesan Efek Terlebih Dahulu (HMETD) sehingga saldo ekuitas tercatat di atas Rp1 triliun.
- Moving the operation of the Head Office to Equity Tower 39th Floor, SCBD, South Jakarta;
- Conducting Limited Public Offering (PUT) I by granting Pre-emptive Rights, and thus, the equity balance was recorded above Rp1 trillion.

2017

Diversifikasi kegiatan pembiayaan melalui penyediaan fasilitas modal usaha.
Diversified financing activities through the provision of working capital facilities.

2015

- Pembukaan Kantor Perwakilan di Balikpapan;
- Penyesuaian kegiatan usaha terhadap ketentuan Peraturan OJK.
- Opening of a Representative Office in Balikpapan;
- Adjustment of business activities to the provisions of OJK Regulations.

2014

Penerbitan *Medium Term Notes* (MTN) pertama dalam denominasi USD.
First issue of Medium Term Notes (MTN) in USD.

2013

Ekspansi jaringan operasional melalui pembukaan Kantor Perwakilan di Makassar.
Expansion of operational network through the opening of a Representative Office in Makassar.

Visi, Misi, dan Nilai-Nilai Perusahaan

Vision, Mission, and Corporate Values

Visi
Vision

***Platform* Keuangan yang Membawa Indonesia ke Masa Depan**

Indonesia's Financial Platform Leading to Bright Future

Misi
Mission

Menjadi Institusi Keuangan Terdepan untuk Mendorong Pertumbuhan Berkelanjutan

Advanced Financial Institution at the Forefront of Sustainable Growth





Nilai-Nilai Perusahaan

Corporate Values

1. **Kami memperhatikan suara klien.**
   We heed voice of clients.
2. **Kami melangkah keluar dari zona nyaman menuju perubahan yang terukur.**
   We step out of comfort zone into calculated changes.
3. **Kami bekerja sama dengan pihak luar untuk menemukan cara yang lebih baik.**
   We cooperate with outside to find better ways.
4. **Kami berpikir maju untuk bertindak lebih maju.**
   We think forward to act forward.
5. **Kami memberikan solusi terbaik.**
   We provide expert's solution.
6. **Kami menerima perubahan.**
   We embrace change.
7. **Kami berkomunikasi dan memulai.**
   We communicate and initiate.
8. **Kami menemukan solusi secara cepat.**
   We find solution on the spot.
9. **Kami bertanggung jawab penuh untuk menjadi perusahaan yang dapat diandalkan secara sosial.**
   We take full responsibility to become a socially reliable company.
10. **Kami berpikir secara digital.**
    We think digital.

Kegiatan Usaha
Business Activities

Kegiatan Usaha Sesuai Anggaran Dasar Terakhir

Pasal 3 Anggaran Dasar terakhir sebagaimana yang termaktub dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 192 tanggal 27 Agustus 2020, menyatakan bahwa maksud dan tujuan Perseroan adalah menjalankan kegiatan di bidang perusahaan pembiayaan, termasuk pembiayaan berdasarkan prinsip syariah. Untuk mencapai tujuan tersebut, Perseroan menjalankan berbagai kegiatan usaha yang mendukung pengembangan bisnis secara berkelanjutan dan sesuai ketentuan OJK, yaitu sebagai berikut:

A. Kegiatan Usaha Utama

Kegiatan usaha utama, meliputi:

1. Pembiayaan Investasi, dilakukan dengan cara:
   a. Sewa pembiayaan;
   b. Jual dan Sewa Balik;
   c. Anjak Piutang dengan pemberian jaminan dari Penjual Piutang;
   d. Anjak Piutang tanpa pemberian jaminan dari Penjual Piutang;
   e. Pembelian dengan pembayaran secara angsuran;
   f. Pembiayaan proyek;
   g. Pembiayaan infrastruktur;
   h. Pembiayaan lain setelah terlebih dahulu mendapat persetujuan dari OJK.
2. Pembiayaan Modal Kerja, dilakukan dengan cara:
   a. Jual dan Sewa Balik;
   b. Anjak Piutang dengan pemberian jaminan dari Penjual Piutang;
   c. Anjak Piutang Tanpa Pemberian Jaminan dari Penjual Piutang;
   d. Fasilitas modal usaha;
   e. Pembiayaan lain setelah terlebih dahulu mendapat persetujuan dari OJK.
3. Pembiayaan Multiguna, dilakukan dengan cara:
   a. Sewa Pembiayaan;
   b. Pembelian dengan pembayaran secara angsuran;
   c. Fasilitas Dana;
   d. Pembiayaan lain setelah terlebih dahulu mendapat persetujuan dari OJK.
4. Sewa Operasi (*Operating Lease*) dan/atau kegiatan berbasis imbal jasa sepanjang tidak bertentangan dengan ketentuan peraturan perundang-undangan di sektor jasa keuangan.
5. Kegiatan Pembiayaan Syariah, meliputi:
   - Pembiayaan jual beli dengan menggunakan akad:
     a. *Murabahah*;
     b. *Salam*;
     c. *Istishna*;
     d. Akad lain dengan persetujuan dari OJK.

Business Activities According to the Latest Articles of Association

Article 3 of the latest Articles of Association as stipulated in the Deed of General Meeting of Shareholders Resolution No. 192 dated August 27, 2020, states that the Company's purpose and objectives are to carry out activities in the sector of financing company, including financing based on sharia principles. To achieve these objectives, the Company carries out various business activities that support business development in a sustainable manner and in accordance with OJK provisions, as follows:

A. Core business Activities

The core business activities include:

1. Investment Financing, carried out through:
   a. Finance lease;
   b. Sale and Leaseback;
   c. Factoring with recourse;
   d. Factoring without recourse;
   e. Installment-based purchase;
   f. Project financing;
   g. Infrastructure financing;
   h. Other financing activities subject to prior approval from OJK.
2. Working Capital Financing carried out through:
   a. Sale and Leaseback;
   b. Factoring with recourse;
   c. Factoring Without recourse;
   d. Working capital facilities;
   e. Other financing activities subject to prior approval from OJK.
3. Multipurpose Financing, carried out through:
   a. Finance lease;
   b. Installment-based purchase;
   c. Fund Facilities;
   d. Other financing activities subject to prior approval from OJK.
4. Operating Lease and/or fee-based activities as long as they do not conflict with the provisions of laws and regulations in the financial services sector.
5. Sharia Financing Activities, including:
   - Sale-based Financing using contracts such as:
     a. Murabahah;
     b. Salam;
     c. Istishna;
     d. Other contracts approved by OJK.

- Pembiayaan Investasi, dilakukan dengan menggunakan akad:
  a. *Mudharabah*;
  b. *Musyarakah*;
  c. *Mudharabah Musytarakah*;
  d. *Musyarakah Mutanaqishoh*;
  e. Akad lain dengan persetujuan dari OJK.
- Pembiayaan Jasa, dilakukan dengan menggunakan akad:
  a. *Ijarah;*
  b. *Ijarah Muntahiyah Bittamlik;*
  c. *Hawalah* atau *Hawalah bil Ujrah;*
  d. *Wakalah* atau *Wakalah bil Ujrah;*
  e. Kafalah atau *Kafalah bil Ujrah;*
  f. *Ju'alah;*
  g. *Qardh;*
  h. Akad lain dengan persetujuan dari OJK.

B. Kegiatan Usaha Penunjang

Kegiatan usaha penunjang yang mendukung kegiatan usaha utama Perseroan yaitu: mengusahakan usaha-usaha lain yang berhubungan langsung atau tidak langsung dengan maksud tersebut di atas yang pelaksanaannya tidak bertentangan dengan Undang-Undang yang berlaku di Negara Republik Indonesia.

Kegiatan Usaha yang Dijalankan pada Tahun Buku

Selama tahun buku, seluruh kegiatan usaha yang tercantum dalam Pasal 3 Anggaran Dasar terakhir berjalan secara normal. Hal ini mencakup pembiayaan investasi, pembiayaan modal kerja, pembiayaan multiguna, kegiatan berbasis fee, serta seluruh pembiayaan berbasis prinsip syariah sesuai ketentuan OJK.

- Investment Financing, carried out using the following contracts:
  a. Mudharabah;
  b. Musyarakah;
  c. Mudharabah Musytarakah;
  d. Musyarakah Mutanaqishoh;
  e. Other contracts approved by OJK.
- Service Financing, carried out using the following contracts:
  a. Ijarah;
  b. Ijarah Muntahiyah Bittamlik;
  c. Hawalah or Hawalah bil Ujrah;
  d. Wakalah or Wakalah bil Ujrah;
  e. Kafalah or Kafalah bil Ujrah;
  f. Ju'alah;
  g. Qardh;
  h. Other contracts approved by OJK.

B. Supporting Business Activities

Supporting business activities that support the Company's core business activities are: pursuing other businesses that are directly or indirectly related to the above-mentioned purposes whose implementation does not conflict with the applicable laws in the Republic of Indonesia.

Business Activities Carried out in the Fiscal Year

During the Fiscal Year, all business activities listed in Article 3 of the last Articles of Association ran normally. This included investment financing, working capital financing, multipurpose financing, fee-based activities, and all financing based on sharia principles in accordance with OJK provisions.

Produk dan/atau Jasa yang Dihasilkan

Dalam menjalankan kegiatan usahanya, Perseroan menghadirkan beragam produk unggulan yang meliputi:

Products and/or Services Produced

In carrying out its business activities, the Company presents a variety of superior products which include:

01

Pembiayaan Investasi

- Sewa pembiayaan
- Jual dan sewa balik
- Anjak piutang dengan pemberian jaminan dari penjual piutang
- Pembelian dengan pembayaran secara angsuran

Investment Financing

- Finance lease
- Sales and leaseback
- Factoring with recourse
- Installment-based purchases

02

Pembiayaan Modal Kerja

- Jual dan sewa balik
- Anjak piutang dengan pemberian jaminan dari penjual piutang
- Fasilitas modal usaha

Working Capital Financing

- Sell and leaseback
- Factoring with recourse
- Working capital facility

03

Pembiayaan Multiguna

- Sewa pembiayaan
- Pembelian dengan pembayaran secara angsuran

Multipurpose Financing

- Finance lease
- Installment-based purchases

04

Sewa Operasi

Operating Lease

05

Kegiatan Berbasis Fee

Fee-Based Activities

06

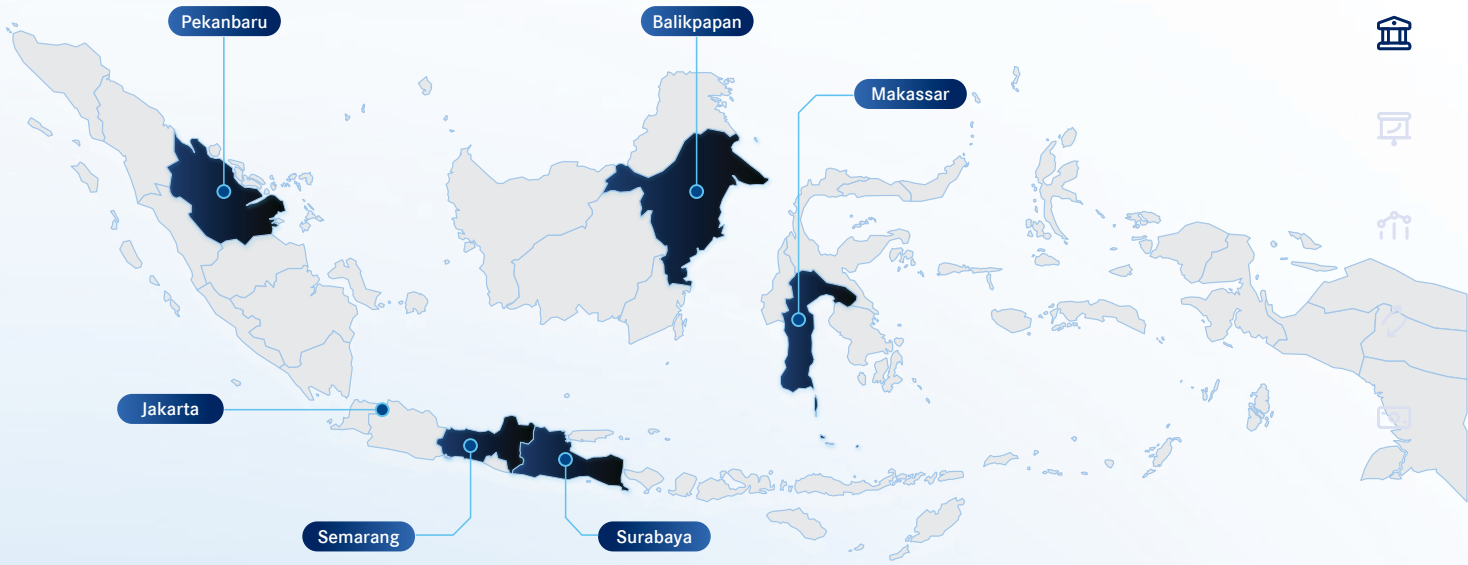
Pembiayaan Syariah

- Ijarah Muntahiyah Bittamlik (IMBT)

Sharia Financing

- Ijarah Muntahiyah Bittamlik (IMBT)

Wilayah Operasional
Operational Areas



Kantor Pusat
Head Office

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Kantor Cabang
Branch Office

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Kantor Perwakilan
Representative Offices

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T : +62 761 45759 F : +62 761 862875

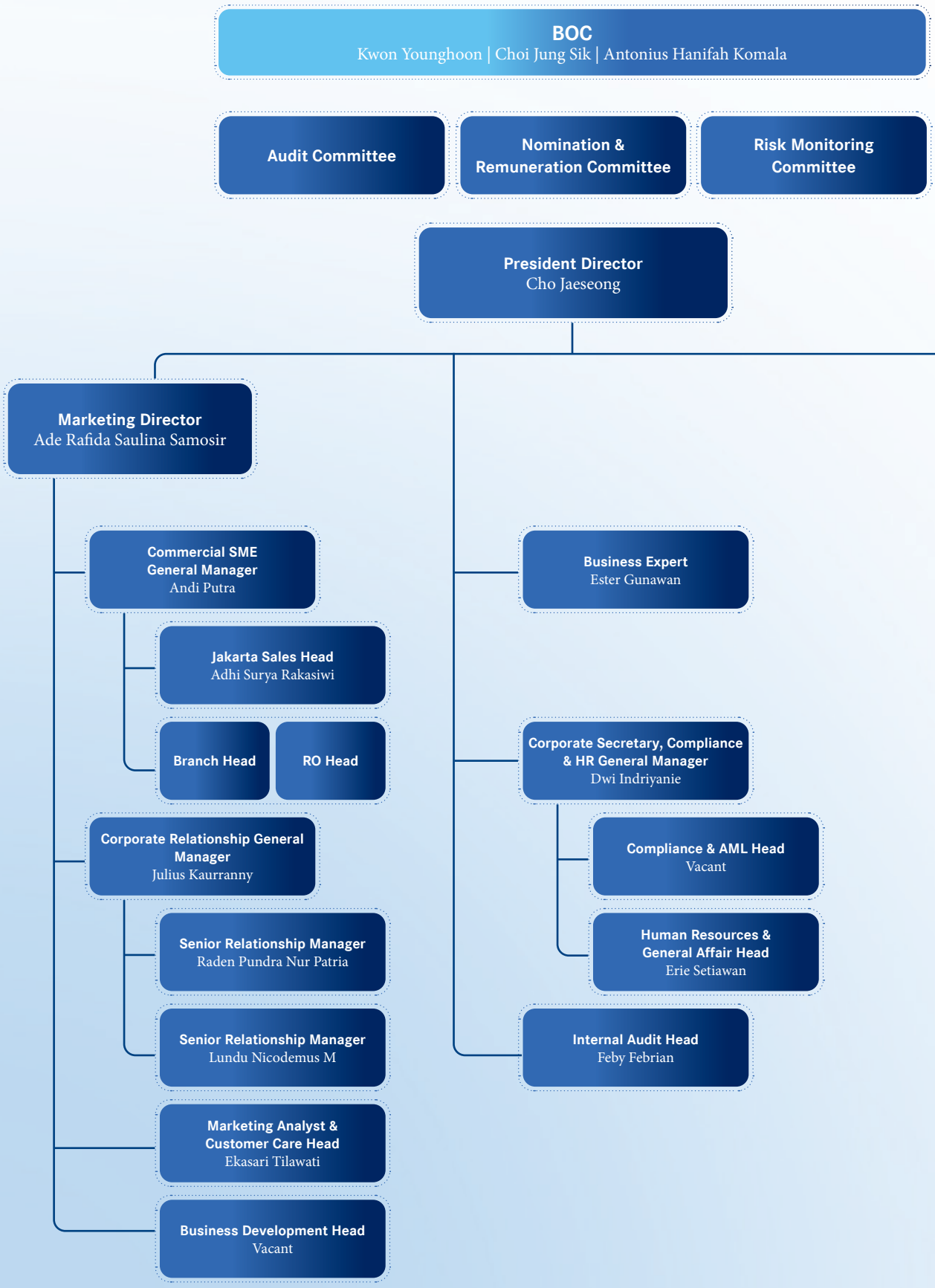
Surya Dumai Building 3rd Floor
Jl. Jenderal Sudirman No. 395
Pekanbaru 28116 - Indonesia
P : +62 761 45759 F : +62 761 862875

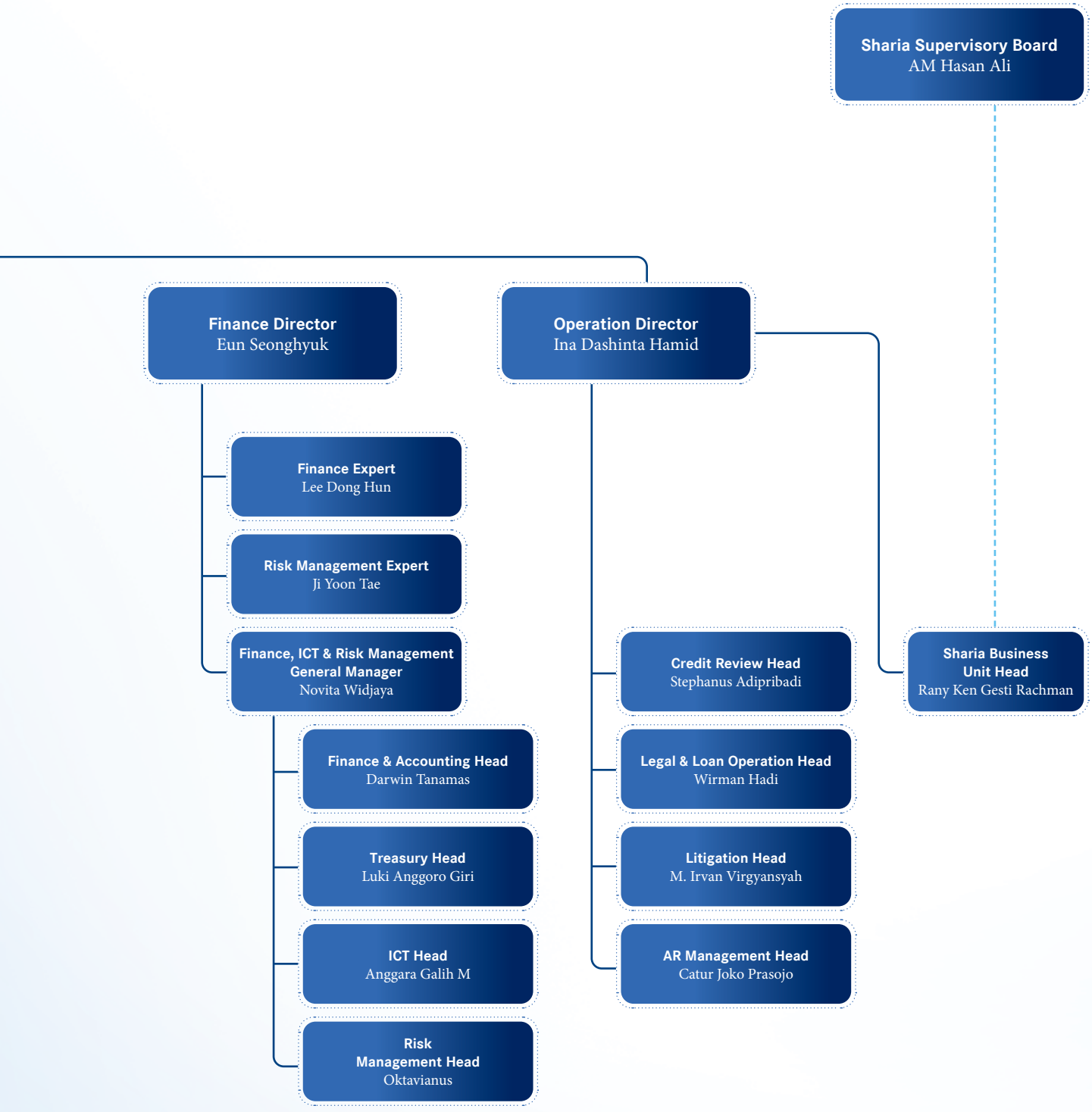
Makassar
Hotel Claro Blok C
Shopping Arcade Lantai 1
Jl. A.P. Pettarani No. 3
Makassar 90222 - Indonesia
T : +62 411 8110655 F : +62 411 8110656

Claro Hotel Block C
Shopping Arcade 1st Floor
Jl. A.P. Pettarani No. 3
Makassar 90222 - Indonesia
P :+62 411 8110655 F : +62 411 8110656

Struktur Organisasi

Organizational Structure




Sharia Supervisory Board
AM Hasan Ali
Finance Director
Eun Seonghyuk
Operation Director
Ina Dashinta Hamid
Finance Expert
Lee Dong Hun
Risk Management Expert
Ji Yoon Tae
Finance, ICT & Risk Management General Manager
Novita Widjaya
Credit Review Head
Stephanus Adipribadi
Sharia Business Unit Head
Rany Ken Gesti Rachman
Finance & Accounting Head
Darwin Tanamas
Legal & Loan Operation Head
Wirman Hadi
Treasury Head
Luki Anggoro Giri
Litigation Head
M. Irvan Virgyansyah
ICT Head
Anggara Galih M
AR Management Head
Catur Joko Prasojo
Risk Management Head
Oktavianus

Daftar Keanggotaan Asosiasi

List of Membership in Association

Perseroan secara proaktif bergabung dengan berbagai asosiasi industri yang relevan bagi perusahaan pembiayaan sebagai wujud komitmen dalam mengembangkan industri yang transparan, inklusif, dan berkelanjutan. Melalui keanggotaan ini, Perseroan memperkuat kolaborasi dengan pemangku kepentingan sekaligus memastikan penerapan standar etika, tata kelola, dan kepatuhan yang tinggi.

The Company proactively joins various industry associations relevant to finance companies as a form of commitment to developing a transparent, inclusive, and sustainable industry. Through this membership, the Company strengthens collaboration with stakeholders while ensuring the implementation of high standards of ethics, governance, and compliance.

Berikut adalah daftar keanggotaan Perseroan di berbagai asosiasi sepanjang 2025:

The following is a list of the Company's memberships in various associations throughout 2025:

	Nama Organisasi Organization Name
1	Asosiasi Emiten Indonesia (AEI) Indonesian Public Listed Companies Association (AEI)
	Status Anggota | Member Status
	Aktif | Active
	Skala Asosiasi | Association Scale
	Nasional | National

	Nama Organisasi Organization Name
2	Indonesia Corporate Secretary Association (ICSA)
	Status Anggota | Member Status
	Aktif | Active
	Skala Asosiasi | Association Scale
	Nasional | National

	Nama Organisasi Organization Name
3	Asosiasi Perusahaan Pembiayaan Indonesia (APPI) Indonesian Financial Services Association (APPI)
	Status Anggota | Member Status
	Aktif | Active
	Skala Asosiasi | Association Scale
	Nasional | National

	Nama Organisasi Organization Name
4	PT Rapi Utama Indonesia (Rapindo)
	Status Anggota | Member Status
	Aktif | Active
	Skala Asosiasi | Association Scale
	Nasional | National

	Nama Organisasi Organization Name
5	Institute of Internal Audit (IIA Indonesia)
	Status Anggota | Member Status
	Aktif | Active
	Skala Asosiasi | Association Scale
	Nasional | National

	Nama Organisasi Organization Name
6	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK) Alternative Dispute Resolution Agencies in Financial Services Sector (LAPS SJK)
	Status Anggota | Member Status
	Aktif | Active
	Skala Asosiasi | Association Scale
	Nasional | National



Profil Dewan Komisaris
Board of Commissioners' Profile



Kwon Younghoon

Presiden Komisaris
President Commissioner

Kewarganegaraan Citizenship	**Usia** Age
Korea Selatan South Korean	**53 tahun** 53 years old

Dasar Hukum Pengangkatan Legal Basis of Appointment	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 76 tanggal 15 Februari 2023. Pengangkatan kembali pada periode berjalan berdasarkan Akta Pernyataan Keputusan Rapat No. 72 tanggal 05 Juni 2025. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Anggota Dewan Komisioner OJK No. KEP-34/NB.11/2023 tanggal 25 Januari 2023. Deed of General Meeting of Shareholders' Resolution No. 76 dated February 15, 2023. The reappointment in the current period was based on the Deed of Meeting Resolution No. 72 dated June 5, 2025. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners Members No. KEP-34/NB.11/2023 dated January 25, 2023.
Riwayat Pendidikan Educational Backgroud	• Sarjana Administrasi Bisnis dari Korea University, Korea (1998); • *Master of Business Administration* dari Emory University (2010). • Bachelor of Business Administration from Korea University, Korea (1998); • Master of Business Administration from Emory University (2010).
Sertifikasi Certifications	Sertifikasi Dasar Komisaris tanggal 26 Agustus 2022 (LSPPI). Basic Commissioner Certification dated August 26, 2022 (LSPPI).
Bidang Keahlian Areas of Expertise	Bisnis dan *Banking* Business and Banking
Riwayat Karier Career History	• Pejabat *Corporate Banking Department* I & II, Korea Development Bank (1998 - 2000); • Pejabat *Investment Banking Department* II, Korea Development Bank (2000 - 2002); • Pejabat *Corporate Restructuring Department*, Korea Development Bank (2002 - 2003); • Pejabat Senior M&A *Department,* Korea Development Bank (2003); • Pejabat Senior, Korea Development Bank Cabang Jinju (2003-2005); • Pejabat Senior *Private Equity Funds Department,* Korea Development Bank (2005 - 2008); • Manajer, Korea Development Bank Cabang Seocho (2008 - 2010); • Manajer Senior *Private Equity Funds Department,* Korea Development Bank (2010 -2013); • Manajer Senior Sekretariat, Korea Development Bank (2013 -2016); • Wakil Manajer Umum, Korea Development Bank Cabang Singapura (2016 - 2018); • Wakil Manajer Umum Kantor Pusat Regional Asia, Korea Development Bank (2018 - 2019); • Ketua Tim Anggaran *Planing Department,* Korea Development Bank (2019 - 2020); • Kepala Tim Perencanaan SDM *Personel Department,* Korea Development Bank (2020 - 2022); • Manajer Umum, Korea Development Bank Cabang Singapura (2022 – 2024); • General Manager Corporate Banking Department II, Korea Development Bank (2024 – 2025); • Chief Secretary, Korea Development Bank, (2025 – sekarang). • Officer, Corporate Banking Department I & II, Korea Development Bank (1998 - 2000); • Officer, Investment Banking Department II, Korea Development Bank (2000 - 2002);

	• Officer, Corporate Restructuring Department, Korea Development Bank (2002 - 2003); • Senior Officer, M&A Department, Korea Development Bank (2003); • Senior Officer, Korea Development Bank Jinju Branch (2003-2005); • Senior Officer, Private Equity Funds Department, Korea Development Bank (2005 - 2008); • Manager, Korea Development Bank Seocho Branch (2008 - 2010); • Senior Manager, Private Equity Funds Department, Korea Development Bank (2010 -2013); • Senior Manager of the Secretariat, Korea Development Bank (2013 -2016); • Deputy General Manager, Korea Development Bank Singapore Branch (2016 - 2018); • Deputy General Manager of Asia Regional Headquarters, Korea Development Bank (2018 - 2019); • Team Head of Budget Planning Department, Korea Development Bank (2019 - 2020); • Team Head of HR Planning, Personnel Department, Korea Development Bank (2020 - 2022); • General Manager, Korea Development Bank Singapore Branch (2022 – 2024); • General Manager, Corporate Banking Department II, Korea Development Bank (2024 – 2025); • Chief Secretary, Korea Development Bank, (2025 – present).
Rangkap Jabatan Concurrent Positions	**Di Perseroan/At the Company:** Anggota Komite Nominasi dan Remunerasi (sejak 2023). Member of the Nomination and Remuneration Committee (since 2023). **Di Perusahaan Lain/At Other Company:** Chief Secretary, Korea Development Bank (2025 – sekarang) Chief Secretary, Korea Development Bank (2025 – present)
Hubungan Afiliasi Affiliations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Pengendali. Has no affiliation with other members of the Board of Commissioners, members of the Board of Directors, and Controlling Shareholder.

Choi Jung Sik

Komisaris Independen
Independent Commissioner



Kewarganegaraan Citizenship	**Usia** Age
Indonesia Indonesian	**68 tahun** 68 years old

Dasar Hukum Pengangkatan Legal Basis of Appointment	Pertama kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 98 tanggal 15 Maret 2021. Pengangkatan kembali terakhir pada periode berjalan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 187 tanggal 16 Juni 2023. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Anggota Dewan Komisioner OJK No. KEP-118/NB.11/2021 tanggal 1 Maret 2021. First appointment was based on the Deed of General Meeting of Shareholders' Resolution No. 98 dated March 15, 2021. The latest reappointment in the current period was based on the Deed of General Meeting of Shareholders' Resolution No. 187 dated June 16, 2023. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners Members No. KEP-118/NB.11/2021 dated March 1, 2021.
Riwayat Pendidikan Educational Backgroud	Sarjana Administrasi Bisnis dari Korea University, Korea (1980). Bachelor of Business Administration from Korea University, Korea (1980).
Sertifikasi Certifications	Sertifikasi Dasar Komisaris tanggal 25 Juni 2020 (LSPPI). Basic Commissioner Certifications dated June 25, 2020 (LSPPI).
Bidang Keahlian Areas of Expertise	Akuntansi dan Bisnis Accounting and Business
Riwayat Karier Career History	• Akuntan Senior, Sandong KPMG (1982-1989); • Analis Investasi, Korea Development Investment Corporation (1990-1992); • Kepala Rencana Pengembangan Bisnis, PT Hankook Ceramik (1992-1995); • Komisaris Utama, PT Pratama Abadi Industri (1995-2002); • Direktur Utama, PT Sinar Timur Industrindo (2003-2016); • Komisaris Independen, PT Kiwoom Sekuritas Indonesia (1999-2017). • Senior Accountant, Sandong KPMG (1982-1989); • Investment Analyst, Korea Development Investment Corporation (1990-1992); • Head of Business Development Plan, PT Hankook Ceramik (1992-1995); • President Commissioner, PT Pratama Abadi Industri (1995-2002); • President Director, PT Sinar Timur Industrindo (2003-2016); • Independent Commissioner, PT Kiwoom Sekuritas Indonesia (1999-2017).
Rangkap Jabatan Concurrent Positions	**Di Perseroan/At the Company:** • Ketua Komite Audit (sejak 2021); • Ketua Komite Nominasi dan Remunerasi (sejak 2021). • Chairman of Audit Committee (since 2021); • Chairman of Nomination and Remuneration Committee (since 2021). **Di Perusahaan Lain/At Other Company:** Presiden Komisaris, PT Pratama Abadi Industri (sejak 2016). President Commissioner, PT Pratama Abadi Industri (since 2016).
Hubungan Afiliasi Affiliations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Pengendali. Has no affiliation with other members of the Board of Commissioners, members of the Board of Directors, and Controlling Shareholder.

Antonius Hanifah Komala



Komisaris Independen
Independent Commissioner

Kewarganegaraan Citizenship	**Usia** Age
Indonesia Indonesian	**66 tahun** 66 years old

Dasar Hukum Pengangkatan Legal Basis of Appointment	Pertama kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 141 tanggal 24 Februari 2016. Pengangkatan kembali terakhir pada periode berjalan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 Tanggal 13 Juni 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-403/NB.11/2015 tanggal 1 Juli 2015. First appointment was based on the Deed of General Meeting of Shareholders' Resolution No. 141 dated February 24, 2016. The latest reappointment in the current period was based on the Deed of General Meeting of Shareholders' Resolution No. 103 dated June 13, 2024. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-403/NB.11/2015 dated July 1, 2015.
Riwayat Pendidikan Educational Backgroud	• Sarjana di bidang Teknik Mesin dari University College London di Inggris dengan memperoleh gelar kehormatan (1982); • *Professional Examination* I dari Institute of Chartered Accountants di London dan Wales Inggris (1985). • Bachelor of Mechanical Engineering from University College London in the UK with an honorary degree (1982); • Professional Examination I of the Institute of Chartered Accountants in London and Wales, England (1985).
Sertifikasi Certifications	Sertifikasi Dasar Komisaris tanggal 27 Oktober 2015 (LSPPI). Basic Commissioner Certification dated October 27, 2015 (LSPPI).
Bidang Keahlian Areas of Expertise	Auditor
Riwayat Karier Career History	Auditor Senior di Simmons Cohen Fine and Partners, Chartered Accountant, Holborn, London, Inggris (1982). Senior Auditor, Simmons Cohen Fine and Partners, Chartered Accountant, Holborn, London, England (1982).
Rangkap Jabatan Concurrent Positions	**Di Perseroan/At the Company:** Ketua Komite Pemantau Risiko (sejak 2021). Chairman of Risk Monitoring Committee (since 2021). **Di Perusahaan Lain/At Other Company:** • Presiden Direktur, PT Graha Power Utama (sejak 2010); • Direktur, PT Graha Power Kaltim (sejak 2018). • President Director, PT Graha Power Utama (since 2010); • Director, PT Graha Power Kaltim (since 2018).
Hubungan Afiliasi Affiliations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Pengendali. Has no affiliation with other members of the Board of Commissioners, members of the Board of Directors, and Controlling Shareholder.

Pernyataan Independensi Komisaris Independen

Pada saat penerbitan Laporan Tahunan 2025, Perseroan memiliki 2 (dua) Komisaris Independen, yaitu Bapak Choi Jung Sik dan Bapak Antonius Hanifah Komala. Perseroan menegaskan bahwa pengangkatan Komisaris Independen telah memenuhi seluruh ketentuan yang diatur dalam POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Sebagai bagian dari penerapan prinsip independensi dan akuntabilitas, masing-masing Komisaris Independen telah menandatangani surat pernyataan independensi pada tanggal 19 Mei 2023 dan 16 Mei 2024. Pernyataan tersebut memastikan bahwa yang bersangkutan bebas dari hubungan dan kepentingan apa pun yang berpotensi menimbulkan benturan kepentingan.

Dengan pemenuhan ketentuan tersebut, Perseroan memastikan bahwa fungsi pengawasan oleh Komisaris Independen dilaksanakan secara objektif, profesional, dan efektif dalam mendukung penerapan tata kelola perusahaan yang baik serta keberlanjutan Perseroan.

Perubahan Komposisi Dewan Komisaris

Sepanjang tahun 2025, terdapat pengangkatan kembali Presiden Komisaris Bapak Kwon Younghoon berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan Perseroan tanggal 5 Juni 2025 untuk jangka waktu 1 (satu) tahun sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan tahun 2026, atas pengangkatan tersebut tidak menyebabkan perubahan atas susunan dan komposisi Dewan Komisaris Perseroan.

Statement of Independence of Independent Commissioners

At the time of the publication of the 2025 Annual Report, the Company has 2 (two) Independent Commissioners, namely Mr. Choi Jung Sik and Mr. Antonius Hanifah Komala. The Company affirms that the appointment of Independent Commissioners has fulfilled all provisions stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.

As part of applying the principles of independence and accountability, each Independent Commissioner already signed a statement of independence on May 19, 2023 and May 16, 2024. The statement ensures that the person concerned is free from any relationship and interests that have the potential to cause a conflict of interest.

By fulfilling these provisions, the Company ensures that the supervisory function by the Independent Commissioners is carried out objectively, professionally, and effectively in supporting the implementation of good corporate governance and the Company's sustainability.

Changes in the Board of Commissioners' Composition

Throughout 2025, there was the re-appointment of President Commissioner Mr. Kwon Younghoon based on the Company's Annual General Meeting of Shareholders resolution dated June 5, 2025, for a period of 1 (one) year until the closing of the Annual General Meeting of Shareholders in 2026, for which the appointment did not result in any changes in the structure and composition of the Company's Board of Commissioners.

Profil Direksi
Board of Directors' Profile



Cho Jaeseong

Presiden Direktur
President Director

Kewarganegaraan Citizenship	**Usia** Age
Korea Selatan South Korean	**55 tahun** 55 years old

Dasar Hukum Pengangkatan Legal Basis of Appointment	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 69 tanggal 12 Januari 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-212/PL.02/2023 tanggal 13 Desember 2023. Deed of General Meeting of Shareholders' Resolution No. 69 dated January 12, 2024. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-212/PL.02/2023 dated December 13, 2023.
Riwayat Pendidikan Educational Backgroud	• Sarjana Administrasi Bisnis dari Universitas Sungkyunkwan, Korea (1997); • *Master of Business Administration* dari Universitas Sungkyunkwan, Korea (2015). • Bachelor of Business Administration from Sungkyunkwan University, Korea (1997); • Master of Business Administration from Sungkyunkwan University, Korea (2015).
Sertifikasi Certifications	Sertifikasi Ahli Pembiayaan tanggal 28 Juli 2023 (LSPPI). Financing Expert Certification on July 28, 2023 (LSPPI).
Bidang Keahlian Areas of Expertise	Bisnis dan *Banking* Business and Banking
Riwayat Karier Career History	• Bergabung dengan Korea Development Bank (1997); • Manajer, Korea Development Bank Cabang Bundang (2006 - 2007); • Manajer, KDB Asia Limited (2007 - 2009); • Senior Manajer, *Global Finance Department*, Korea Development Bank (2010 - 2011); • Ketua Tim, *Management Support Department*, Korea Development Bank (2011 - 2013); • Ketua Tim, *International Banking Department*, Korea Development Bank (2013 - 2014); • Kepala Bagian, *Legal Affairs Department*, Korea Development Bank (2014 - 2016); • Wakil Manajer Umum, *International Business Department,* Korea Development Bank (2016 - 2019); • Ketua Tim, *Project Finance Department* I, Korea Development Bank (2019 - 2023). • Joined Korea Development Bank (1997); • Manager, Korea Development Bank Bundang Branch (2006 - 2007); • Manager, KDB Asia Limited (2007 - 2009); • Senior Manager, Global Finance Department, Korea Development Bank (2010 - 2011); • Team Leader, Management Support Department, Korea Development Bank (2011 - 2013); • Team Leader, International Banking Department, Korea Development Bank (2013 - 2014); • Section Head, Legal Affairs Department, Korea Development Bank (2014 - 2016); • Deputy General Manager, International Business Department, Korea Development Bank (2016 - 2019); • Team Leader, Project Finance Department I, Korea Development Bank (2019 - 2023).
Rangkap Jabatan Concurrent Positions	Tidak merangkap jabatan di Perseroan maupun perusahaan lain. None within the Company or other companies.
Hubungan Afiliasi Affiliations	Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali. Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling Shareholder.



Eun Seonghyuk

Direktur
Director

Kewarganegaraan Citizenship	**Usia** Age
Korea Selatan South Korean	**46 tahun** 46 years old

Dasar Hukum Pengangkatan Legal Basis of Appointment	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-99/PL.02/2024 tanggal 21 Maret 2024. Deed of General Meeting of Shareholders' Resolution No. 103 dated June 13, 2024. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-99/PL.02/2024 dated March 21, 2024.
Riwayat Pendidikan Educational Backgroud	• Sarjana Ekonomi dari Universitas Sogang, Korea (2006); • *Master of Science* dari Bayes Business School, City University of London, United Kingdom (2016). • Bachelor of Economics from Sogang University, Korea (2006); • Master of Science from Bayes Business School, City University of London, United Kingdom (2016).
Sertifikasi Certifications	• Sertifikasi Ahli Pembiayaan tanggal 28 Juli 2023 (LSPPI); • Sertifikasi Manajemen Risiko tanggal 18 Juli 2024 (LSPPI). • Financing Expert Certification dated July 28, 2023 (LSPPI); • Risk Management Certification dated July 18, 2024 (LSPPI).
Bidang Keahlian Areas of Expertise	Ekonomi dan *Banking* Economics and Banking
Riwayat Karier Career History	• Bergabung dengan Korea Development Bank (2006); • Manajer, Departemen Usaha Kecil dan Menengah, Korea Development Bank (2011); • Manajer, Departemen Pendukung Manajemen, Korea Development Bank (2011–2014); • Manajer, Departemen Perbankan Internasional, Korea Development Bank (2014); • Manajer, Departemen Layanan Umum, Korea Development Bank (2014 – 2015); • Peserta pelatihan untuk gelar Master Departemen Personalia, Korea Development Bank (2015 – 2016); • Manajer Senior, Cabang Haeundae, Korea Development Bank (2016 – 2018); • Manajer Senior, Departemen Restrukturisasi Perusahaan I, Korea Development Bank (2018 – 2020); • Perwakilan Divisi Administrasi di HMM Co., Ltd, Korea Development Bank (2020 – 2021); • Kepala Bagian, Departemen Perencanaan, Korea Development Bank (2021 – 2024). • Joined Korea Development Bank (2006); • Manager, Small and Medium Enterprises Department, Korea Development Bank (2011); • Manager, Management Support Department, Korea Development Bank (2011–2014); • Manager, International Banking Department, Korea Development Bank (2014); • Manager, Public Service Department, Korea Development Bank (2014 – 2015); • Trainee for the Master's degree in Personnel Department, Korea Development Bank (2015 – 2016); • Senior Manager, Haeundae Branch, Korea Development Bank (2016 – 2018); • Senior Manager, Corporate Restructuring Department I, Korea Development Bank (2018 – 2020); • Representative of Administration Division at HMM Co., Ltd, Korea Development Bank (2020 – 2021); • Section Head, Planning Department, Korea Development Bank (2021 – 2024).
Rangkap Jabatan Concurrent Positions	Tidak merangkap jabatan di Perseroan maupun perusahaan lain. None within the Company or other companies.
Hubungan Afiliasi Affiliations	Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali. Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling Shareholder.

Ina Dashinta Hamid



Direktur
Director

Kewarganegaraan Citizenship	**Usia** Age
Indonesia Indonesian	**63 tahun** 63 years old

Dasar Hukum Pengangkatan Legal Basis of Appointment	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 90 tanggal 23 Februari 2021. Pengangkatan kembali terakhir pada periode berjalan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Anggota Dewan Komisioner OJK No. KEP-64/NB.11/2021 tanggal 8 Februari 2021. Deed of General Meeting of Shareholders' Resolution No. 90 dated February 23, 2021. The latest reappointment in the current period was based on the Deed of General Meeting of Shareholders' Resolution No. 103 dated June 13, 2024. Passed on the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners Members No. KEP-64/NB.11/2021 dated February 8, 2021.
Riwayat Pendidikan Educational Backgroud	• Sarjana Hukum dari Universitas Indonesia (1990); • Magister Kenotariatan dari Universitas Indonesia (2010). • Bachelor of Law from Universitas Indonesia (1990); • Master of Notarial Law from Universitas Indonesia (2010).
Sertifikasi Certifications	• Sertifikasi Ahli Pembiayaan tanggal 25 Juni 2020 (LSPPI); • Sertifikasi Manajemen Risiko tanggal 7 November 2023 (LSPPI). • Financing Expert Certification dated June 25, 2020 (LSPPI); • Risk Management Certification dated November 7, 2023 (LSPPI).
Bidang Keahlian Areas of Expertise	Hukum Legal
Riwayat Karier Career History	• *Legal Section Head,* PT Garishindo Buana Finance (1991 - 2000); • *Risk Management Manager,* PT Tifa Finance (2000 - 2009); • *Credit and Legal Division Head,* PT Itochu Auto Finance (2009 - 2010); • *General Manager, Legal and Credit,* PT SMFL Leasing Indonesia (2010 - 2012); • Nasional *Operation Head,* PT Tifa Finance Tbk (2014 - 2021). • Legal Section Head, PT Garishindo Buana Finance (1991 - 2000); • Risk Management Manager, PT Tifa Finance (2000 - 2009); • Credit and Legal Division Head, PT Itochu Auto Finance (2009 - 2010); • General Manager, Legal and Credit, PT SMFL Leasing Indonesia (2010 - 2012); • National Operation Head, PT Tifa Finance Tbk (2014 - 2021).
Rangkap Jabatan Concurrent Positions	Tidak merangkap jabatan di Perseroan maupun perusahaan lain. None within the Company or other companies.
Hubungan Afiliasi Affiliations	Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali. Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling Shareholder.



Ade Rafida Saulina Samosir

Direktur
Director

Kewarganegaraan Citizenship	**Usia** Age
Indonesia Indonesian	**61 tahun** 61 years old

Dasar Hukum Pengangkatan Legal Basis of Appointment	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 158 tanggal 29 April 2025. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-32/PL.02/2025 tanggal 5 Maret 2025. Deed of General Meeting of Shareholders' Resolution No. 158 dated April 29, 2025. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-32/PL.02/2025 dated March 5, 2025.
Riwayat Pendidikan Educational Backgroud	Sarjana Akuntansi dari Universitas Nonmensen, Medan (1987). Bachelor of Accounting from Universitas Nonmensen, Medan (1987).
Sertifikasi Certifications	Sertifikasi Ahli Pembiayaan tanggal 22 November 2018 (LSPPI). Financing Expert Certification dated November 22, 2018 (LSPPI).
Bidang Keahlian Areas of Expertise	Akuntansi dan *Marketing* Accounting and Marketing
Riwayat Karier Career History	• *Marketing & Sales Manager*, PT GE Astra Finance (1995 – 2006); • *Business Analyst*, PT Sigma Cipta Caraka (2006 – 2011); • *Business Development General Manager*, PT IBJ Verena Finance (2011 – 2016); • Direktur, PT IBJ Verena Finance (2016 – 2019); • Direktur, PT Mizuho Leasing Indonesia Tbk (2019 – 2024). • Marketing & Sales Manager, PT GE Astra Finance (1995 – 2006); • Business Analyst, PT Sigma Cipta Caraka (2006 – 2011); • Business Development General Manager, PT IBJ Verena Finance (2011 – 2016); • Director, PT IBJ Verena Finance (2016 – 2019); • Director, PT Mizuho Leasing Indonesia Tbk (2019 – 2024).
Rangkap Jabatan Concurrent Positions	Tidak merangkap jabatan di Perseroan maupun perusahaan lain. None within the Company or other companies.
Hubungan Afiliasi Affiliations	Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali. Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling Shareholder.

Perubahan Komposisi Direksi

Pada tahun 2025, komposisi Direksi Perseroan mengalami perubahan dengan kronologis sebagai berikut:

Changes in the Board of Directors' Composition

In 2025, the composition of the Company's Board of Directors underwent changes chronologically as follows:

Periode 1 Januari 2025 – 2 Mei 2025
Period of January 1, 2025 – May 2, 2025

Nama Name	**Jabatan** Position	**Dasar Pengangkatan** Basis of Appointment
Cho Jaeseong	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 69 tanggal 12 Januari 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-212/PL.02/2023 tanggal 13 Desember 2023. Deed of General Meeting of Shareholders' Resolution No. 69 dated January 12, 2024. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-212/PL.02/2023 dated December 13, 2023.
Eun Seonghyuk	Direktur Director	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-99/PL.02/2024 tanggal 21 Maret 2024. Deed of General Meeting of Shareholders' Resolution No. 103 dated June 13, 2024. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-99/PL.02/2024 dated March 21, 2024.
Ester Gunawan	Direktur Director	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 190 tanggal 27 Agustus 2020. Pengangkatan kembali terakhir berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan No. KEP-437/BL/2010 tanggal 1 Oktober 2010. Deed of General Meeting of Shareholders' Resolution No. 190 dated August 27, 2020. The latest reappointment was based on the Deed of General Meeting of Shareholders' Resolution No. 103 dated June 13, 2024. Passed the Fit and Proper Test in accordance with the Decree of Chairman of Capital Market and Financial Institutions Supervisory Board No. KEP-437/BL/2010 dated October 1, 2010.
Ina Dashinta Hamid	Direktur Director	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 90 tanggal 23 Februari 2021. Pengangkatan kembali terakhir pada periode berjalan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Anggota Dewan Komisioner OJK No. KEP-64/NB.11/2021 tanggal 8 Februari 2021. Deed of General Meeting of Shareholders' Resolution No. 90 dated February 23, 2021. The latest reappointment in the current period was based on the Deed of General Meeting of Shareholders' Resolution No. 103 dated June 13, 2024. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners Members No. KEP-64/NB.11/2021 dated February 8, 2021.

Periode 2 Mei 2025 – 31 Desember 2025
Period of May 2, 2025– December 31, 2025

Nama Name	**Jabatan** Position	**Dasar Pengangkatan** Basis of Appointment
Cho Jaeseong	Presiden Direktur *President Director*	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 69 tanggal 12 Januari 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-212/PL.02/2023 tanggal 13 Desember 2023. Deed of General Meeting of Shareholders' Resolution No. 69 dated January 12, 2024. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-212/PL.02/2023 dated December 13, 2023.
Eun Seonghyuk	Direktur *Director*	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-99/PL.02/2024 tanggal 21 Maret 2024. Deed of General Meeting of Shareholders' Resolution No. 103 dated June 13, 2024. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-99/PL.02/2024 dated March 21, 2024.
Ina Dashinta Hamid	Direktur *Director*	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 90 tanggal 23 Februari 2021. Pengangkatan kembali terakhir pada periode berjalan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Anggota Dewan Komisioner OJK No. KEP-64/NB.11/2021 tanggal 8 Februari 2021. Deed of General Meeting of Shareholders' Resolution No. 90 dated February 23, 2021. The latest reappointment in the current period was based on the Deed of General Meeting of Shareholders' Resolution No. 103 dated June 13, 2024. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners Members No. KEP-64/NB.11/2021 dated February 8, 2021.
Ade Rafida Saulina Samosir	Direktur *Director*	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 158 tanggal 29 April 2025. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-32/PL.02/2025 tanggal 5 Maret 2025. Deed of General Meeting of Shareholders' Resolution No. 158 dated April 29, 2025. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-32/PL.02/2025 dated March 5, 2025.

Profil Dewan Pengawas Syariah

Sharia Supervisory Board Profile



Dasar Hukum Pengangkatan Legal Basis of Appointment	Akta Pernyataan Keputusan Rapat No. 158 tanggal 29 April 2025. Beliau telah mendapat persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan No. KEP-75/PL.02/2025 tanggal 22 April 2025. Deed of Meeting Resolution No. 158 dated April 29, 2025. He has received approval from the Financial Services Authority for the Fit and Proper Test in accordance with Decree No. KEP-75/PL.02/2025 dated April 22, 2025.
Riwayat Pendidikan Educational Backgroud	• Sarjana di bidang Mu'amalah (Ekonomi Islam) dari Institut Agama Islam Negeri Syarif Hidayatullah Jakarta (1999); • Magister Agama, Konsentrasi Syariah dari Universitas Islam Negeri Syarif Hidayatullah (2003); • Doktor Pengkajian Islam dalam bidang Hukum Ekonomi Syariah dari Sekolah Pasca Sarjana UIN Syarif Hidayatullah Jakarta (sekarang). • Bachelor in Mu'amalah (Islamic Economics) from Institut Agama Islam Negeri Syarif Hidayatullah, Jakarta (1999); • Master of Religion, Sharia Concentration from Universitas Islam Negeri Syarif Hidayatullah (2003); • Doctor of Islamic Studies in Sharia Economic Law from the Graduate School of UIN Syarif Hidayatullah Jakarta (current).
Sertifikasi Certifications	Sertifikasi Kompetensi Pengawas Syariah tanggal 22 Maret 2022 (BNSP). Sharia Supervisory Competency Certification dated March 22, 2022 (BNSP).
Bidang Keahlian Areas of Expertise	Hukum Ekonomi Syariah Sharia Economic Law
Riwayat Karier Career History	• Asesor Syariah, Badan Penyelenggara Jaminan Produk Halal (2022 – sekarang); • Dewan Pengawas Syariah, PT Sinar Mitra Sepadan Finance (2021 – sekarang); • Dewan Pengawas Syariah, PT Trihamas Finance Syariah (2018 – sekarang); • Sekretaris Kopertais Wilayah 1 DKI Jakarta & Banten (2023 – sekarang); • Ketua Program Studi Hukum Ekonomi Syariah, Fakultas Syariah dan Hukum UIN Syarif Hidayatullah Jakarta (2019 – 2023); • Anggota Bidang IKNB Dewan Syariah Nasional – Majelis Ulama Indonesia (DSN-MUI) (2015 – 2020). • Sharia Assessor, Halal Product Assurance Agency (2022 – present); • Sharia Supervisory Board, PT Sinar Mitra Sepadan Finance (2021 – present); • Sharia Supervisory Board, PT Trihamas Finance Syariah (2018 – present); • Secretary of Cooperative Region 1 of DKI Jakarta & Banten (2023 – present); • Head of Sharia Economic Law Study Program, Faculty of Sharia and Law, UIN Syarif Hidayatullah Jakarta (2019 – 2023); • Member of IKNB Division of the National Sharia Council – Indonesian Ulema Council (DSN-MUI) (2015 – 2020).

Rangkap Jabatan Concurrent Positions	**Di Perseroan/At the Company:** Tidak merangkap jabatan di Perseroan. None within the Company. **Di Perusahaan Lain/At Other Company:** • Sekretaris Kopertais Wilayah 1 DKI Jakarta & Banten (2023 – sekarang); • Dewan Pengawas Syariah PT Trihamas Finance Syariah (2018 – sekarang); • Dewan Pengawas Syariah PT Sinar Mitra Sepadan Finance (2021 – sekarang); • Asesor Syariah Badan Penyelenggara Jaminan Produk Halal (BPJPH) (2022 – sekarang). • Secretary of Cooperative Region 1 of DKI Jakarta & Banten (2023 – present); • Sharia Supervisory Board, f PT Trihamas Finance Syariah (2018 – present); • Sharia Supervisory Board, PT Sinar Mitra Sepadan Finance (2021 – present); • Sharia Assessor of Halal Product Assurance Agency (BPJPH) (2022 – present).
Hubungan Afiliasi Affiliations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Pengendali. Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, and Controlling Shareholder.

Perubahan Dewan Pengawas Syariah

Pada tahun 2025, Dewan Pengawas Syariah Perseroan mengalami perubahan dengan kronologis sebagai berikut:

Changes in The Sharia Supervisory Board

In 2025, the Company's Sharia Supervisory Board underwent changes chronologically as follows:

Periode 1 Januari 2025 – 2 Mei 2025
Period of January 1, 2025 – May 2, 2025

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Jaenal Effendi	Dewan Pengawas Syariah Sharia Supervisory Board	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 21 tanggal 2 Juni 2017. Pengangkatan kembali terakhir berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 187 tanggal 16 Juni 2023. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Anggota Dewan Komisioner OJK No. KEP-16/NB.22/2017 tanggal 31 Mei 2017. Deed of General Meeting of Shareholders' Resolution No. 21 dated June 2, 2017. The latest reappointment was based on the Deed of General Meeting of Shareholders' Resolution No. 187 dated June 16, 2023. Passed the Fit and Proper Test in accordance with the Decree of OJK's Board of Commissioners No. KEP-16/NB.22/2017 dated May 31, 2017.

Periode 2 Mei 2025 – 31 Desember 2025
Period of May 2, 2025 – December 31, 2025

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
AM Hasan Ali	Dewan Pengawas Syariah Sharia Supervisory Board	Akta Pernyataan Keputusan Rapat No. 158 tanggal 29 April 2025. Beliau telah mendapat persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan No. KEP-75/PL.02/2025 tanggal 22 April 2025. Deed of Meeting Resolution No. 158 dated April 29, 2025. He received approval from the Financial Services Authority for the Fit and Proper Test in accordance with Decree No. KEP-75/PL.02/2025 dated April 22, 2025.

Demografi Karyawan
Employee Demographics

Pada tanggal 31 Desember 2025, jumlah karyawan Perseroan tercatat sebanyak 101 orang, lebih banyak dibandingkan dengan posisi pada akhir tahun 2024 yang tercatat sebanyak 99 karyawan. Perubahan jumlah karyawan ini mencerminkan dinamika kebutuhan organisasi serta penyesuaian strategi Perseroan dalam mendukung efektivitas operasional dan pencapaian kinerja usaha.

Perseroan secara konsisten mengelola komposisi Sumber Daya Manusia (SDM) secara terencana dengan memperhatikan prinsip efisiensi, kesetaraan, dan keberlanjutan. Informasi mengenai komposisi karyawan Perseroan selama 3 (tiga) tahun terakhir termasuk berdasarkan kriteria demografis yang relevan, disajikan secara rinci dalam tabel berikut:

As of December 31, 2025, the number of employees of the Company was recorded at 101 people, more than the position at the end of 2024, which was recorded as many as 99 employees. The change in the number of employees reflects the dynamics of organizational needs and adjustments to the Company's strategy in supporting operational effectiveness and business performance achievements.

The Company consistently manages the composition of Human Resources (HR) in a planned manner by paying attention to the principles of efficiency, equality, and sustainability. Information on the composition of the Company's employees for the last 3 (three) years, including based on relevant demographic criteria, is presented in detail in the following table:

Komposisi Berdasarkan Gender [S-01]
Composition by Gender [S-01]

Jenis Kelamin | Gender	**2025**	**2024**	**2023**
Laki-Laki Male	54	55	59
Perempuan Female	47	44	38
Total	**101**	**99**	**97**

Kinerja Sosial - Kesetaraan Gender [S-01]
Social Performance - Gender Equality [S-01]

Level Jabatan Position Level	**Laki-Laki** | Male		**Perempuan** | Female	
	Jumlah Karyawan Number of Employees	**Persentasi Karyawan** Percentage of Employees	**Jumlah Karyawan** Number of Employees	**Persentasi Karyawan** Percentage of Employees
Entry-level	16	30%	23	49%
Mid-level	15	28%	15	32%
Senior-level	17	31%	7	15%
Executive-level	6	11%	2	4%
Total	**54**	**100%**	**47**	**100%**

Komposisi berdasarkan Jabatan
Composition by Position

Jabatan | Position	**2025**	**2024**	**2023**
Manajemen Puncak Top Management	8	7	7
Manajemen Menengah Middle Management	24	23	21
Manajemen Pelaksana Operational Management	30	23	23
Staf Administrasi Lainnya Other Administrative Staff	39	46	46
Total	**101**	**99**	**97**

Komposisi Berdasarkan Usia
Composition by Age

Usia | Age	2025	2024	2023
20-30 tahun 20-30 years old	27	26	29
31-40 tahun 31-40 years old	38	35	34
41-50 tahun 41-50 years old	25	24	23
51-60 tahun 51-60 years old	6	10	7
61-70 tahun 61-70 years old	5	4	4
Total	**101**	**99**	**97**

Jumlah level karyawan yang dimiliki oleh laki-laki dan perempuan berdasarkan kelompok umur [S-02]
Number of employee levels owned by male and female by age group [S-02]

Usia Age	Level Jabatan | Position Level								Jumlah Karyawan Total Employees
	Entry-level		*Mid-level*		*Senior-level*		*Executive-level*		
	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	
18-25 tahun 18-25 years old	1	4	0	0	0	0	0	0	5
26-35 tahun 26-35 years old	6	12	8	11	4	1	0	0	42
36-45 tahun 36-45 years old	4	5	7	4	11	2	0	0	33
46-55 tahun 46-55 years old	4	2	0	0	2	3	4	0	15
>56 tahun > 56 years old	1	0	0	0	0	1	2	2	6

Komposisi berdasarkan Pendidikan
Composition by Education

Pendidikan | Education	2025	2024	2023
S2-S3 Master's Degree-Doctorate	17	11	8
S1 Bachelor's Degree	71	72	73
D3 Associate's Degree	5	7	7
SLTA dan di bawahnya Senior High School and below	8	9	3
Total	**101**	**99**	**97**

Komposisi berdasarkan Status Ketenagakerjaan
Composition by Employment Status

Status Kepegawaian Employment Status	2025	2024	2023
Tetap Permanent	88	82	82
Tidak Tetap Contract	13	17	15
Total	**101**	**99**	**97**

Jumlah Karyawan Kontrak Tahun 2025 Terhadap Keseluruhan Total Karyawan adalah 13% | Number of Contract Employees in 2025 to Total Employees is 13%

Jumlah Karyawan Sementara [S-04]
Number of Temporary Employees [S-04]

Deskripsi Description	Jumlah Karyawan Number of Employees	Persentage Karyawan Percentage of Employees
Jumlah karyawan perusahaan yang dipegang oleh kontraktor dan/atau konsultan Number of Company's employees held by contractors and/or consultants	5 orang 5 people	5%

Komposisi Pemegang Saham
Shareholders Composition

Sepanjang tahun 2025, struktur kepemilikan saham Perseroan mengalami perubahan. Rincian komposisi pemegang saham disajikan pada tabel berikut:

Throughout 2025, the Company's share ownership structure change. The details of shareholders' composition are presented in the following table:

1 Januari 2025 | January 1, 2025			
Pemegang Saham Shareholders	**Jumlah Saham (Lembar Saham)** Number of Shares (Share Unit)	**Jumlah Nominal (Rp)** Total Nominal (Rp)	**Persentase Kepemilikan (%)** Ownership Percentage (%)
Kepemilikan di atas 5% Ownership of more than 5%			
Korea Development Bank	3.006.779.363	300.677.936.300	84,65
PT Dwi Satrya Utama	532.707.259	53.270.725.900	15,00
Kepemilikan di bawah 5% Ownership of less than 5%			
Publik (masing-masing kurang dari 5%) Public (less than 5% each)	12.726.378	1.272.637.800	0,35
Jumlah Saham **Total Shares**	**3.552.213.000**	**355.221.300.000**	**100,00**

31 Desember 2025 | December 31, 2025			
Pemegang Saham Shareholders	**Jumlah Saham (Lembar Saham)** Number of Shares (Share Unit)	**Jumlah Nominal (Rp)** Total Nominal (Rp)	**Persentase Kepemilikan (%)** Ownership Percentage (%)
Kepemilikan di atas 5% Ownership of more than 5%			
Korea Development Bank	2.752.920.825	275.292.082.500	77,50
PT Dwi Satrya Utama	532.707.259	53.270.725.900	15,00
Kepemilikan di bawah 5% Ownership of less than 5%			
Publik (masing-masing kurang dari 5%) Public (less than 5% each)	266.584.916	26.658.491.600	7,50
Jumlah Saham Total Shares	**3.552.213.000**	**355.221.300.000**	**100,00**

Kepemilikan Saham Anggota Dewan Komisaris dan Direksi Perseroan

Pada 1 Januari 2025 dan 31 Desember 2025, tidak ada anggota Dewan Komisaris dan Direksi yang memiliki saham Perseroan baik secara langsung maupun tidak langsung.

Share Ownership by Members of the Board of Commissioners and Board of Directors of the Company

As of January 1, 2025, and December 31, 2025, no member of the Board of Commissioners and Board of Directors owned shares of the Company either directly or indirectly.

Komposisi Saham Berdasarkan Klasifikasi Pemegang Saham

Komposisi kepemilikan saham berdasarkan klasifikasi pemegang saham per 31 Desember 2025, adalah sebagai berikut:

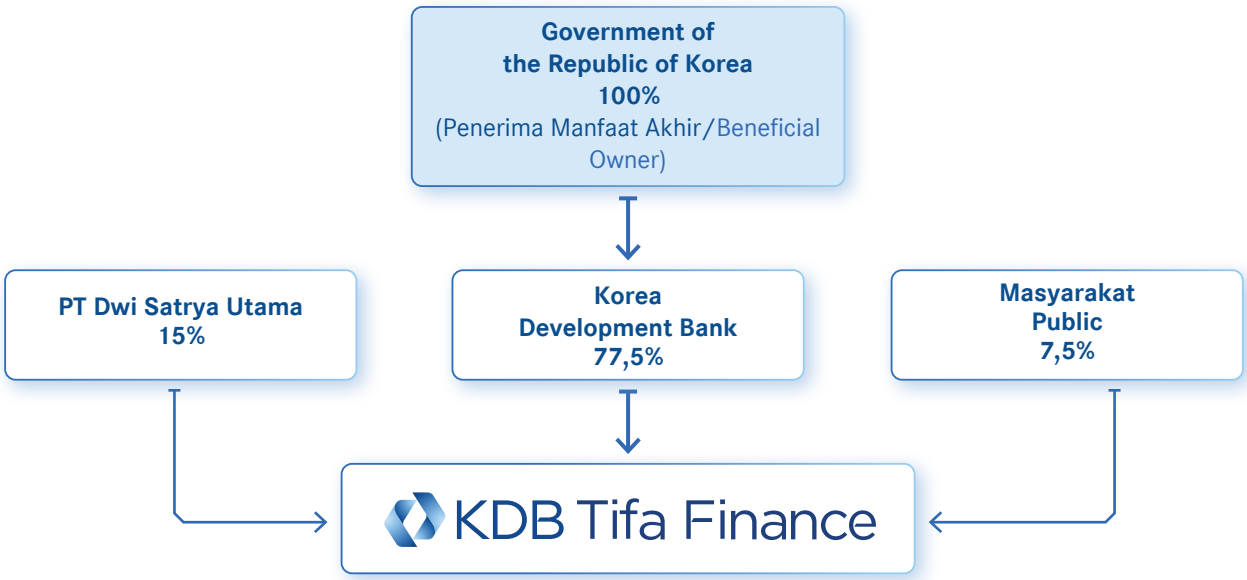
Share Composition by Shareholders Classification

The shareholding composition by shareholders classification as of December 31, 2025, is as follows:

Keterangan Description	**Jumlah Pemegang Saham** Number of Shareholders	**Jumlah Saham (Lembar Saham)** Number of Shares (Share Unit)	**Persentase Kepemilikan (%)** Ownership Percentage (%)
Pemodal Nasional Domestic Investors			
Perorangan Individuals	737	13.105.116	0,37
Perseroan Terbatas Limited Liability Companies	6	786.101.221	22,13
Sub-Total	**743**	**799.206.337**	**22.50**
Pemodal Asing Foreign Investors			
Perorangan Individuals	4	43.700	0.00
Perseroan Terbatas Limited Liability Companies	5	2.752.962.963	77,50
Sub -Total	**9**	**2.753.006.663**	**77,50**
Jumlah Saham Total Shares	**752**	**3.552.213.000**	**100.000**

Informasi Pemegang Saham Utama dan/atau Pengendali, serta Penerima Manfaat Akhir dari Kepemilikan

Information on Major and/or Controlling Shareholders, as Well as the Ultimate Beneficiary of the Company



Per 31 Desember 2025, struktur kepemilikan saham Perseroan menunjukkan bahwa Korea Development Bank merupakan pemegang saham pengendali utama dengan kepemilikan saham sebesar 77,50% dari total modal ditempatkan dan disetor penuh Perseroan. Berdasarkan skema bagan kepemilikan saham di atas terlihat bahwa penerima manfaat akhir *(ultimate beneficial owner)* dari kepemilikan saham Perseroan adalah Pemerintah Republik Korea Selatan.

As of December 31, 2025, the Company's share ownership structure shows that Korea Development Bank is the major controlling shareholder with a share ownership of 77.50% of the Company's total issued and fully paid-up capital. Based on the share ownership chart scheme above, the ultimate beneficial owner of the Company's share ownership is the Government of the Republic of South Korea.

Korea Development Bank

Korea Development Bank (“KDB”) merupakan lembaga keuangan milik Pemerintah Republik Korea Selatan yang didirikan pada tahun 1954 dan berkedudukan di Seoul, Korea Selatan. KDB memiliki peran strategis sebagai bank pembangunan yang mendukung pertumbuhan ekonomi nasional Korea Selatan melalui pembiayaan jangka menengah dan panjang, pengembangan industri strategis, pembiayaan infrastruktur, serta dukungan terhadap ekspor dan inovasi teknologi.

Korea Development Bank

Korea Development Bank ("KDB") is a financial institution owned by the Government of the Republic of Korea, which was established in 1954 and is domiciled in Seoul, South Korea. KDB has a strategic role as a development bank that supports South Korea's national economic growth through medium and long-term financing, strategic industrial development, infrastructure financing, and support for exports and technological innovation.

Sebagai institusi keuangan yang sepenuhnya dimiliki oleh Pemerintah Republik Korea Selatan, KDB juga berperan aktif dalam stabilisasi sistem keuangan, restrukturisasi korporasi, serta penguatan daya saing industri di tingkat global. Hingga tahun 2025, KDB memiliki jaringan internasional dan portofolio investasi di berbagai negara, termasuk di sektor jasa keuangan, yang mencerminkan komitmennya dalam mendukung ekspansi dan kerja sama lintas negara secara berkelanjutan.

As a financial institution wholly owned by the Government of the Republic of South Korea, KDB also plays an active role in stabilizing the financial system, restructuring corporations, and strengthening industrial competitiveness at the global level. Until 2025, KDB had an international network and investment portfolio in various countries, including in the financial services sector, reflecting its commitment to supporting sustainable cross-border expansion and cooperation.

Kronologi Pencatatan Saham
Share Listing Chronology

Tanggal Pencatatan Listing Date	**Aksi Korporasi** Corporate Action	**Nama Bursa** Stock Exchange	**Jumlah Saham** Number of Shares	**Nilai Nominal Per Lembar Saham** Nominal Value Per Share	**Harga Penawaran** Offering Price
8 Juli 2011 July 8, 2011	Penawaran Umum Perdana Initial Public Offering	Bursa Efek Indonesia Indonesia Stock Exchange	278.000.000	Rp100	Rp200
9 September 2021 September 9, 2021	Penawaran Umum Terbatas I dengan memberikan Hak Memesan Efek Terlebih Dahulu Limited Public Offering I by granting Pre-emptive Rights	Bursa Efek Indonesia Indonesia Stock Exchange	2.472.513.000	Rp100	Rp260

Kronologi Penerbitan Obligasi dan Efek-Efek Lainnya
Bonds and Other Securities Issuance Chronology

Sepanjang tahun 2025, Perseroan tidak melakukan penerbitan obligasi maupun efek-efek lainnya.

Throughout 2025, the Company did not issue bonds or other securities.

Struktur Grup Perusahaan
Company Group Structure

Sampai dengan 31 Desember 2025, Perseroan tidak memiliki entitas anak, perusahaan asosiasi, maupun perusahaan ventura bersama. Dengan demikian, Perseroan tidak memiliki struktur grup perusahaan.

Until December 31, 2025, the Company did not have any subsidiaries, associates, or joint ventures. Thus, the Company does not have a corporate group structure.

Daftar Entitas Anak, Perusahaan Asosiasi, dan Perusahaan Ventura Bersama

List of Subsidiaries, Associates, and Joint Ventures

Per 31 Desember 2025, Perseroan tidak memiliki entitas anak, perusahaan asosiasi, atau perusahaan ventura bersama.

As of December 31, 2025, the Company does not have any subsidiaries, associates, or joint ventures.

Informasi Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP)

Information on Public Accounting Firm and Public Accountant

Pada tahun 2025, Perseroan menunjuk Kantor Akuntan Publik (KAP) Tanubrata Sutanto Fahmi Bambang & Rekan ("KAP BDO Indonesia") yang terdaftar di OJK sebagai auditor independen atas Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada 31 Desember 2025. Penunjukan ini dilakukan berdasarkan usulan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit sebagaimana ditetapkan melalui keputusan RUPS Tahunan Perseroan pada tanggal 5 Juni 2025.

In 2025, the Company appointed Public Accounting Firm Tanubrata Sutanto Fahmi Bambang & Rekan ("KAP BDO Indonesia") registered with OJK as an independent auditor of the Company's Financial Statements for the Fiscal Year ended December 31, 2025. This appointment was made based on the Board of Commissioners' proposal by considering the Audit Committee's recommendations as resolved under the of the Company's Annual GMS resolutions dated June 5, 2025.

Kantor Akuntan Publik Public Accounting Firm	Kantor Akuntan Publik Tanubrata Sutanto Fahmi Bambang & Rekan Public Accounting Firm Tanubrata Sutanto Fahmi Bambang & Partners	
Jaringan Network	BDO International Limited	
Nama Auditor Auditor Name	Santanu Chandra	
Alamat Address	Prudential Tower, Lantai 17 | 17th Floor Jl. Jenderal Sudirman Kav. 79 Jakarta 12910 - Indonesia **Telp | Phone** : +62 21 5795 7300 **Situs Web | Website:** www.bdo.co.id	
Periode Penugasan Assignment Period	Tahun buku 2025 Fiscal year 2025	
Jasa yang Diberikan Services Provided	**Jasa Audit:** Audit atas Laporan Keuangan **Audit Services:** Audit of Financial Statements	**Jasa Non-Audit:** Kegiatan Penerapan Prinsip Kehati-hatian (KPPK) **Non-Audit Services:** Activities for the Application of Prudential Principle (KPPK)
Biaya Fee	**Jasa Audit:** Rp380.000.000,- **Audit Services:** Rp380,000,000	**Jasa Non-Audit:** Rp40.000.000,- **Non-Audit Services:** Rp40.000.000,-

Lembaga dan/atau Profesi Penunjang Pasar Modal

Capital Market Supporting Institutions and/or Professions

Perseroan menjalin kerja sama dengan berbagai lembaga dan profesi penunjang untuk mendukung kelancaran operasional serta memastikan kepatuhan terhadap ketentuan pasar modal maupun perundang-undangan yang berlaku. Uraian lengkap mengenai profesi penunjang tersebut disajikan sebagai berikut:

The Company collaborated with various supporting institutions and professions to support smooth operations and ensure compliance with capital market provisions and applicable laws. A complete description of the supporting profession is presented as follows:

Biro Administrasi Efek Securities Administration Bureau	PT Ficomindo Buana Registrar
Alamat Address	Wisma Bumiputera Lt. 6 | 6th Floor Jl. Jend Sudirman Kav. 75 RT3/RW3, Kelurahan Kuningan | Kuningan Village Kecamatan Setiabudi | Setiabudi Subdistrict Jakarta Selatan | South Jakarta 12910 **Telp | Phone** : +62 21 5260982 & +62 21 5260983 **Situs Web | Website:** www.ficomindo.com
Periode Penugasan Assignment Period	Tahun buku 2025 Fiscal year 2025
Jasa yang Diberikan Services Provided	Menyiapkan Daftar Pemegang Saham Perseroan untuk keperluan pemegang saham sehubungan dengan kegiatan Perseroan sebagai perusahaan publik, termasuk didalamnya dukungan terhadap setiap aksi korporasi diantaranya pembagian dividen tunai. Preparing the Company's Shareholders Register for the purpose of shareholders in regard to the Company's activities as a public company, including support for each corporate action including the distribution of cash dividends.
Biaya Fee	Rp70.850.000,-

Notaris Notary	Christina Dwi Utami S.H., M.Hum., M.Kn.
Alamat Address	Jl. KH Zainul Arifin No. 2 Komplek Ketapang Indah Blok B-2 No. 4-5 Jakarta 11140 - Indonesia **Telp | Phone** : +62 21 6345668 **Fax** : +62 21 6345666 **Situs Web | Website:** www.notarischristina.com
Periode Penugasan Assignment Period	Tahun buku 2025 Fiscal year 2025
Jasa yang Diberikan Services Provided	Pembuatan Akta Pernyataan Keputusan Rapat, Akta Berita Acara Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa. Preparing Deeds of Meeting Resolutions, Deed of Minutes of Annual General Meeting of Shareholders and Extraordinary General Meeting of Shareholders
Biaya Fee	Rp55.335.000,-

KDB Tifa Finance

04

Sepanjang tahun 2025, Perseroan mencatat kinerja yang tetap solid dengan pendapatan sebesar Rp176,79 miliar dan laba bersih meningkat menjadi Rp66,31 miliar (+1,93% YoY), seiring efisiensi biaya dan perbaikan arus kas operasi. Total aset dibukukan mencapai Rp2,04 triliun dengan struktur keuangan yang tetap kuat dan prudent.

Throughout 2025, the Company recorded solid performance, with revenue of Rp176.79 billion and net profit increasing to Rp66.31 billion (+1.93% YoY), in line with cost efficiencies and improved operating cash flows. Total assets reached Rp2.04 trillion, with a financial structure that remained strong and prudent.



Analisis dan Pembahasan Manajemen

Management Discussion and Analysis



Tinjauan Perekonomian dan Industri Pembiayaan Nasional

Overview of the Economy and the National Financing Industry

Sepanjang tahun 2025, perekonomian global masih dibayangi oleh kebijakan moneter ketat, khususnya dari *Federal Reserve* Amerika Serikat melalui pendekatan *higher for longer*. Kebijakan ini berdampak pada terbatasnya likuiditas global, meningkatnya biaya pendanaan, serta volatilitas arus modal ke negara berkembang. Meskipun demikian, tekanan inflasi di sebagian besar negara maju mulai menunjukkan tren penurunan secara bertahap, memberikan sinyal awal stabilisasi kondisi global.

Di tengah dinamika tersebut, perekonomian Indonesia tetap menunjukkan ketahanan yang solid. Pertumbuhan ekonomi tercatat sebesar 5,11% (YoY), meningkat dari 5,03% pada tahun sebelumnya, dengan dukungan inflasi yang tetap terkendali pada level 2,92% (YoY). Kebijakan moneter domestik juga mulai bergerak lebih akomodatif, tercermin dari penurunan *BI-Rate* hingga mencapai 4,75% pada Desember 2025. Kondisi ini memberikan ruang bagi pemulihan permintaan domestik, meskipun dunia usaha masih dihadapkan pada tantangan biaya dana serta kecenderungan ekspansi yang lebih selektif.

Sejalan dengan perkembangan tersebut, industri pembiayaan nasional mencatatkan pertumbuhan yang relatif terbatas. Total piutang pembiayaan mencapai Rp506,50 triliun atau tumbuh 0,61% (YoY). Namun demikian, kualitas aset tetap terjaga dengan baik, tercermin dari rasio NPF *gross* sebesar 2,51% dan NPF net sebesar 0,77%, serta tingkat *leverage* yang berada pada level 2,18 kali.

Terbatasnya pertumbuhan industri pembiayaan secara agregat tidak terlepas dari kinerja sektor otomotif yang belum sepenuhnya pulih sebagai salah satu kontributor utama. Sepanjang tahun 2025, penjualan mobil secara *wholesales* tercatat sebesar 803.687 unit (-7,2% YoY) dan retail sebesar 833.692 unit (-6,3% YoY). Penurunan ini mencerminkan permintaan yang masih tertahan, seiring dengan daya beli masyarakat yang lebih selektif serta tingginya biaya pendanaan, yang pada akhirnya membatasi pertumbuhan pembiayaan.

Di sisi lain, segmen kendaraan listrik (*electric vehicle*/EV) menunjukkan kinerja yang sangat positif. Penjualan EV mencapai 103.931 unit atau tumbuh signifikan sebesar 141% dibandingkan tahun sebelumnya, dengan pangsa pasar sekitar 12,93%. Perkembangan ini membuka peluang bagi industri pembiayaan untuk melakukan diversifikasi portofolio sekaligus mendorong sumber pertumbuhan baru, seiring dengan meningkatnya dukungan kebijakan pemerintah dan pergeseran preferensi masyarakat terhadap kendaraan ramah lingkungan.

Throughout 2025, the global economy remained overshadowed by tight monetary policies, particularly those of the United States Federal Reserve, which pursued a higher-for-longer approach. This policy resulted in limited global liquidity, increased financing costs, and volatile capital flows to developing countries. Nevertheless, inflationary pressures in most developed countries gradually declined, signaling early signs of stabilization in global conditions.

Amid these dynamics, Indonesia's economy continued to demonstrate solid resilience. Economic growth was recorded at 5.11% (YoY), increased from 5.03% in the previous year, supported by inflation remaining under control at 2.92% (YoY). Domestic monetary policy also began to become more accommodative, as reflected in the reduction of BI Rate to 4.75% in December 2025. This situation provided room for a recovery in domestic demand, though business sector still faced challenges related to financing costs and tendency toward more selective expansion.

In line with these developments, the national financing industry recorded a relatively limited growth. The total financing receivables reached Rp506.50 trillion or grew by 0.61% (YoY). Nevertheless, the quality of property and equipment was well-maintained, as represented in gross NPF ratio of 2.51% and net NPF ratio of 0.77%, along with a leverage level of 2.18 times.

The limited aggregate growth of financing industry was inseparable from automotive sector, which had not yet fully recovered as one of the main contributors. Throughout 2025, wholesale car sales were recorded at 803,687 units (-7.2% YoY) and retail sales at 833,692 units (-6.3% YoY). The decline reflected pent-up demand, coupled with more selective consumer purchasing power and high financing costs, which ultimately limited financing growth.

Meanwhile, the electric vehicle (EV) segment demonstrated very positive performance. EV sales reached 103,931 units or grew significantly by 141% compared to the previous year, with a market share of approximately 12.93%. This development opened up opportunities for financing industry to diversify its portfolio while simultaneously driving new growth sources, in line with the increasing government policy support and the shift in public preference toward environmentally friendly vehicles.

Tinjauan Operasi per Segmen Usaha
Operational Overview by Business Segment

Sepanjang tahun 2025, Perseroan secara konsisten menjalankan kegiatan usaha yang meliputi pembiayaan investasi, pembiayaan modal kerja, pembiayaan multiguna, kegiatan berbasis *fee*, serta pembiayaan berbasis prinsip syariah. Keseluruhan aktivitas tersebut dilaksanakan dalam koridor Anggaran Dasar Perseroan serta mengacu pada ketentuan POJK No. 35/POJK.05/2018 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan sebagaimana telah mengalami perubahan melalui POJK No. 7/POJK.05/2022, dan terakhir disesuaikan dengan POJK No. 46 Tahun 2024 tentang Pengembangan dan Penguatan Perusahaan Pembiayaan, Perusahaan Pembiayaan Infrastruktur, dan Perusahaan Modal Ventura.

Throughout 2025, the Company consistently carried out business activities including investment financing, working capital financing, multipurpose financing, fee-based activities, and sharia-compliant financing. All these activities were conducted within the Company's Articles of Association and in accordance with the provisions of POJK No. 35/POJK.05/2018 on the Implementation of Financing Company Business, as amended by POJK No. 7/POJK.05/2022, and lastly amended by POJK No. 46 of 2024 on the Development and Strengthening of Financing Companies, Infrastructure Financing Companies, and Venture Capital Companies.

Dengan cakupan kegiatan usaha yang terdiversifikasi tersebut, Perseroan terus memperkuat posisinya sebagai perusahaan pembiayaan yang adaptif, *prudent*, dan berorientasi pada keberlanjutan usaha.

With this diversified business scope, the Company continuously strengthens its position as an adaptive, prudent, and sustainability-oriented financing company.

Rincian struktur pendapatan Perseroan, termasuk kontribusi masing-masing segmen serta perbandingan kinerjanya dengan tahun sebelumnya, dapat dilihat pada tabel berikut:

Details of the Company's revenue structure, including the contribution of each segment and comparison of its performance compared to the previous year, can be seen in the following table:

Pendapatan berdasarkan Kegiatan Usaha
Revenues based on Business Activities

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025	Kontribusi (%) Contribution (%)	2024	Kontribusi (%) Contribution (%)	2023	Kontribusi (%) Contribution (%)	Perubahan (2025-2024) Changes (2025-2024)	
							Nominal (Rp)	%
Sewa Pembiayaan Finance Lease	156.611	88,58	166.638	91,29	149.580	86,12	(10.027)	(6,02)
Pendapatan *Ijarah Muntahiyah Bittamlik*-Bersih Ijarah Muntahiyah Bittamlik Income - Net	9.741	5,51	9.151	5,01	7.177	4,13	590	6,45
Pembiayaan Multiguna Multipurpose Financing	482	0,27	972	0,53	2.355	1,36	(490)	(50,41)

Pada tahun 2025, segmen sewa pembiayaan tetap menjadi kontributor utama pendapatan Perseroan dengan porsi sebesar 88,58% dari total pendapatan, meskipun mengalami penurunan dibandingkan kontribusi tahun 2024 sebesar 91,29%. Secara nominal, pendapatan dari segmen ini tercatat menurun sebesar 6,02% menjadi Rp156,61 miliar dari Rp166,64 miliar pada tahun sebelumnya. Penurunan ini sejalan dengan strategi Perseroan dalam menjaga kualitas portofolio serta melakukan selektivitas dalam penyaluran pembiayaan di tengah dinamika kondisi pasar.

In 2025, finance lease segment remained the Company's main revenue contributor, accounting for 88.58% of the total revenues, though this decreased compared to the 91.29% contribution in 2024. Nominally, revenues from this segment decreased by 6.02% to Rp156.61 billion from Rp166.64 billion in the previous year. This decrease was in line with the Company's strategy of maintaining portfolio quality and being selective in financing disbursement amid the dynamic market conditions.

Sementara itu, pendapatan dari segmen *Ijarah Muntahiyah Bittamlik* (IMBT) menunjukkan kinerja yang positif dengan kontribusi meningkat menjadi 5,51% dari sebelumnya 5,01% pada tahun 2024. Secara nominal, segmen ini tumbuh sebesar 6,45% menjadi Rp9,74 miliar, mencerminkan meningkatnya peran pembiayaan berbasis syariah dalam struktur pendapatan Perseroan serta adanya permintaan yang relatif stabil pada segmen ini.

Meanwhile, revenues from Ijarah Muntahiyah Bittamlik (IMBT) segment showed positive performance, with its contribution increasing to 5.51% from 5.01% in 2024. Nominally, this segment grew by 6.45% to Rp9.74 billion, reflecting the increasing role of sharia-compliant financing in the Company's revenue structure and relatively stable demand in this segment.

Di sisi lain, segmen pembiayaan multiguna mencatat kontribusi yang relatif kecil, yaitu sebesar 0,27% dari total pendapatan, menurun dari 0,53% pada tahun 2024. Secara nominal, pendapatan dari segmen ini mengalami penurunan signifikan sebesar 50,41% menjadi Rp482 juta. Penurunan tersebut antara lain dipengaruhi oleh kebijakan Perseroan yang lebih berhati-hati dalam ekspansi pembiayaan multiguna serta fokus pada segmen dengan profil risiko yang lebih terjaga.

On the other hand, multipurpose financing segment recorded a relatively small contribution of 0.27% of the total revenues, decreased from 0.53% in 2024. Nominally, revenues from this segment experienced a significant decline by 50.41% to Rp482 million. Such decline was influenced by the Company's more cautious policy in expanding multipurpose financing and its focus on segments with a more manageable risk profile.

Secara keseluruhan, struktur pendapatan tahun 2025 mencerminkan konsistensi Perseroan dalam mempertahankan dominasi segmen inti sekaligus mulai memperkuat kontribusi pembiayaan berbasis syariah, dengan tetap mengedepankan prinsip kehati-hatian dan kualitas aset.

Overall, the revenue structure in 2025 reflected the Company's consistency in maintaining core segment dominance while simultaneously strengthening its contribution to sharia-compliant financing, while prioritizing prudent principles and asset quality.

Tinjauan Kinerja Keuangan Komprehensif

Comprehensive Review of Financial Performance

Pembahasan dan analisis keuangan berikut disusun berdasarkan Laporan Keuangan Perseroan untuk tahun yang berakhir pada 31 Desember 2025, sebagaimana disajikan dalam Laporan Tahunan ini. Laporan keuangan tersebut telah diaudit sesuai dengan Standar Akuntansi Keuangan di Indonesia oleh Kantor Akuntan Publik (KAP) Tanubrata Sutanto Fahmi Bambang & Rekan.

The following financial discussion and analysis are based on the Company's Financial Statements for the year ended on December 31, 2025, as presented in this Annual Report. These financial statements have been audited in accordance with Indonesian Financial Accounting Standards by Public Accounting Firm Tanubrata Sutanto Fahmi Bambang & Rekan.

Berdasarkan hasil audit tersebut, Perseroan memperoleh opini wajar dalam semua hal yang material, yang mencerminkan bahwa posisi keuangan, kinerja keuangan, serta arus kas Perseroan telah disajikan secara wajar sesuai dengan standar yang berlaku. Opini ini memberikan keyakinan yang memadai bagi manajemen dan para pemangku kepentingan dalam menilai kinerja Perseroan, serta menjadi dasar dalam perumusan strategi dan pengambilan keputusan ke depan.

Based on the audit results, the Company received an unqualified opinion in all material matters, reflecting that the Company's financial position, financial performance, and cash flows were fairly presented in accordance with applicable standards. This opinion provided reasonable assurance to management and stakeholders in assessing the Company's performance and served as the basis for formulating strategies and future decision-making.

Laporan Posisi Keuangan

Aset

Pada posisi 31 Desember 2025, Perseroan mencatatkan jumlah aset sebesar Rp2,04 triliun, menurun 0,84% dibandingkan posisi 31 Desember 2024 sebesar Rp2,06 triliun. Perubahan ini mencerminkan penyesuaian komposisi aset sejalan dengan strategi Perseroan dalam menjaga kualitas portofolio dan mengoptimalkan struktur aset.

Statement of Financial Position

Assets

As of December 31, 2025, the Company recorded total assets of Rp2.04 trillion, a decrease of 0.84% compared to Rp2.06 trillion as of December 31, 2024. This change reflected adjustments in asset composition in line with the Company's strategy to maintain portfolio quality and optimize asset structure.

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025	2024	2023	Perubahan (2025-2024) Changes (2025-2024)	
				Nominal (Rp)	%
Kas dan Setara Kas Cash and Cash Equivalents	12.357	98.262	154.456	(85.905)	(87,42)
Efek-Efek Securities	251.879	243.387	80.374	8.492	3,49
Piutang Sewa Pembiayaan Finance Lease Receivables	1.473.194	1.521.614	1.369.755	(48.420)	(3,18)
Piutang Pembiayaan Multiguna Multipurpose Financing Receivables	1.420	8.367	9.632	(6.947)	(83,03)
Piutang Lain-lain Other Receivables	194	257	737	(63)	(24,51)
Properti Investasi Investment Properties	7.017	7.600	8.183	(583)	(7,67)
Aset Tetap dan Aset Hak-Guna Property and Equipment and Right-of-Use Assets	4.211	8.821	14.224	(4.610)	(52,26)
Piutang *Ijarah Muntahiyah Bittamlik* Ijarah Muntahiyah Bittamlik Receivables	1.504	320	216	1.184	370
Aset *Ijarah Muntahiyah Bittamlik* Assets for Ijarah Muntahiyah Bittamlik	184.441	78.217	73.672	106.223	135,8
Aset Pengampunan Pajak Tax Amnesty Asset	1.000	1.000	1.000	0	0
Biaya Dibayar Dimuka Prepaid Expenses	2.469	1.377	876	1.093	79,38
Aset Pajak Tangguhan - Bersih Deferred Tax Assets - Net	6.173	771	527	5.402	700,65
Aset Lain-lain – Bersih Other Assets – Net	94.832	87.961	87.725	6.871	7,81
Jumlah Aset Total Assets	**2.040.691**	**2.057.954**	**1.801.377**	**(17.263)**	**(0,84)**

Aset Keuangan

Pada posisi 31 Desember 2025, aset keuangan Perseroan tercatat sebesar Rp1,83 triliun, tetap mendominasi total aset. Nilai ini menurun dibandingkan posisi tahun sebelumnya sebesar Rp1,96 triliun, yang terutama dipengaruhi oleh penurunan kas dan setara kas, piutang sewa pembiayaan, dan piutang pembiayaan multiguna.

Financial Assets

As of December 31, 2025, the Company's financial assets amounted to Rp1.83 trillion, continuing to dominate the total assets. This figure decreased compared to Rp1.96 trillion in the previous year, primarily due to the decline in cash and cash equivalents, finance lease receivables, and multipurpose financing receivables.

Aset Non-Keuangan

Posisi aset non-keuangan dibukukan sebesar Rp206,82 miliar, menunjukkan peningkatan dibandingkan tahun sebelumnya sebesar Rp98,11 miliar. Kenaikan ini terutama didorong oleh pertambahan aset *ijarah muntahiyah bittamlik*.

Non-Financial Assets

Non-financial assets reached Rp206.82 billion, an increase compared to Rp98.11 billion in the previous year. This increase was mainly driven by the increase in assets for ijarah muntahiyah bittamlik.

Liabilitas

Pada posisi 31 Desember 2025, Perseroan mencatatkan jumlah liabilitas sebesar Rp822,33 miliar, menurun sebesar 2,39% dibandingkan posisi 31 Desember 2024 sebesar Rp842,44 miliar. Penurunan ini terutama mencerminkan berkurangnya kewajiban pendanaan, sejalan dengan strategi Perseroan dalam menjaga struktur permodalan yang lebih sehat dan terkendali.

Liabilities

As of December 31, 2025, the Company recorded total liabilities of Rp822.33 billion, a decrease of 2.39% compared to Rp842.44 billion as of December 31, 2024. This decrease mainly reflected reduced financing obligations, in line with the Company's strategy to maintain a sound and well-controlled capital structure.

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025	2024	2023	Perubahan (2025-2024) Changes (2025-2024)	
				Nominal (Rp)	%
Utang Pajak Taxes Payable	6.278	8.319	9.337	(2.041)	(24,53)
Pinjaman yang Diterima Loans Received	732.559	793.675	575.840	(61.116)	(7,70)
Liabilitas Sewa Lease Liabilities	892	4.465	7.769	(3.573)	(80,02)
Beban Akrual Accrued Expenses	1.677	3.778	4.675	(2.101)	(55,61)
Titipan Debitur Deposits from Debtors	18.618	23.548	16.988	(4.929)	(20,93)
Liabilitas Imbalan Pasca-Kerja Post-Employment Benefits Obligation	4.299	3.501	2.718	798	22,79
Liabilitas Lain-lain Other Liabilities	58.011	5.157	34.258	52.853	1.024,88
Jumlah Liabilitas Total Liabilities	**822.334**	**842.443**	**651.585**	**(20.109)**	**(2,39)**

Liabilitas Keuangan

Pada posisi 31 Desember 2025, liabilitas keuangan Perseroan dibukukan sebesar Rp792,25 miliar turun 2,01% dari Rp808,54 miliar pada tahun sebelumnya. Perubahan tersebut utamanya dipengaruhi oleh berkurangnya pinjaman yang diterima karena terdapat beberapa fasilitas pinjaman yang telah dilunasi oleh Perseroan.

Financial Liabilities

As of December 31, 2025, the Company's financial liabilities were recorded at Rp792.25 billion, a decrease of 2.01% from Rp808.54 billion in the previous year. The change was primarily driven by a decrease in borrowings, as several loan facilities have been fully repaid by the Company.

Liabilitas Non-Keuangan

Nilai liabilitas non-keuangan tercatat sebesar Rp30,09 miliar pada akhir 2025, menurun 11,47% dibandingkan dengan posisi yang sama pada periode sebelumnya senilai Rp33,90 miliar. Penurunan ini terutama disebabkan oleh menurunnya titipan debitur.

Non-Financial Liabilities

Non-financial liabilities were recorded at Rp30.09 billion at the end of 2025, a decrease of 11.47% compared to Rp33.90 billion in the same period of the previous year. This decrease was mainly due to the decrease in deposits from debtors.

Ekuitas
Equity

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025	2024	2023	Perubahan (2025-2024) Changes (2025-2024)	
				Nominal (Rp)	%
Modal Saham Share Capital	355.221	355.221	355.221	0	0,00
Tambahan Modal Disetor - Bersih Additional Paid-in Capital - Net	404.533	404.533	404.533	0	0,00
Laba/Rugi yang Belum Direalisasi atas Perubahan Nilai Wajar Efek-efek Unrealized Income/Loss on Change in Fair Value of Securities	-	-	(311)	-	-
Saldo Laba Retained Earnings					
Cadangan Umum Appropriated for General Reserve	700	650	600	50	7,69
Belum Ditentukan Penggunaannya Unappropriated	456.957	454.641	389.953	2.316	0,51
Komponen Ekuitas Lain Other Equity Component	946	467	(204)	479	102,57
Jumlah Ekuitas **Total Equity**	**1.218.357**	**1.215.512**	**1.149.792**	**2.845**	**0,23**

Per 31 Desember 2025, Perseroan mencatatkan jumlah ekuitas sebesar Rp1,22 triliun, meningkat tipis 0,23% dibandingkan posisi 31 Desember 2024 sebesar Rp1,22 triliun. Peningkatan ini terutama didorong oleh laba tahun berjalan sebesar Rp66,31 miliar yang dikurangi pembagian dividen tunai pada tahun berjalan sebesar Rp63,94 miliar.

As of December 31, 2025, the Company recorded equity of Rp1.22 trillion, a slight increase of 0.23% compared to Rp1.22 trillion as of December 31, 2024. This increase was mainly driven by profit for the year of Rp66.31 billion, reduced by cash dividends distributed for the year of Rp63.94 billion.

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

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025	2024	2023	Perubahan (2025-2024) Changes (2025-2024)	
				Nominal (Rp)	%
Pendapatan Revenues					
Sewa Pembiayaan Finance Lease	156.611	166.638	149.580	(10.027)	(6,02)
Pembiayaan Multiguna Multipurpose Financing	482	972	2.355	(490)	(50,41)
Pendapatan *Ijarah Muntahiyah Bittamlik* – Bersih Ijarah Muntahiyah Bittamlik Income – Net	9.741	9.151	7.177	590	6,45
Pendapatan Bunga Interest Income	4.218	4.288	4.210	(70)	(1,63)
Keuntungan Selisih Kurs Mata Uang Asing - Bersih Gain on Foreign Exchange - Net	36	-	-	36	100,00
Lain-Lain Others	5.705	1.482	10.357	4.223	284,95
Jumlah Pendapatan **Total Revenues**	**176.793**	**182.531**	**173.680**	**(5.738)**	**(3,14)**

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025	2024	2023	Perubahan (2025-2024) Changes (2025-2024)	
				Nominal (Rp)	%
Beban Expenses					
Beban Bunga dan Keuangan Interest and Financing Expenses	29.855	32.686	26.094	(2.831)	(8,66)
Beban Kepegawaian Personnel Expenses	46.568	43.214	39.402	3.354	7,76
Beban Umum dan Administrasi General and Administrative Expenses	19.176	18.050	16.543	1.126	6,24
Kerugian Selisih Kurs Mata Uang Asing - Bersih Loss on Foreign Exchange - Net	-	152	161	(152)	(100,00)
Pembentukan Cadangan Kerugian Penurunan Nilai - Bersih Provision for Impairment Losses - Net	2.781	5.081	13.884	(2.300)	(45,27)
Lain-Lain Others	849	2.406	2.751	(1.558)	(64,75)
Jumlah Beban **Total Expenses**	**99.229**	**101.589**	**98.835**	**(2.360)**	**(2,32)**
Laba Sebelum Pajak Profit Before Tax	77.564	80.943	74.845	(3.379)	(4,17)
Beban Penghasilan Pajak Tax Expense Benefit	(11.258)	(15.894)	(14.949)	4.636	(29,17)
Laba Tahun Berjalan Profit for the Year	66.306	65.049	59.896	1.257	1,93
Penghasilan (Rugi) Komprehensif Lain Setelah Pajak Other Comprehensive Income (Loss) - Net of Tax	479	671	(228)	(192)	(28,61)
Jumlah Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income for the Year	66.785	65.720	59.668	1.065	1,62
Laba per Saham Dasar (dalam Rupiah) Basic Earnings per Share (in Rupiah)	18,67	18,31	16,86	0	1,97

Pendapatan

Pada tahun 2025, Perseroan mencatatkan pendapatan sebesar Rp176,79 miliar, menurun 3,14% dibandingkan tahun 2024 sebesar Rp182,53 miliar. Penurunan ini terutama dipengaruhi oleh menurunnya pendapatan sewa pembiayaan sebagai kontributor utama, serta penurunan pada pembiayaan multiguna dan pendapatan bunga. Meskipun demikian, penurunan tersebut tetap diimbangi oleh peningkatan pendapatan *ijarah muntahiyah bittamlik* serta pertumbuhan signifikan pada pendapatan lain-lain.

Revenues

In 2025, the Company recorded revenues of Rp176.79 billion, decreased by 3.14% compared to Rp182.53 billion in 2024. This decline was mainly influenced by the decrease in finance lease income as the main contributor, as well as the decrease in multipurpose financing and interest income. However, this decline was offset by the increase in ijarah muntahiyah bittamlik income and significant growth in other revenues.

Laba Sebelum Pajak

Laba sebelum pajak tercatat sebesar Rp77,56 miliar, menurun 4,17% dibandingkan tahun 2024 yang sebesar Rp80,94 miliar. Penurunan ini terutama dipengaruhi oleh penyesuaian pada sisi pendapatan, yang sebagian berhasil diimbangi oleh efisiensi beban, khususnya pada beban bunga dan pembentukan cadangan.

Profit Before Tax

Profit before tax was recorded at Rp77.56 billion, decreased by 4.17% compared to Rp80.94 billion in 2024. This decline was primarily driven by adjustments on the revenue side, which were partially offset by cost efficiencies, particularly in interest expenses and provisioning.

Efisiensi Beban Operasional

Sepanjang tahun 2025, rasio beban operasional terhadap pendapatan operasional (BOPO) Perseroan tercatat sebesar 58,96%, sedikit meningkat dibandingkan tahun 2024 yang sebesar 57,37%. Hal ini menggambarkan penurunan tingkat efisiensi yang disebabkan karena adanya peningkatan beban kepegawaian serta beban umum dan administrasi yang terjadi sepanjang tahun 2025.

Operating Expenses Efficiency

Throughout 2025, the Company's operating expenses to operating income (BOPO) ratio was recorded at 58.96%, a slight increase compared to 57.37% in 2024. This reflects a decline in efficiency, driven by an increase in personnel expenses as well as general and administrative expenses throughout 2025.

Laba Tahun Berjalan

Perseroan membukukan laba tahun berjalan sebesar Rp66,31 miliar, meningkat 1,93% dibandingkan tahun 2024 yang sebesar Rp65,05 miliar. Kenaikan ini ditopang oleh penurunan beban bunga dan pembentukan cadangan, serta penghasilan pajak tangguhan, sehingga mampu menjaga pertumbuhan laba di tengah tekanan pada pendapatan.

Profit for the Year

The Company recorded profit for the year of Rp66.31 billion, increased by 1.93% compared to Rp65.05 billion in 2024. This increase was supported by the decrease in interest expense and appropriation for reserve, as well as deferred tax income, thus maintaining profit growth amid revenue pressures.

Jumlah Penghasilan Komprehensif

Pada tahun 2025, jumlah penghasilan komprehensif Perseroan tercatat mencapai Rp66,79 miliar, tumbuh 1,62% dibandingkan tahun sebelumnya. Kinerja ini mencerminkan fundamental profitabilitas yang tetap solid, didorong oleh peningkatan laba tahun berjalan, meskipun terdapat penyesuaian pada komponen penghasilan komprehensif lain.

Total Comprehensive Income

In 2025, the Company's total comprehensive income reached Rp66.79 billion, grew by 1.62% compared to the previous year. This performance reflected solid profitability fundamentals, driven by the increase in profit for the year, despite adjustments to other comprehensive income components.

Laporan Arus Kas
Statement of Cash Flows

dalam jutaan Rupiah | in millions Rupiah

Uraian Description	2025	2024	2023	Perubahan (2025-2024) Changes (2025-2024)	
				Nominal (Rp)	%
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Operasi Net Cash Provided by (used in) Operating Activities	59.665	(98.078)	(204.738)	157.743	(160,83)
Kas Bersih Digunakan untuk Aktivitas Investasi Net Cash Used in Investing Activities	(8.338)	(83.420)	18.980	75.082	(90,00)
Kas Bersih (Digunakan untuk) Diperoleh dari Aktivitas Pendanaan Net Cash (Used in) Provided by Financing Activities	(140.573)	199.632	147.715	(340.205)	(170,42)
(Penurunan)/Kenaikan Bersih Kas dan Setara Kas Net (Decrease)/Increase in Cash and Cash Equivalents	(89.246)	18.134	(38.043)	(107.380)	(592,17)
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at the Beginning of the Year	98.262	77.376	118.067	20.886	26,99
Pengaruh Perubahan Kurs Mata Uang Asing Effect of Foreign Exchange Rate Changes	3.341	2.753	(2.648)	588	21,36
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	12.357	98.262	77.376	(85.905)	(87,42)

Arus Kas dari Aktivitas Operasi

Pada tahun 2025, Perseroan membukukan kas bersih yang diperoleh dari aktivitas operasi sebesar Rp59,67 miliar, berbalik positif dibandingkan tahun 2024 yang mencatat kas bersih digunakan sebesar Rp98,08 miliar. Perbaikan ini terutama didorong oleh peningkatan kualitas penerimaan kas dari portofolio pembiayaan, khususnya dari sewa pembiayaan dan penagihan piutang, serta optimalisasi pengelolaan arus kas operasional melalui pengendalian pengeluaran operasional dan beban pendanaan. Kinerja ini mencerminkan efektivitas strategi pengelolaan likuiditas yang semakin solid sepanjang tahun berjalan.

Arus Kas dari Aktivitas Investasi

Per 31 Desember 2025, kas bersih yang digunakan untuk aktivitas investasi tercatat sebesar Rp8,34 miliar, menunjukkan perbaikan signifikan dibandingkan tahun 2024 yang sebesar Rp83,42 miliar. Penurunan arus kas keluar ini terutama mencerminkan pengelolaan penempatan dana yang lebih selektif dan terukur, khususnya pada instrumen efek, serta didukung oleh penerimaan dari pelepasan investasi. Dengan demikian, kebutuhan pendanaan untuk aktivitas investasi pada tahun 2025 menjadi lebih efisien dibandingkan periode sebelumnya.

Arus Kas dari Aktivitas Pendanaan

Perseroan mencatat kas bersih yang digunakan untuk aktivitas pendanaan sebesar Rp140,57 miliar, berbalik dari posisi kas bersih yang diperoleh sebesar Rp199,63 miliar pada 31 Desember 2024. Perubahan ini terutama mencerminkan strategi pengelolaan liabilitas yang lebih konservatif, di mana pembayaran pinjaman dilakukan dalam jumlah yang lebih besar dibandingkan dengan penarikan fasilitas pendanaan baru. Selain itu, realisasi pembayaran dividen tunai pada tahun 2025 turut berkontribusi terhadap arus kas keluar, sehingga secara keseluruhan aktivitas pendanaan mencatat posisi negatif.

Kemampuan Membayar Utang dan Kolektibilitas Piutang

Perseroan secara konsisten menjaga likuiditas dan struktur permodalan di tingkat yang sehat agar seluruh kewajiban baik jangka pendek maupun jangka panjang dapat dipenuhi secara tepat waktu dan efisien. Pengelolaan arus kas operasional dilakukan secara disiplin dengan menyeimbangkan kebutuhan operasional dan kewajiban lancar sehingga stabilitas usaha serta kepercayaan mitra dan kreditur tetap terpelihara.

Pengelolaan kewajiban jangka panjang dilakukan secara *prudent* melalui pengaturan struktur pendanaan dan profil jatuh tempo yang selaras dengan kapasitas arus kas. Pendekatan ini mencerminkan kemampuan Perseroan dalam menjaga solvabilitas, mengelola risiko secara efektif, serta mempertahankan fleksibilitas keuangan untuk mendukung pertumbuhan yang berkelanjutan.

Cash Flows from Operating Activities

In 2025, the Company recorded net cash provided by operating activities of Rp59.67 billion, a positive turnaround compared to 2024 which recorded net cash used of Rp98.08 billion. This improvement was primarily driven by enhanced cash inflow quality from the financing portfolio, particularly from finance lease collections and receivables recoveries, as well as the optimization of operating cash flow management through tighter control of operating expenses and financing costs. This performance reflects the increasing effectiveness of the Company's liquidity management strategy throughout the year.

Cash Flows from Investing Activities

As of December 31, 2025, net cash used in investing activities was recorded at Rp8.34 billion, a significant improvement compared to Rp83.42 billion in 2024. The decrease in cash outflow mainly reflected a more selective and measured management of fund allocations, particularly in securities, and was supported by the proceeds from investment disposals. Therefore, financing requirements for investment activities in 2025 became more efficient than those in the previous period.

Cash Flows from Financing Activities

The Company recorded net cash used in financing activities of Rp140.57 billion, a reversal from the net cash provided of Rp199.63 billion as of December 31, 2024. This change mainly reflected a more conservative liability management strategy, with payments of loans made in larger amounts compared to the drawdown of new loan facilities. Furthermore, the realization of cash dividend payments in 2025 also contributed to cash outflows, resulting in a negative overall position in financing activities.

Debt Service Ability and Receivables Collectibility

The Company consistently maintains its liquidity and capital structure at a sound level to ensure that all obligations, both short-term and long-term, can be met in a timely and efficient manner. Operating cash flow is managed in a disciplined way by balancing operational needs and current liabilities, thereby preserving business stability and maintaining the confidence of partners and creditors.

Long-term liabilities are managed prudently by adjusting financing structure and maturity profile in line with cash flow capacity. This approach reflects the Company's ability to maintain solvency, manage risks effectively, and maintain financial flexibility to support sustainable growth.

Sejalan dengan itu, kualitas kolektibilitas piutang terus dijaga melalui penerapan prinsip kehati-hatian dalam penyaluran pembiayaan, penguatan proses monitoring, serta strategi penagihan yang efektif. Hal ini turut berkontribusi dalam menjaga kelancaran arus kas dan memperkuat posisi likuiditas Perseroan.

In this regard, the quality of receivables collectibility is consistently upheld through the implementation of prudent financing practices, enhanced monitoring processes, and effective collection strategies. This, in turn, supports stable cash flows and reinforces the Company's liquidity position.

Berikut merupakan hasil perhitungan rasio likuiditas dan solvabilitas Perseroan selama 2 (dua) tahun terakhir:

The following are the calculation results of the Company's liquidity and solvency ratios for the past 2 (two) years:

Keterangan Description	2025	2024
Rasio Solvabilitas Solvency Ratio		
Rasio Liabilitas terhadap Aset Liabilities to Assets Ratio	0,40 kali 0.40 times	0,41 kali 0.41 times
Rasio Liabilitas terhadap Ekuitas Liabilities to Equity Ratio	0,67 kali 0.67 times	0,69 kali 0.69 times
Rasio Likuiditas Liquidity Ratio		
Rasio Lancar Current Ratio	2,11 kali 2.11 times	1,49 kali 1.49 times
Rasio Kas Cash Ratio	0,02 kali 0.02 times	0,43 kali 0.43 times

Berdasarkan tabel tersebut, profil solvabilitas Perseroan tetap terjaga dengan baik sebagaimana tercermin dari rasio liabilitas terhadap aset yang tercatat stabil sebesar 0,40 kali di tahun 2025. Sementara itu, rasio liabilitas terhadap ekuitas menunjukkan perbaikan tipis dari 0,69 kali menjadi 0,68 kali, mengindikasikan penguatan struktur permodalan serta kapasitas yang semakin solid dalam mengelola risiko.

Based on the table, the Company's solvency profile was well-maintained, as reflected in the stable liability-to-asset ratio of 0.40 times in 2025. Meanwhile, the liability-to-equity ratio showed a slight improvement from 0.69 times to 0.68 times, indicating a strengthening capital structure and increasingly solid risk management capacity.

Dari sisi likuiditas, rasio lancar berada pada level 2,11 kali di tahun 2025, dibandingkan 1,49 kali pada tahun 2024. Penurunan ini mencerminkan optimalisasi pemanfaatan aset lancar untuk mendukung ekspansi kegiatan usaha, namun tetap dalam batas yang mencerminkan kemampuan pemenuhan kewajiban jangka pendek secara memadai.

In terms of liquidity, the current ratio stood at 2.11 times in 2025, compared to 1.49 times in 2024. This decrease reflected the optimization of current asset utilization to support business expansion, while remaining within limits that adequately reflected the ability to meet short-term liabilities.

Sementara itu rasio kas tercatat sebesar 0,02 kali pada tahun 2025, dibandingkan 0,43 kali pada tahun 2024. Penurunan ini mengindikasikan strategi pengelolaan kas yang lebih efisien, di mana dana kas dialokasikan secara produktif ke dalam aset yang menghasilkan, tanpa mengganggu kemampuan Perseroan dalam menjaga likuiditas secara keseluruhan.

Meanwhile, the cash ratio was recorded at 0.02 times in 2025, compared to 0.43 times in 2024. This decrease indicated a more efficient cash management strategy, in which cash was allocated productively to earning assets without compromising the Company's ability to maintain overall liquidity.

Secara keseluruhan, indikator solvabilitas yang stabil dan likuiditas yang tetap terjaga mencerminkan kemampuan Perseroan dalam mengelola kewajiban secara *prudent*, sekaligus mendukung fleksibilitas keuangan untuk menjaga kesinambungan pertumbuhan usaha.

Overall, the stable solvency indicators and maintained liquidity reflected the Company's ability to manage liabilities prudently, while supporting financial flexibility to maintain sustainable business growth.

Target Kolektibilitas Portofolio

Tingkat kolektibilitas piutang mencerminkan kemampuan Perseroan dalam merealisasikan piutang dari kegiatan pembiayaan secara efektif, yang pada akhirnya berperan penting dalam menjaga likuiditas dan keberlangsungan operasional. Oleh karena itu, Perseroan menerapkan pengelolaan piutang yang *prudent* dan terukur guna meminimalkan risiko kredit serta mengendalikan potensi pembiayaan bermasalah.

Dalam implementasinya, pendekatan tersebut diwujudkan melalui pemantauan berkala atas kualitas piutang pembiayaan, khususnya terhadap akun yang menunjukkan indikasi penurunan kualitas. Pemantauan ini mengacu pada ketentuan POJK 35/2018 dan didukung oleh klasifikasi kolektibilitas piutang berdasarkan jumlah hari tunggakan sehingga memungkinkan pengelolaan risiko yang lebih sistematis, terukur, dan responsif.

Sejalan dengan upaya tersebut, kualitas portofolio pembiayaan Perseroan tetap terjaga dengan baik, tercermin dari rasio NPF bersih tahun 2025 yang berada pada level terkendali sebesar 0,71%. Lebih lanjut, ketepatan waktu pembayaran cicilan oleh debitur menjadi salah satu faktor yang berkontribusi terhadap penguatan likuiditas serta terjaganya kelancaran arus kas operasional Perseroan. Kondisi ini mencerminkan kualitas pengelolaan portofolio yang semakin baik, didukung oleh implementasi strategi penagihan yang efektif, terjalinnya komunikasi yang proaktif dan terarah dengan debitur, serta penguatan kualitas proses *underwriting* dan pemantauan risiko kredit yang dilakukan secara disiplin.

Struktur Modal dan Kebijakan Manajemen atas Struktur Modal serta Dasar Penentuan Kebijakan

Kebijakan Manajemen atas Struktur Modal

Pengelolaan permodalan Perseroan diarahkan untuk menjaga struktur keuangan yang sehat dan berkelanjutan sehingga mampu mendukung pertumbuhan usaha sekaligus memberikan nilai optimal bagi pemegang saham.

Sejalan dengan hal tersebut, Perseroan secara berkelanjutan mengevaluasi dan menyesuaikan komposisi permodalan dengan mempertimbangkan dinamika kondisi ekonomi serta kebutuhan bisnis. Dalam praktiknya, Perseroan melakukan pemantauan melalui analisis *gearing ratio*, yaitu perbandingan antara total pinjaman terhadap jumlah ekuitas sebagaimana tercermin dalam laporan posisi keuangan.

Mengacu pada Anggaran Dasar, Perseroan memiliki modal dasar sebesar 4.000.000.000 lembar saham dengan nilai nominal Rp400.000.000.000, atau Rp100 per lembar saham. Dari jumlah tersebut, sebanyak 3.552.213.000 lembar saham telah ditempatkan dan disetor penuh oleh para pemegang saham.

Portfolio Collectibility Target

The receivables collectibility level reflects the Company's ability to effectively realize receivables from financing activities, which ultimately plays a crucial role in maintaining liquidity and operational continuity. For this reason, the Company implements prudent and measurable receivables management to minimize credit risk and control the potential for non-performing financing.

In the implementation, this approach is realized through regular monitoring of the quality of financing receivables, particularly accounts showing signs of deteriorating quality. This monitoring refers to the provisions of POJK 35/2018 and is supported by the classification of receivables collectibility based on the number of days overdue, enabling more systematic, measurable, and responsive risk management.

In line with these efforts, the quality of the Company's financing portfolio was well-maintained, as reflected in the 2025 net NPF ratio, which remained at a manageable level of 0.71%. Furthermore, timely installment payment by debtors served as one contributing factor to strengthening liquidity and maintaining the Company's operational cash flow. This condition reflected the improving quality of portfolio management, supported by the implementation of effective collection strategies, proactive and targeted communication with debtors, and strengthened underwriting processes and disciplined credit risk monitoring.

Capital Structure and Management Policies on Capital Structure and Basis for Determing Policy

Management Policies and Capital Structure

The Company's capital management is aimed at maintaining a sound and sustainable financial structure to support business growth while providing optimal value for shareholders.

In line with such objectives, the Company continuously evaluates and adjusts its capital composition, by considering the dynamic economic conditions and business needs. In practice, the Company monitors this through the analysis of gearing ratio, which is the ratio of total debt to total equity as reflected in the statement of financial position.

Referring to the Articles of Association, the Company has authorized capital of 4,000,000,000 shares with a par value of Rp400,000,000,000, or Rp100 per share. Of this amount, a total of 3,552,213,000 shares have been issued and fully paid-up by shareholders.

Hingga akhir tahun 2025, tidak terdapat perubahan maupun penambahan pada modal disetor Perseroan.

As of the end of 2025, there were no changes or additions to the Company's paid-in capital.

Struktur Modal

Struktur permodalan Perseroan per 31 Desember 2025 disajikan sebagai berikut:

Capital Structure

The Company's capital structure as of December 31, 2025, was presented as follows:

dalam Rupiah | in Rupiah

	Jumlah Saham Ditempatkan dan Disetor Penuh Number of Shares Issued and Paid-Up	Persentase Kepemilikan Percentage of Ownership	Jumlah Nominal Modal Ditempatkan dan Disetor Penuh Nominal Amount of Issued and Paid-Up Capital
Modal Dasar Authorized Capital	4.000.000.000	-	400.000.000.000
Modal Ditempatkan dan Disetor Penuh Issued and Paid-Up Capital			
Korea Development Bank	2.752.920.825	77,50	275.292.082.500
PT Dwi Satrya Utama	532.707.259	15,00	53.270.725.900
Masyarakat (kurang dari 5%) Public (less than 5%)	266.584.916	7,50	26.658.491.600
Jumlah Modal Ditempatkan dan Disetor Penuh Total Issued and Paid-Up Capital	3.552.213.000	100	355.221.300.000
Jumlah Saham dalam Portepel Number of Shares in Portfolio	447.787.000	-	44.778.700.000

Dasar Penentuan Kebijakan Manajemen atas Struktur Permodalan

Perencanaan struktur permodalan Perseroan disusun selaras dengan strategi bisnis tahunan guna memastikan ketersediaan modal yang memadai dan optimal dalam mendukung pencapaian target usaha. Dalam menentukan komposisi permodalan, Perseroan berpedoman pada ketentuan regulator, khususnya POJK 35/2018, termasuk dalam menjaga *gearing ratio* agar tetap berada dalam batas yang ditetapkan oleh OJK. Selain itu, pengaturan terkait struktur permodalan telah dituangkan secara komprehensif dalam anggaran dasar Perseroan, khususnya pada Pasal 4 tentang Modal.

Basis for Determining Management Policy on Capital Structure

The Company's capital structure planning is formulated in alignment with its annual business strategy to ensure sufficient and optimal capital to support the achievement of business objectives. In determining the composition of its capital, the Company refers to applicable regulatory requirements, particularly POJK No. 35/2018, including maintaining its gearing ratio within the thresholds prescribed by OJK. Furthermore, the Company's capital structure framework is comprehensively stipulated in its articles of association, specifically under Article 4 on Capital.

Ikatan Material untuk Investasi Barang Modal

Material Commitment for Capital Goods Investment

Sampai dengan akhir tahun 2025, Perseroan tidak memiliki komitmen maupun ikatan material terkait investasi barang modal.

Until the end of 2025, the Company had no material commitments related to capital goods investment.

Investasi Barang Modal pada Tahun 2025

Capital Goods Investment in 2025

Sepanjang tahun 2025, Perseroan tidak merealisasikan pengeluaran belanja modal (*capital expenditure*), seiring dengan fokus Perseroan pada optimalisasi aset yang telah dimiliki serta efisiensi pengelolaan operasional.

Throughout 2025, the Company did not incur any capital expenditures, in line with its focus on optimizing existing assets and improving operational management efficiency.

Informasi dan Fakta Material yang Terjadi setelah Tanggal Laporan Akuntan

Material Information and Facts Occurring after the Accountant's Reporting Date

Perseroan tidak mencatat adanya informasi maupun fakta material yang terjadi setelah tanggal periode laporan keuangan tahun 2025 yang dapat memengaruhi kondisi keuangan, hasil usaha, maupun kelangsungan usaha sehari-hari.

The Company did not record any material information or facts occurring after the 2025 financial reporting period that could impact its financial condition, operating results, or day-to-day business continuity.

Perbandingan antara Target dan Realisasi Tahun 2025, serta Proyeksi Kinerja Tahun 2026

Comparison between 2025 Target and Realization, and Performance Projection in 2026

Perbandingan antara Target dan Realisasi Tahun 2025

Sepanjang tahun 2025, realisasi kinerja Perseroan belum sepenuhnya mencapai target yang telah ditetapkan pada awal tahun. Kondisi ini tidak terlepas dari dinamika industri pembiayaan yang masih diwarnai berbagai tantangan, termasuk permintaan yang belum sepenuhnya pulih serta penerapan prinsip kehati-hatian dalam menyalurkan pembiayaan baru guna menjaga kualitas aset. Sebagai konsekuensinya, pertumbuhan pembiayaan belum optimal dan turut memengaruhi pencapaian kinerja keuangan maupun operasional Perseroan secara keseluruhan.

Comparison between 2025 Target and Realization

Throughout 2025, the realization of the Company's performance did not fully achieve the targets set at the beginning of the year. This situation was closely linked to the dynamics of financing industry, which was filled with various challenges, including demand that had not yet fully recovered and the application of prudent principles in disbursing new financing to maintain asset quality. Consequently, financing growth was not yet optimal and impacted the Company's overall financial and operational performance.

Di tengah kondisi tersebut, Perseroan tetap konsisten mengedepankan disiplin dalam pengelolaan risiko sebagai landasan utama dalam menjaga keberlanjutan usaha. Oleh karena itu, meskipun pertumbuhan belum mencapai target, kinerja yang dihasilkan tetap berada dalam koridor yang sehat dan terkendali.

Amid these conditions, the Company remains consistent in prioritizing disciplined risk management as a fundamental basis for sustaining its business. Therefore, although growth has not yet met the target, the Company's performance remains within a sound and well-controlled range.

Dengan memperhatikan keseluruhan faktor tersebut, perbandingan antara target dan realisasi kinerja Perseroan untuk periode yang berakhir pada 31 Desember 2025 disajikan pada tabel berikut:

By considering all these factors, the comparison between target and realization of the Company's performance for the period ended December 31, 2025, were presented in the following table:

dalam jutaan Rupiah, kecuali dinyatakan lain | in millions of Rupiah, unless otherwise stated

Parameter Parameter	**2025**			**2026**
	Target	**Realisasi** Realization	**Pencapaian (%)** Achievement (%)	**Proyeksi** Projection
Pendapatan Revenues	201.549	176.793	87,72	203.468
Penyaluran Pembiayaan Baru New Financing Disbursement	1.100.000	1.038.000	94,36	1.250.000
Struktur Modal Capital Structure	Proyeksi rasio permodalan Perseroan untuk tahun 2025 adalah sebesar 121,51%. The Company's projected capital adequacy ratio in 2025 was 121.51%.	Realisasi rasio permodalan Perseroan untuk tahun 2025 adalah sebesar 97,94%. The Company's actual capital adequacy ratio in 2025 was 97.94%.	80,60	96,38%
Kebijakan Dividen Dividend Policy	Kebijakan dividen Perseroan senantiasa mengacu pada peraturan perundang-undangan yang berlaku. Inisiatif pembagian dividen dilakukan setiap tahun melalui RUPS Tahunan dengan tetap memperhatikan kondisi keuangan Perseroan. The Company's dividend policy consistently refers to the applicable laws and regulations. The dividend distribution initiative is carried out every year through the Annual GMS by still considering the Company's financial condition.	98,30% terhadap laba bersih tahun buku 2024. 98.30% of net profit for the 2024 fiscal year.	-	-

Berdasarkan tabel tersebut, realisasi kinerja Perseroan pada tahun 2025 menunjukkan capaian yang positif dibandingkan dengan target yang telah ditetapkan pada awal tahun. Kinerja pendapatan, laba tahun berjalan, serta aktivitas penyaluran pembiayaan tetap terjaga di level yang solid dan mencerminkan kemampuan Perseroan dalam menjaga momentum pertumbuhan di tengah dinamika industri. Meskipun masih terdapat beberapa parameter yang belum sepenuhnya mencapai target, hal tersebut tidak mengurangi kualitas fundamental kinerja Perseroan secara umum.

Based on this table, the realization of the Company's performance in 2025 demonstrated positive achievements compared to the targets set at the beginning of the year. The performances of revenues, profit for the year, and financing disbursement activities remained at solid levels and represented the Company's ability to maintain growth momentum amidst industry dynamics. Although several parameters did not yet fully achieve their targets, this did not diminish the fundamental quality of the Company's overall performance.

Dari sisi struktur permodalan, Perseroan berhasil mempertahankan tingkat permodalan yang kuat dan sesuai dengan proyeksi, sehingga memberikan ruang yang memadai untuk mendukung ekspansi usaha secara berkelanjutan. Di sisi lain, realisasi kebijakan dividen yang melampaui batas minimum yang ditetapkan mencerminkan konsistensi Perseroan dalam menciptakan nilai tambah bagi pemegang saham, dengan tetap menjaga keseimbangan antara distribusi laba dan penguatan struktur permodalan.

In terms of capital structure, the Company has successfully maintained a strong capital level in line with projections, providing adequate room to support sustainable business expansion. On the other hand, the realization of dividend policy, which exceeds the established minimum limit, represents the Company's consistency in creating added value for shareholders, while maintaining a balance between profit distribution and capital structure strengthening.

Perbedaan antara target dan realisasi dipandang sebagai bagian dari dinamika usaha yang wajar dan menjadi landasan bagi Manajemen untuk semakin memperkuat kualitas perencanaan dan eksekusi strategi. Dengan melakukan evaluasi yang komprehensif, Perseroan terus mengoptimalkan respons terhadap berbagai faktor eksternal maupun internal, sehingga langkah-langkah perbaikan yang diambil ke depan menjadi lebih terarah, adaptif, dan mampu mendorong pencapaian kinerja yang lebih optimal pada periode berikutnya.

The difference between target and realization is seen as part of normal business dynamics and serves as a basis for Management to further strengthen the quality of strategic planning and execution. By conducting comprehensive evaluations, the Company continues to optimize its response to various external and internal factors, ensuring that future improvement measures are more focused, adaptive, and capable of driving optimal performance in the following period.

Proyeksi Kinerja Tahun 2026

Kinerja Perseroan sepanjang tahun 2025 menjadi dasar evaluasi penting bagi Manajemen dalam menelaah efektivitas strategi yang telah dijalankan. Evaluasi tersebut selanjutnya menjadi landasan dalam penyempurnaan kebijakan dan arah strategis Perseroan, sekaligus dalam penetapan target kinerja tahun 2026 yang lebih realistis, adaptif, dan terukur.

Dalam proses penyusunannya, Perseroan mempertimbangkan berbagai asumsi utama secara komprehensif, termasuk perkembangan kondisi makroekonomi, dinamika industri pembiayaan, serta kapasitas internal Perseroan. Dengan tetap mengedepankan prinsip kehati-hatian, Perseroan berupaya memastikan pertumbuhan usaha yang berkelanjutan dengan tetap menjaga kualitas portofolio pembiayaan.

Performance Projection in 2026

The Company's performance throughout 2025 served as an important evaluation basis for Management in assessing the effectiveness of its strategies. This evaluation then served as the basis for improving the Company's policies and strategic direction, as well as establishing more realistic, adaptive, and measurable performance targets in 2026.

In the preparation process, the Company comprehensively considers various key assumptions, including macroeconomic developments, financing industry dynamics, and the Company's internal capacity. While upholding the principle of prudence, the Company strives to ensure sustainable business growth while maintaining the quality of its financing portfolio.

Kebijakan Dividen dan Pembagiannya

Dividend Policy and its Distribution

Kebijakan Dividen

Perseroan menetapkan kebijakan pembagian dividen dengan mempertimbangkan kondisi dan tingkat kesehatan keuangan, posisi permodalan, target rasio, kepatuhan terhadap peraturan perundang-undangan, serta faktor relevan lainnya. Sejalan dengan hal tersebut, setiap keputusan pembagian dividen diusulkan oleh Direksi untuk memperoleh persetujuan dalam Rapat Umum Pemegang Saham.

Adapun dividen yang dibagikan kepada pemegang saham berasal dari laba bersih setelah penyisihan cadangan dan hanya dapat dilakukan apabila Perseroan memiliki saldo laba positif. Dalam pelaksanaannya, Perseroan senantiasa memperhatikan kebutuhan dana cadangan, rencana pendanaan dan penguatan modal, serta kecukupan modal kerja guna mendukung keberlanjutan usaha.

Seluruh saham yang telah ditempatkan dan disetor penuh memiliki hak yang sama dan sederajat dalam segala hal, termasuk hak atas pembagian dividen, sesuai dengan ketentuan anggaran dasar dan peraturan perundang-undangan yang berlaku.

Dividend Policy

The Company establishes its dividend distribution policy by considering the Company's financial health and condition, capital position, target ratios, compliance with laws and regulations, and other relevant factors. Accordingly, every dividend distribution decision is proposed by the Board of Directors for approval at the General Meeting of Shareholders.

Dividends distributed to shareholders are derived from net profit after the provision of reserves and can only be distributed if the Company has a positive retained earnings balance. In the implementation, the Company consistently considers the need for reserve funds, financing plans and capital strengthening, and the adequacy of working capital to support business sustainability.

All issued and paid-up shares have equal rights in all matters, including the right to dividend distribution, in accordance with the provisions of the articles of association and applicable laws and regulations.

Pembagian Dividen dalam 2 (Dua) Tahun Terakhir

Dengan mengacu pada Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun 2025 yang diselenggarakan pada 5 Juni 2025, disetujui keputusan pembagian dividen tunai kepada para pemegang saham.

Informasi mengenai realisasi pembayaran dividen kepada pemegang saham dalam 2 (dua) tahun buku terakhir disajikan sebagai berikut:

Dividend Distribution in the Past 2 (Two) Years

With reference to the Resolution of the 2025 Annual General Meeting of Shareholders (AGMS) held on June 5, 2025, the resolution to distribute cash dividends to shareholders was adopted.

Information regarding the realization of dividend payments to shareholders in the past 2 (two) fiscal years is presented as follows:

Keterangan Description	2025	2024
Dasar hukum Legal basis	Keputusan RUPST Tahun 2025 untuk Tahun Buku 2024 Resolution of the 2025 AGMS for the 2024 Fiscal Year	-
Tahun buku Fiscal year	Pembagian dividen atas kinerja tahun buku 2024 Dividend distribution based on performance for the 2024 fiscal year	-
Total dividen yang dibagikan Total dividends distributed	Rp63.939.834.000	-
Jumlah dividen per saham Dividend amount per share	Rp18	-
Persentase dividen yang dibagikan terhadap laba bersih Percentage of dividends distributed to net profit	98,30%	-
Tanggal pengumuman distribusi dividen tunai Announcement Date of cash dividend distribution	11 Juni 2025 June 11, 2025	-
Tanggal pembayaran dividen tunai Date of cash dividend payment	11 Juli 2025 July 11, 2025	-

Dasar Kebijakan Pembagian Dividen

Kebijakan pembagian dividen Perseroan mengacu pada ketentuan dalam Anggaran Dasar Perseroan, khususnya Pasal 22 tentang Penggunaan Laba dan Pembagian Dividen. Sejalan dengan ketentuan tersebut, penetapan pembagian dividen dilakukan melalui RUPS dengan memperhatikan kondisi keuangan Perseroan, kebutuhan pengembangan usaha, serta kepentingan seluruh pemegang saham, guna memastikan keseimbangan antara pemberian imbal hasil kepada pemegang saham dan keberlangsungan usaha Perseroan.

Basis for Dividend Distribution Policy

The Company's dividend distribution policy refers to the provisions of the Company's Articles of Association, specifically Article 22 on the Appropriation of Profit and Dividend Distribution. In line with these provisions, the determination of dividend distribution is made through the GMS, with due regard to the Company's financial condition, business development needs, and the interests of all shareholders, to ensure the balance between providing returns to shareholders and the Company's business continuity.

Prospek Usaha Tahun 2026

Business Outlook in 2026

Pada tahun 2026, dinamika perekonomian global diperkirakan masih akan diwarnai oleh ketidakpastian, seiring dengan berlanjutnya kebijakan moneter yang relatif ketat di negara maju, fragmentasi perdagangan global, serta volatilitas pasar keuangan. Meskipun demikian, meredanya tekanan inflasi dan mulai terbukanya ruang pelonggaran kebijakan secara bertahap diperkirakan akan memberikan dorongan terhadap stabilisasi kondisi ekonomi global.

In 2026, global economic dynamics are expected to remain filled with uncertainty, along with the continuation of relatively tight monetary policies in developed countries, global trade fragmentation, and financial market volatility. Nevertheless, easing inflationary pressures and the gradual opening of room for policy easing are expected to contribute to stabilizing global economic conditions.

Di tengah kondisi tersebut, perekonomian Indonesia diproyeksikan tetap menunjukkan resiliensi yang solid, didukung oleh kuatnya permintaan domestik dan stabilitas makroekonomi yang terjaga. Sejalan dengan itu, Bank Indonesia memprakirakan pertumbuhan ekonomi Indonesia pada tahun 2026 akan berada pada kisaran 4,9%–5,7% (YoY), dengan inflasi yang diperkirakan tetap terkendali dalam sasaran 2,5%±1%, seiring dengan bauran kebijakan yang akan semakin akomodatif.

Amidst these conditions, Indonesia's economy is projected to continuously demonstrate solid resilience, driven by strong domestic demand and maintained macroeconomic stability. Accordingly, Bank Indonesia projects Indonesia's economic growth in 2026 to be in the range of 4.9%–5.7% (YoY), with inflation expected to remain controlled within the target range of 2.5%±1%, in line with the increasingly accommodative policy mix.

Dari sisi sektor riil, indikator keyakinan dan aktivitas usaha diperkirakan akan tetap menunjukkan tren positif, tercermin dari Indeks Keyakinan Konsumen (IKK) yang berada pada level optimis serta peningkatan kegiatan usaha di berbagai sektor utama, seperti industri pengolahan, perdagangan, transportasi, dan pertanian. Kondisi ini diharapkan dapat terus mendorong permintaan pembiayaan, khususnya pada segmen konsumtif seperti kendaraan bermotor dan barang elektronik.

From real sector perspective, business confidence and activity indicators are expected to maintain a positive trend, reflected in the optimistic Consumer Confidence Index (IKK) and increased business activity in various key sectors, such as manufacturing, trade, transportation, and agriculture. This condition is expected to continuously drive demand for financing, particularly in consumer segments such as motor vehicles and electronics.

Sejalan dengan perkembangan tersebut, OJK memproyeksikan industri pembiayaan nasional akan tetap memiliki ruang pertumbuhan yang positif, dengan estimasi pertumbuhan piutang pembiayaan pada kisaran 6%–8% (YoY) pada tahun 2026. Namun demikian, pelaku industri tetap dihadapkan pada tantangan untuk menjaga kualitas aset, memperkuat manajemen risiko, serta menerapkan prinsip kehati-hatian secara konsisten.

In line with these developments, OJK projects that the national financing industry will continue to have room for positive growth, with estimated financing receivables growth in the range of 6%–8% (YoY) in 2026. Nevertheless, industry players remain challenged to maintain asset quality, strengthen risk management, and consistently implement prudent principles.

Dengan mempertimbangkan prospek makroekonomi dan dinamika industri ke depan, Perseroan memandang tahun 2026 sebagai momentum strategis untuk mendorong pertumbuhan yang lebih optimal dan berkelanjutan. Sejalan dengan arah strategi yang telah ditetapkan sebelumnya, Perseroan optimis dapat membukukan kinerja yang lebih baik dibandingkan dengan realisasi tahun 2025, didukung oleh penerapan strategi bisnis yang lebih terarah, penguatan kualitas aset, serta optimalisasi penyaluran pembiayaan secara selektif dan *prudent*.

With due observance of macroeconomic outlook and industry dynamics in the future, the Company views 2026 as a strategic momentum to drive more optimal and sustainable growth. In line with the previously established strategic direction, the Company is optimistic about achieving better performance compared to 2025, supported by the implementation of a more targeted business strategy, strengthening of asset quality, and optimization of selective and prudent financing distribution.

Aspek Pemasaran
Marketing Aspect

Strategi Pemasaran

Dalam menghadapi dinamika persaingan industri pembiayaan yang semakin kompetitif, Perseroan secara konsisten memperkuat strategi pemasaran yang adaptif, terarah, dan terintegrasi. Pendekatan ini tidak hanya ditujukan untuk mendorong peningkatan volume pembiayaan, tetapi juga memastikan kualitas portofolio tetap terjaga melalui penerapan segmentasi pasar yang lebih selektif dan berbasis risiko.

Perseroan mengoptimalkan sinergi antara pengembangan kanal distribusi, pemanfaatan teknologi digital, serta penguatan hubungan dengan mitra bisnis strategis guna memperluas jangkauan pasar secara lebih efektif. Di sisi lain, Perseroan juga secara aktif mengidentifikasi potensi pasar baru dengan tetap berfokus pada segmen pembiayaan yang memiliki profil risiko terukur serta prospek pertumbuhan yang berkelanjutan sehingga setiap ekspansi yang dilakukan tetap sejalan dengan prinsip kehati-hatian.

Penguatan kapabilitas tenaga pemasaran juga menjadi salah satu prioritas utama dalam mendukung efektivitas implementasi strategi pengembangan pangsa pasar. Oleh karena itu, Perseroan secara berkelanjutan meningkatkan kompetensi tim pemasaran melalui program pelatihan yang komprehensif, antara lain mencakup pemahaman produk, kemampuan analisis kebutuhan nasabah, serta pemanfaatan teknologi digital. Upaya ini ditujukan untuk memastikan proses akuisisi berjalan lebih selektif, terarah, dan selaras dengan *risk appetite* Perseroan.

Selain itu, Perseroan turut mengedepankan pendekatan *relationship-based marketing* melalui penguatan kemitraan strategis dengan *dealer*, vendor, serta nasabah eksisting. Inisiatif ini memungkinkan optimalisasi peluang *repeat order* dan *cross-selling*, sekaligus meningkatkan efisiensi dalam memperluas basis pelanggan. Pemanfaatan data dan sistem digital juga terus dioptimalkan untuk mendukung efektivitas pemasaran, baik dalam aktivitas akuisisi maupun retensi nasabah, sehingga menghasilkan proses yang lebih terukur dan berbasis *insight*.

Sejalan dengan hal tersebut, strategi pemasaran Perseroan diarahkan untuk menciptakan proposisi nilai yang kompetitif, baik dari sisi produk, skema pembiayaan, maupun kualitas layanan. Perseroan secara berkelanjutan menyempurnakan proses layanan agar lebih cepat, transparan, dan terintegrasi secara digital, guna memberikan pengalaman yang lebih baik serta responsif terhadap kebutuhan nasabah, yang pada akhirnya memperkuat loyalitas pelanggan.

Marketing Strategy

In facing the increasingly competitive dynamics of financing industry, the Company consistently strengthens its adaptive, targeted, and integrated marketing strategy. This approach is aimed not only at driving increased financing volume but also at ensuring that portfolio quality is maintained through the implementation of more selective and risk-based market segmentation.

The Company optimizes synergies between distribution channel development, utilization of digital technology, and strengthening relationships with strategic business partners to expand market reach more effectively. Furthermore, the Company also actively identifies new market potential while maintaining its focus on financing segments with measurable risk profiles and sustainable growth prospects, ensuring that each expansion remains in line with prudent principles.

Strengthening the capabilities of marketing workforce also becomes a top priority in supporting the effective implementation of market share development strategy. For this reason, the Company continuously improves the competency of its marketing team through comprehensive training programs, including product understanding, customer needs analysis skills, and digital technology utilization. These efforts are aimed at ensuring that the acquisition process is more selective, targeted, and aligned with the Company's risk appetite.

Furthermore, the Company prioritizes a relationship-based marketing approach by strengthening strategic partnerships with dealers, vendors, and existing customers. This initiative optimizes repeat order and cross-selling opportunities, while increasing efficiency in expanding its customer base. The utilizations of data and digital systems are also continuously optimized to support marketing effectiveness, both in customer acquisition and retention activities, resulting in a more measurable and insight-driven process.

In line with these strategies, the Company's marketing strategy is aimed at creating a competitive value proposition, including in terms of products, financing schemes, and service quality. The Company continuously improves its service processes to be faster, more transparent, and digitally integrated, in order to provide better experience and be more responsive to customer needs, thus ultimately strengthening customer loyalty.

Di sisi lain, optimalisasi jaringan kantor dan penguatan *channel* distribusi dilakukan secara selektif dengan mempertimbangkan potensi pasar di masing-masing wilayah. Langkah ini mendukung strategi ekspansi yang terukur, sekaligus memastikan tercapainya keseimbangan antara pertumbuhan bisnis dan pengelolaan risiko secara berkelanjutan.

Meanwhile, office network optimization and distribution channel strengthening are carried out selectively, by considering market potential in each region. These steps support a measurable expansion strategy while ensuring the balance between business growth and sustainable risk management.

Pangsa Pasar

Implementasi strategi pemasaran yang konsisten tersebut memungkinkan Perseroan menjaga posisi kompetitif di tengah persaingan industri, sebagaimana tercermin dari pangsa pasar yang relatif stabil dalam dua tahun terakhir. Dengan pangsa pasar aset yang masih di bawah 1% pada posisi Desember 2025, Perseroan melihat peluang yang luas untuk terus meningkatkan penetrasi pasar secara bertahap dan berkelanjutan.

Market Share

The consistent implementation of marketing strategy enables the Company to maintain its competitive position amidst industry competition, as reflected in its relatively stable market share over the past two years. With its asset market share remained below 1% as of December 2025, the Company saw ample opportunity to continue increasing market penetration gradually and sustainably.

Program Kepemilikan Saham Karyawan atau Manajemen (ESOP/MSOP)

Employee or Management Stock Ownership Program (ESOP/MSOP)

Sampai dengan akhir tahun 2025, Perseroan belum memiliki program kepemilikan saham, baik bagi karyawan maupun manajemen.

Until the end of 2025, the Company did not have any stock ownership program for either employees or management.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Realization of the Use of Proceeds from Public Offering

Perseroan telah melaporkan realisasi penggunaan seluruh dana hasil Penawaran Umum Perdana Saham kepada OJK, sebelumnya Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK), melalui surat No. 350/DIR/HO/10/11 tanggal 24 Oktober 2011. Informasi tersebut juga telah disampaikan dalam Rapat Umum Pemegang Saham Tahunan Perseroan hingga seluruh dana tersebut sepenuhnya terealisasi.

The Company has reported the use of all proceeds from the Initial Public Offering to the Financial Services Authority (OJK), formerly the Capital Market and Financial Institution Supervisory Agency (Bapepam-LK), through Letter No. 350/DIR/HO/10/11 dated October 24, 2011. This information was also submitted at the Company's Annual General Meeting of Shareholders until all proceeds were fully realized.

Selanjutnya, terkait pelaksanaan Penawaran Umum Terbatas I dengan Hak Memesan Efek Terlebih Dahulu pada September 2021, Perseroan telah melaporkan realisasi penggunaan dana tersebut kepada OJK untuk periode 31 Desember 2021 sampai dengan 31 Maret 2022 melalui Surat No. 005/DIR/HO/01/22 tanggal 7 Januari 2022. Perseroan juga telah

Furthermore, regarding the implementation of the Limited Public Offering I with Pre-emptive Rights in September 2021, the Company has reported the use of these proceeds to OJK for the period December 31, 2021 to March 31, 2022, through Letter No. 005/DIR/HO/01/22 dated January 7, 2022. The Company also announced this to the public through the official

mengumumkannya kepada masyarakat melalui situs web resmi Bursa Efek Indonesia pada tanggal 7 Januari 2022, serta menyampaikannya kepada pemegang saham dalam Rapat Umum Pemegang Saham Tahunan pada tanggal 10 Juni 2022.

Selanjutnya, Perseroan menyampaikan laporan realisasi penggunaan dana untuk periode 30 Juni 2022 melalui Surat No. 047/DIR/HO/07/22 tanggal 13 Juli 2022 dan mengumumkannya melalui situs web Bursa Efek Indonesia pada 14 Juli 2022. Pada posisi 30 Juni 2022, seluruh dana hasil Penawaran Umum Terbatas I telah sepenuhnya digunakan dan telah dilaporkan dalam Rapat Umum Pemegang Saham Tahunan Perseroan tahun 2023.

website of Indonesia Stock Exchange on January 7, 2022, and submitted it to shareholders at the Annual General Meeting of Shareholders on June 10, 2022.

Furthermore, the Company submitted a report on the realization of the use of proceeds for the period ended June 30, 2022, through Letter No. 047/DIR/HO/07/22 dated July 13, 2022, and announced it through the Indonesia Stock Exchange website on July 14, 2022. As of June 30, 2022, all proceeds from the Limited Public Offering I had been fully utilized and reported at the Company's 2023 Annual General Meeting of Shareholders.

Informasi Material mengenai Investasi, Ekspansi, Divestasi, Penggabungan/ Peleburan Usaha, Akuisisi atau Restrukturisasi Utang/Modal

Material Information on Investments, Expansions, Divestments, Mergers, Acquisitions or Capital/Debt Restructuring

Pada tahun 2025, Perseroan tidak melaksanakan investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi atau restrukturisasi utang/modal sehingga tidak ada informasi material yang dapat disampaikan Perseroan mengenai hal tersebut.

The Company did not conduct investments, expansions, divestments, mergers, acquisitions or capital/debt restructuring in 2025, therefore there is no material information on the matter for the Company to disclose.

Informasi Transaksi Afiliasi dengan Pihak-Pihak Berelasi

Information on Affiliated Transactions with Related Parties

Transaksi Material yang Mengandung Benturan Kepentingan

Selama tahun 2025, Perseroan tidak melakukan transaksi yang mengandung benturan kepentingan. Dengan demikian, tidak terdapat transaksi yang memerlukan persetujuan melalui Rapat Umum Pemegang Saham (RUPS) sebagaimana diatur dalam ketentuan yang berlaku.

Material Transactions with Conflicts of Interest

Throughout 2025, the Company did not engage in any transactions with conflicts of interest. Therefore, there were no transactions requiring approval through General Meeting of Shareholders (GMS) as stipulated in applicable regulations.

Alasan Dilakukannya Transaksi

Transaksi dengan pihak berelasi yang dilakukan oleh Perseroan merupakan bagian dari kegiatan usaha yang wajar dan bertujuan untuk mendukung operasional perusahaan, dengan tetap memperhatikan prinsip kewajaran dan kelaziman usaha (*arm's length principle*).

Reason for Conducting Transactions

Transactions with related parties conducted by the Company are part of its normal business activities and are intended to support the Company's operations, while adhering to the arm's length principle.

Pihak Berelasi, Sifat Hubungan, dan Sifat Transaksi

Informasi mengenai pihak berelasi yang melakukan transaksi dengan Perseroan selama tahun 2025, termasuk sifat hubungan dan jenis transaksi, telah diungkapkan dalam Catatan No. 34 atas Laporan Keuangan Tahunan Perseroan untuk tahun buku yang berakhir pada 31 Desember 2025. Ringkasan mengenai pihak berelasi, sifat hubungan, dan sifat transaksi tersebut disajikan sebagai berikut:

Related Parties, Nature of Relationships, and Nature of Transactions

Information on related parties making transactions with the Company in 2025, including the nature of relationships and types of transactions, is disclosed in Note No. 34 to the Company's Annual Financial Statements for the fiscal year ended December 31, 2025. A summary of the related parties, nature of relationships, and nature of transactions is presented as follows:

Pihak Berelasi Related Parties	**Sifat dari Hubungan** Nature of Relationship
Korea Development Bank (KDB)	Pemegang saham utama Perseroan Majority shareholders of the Company
Dewan Komisaris dan Direksi Board of Commissioners and Board of Directors	Personel manajemen kunci Key management personnel

Saldo Transaksi dengan Pihak-Pihak Berelasi

Pengungkapan lebih lanjut mengenai transaksi dengan pihak berelasi disajikan dalam Catatan 34 atas Laporan Keuangan. Berikut ringkasan saldo signifikan dengan pihak berelasi per 31 Desember 2025 dan 2024:

Balance of Transactions with Related Parties

Further disclosures on transactions with related parties are presented in Note 34 to the Financial Statements. The following is a summary of significant balances with related parties as of December 31, 2025, and 2024:

(dalam ribuan Rupiah, kecuali dinyatakan lain) | (in thousands of Rupiah, unless otherwise stated)

Uraian Description	**Pihak Berelasi** Related Parties	**31 Desember 2025** December 31, 2025		**31 Desember 2024** December 31, 2024	
		Total	**Persentase (%)** Percentage (%)	**Total**	**Persentase (%)** Percentage (%)
Liabilitas Liabilities					
Pinjaman yang Diterima Loans Received	Korea Development Bank	167.820.000	20,41	323.240.000	38,37
Beban Expenses					
Beban Bunga Interest Expenses	Korea Development Bank	15.750.938	52,76	18.833.649	57,62

Selain itu, Perseroan juga melakukan transaksi berikut ini:

a. Pada tanggal 3 Desember 2020, Perseroan menandatangani perjanjian pinjaman dengan KDB sebesar US$20.000.000. Pinjaman ini digunakan untuk modal kerja dan diberikan tanpa jaminan. Pada tanggal 1 Desember 2025, Perseroan melakukan pelunasan atas pinjaman tersebut dan di tanggal yang sama, Perseroan dan KDB menandatangani perjanjian pinjaman sebesar US$10.000.000 yang digunakan untuk modal kerja dan diberikan tanpa jaminan, dengan jangka waktu dua (2) tahun, suku bunga US$ SOFR + 0,50% per tahun dan jatuh tempo pada tanggal 1 Desember 2027 (Catatan 14). Atas transaksi tersebut Perseroan telah melakukan keterbukaan informasi kepada publik pada tanggal 3 Desember 2025.
b. Pinjaman yang diterima Perseroan dari Bank Mizuho dijamin dengan *letter of comfort* dari KDB (Catatan 14).
c. Imbalan yang diberikan kepada Dewan Komisaris dan Direksi untuk gaji dan imbalan kerja jangka pendek untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024 masing-masing sebesar Rp6.106.557 dan Rp5.773.569 atau masing-masing sebesar 13,57% dan 13,79% dari jumlah beban gaji dan tunjangan.

Kewajaran, Mekanisme *Review*, dan Pemenuhan Peraturan Transaksi dengan Pihak Afiliasi

Dalam menjalankan kegiatan usahanya, Perseroan melakukan transaksi dengan pihak-pihak berelasi sebagai bagian dari aktivitas bisnis normal, khususnya terkait dengan transaksi pendanaan. Sehubungan dengan hal tersebut, Perseroan senantiasa memastikan bahwa setiap transaksi yang dilakukan tidak mengandung benturan kepentingan serta tetap mengedepankan prinsip tata kelola perusahaan yang baik.

Dalam implementasinya, Perseroan menerapkan prinsip kewajaran dan kelaziman usaha (*arm's length principle*), di mana setiap transaksi afiliasi dilakukan dengan syarat dan ketentuan yang sebanding dengan transaksi yang dilakukan kepada pihak ketiga. Apabila terdapat perbedaan kondisi, Perseroan memastikan bahwa hal tersebut diungkapkan secara transparan dalam laporan keuangan sesuai dengan ketentuan yang berlaku.

Selain itu, Perseroan juga menjalankan mekanisme *review* secara internal untuk memastikan bahwa seluruh transaksi dengan pihak afiliasi telah melalui proses evaluasi yang memadai baik dari aspek kewajaran maupun kepatuhan terhadap kebijakan internal.

Furthermore, the Company also conducted the following transactions:

a. On December 3, 2020, the Company signed a loan agreement with KDB amounting to US$20,000,000. This loan was used for working capital and was unsecured. On December 1, 2025, the Company made a repayment of the loan. On the same date, the Company and KDB signed a loan agreement for US$10,000,000, which was used for working capital and provided without collateral, with a term of two (2) years, an interest rate of US$ SOFR + 0.50% per annum, and maturing on December 1, 2027 (Note 14). The Company disclosed information regarding these transactions to the public on December 3, 2025.
b. The loans received by the Company from Mizuho Bank are secured by letter of comfort from KDB (Note 14).
c. The aggregate salaries and short-term benefits paid to the Board of Commissioners and Board of Directors for the years ended December 31, 2025, and 2024, amounted to Rp6,106,557 and Rp5,773,569, respectively, or 13.57% and 13.79%, respectively, from the total salaries and employees' benefits expense.

Fairness, Review Mechanism, and Compliance with Regulations on Transactions with Affiliated Parties

In carrying out business activities, the Company conducts transactions with related parties as part of its normal business activities, particularly related to financing transactions. In relation to this matter, the Company consistently ensures that each transaction does not contain any conflicts of interest and prioritizes the principles of good corporate governance.

In the implementation, the Company applies the arm's length principle, wherein each affiliated transaction is conducted under terms and conditions comparable to transactions with third parties. If there are any differences in conditions, the Company ensures that such matters are transparently disclosed in the financial statements in accordance with applicable regulations.

Furthermore, the Company also implements internal review mechanism to ensure that all transactions with affiliated parties have undergone an adequate evaluation process, both for fairness and compliance with internal policies.

Sejalan dengan penerapan mekanisme *review* internal tersebut, Perseroan memastikan bahwa setiap transaksi dengan pihak afiliasi, termasuk proses pencatatan keuangannya, telah dilaksanakan sesuai dengan ketentuan regulasi yang berlaku, termasuk POJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan Transaksi Tertentu serta PSAK 7 tentang Pengungkapan Pihak-pihak Berelasi. Hal ini sekaligus mencerminkan komitmen Perseroan untuk senantiasa menjaga integritas dalam setiap transaksi afiliasi guna mendukung praktik usaha yang sehat, wajar, dan sesuai dengan prinsip tata kelola perusahaan yang baik.

Peran Direksi, Dewan Komisaris, dan Komite Audit

Direksi memastikan bahwa setiap transaksi yang dilakukan Perseroan telah melalui proses kajian internal yang memadai baik dari aspek kewajaran, profil risiko, maupun kesesuaiannya dengan kebijakan dan ketentuan yang berlaku. Direksi juga memastikan bahwa seluruh transaksi dilaksanakan secara *prudent* dan bebas dari benturan kepentingan yang berpotensi merugikan Perseroan.

Sejalan dengan hal tersebut, Dewan Komisaris turut menjalankan fungsi pengawasan secara independen terhadap kebijakan dan pelaksanaan transaksi afiliasi. Melalui peran ini, Dewan Komisaris memastikan bahwa prinsip tata kelola perusahaan yang baik senantiasa diterapkan, khususnya dalam menjaga transparansi, akuntabilitas, serta perlindungan terhadap kepentingan pemangku kepentingan.

Dalam mendukung efektivitas pengawasan Dewan Komisaris, Komite Audit berperan melakukan penelaahan yang lebih mendalam, khususnya terhadap transaksi afiliasi yang bersifat material. Penelaahan tersebut mencakup evaluasi atas kesesuaian transaksi dengan prinsip kewajaran (*arm's length principle*), standar akuntansi yang berlaku termasuk PSAK 7, serta ketentuan regulasi terkait. Hasil evaluasi tersebut selanjutnya menjadi dasar rekomendasi bagi Dewan Komisaris dalam menjalankan fungsi pengawasannya.

Keterpaduan peran antar-organ Perseroan tersebut menjadi landasan bagi efektivitas mekanisme *check and balance* dalam pengelolaan transaksi afiliasi. Sepanjang tahun 2025, seluruh transaksi dengan pihak berelasi telah dilakukan secara *prudent*, transparan, dan bebas benturan kepentingan, serta mengacu pada prinsip kewajaran termasuk melakukan keterbukaan informasi kepada publik sesuai dengan ketentuan yang berlaku.

In line with the implementation of this internal review mechanism, the Company ensures that every transaction with affiliated parties, including the financial recording process, is carried out in accordance with applicable regulations, including POJK No. 42/POJK.04/2020 on Affiliated Transactions and Conflict of Interest Transactions in Certain Transactions and PSAK 7 on Disclosure of Related Parties. This matter also reflects the Company's commitment to consistently maintaining integrity in every affiliated transaction to support business practices that are sound, fair, and in line with good corporate governance principles.

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

The Board of Directors ensures that every transaction conducted by the Company has undergone an adequate internal review process, including aspects of fairness, risk profile, and compliance with applicable policies and regulations. The Board of Directors also ensures that all transactions are carried out prudently and free from conflicts of interest that could potentially harm the Company.

In line with such matters, the Board of Commissioners also carries out an independent supervisory function regarding the policies and implementation of affiliated transactions. Through this role, the Board of Commissioners ensures that the good corporate governance principles are consistently implemented, particularly in maintaining transparency, accountability, and protecting stakeholder interests.

To support the effectiveness of the Board of Commissioners' supervision, Audit Committee plays a role in conducting in-depth reviews, particularly regarding material affiliated transactions. This review includes evaluation of the transaction's compliance with the arm's length principle, applicable accounting standards, including PSAK 7, and related regulatory provisions. The results of this evaluation then serve as the basis for recommendations to the Board of Commissioners in carrying out its supervisory function.

The integrated roles of the Company's various organs form the basis for the effectiveness of check and balance mechanism in managing affiliated transactions. Throughout 2025, all transactions with related parties were conducted prudently, transparently, and free from conflicts of interest, adhering to the principle of fairness, including public disclosure of information in accordance with applicable regulations.

Perubahan Peraturan Perundang-Undangan yang Berpengaruh Signifikan bagi Perseroan

Amendments to Laws and Regulations with Significant Impacts on the Company

Sepanjang tahun 2025, tidak terdapat perubahan dalam peraturan perundang-undangan yang memberikan pengaruh signifikan terhadap kegiatan usaha Perseroan.

Throughout 2025, there were no amendments to laws and regulations that significantly impacted the Company's business activities.

Perubahan Standar Akuntansi Keuangan Tahun 2025

Changes to Financial Accounting Standards in 2025

Dewan Standar Akuntansi Keuangan (DSAK) menerbitkan sejumlah standar akuntansi keuangan baru beserta interpretasi yang mulai berlaku efektif sejak 1 Januari 2025 sehingga berdampak pada pelaporan keuangan Perseroan. Standar dan interpretasi tersebut antara lain:

The Board of Financial Accounting Standards (DSAK) issued several new financial accounting standards and interpretations, effective as of January 1, 2025, thus impacting the Company's financial reporting. These standards and interpretations included:

Perubahan Standar Akuntansi Changes to Accounting Standards	**Dampak Kuantitatif terhadap Laporan Keuangan** Quantitative Impact on Financial Statements	**Paparan Konsekuensi dan Perubahan yang Terjadi** Disclosure of Consequences and Changes
Amandemen PSAK 221 "Pengaruh Perubahan Kurs Valuta Asing" – Kekurangan Ketertukaran Amendments to PSAK 221 "The Effects of Changes in Foreign Exchange Rates" - Lack of Exchangeability	Perubahan dimaksud tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya. The said amendments do not result in substantial changes to the Company's accounting policies and have no material impact on the amounts reported for the current year or prior years.	Memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak tertukarkan serta pengungkapannya. Clarifying the requirements on the conditions under which a currency is non-exchangeable and its disclosure.
PSAK 117 "Kontrak Asuransi" PSAK 117 "Insurance Contracts"	Perubahan dimaksud tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya. The said amendments do not result in substantial changes to the Company's accounting policies and have no material impact on the amounts reported for the current year or prior years.	Kontrak Asuransi mengatur relaksasi beberapa ketentuan pada perusahaan asuransi seperti pemisahan antara pendapatan yang diperoleh dari bisnis asuransi dan bisnis investasi, termasuk penambahan pengecualian ruang lingkup, penyesuaian penyajian laporan keuangan, penerapan opsi mitigasi risiko dan beberapa modifikasi pada ketentuan transisi. Insurance Contracts regulate the relaxation of several provisions for insurance companies, such as the separation between income derived from the insurance business and investment businesses, including the addition of scope exceptions, adjustments to the presentation of financial statements, implementation of risk mitigation options, and several modifications to transition provisions.

KDB Tifa Finance

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Perseroan menempatkan GCG di setiap aspek bisnis sebagai landasan kokoh untuk mencapai kelangsungan usaha jangka panjang.

The Company places GCG in every aspect of the business as a solid foundation for achieving long-term business continuity.



Tata Kelola Perusahaan

Corporate Governance



Komitmen Penerapan Tata Kelola Perusahaan yang Baik

Commitment to Good Corporate Governance Implementation

Perseroan senantiasa menempatkan penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/"GCG") sebagai fondasi utama dalam menjalankan kegiatan usaha pembiayaan yang sehat, transparan, dan bertanggung jawab. Sebagai perusahaan terbuka di industri pembiayaan, Perseroan memahami bahwa praktik GCG yang kuat tidak hanya meningkatkan kepercayaan pemegang saham, regulator, dan publik, tetapi juga menjadi pendorong utama bagi pertumbuhan bisnis yang berkelanjutan serta pengelolaan risiko yang efektif.

Dengan kesadaran penuh akan pentingnya prinsip GCG, Perseroan memastikan implementasi GCG diinternalisasi secara menyeluruh pada seluruh aspek pengelolaan bisnis dan operasional. Selain mematuhi ketentuan regulator, Perseroan juga melengkapi praktik governansi yang baik dengan menyusun pedoman dan kebijakan internal yang komprehensif. Kebijakan ini mencakup manajemen risiko, kepatuhan, pengendalian internal, hingga prosedur operasional, yang dirancang untuk memastikan seluruh kegiatan usaha berjalan dengan prinsip kehati-hatian, integritas, dan akuntabilitas.

Melalui penerapan kebijakan dan praktik GCG yang menyeluruh, Perseroan mampu menyeimbangkan pencapaian kinerja bisnis dengan perlindungan hak pemegang saham, kepuasan debitur, serta tanggung jawab terhadap seluruh pemangku kepentingan. Dengan demikian, GCG tidak hanya memenuhi kewajiban regulasi, tetapi juga menjadi budaya perusahaan yang mendukung keberlanjutan usaha dan pertumbuhan jangka panjang.

The Company consistently places the implementation of Good Corporate Governance (GCG) as the main foundation in conducting sound, transparent, and responsible financing business activities. As a publicly listed company in the financing industry, the Company understands that strong GCG practices not only enhance the confidence of shareholders, regulators, and the public, but also serve as the main driver for sustainable business growth and effective risk management.

With full awareness of the importance of GCG principles, the Company ensures that GCG implementation is comprehensively internalized across all aspects of business and operational management. In addition to complying with regulatory requirements, the Company also strengthens its governance practices by establishing comprehensive internal guidelines and policies. These policies include risk management, compliance, internal control, and operational procedures, all designed to ensure that business activities are conducted in accordance with prudential principles, integrity, and accountability.

Through comprehensive GCG policy and practice implementation, the Company is able to balance the achievement of business performance with the protection of shareholders' rights, debtor satisfaction, and responsibility to all stakeholders. Accordingly, GCG not only fulfills regulatory obligations but also becomes part of the corporate culture that supports business sustainability and long-term growth.

Dasar Hukum atau Landasan Penerapan GCG

Legal Basis for GCG Implementation

Implementasi GCG di Perseroan didasarkan pada rangkaian peraturan pemerintah dan regulator yang relevan, baik mencakup ketentuan umum mengenai perseroan terbatas maupun regulasi khusus di sektor pembiayaan dan pasar modal. Landasan ini menjadi pijakan dalam memastikan setiap aktivitas pengelolaan dan pengawasan Perseroan berjalan transparan, akuntabel, dan sesuai prinsip GCG, antara lain:

The implementation of GCG in the Company is based on a series of relevant government and regulatory provisions, covering both general regulations on limited liability companies and specific regulations in the financing and capital market sectors. This framework serves as the foundation to ensure that all management and supervisory activities of the Company are conducted in a transparent, accountable manner and in accordance with GCG principles, including:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 8 tahun 1995 tentang Pasar Modal;
3. Peraturan OJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
4. Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
5. Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik sebagaimana telah diubah dengan Peraturan OJK No. 14 Tahun 2025 tentang Pelaksanaan Rapat Umum Pemegang Saham, Rapat Umum Pemegang Obligasi, dan Rapat Umum Pemegang Sukuk Secara Elektronik;
6. Peraturan OJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan;
7. Peraturan OJK No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha;
8. Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
9. Peraturan OJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
10. Peraturan OJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
11. Peraturan OJK No. 35/PJOK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;
12. Peraturan OJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
13. Peraturan OJK No. 35/POJK.05/2018 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan sebagaimana telah diubah berdasarkan Peraturan OJK No. 7/POJK.05/2022 tentang Perubahan atas Peraturan OJK No. 35/POJK.05/2018 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan dan berdasarkan POJK No. 46 Tahun 2024 tentang Pengembangan dan Penguatan Perusahaan Pembiayaan, Perusahaan Pembiayaan Infrastruktur, dan Perusahaan Perusahaan Modal Ventura;
14. Peraturan OJK No. 48 Tahun 2024 tentang Tata Kelola yang Baik Bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya;
15. Peraturan OJK No. 10/POJK.05/2019 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan Syariah dan Unit Usaha Syariah Perusahaan Pembiayaan sebagaimana diubah berdasarkan POJK No. 46 Tahun 2024 tentang Pengembangan dan Penguatan Perusahaan Pembiayaan, Perusahaan Pembiayaan Infrastruktur, dan Perusahaan Perusahaan Modal Ventura;
16. Peraturan OJK No. 42 Tahun 2024 tentang Penerapan Manajemen Risiko Bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya;

1. Law No. 40 of 2007 on Limited Liability Companies;
2. Law No. 8 of 1995 on the Capital Market;
3. OJK Regulation No. 21/POJK.04/2015 on the Implementation of Corporate Governance Guidelines for Public Companies;
4. OJK Regulation No. 15/POJK.04/2020 on the Planning and Implementation of General Meetings of Shareholders of Public Companies;
5. OJK Regulation No. 16/POJK.04/2020 on the Implementation of Electronic General Meetings of Shareholders of Public Companies, as amended by OJK Regulation No. 14 of 2025 on the Implementation of Electronic General Meetings of Shareholders, Bondholders Meetings, and Sukukholders Meetings;
6. OJK Regulation No. 42/POJK.04/2020 on Affiliated Transactions and Conflict of Interest Transactions;
7. OJK Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Business Activities;
8. OJK Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies;
9. OJK Regulation No. 55/POJK.04/2015 on the Establishment and Guidelines for the Work Implementation of the Audit Committee;
10. OJK Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committee of Issuers or Public Companies;
11. OJK Regulation No. 35/POJK.04/2014 on the Corporate Secretary of Issuers or Public Companies;
12. OJK Regulation No. 56/POJK.04/2015 on the Establishment and Guidelines for the Preparation of the Internal Audit Unit Charter;
13. OJK Regulation No. 35/POJK.05/2018 on the Implementation of Financing Company Business, as amended by OJK Regulation No. 7/POJK.05/2022 on Amendments to OJK Regulation No. 35/POJK.05/2018 on the Implementation of Financing Company Business and based on POJK No. 46 of 2024 on the Development and Strengthening of Financing Companies, Infrastructure Financing Companies, and Venture Capital Companies;
14. OJK Regulation No. 48 of 2024 on Good Governance for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions;
15. OJK Regulation No. 10/POJK.05/2019 on the Implementation of Sharia Financing Companies and Sharia Business Units of Financing Companies, as amended by OJK Regulation No. 46 of 2024 on the Development and Strengthening of Financing Companies, Infrastructure Financing Companies, and Venture Capital Companies;
16. OJK Regulation No. 42 of 2024 on the Implementation of Risk Management for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions;

17. Surat Edaran Otoritas Jasa Keuangan (OJK) No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;
18. Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka;
19. Surat Edaran OJK No. 7/SEOJK.05/2021 tentang Penerapan Manajemen Risiko Bagi Perusahaan Pembiayaan dan Perusahaan Pembiayaan Syariah sebagaimana telah diubah dengan PADK OJK No. 48/PADK.06/2025 tentang Penerapan Manajemen Risiko Bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya;
20. Pedoman Umum Governansi Korporat Indonesia 2021;
21. Peraturan-peraturan relevan terkait dengan praktik terbaik GCG.

17. Financial Services Authority (OJK) Circular Letter No. 16/SEOJK.04/2021 on the Form and Content of Annual Reports of Issuers or Public Companies;
18. OJK Circular No. 32/SEOJK.04/2015 on Corporate Governance Guidelines for Public Companies;
19. OJK Circular No. 7/SEOJK.05/2021 on the Implementation of Risk Management for Financing Companies and Sharia Financing Companies, as amended by PADK OJK No. 48/PADK.06/2025 on the Implementation of Risk Management for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions;
20. The 2021 Indonesian General Guidelines for Corporate Governance;
21. Other relevant regulations related to GCG best practices.

Selain mengacu pada regulasi yang berlaku, Perseroan juga memiliki *soft-structure* internal yang memadai untuk memastikan terselenggaranya kegiatan usaha pembiayaan yang sehat dan bertanggung jawab. Berikut adalah daftar pedoman internal dan petunjuk teknis yang dimiliki Perseroan dan masih berlaku hingga akhir tahun 2025:

1. Anggaran Dasar;
2. Kode Etik;
3. Kebijakan Manajemen Risiko;
4. Peraturan Tata Kelola Perusahaan yang Baik;
5. Peraturan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah;
6. Peraturan Komite Audit;
7. Peraturan Komite Nominasi dan Remunerasi;
8. Peraturan Komite Pemantau Risiko;
9. Peraturan Sekretaris Perusahaan;
10. Peraturan Kepatuhan;
11. Peraturan Audit Internal.

In addition to referring to applicable regulations, the Company also has an adequate internal soft structure to ensure the implementation of sound and responsible financing business activities. The following is a list of internal guidelines and technical procedures owned by the Company and still in effect as of the end of 2025:

1. Articles of Association;
2. Code of Conduct;
3. Risk Management Policy;
4. Good Corporate Governance Regulation;
5. Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation;
6. Audit Committee Regulation;
7. Nomination and Remuneration Committee Regulation;
8. Risk Monitoring Committee Regulation;
9. Corporate Secretary Regulation;
10. Compliance Regulation;
11. Internal Audit Regulation.

Implementasi Prinsip-Prinsip GCG

Implementation of GCG Principles

Perseroan menerapkan prinsip-prinsip GCG dengan berpedoman pada POJK No. 48 Tahun 2024 (“POJK 48/2024”) tentang Tata Kelola yang Baik bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya. Penerapan prinsip-prinsip GCG menjadi fondasi dalam seluruh aspek pengelolaan Perseroan, yang mencakup antara lain:

The Company implements GCG principles by referring to POJK No. 48 of 2024 (“POJK 48/2024”) on Good Governance for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions. The implementation of GCG principles serves as the foundation for all aspects of the Company's management, including, among others:

Prinsip GCG	Penjelasan Berdasarkan POJK 48/2024 Explanation Based on POJK 48/2024	Penerapan di Perseroan Implementation at the Company
Keterbukaan Transparency	Keterbukaan dalam proses pengambilan keputusan dan keterbukaan dalam pengungkapan dan penyediaan informasi yang relevan dan mudah diakses oleh pemangku kepentingan. Transparency in the decision-making process and in the disclosure and provision of relevant information that is easily accessible to stakeholders.	• Informasi produk, layanan, dan kinerja telah dipublikasikan melalui situs web resmi Perseroan; • Laporan berkala dan insidental disampaikan tepat waktu kepada regulator; • Kebijakan internal, termasuk Kode Etik, Pedoman Kerja, dan SOP telah disosialisasikan kepada seluruh karyawan; • Perjanjian pembiayaan telah mengatur hak dan kewajiban debitur secara jelas; • Proses diskusi dan pengambilan keputusan Dewan Komisaris dan Direksi dilakukan secara transparan melalui rapat internal dan gabungan; dan • Komunikasi dengan pemangku kepentingan dilakukan secara terbuka untuk membangun kepercayaan. • Information on products, services, and performance has been published through the Company's official website; • Periodic and incidental reports have been submitted to the regulator in a timely manner; • Internal policies, including the Code of Conduct, Work Guidelines, and SOPs, have been disseminated to all employees; • Financing agreements clearly stipulate the rights and obligations of debtors; • Discussions and decision-making processes of the Board of Commissioners and the Board of Directors are conducted transparently through internal and joint meetings; and • Communication with stakeholders is carried out openly to build trust.
Akuntabilitas Accountability	Kejelasan terhadap fungsi dan pelaksanaan pertanggungjawaban. Clarity in functions and the implementation of accountability.	• Peraturan dan Pedoman Kerja telah ditetapkan untuk mengatur tugas dan wewenang setiap organ Perseroan; • Kode Etik diterapkan sebagai pedoman perilaku bagi seluruh karyawan; • Sistem penghargaan dan sanksi diterapkan untuk meningkatkan kinerja; • Direksi dan Dewan Komisaris menyampaikan laporan pertanggungjawaban kepada pemegang saham dalam RUPS Tahunan untuk memperoleh *acquit et de charge*. • Regulations and Work Guidelines have been established to govern the duties and authorities of each corporate organ; • The Code of Conduct is implemented as a guideline for the behavior of all employees; • A reward and sanction system is applied to enhance performance; • The Board of Directors and the Board of Commissioners submit accountability reports to shareholders at the Annual GMS to obtain acquit et de charge.
Tanggung Jawab Responsibility	Tanggung jawab kesesuaian pengelolaan dengan ketentuan peraturan perundang-undangan dan nilai etika serta standar, prinsip, dan praktik. Responsibility for ensuring that management activities comply with applicable laws and regulations, as well as ethical values and established standards, principles, and practices.	• Perseroan memastikan seluruh operasional sesuai dengan peraturan perundang-undangan yang berlaku; • Nilai etika diterapkan dalam setiap aspek pengelolaan dan operasional usaha; • Standar, prinsip, dan praktik tata kelola usaha pembiayaan yang sehat dipatuhi; • Praktik bisnis yang bertanggung jawab diterapkan sesuai ketentuan. • The Company ensures that all operations comply with applicable laws and regulations; • Ethical values are applied in every aspect of business management and operations; • Standards, principles, and practices of sound financing business governance are adhered to; • Responsible business practices are implemented in accordance with applicable regulations.

Prinsip GCG	Penjelasan Berdasarkan POJK 48/2024 Explanation Based on POJK 48/2024	Penerapan di Perseroan Implementation at the Company
Independensi Independence	Keadaan yang dikelola secara mandiri dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun yang tidak sesuai dengan ketentuan peraturan perundang-undangan dan nilai etika serta standar, prinsip, dan praktik. A condition in which management is carried out independently and professionally, free from conflicts of interest and from any influence or pressure from parties that are not in accordance with applicable laws and regulations, ethical values, and established standards, principles, and practices.	• Setiap keputusan bisnis diambil secara independen tanpa tekanan eksternal guna menjaga integritas; • Perseroan menerapkan kebijakan benturan kepentingan agar seluruh anggota manajemen dan karyawan bertindak sesuai dengan kepentingan terbaik Perseroan. • Every business decision is made independently without external pressure to maintain integrity; • The Company implements a conflict of interest policy to ensure that all members of management and employees act in the best interests of the Company.
Kewajaran Fairness	Kesetaraan, keseimbangan, dan keadilan di dalam memenuhi hak pemangku kepentingan yang timbul berdasarkan perjanjian, ketentuan peraturan perundang-undangan, dan nilai etika serta standar, prinsip, dan praktik. Equality, balance, and fairness in fulfilling the rights of stakeholders arising from agreements, applicable laws and regulations, as well as ethical values and established standards, principles, and practices.	• Hak pemangku kepentingan dijamin dengan memberikan kesempatan setara dalam pengambilan keputusan, termasuk dalam RUPS; • Perseroan memperlakukan mitra bisnis secara adil dalam proses pengadaan guna mendukung transparansi dalam hubungan kerja; • Program pengembangan SDM dirancang untuk memberikan kesempatan setara bagi seluruh karyawan tanpa diskriminasi; • Sistem penghargaan dan sanksi diterapkan secara adil guna mendorong kinerja optimal. • Stakeholders' rights are upheld by providing equal opportunities in decision-making, including in the GMS; • The Company treats business partners fairly in the procurement process to support transparency in working relationships; • Human resource development programs are designed to provide equal opportunities for all employees without discrimination; • A fair reward and sanction system is implemented to encourage optimal performance.

Pada pelaksanaannya, Perseroan juga mengadopsi prinsip-prinsip Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 sebagai acuan praktik terbaik (*best practices*) dalam penerapan GCG dengan fokus pada aspek-aspek berikut:

In its implementation, the Company also adopted the principles of the 2021 Indonesian General Guidelines for Corporate Governance (PUGKI) as a reference for best practices in implementing GCG with a focus on the following aspects:

Prinsip GCG	Penjelasan Berdasarkan PUGKI Explanation According to PUGKI	Penerapan di Perseroan Implementation at the Company
Perilaku Beretika Ethical Conduct	Perseroan senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat, memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Perseroan memperhatikan kepentingan pemegang saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan, serta pengelolaan perusahaan secara independen sehingga masing-masing organ perusahaan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain.	• Internalisasi budaya Perseroan guna menciptakan lingkungan kerja yang sehat, profesional, dan berbasis integritas; • Penandatanganan Kode Etik oleh seluruh karyawan menumbuhkan kesadaran akan pentingnya kepatuhan terhadap aturan dan regulasi yang berlaku; • Penandatanganan Pakta Integritas bagi seluruh jenjang organisasi Perseroan tanpa terkecuali, sebagai implementasi komitmen untuk senantiasa menjunjung tinggi objektifitas, nilai etika dan moral, keadilan, transparansi serta kejujuran; • Menyediakan kanal pelaporan *whistleblowing* untuk menjaga keamanan informasi pelapor terkait aduan atau dugaan kecurangan.

Prinsip GCG	Penjelasan Berdasarkan PUGKI Explanation According to PUGKI	Penerapan di Perseroan Implementation at the Company
	The Company consistently upholds honesty, treats all parties with respect, fulfills its commitments, and continuously builds and maintains moral values and trust. The Company considers the interests of shareholders and other stakeholders based on the principles of fairness and equality, and manages the Company independently so that no corporate organ dominates or can be intervened in by other parties.	• Internalization of the Company's culture to create a healthy, professional, and integrity-based work environment; • Signing of the Code of Conduct by all employees to foster awareness of the importance of compliance with applicable rules and regulations; • Signing of an Integrity Pact by all levels of the Company's organization, without exception, as an implementation of the commitment to uphold objectivity, ethical and moral values, fairness, transparency, and honesty; • Providing a whistleblowing reporting channel to ensure the confidentiality and protection of reporters submitting complaints or suspected fraud.
Transparansi Transparency	Untuk menjaga obyektivitas dalam menjalankan bisnis, Perseroan menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Perseroan tidak hanya mengungkapkan hal-hal yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh pemegang saham, kreditur, dan pemangku kepentingan lainnya. To maintain objectivity in conducting its business, the Company provides material and relevant information in a manner that is easily accessible and understandable to stakeholders. The Company discloses not only matters required by laws and regulations, but also information that is important for resolution-adoption by shareholders, decision-making by creditors, and other stakeholders.	• Menyampaikan laporan keuangan dan tahunan yang akurat dan dilaporkan secara tepat waktu; • Menyampaikan keterbukaan informasi secara lengkap dan benar kepada seluruh pemangku kepentingan. • Submitting accurate and timely financial and annual reports; • Providing complete and accurate information disclosure to all stakeholders.
Akuntabilitas Accountability	Perseroan dikelola secara benar, terukur dan sesuai dengan kepentingan korporat dengan tetap memperhitungkan kepentingan pemegang saham dan pemangku kepentingan sehingga dapat mempertanggungjawabkan kinerja secara transparan dan wajar. The Company is managed properly, measurably, and in accordance with corporate interests, while considering the interests of shareholders and stakeholders, thereby ensuring that performance can be accounted for in a transparent and fair manner.	• Melaksanakan RUPS sesuai dengan ketentuan yang berlaku; • Perseroan melakukan *public expose* paling sedikit 1 kali dalam setahun untuk mengkomunikasikan kinerja Perseroan kepada pemangku kepentingan serta menerima masukan-masukan yang konstruktif. • Conducting the GMS in accordance with applicable regulations; • The Company conducts a public expose at least once a year to communicate its performance to stakeholders and to receive constructive feedback.
Keberlanjutan Sustainability	Perseroan 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 dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan. The Company complies with applicable laws and regulations and is committed to carrying out its responsibilities to society and the environment, contributing to sustainable development through cooperation with all relevant stakeholders to improve quality of life in a manner aligned with business interests and sustainable development goals.	• Membentuk unit khusus pengelola keuangan berkelanjutan; • Mengikutsertakan delegasi Perseroan untuk mengikuti pengembangan kompentensi berkelanjutan; • Menyelenggarakan kegiatan CSR yang berbasis pada pilar keberlanjutan. • Establishing a dedicated unit for managing sustainable finance; • Assigning Company delegates to participate in continuous competency development programs; • Organizing CSR activities based on sustainability pillars.

Struktur Tata Kelola Perusahaan

Corporate Governance Structure

Dalam membangun budaya tata kelola yang baik serta memastikan penerapan prinsip GCG berjalan secara efektif, Perseroan telah menyusun struktur tata kelola yang selaras dengan ketentuan peraturan perundang-undangan yang berlaku. Struktur ini dirancang untuk memperjelas pembagian tugas, wewenang, dan tanggung jawab setiap organ, sehingga setiap fungsi pengelolaan dan pengawasan dapat dijalankan secara optimal.

In building a good governance culture and ensuring the effective implementation of GCG principles, the Company has established a governance structure aligned with applicable laws and regulations. This structure is designed to clearly define the division of duties, authority, and responsibilities of each organ, enabling management and supervisory functions to be carried out optimally.

Seiring dengan terus berkembangnya produk pembiayaan yang berbasis akad syariah, Perseroan juga membentuk organ khusus berupa Dewan Pengawas Syariah guna memastikan kesesuaian produk dan kegiatan usaha dengan prinsip syariah.

In line with the continued development of financing products based on Sharia contracts, the Company has also established a dedicated body, namely the Sharia Supervisory Board, to ensure that products and business activities comply with Sharia principles.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur tata kelola Perseroan yang memiliki kewenangan untuk mengambil keputusan strategis di luar kewenangan organ lain. Pelaksanaan RUPS diselenggarakan secara transparan, adil, dan dengan memperhatikan hak seluruh pemegang saham sehingga setiap rapat berjalan tertib, efisien, dan sesuai prinsip GCG. Sebagai perusahaan terbuka, penyelenggaraan RUPS Perseroan sepenuhnya mematuhi ketentuan peraturan perundang-undangan dan regulasi yang berlaku, antara lain:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas (UUPT) serta anggaran dasar Perseroan;
2. Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
3. Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik sebagaimana telah diubah dengan Peraturan OJK No. 14 Tahun 2025 tentang Pelaksanaan Rapat Umum Pemegang Saham, Rapat Umum Pemegang Obligasi, dan Rapat Umum Pemegang Sukuk Secara Elektronik; dan
4. Anggaran dasar Perseroan.

The General Meeting of Shareholders (GMS) is the highest organ in the Company's governance structure, having the authority to adopt strategic resolutions beyond the authority of other organs. The GMS is conducted in a transparent and fair manner, by considering the rights of all shareholders, ensuring that each meeting is orderly, efficient, and in accordance with GCG principles. As a public company, the Company's GMS is conducted in full compliance with applicable laws and regulations, including:

1. Law No. 40 of 2007 on Limited Liability Companies (UUPT) and the Company's articles of association;
2. OJK Regulation No. 15/POJK.04/2020 on the Planning and Implementation of General Meetings of Shareholders of Public Companies;
3. OJK Regulation No. 16/POJK.04/2020 on the Implementation of Electronic General Meetings of Shareholders of Public Companies, as amended by OJK Regulation No. 14 of 2025 on the Implementation of Electronic General Meetings of Shareholders, Bondholders Meetings, and Sukukholders Meetings; and
4. The Company's articles of association.

Tata Cara Penyelenggaraan RUPS

Merujuk pada ketentuan yang berlaku, Perseroan wajib melaksanakan pengumuman, pemanggilan, serta penyampaian risalah Rapat Umum Pemegang Saham (RUPS) secara tertib dan tepat waktu. Kewajiban tersebut bertujuan untuk memastikan transparansi, memberikan kesempatan yang memadai kepada pemegang saham, serta menjamin terpenuhinya hak-hak

GMS Procedures

Referring to the applicable regulations, the Company is required to carry out the announcement, invitation, and submission of the minutes of the General Meeting of Shareholders (GMS) in an orderly and timely manner. These obligations are intended to ensure transparency, provide adequate opportunities to shareholders, and guarantee the fulfillment of shareholders'

pemegang saham dalam proses pengambilan keputusan Perseroan.

RUPS dapat diselenggarakan secara fisik, secara elektronik, sepanjang memenuhi ketentuan yang berlaku dan memperoleh persetujuan berdasarkan kuorum dari pemegang saham sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

rights in the Company's decision-making process.

The GMS may be conducted physically or electronically, provided that it complies with applicable regulations and obtains approval based on the quorum of shareholders in accordance with prevailing laws and regulations.

Pelaksanaan Rapat Umum Pemegang Saham Tahun 2025

Pada 2025, Perseroan telah menyelenggarakan 1 (satu) kali Rapat Umum Pemegang Saham Tahunan (RUPST) secara bersamaan dengan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang dilaksanakan pada tanggal 5 Juni 2025.

Implementation of the 2025 General Meeting of Shareholders

In 2025, the Company held 1 (one) Annual General Meeting of Shareholders (AGMS) concurrently with an Extraordinary General Meeting of Shareholders (EGMS), which took place on June 5, 2025.

Informasi RUPST dan RUPSLB Tahun 2025

RUPST 2025 Perseroan diselenggarakan secara bersamaan dengan RUPSLB yang berlokasi di Pacific Century Place Function Room B, Level B1, Jl. Jenderal Sudirman Kaveling 52-53, Jakarta Selatan, serta dihadiri oleh peserta sebagai berikut:

Information on the 2025 AGMS and EGMS

The Company's 2025 AGMS was conducted simultaneously with the EGMS at Pacific Century Place Function Room B, Level B1, Jl. Jenderal Sudirman lot 52–53, South Jakarta, and was attended by the following participants:

Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah
Board of Directors, Board of Commissioners, and Sharia Supervisory Board

Nama Name	Jabatan Position
Cho Jaeseong	Presiden Direktur President Director
Eun Seonghyuk	Direktur Director
Ina Dashinta Hamid	Direktur Director
Ade Rafida Saulina Samosir	Direktur Director
Antonius Hanifah Komala	Komisaris Independen Independent Commissioner
Choi Jung Sik	Komisaris Independen Independent Commissioner
AM Hasan Ali	Dewan Pengawas Syariah Sharia Supervisory Board

Pihak Independen
Independent Party

Nama Name	Keterangan Description
Christina Dwi Utami, S.H., M.Hum., M.Kn.	Notaris Notary
PT Ficomindo Buana Registrar	Biro Administrasi Efek Share Registrar
Kantor Akuntan Publik Mirawati Sensi Idris	Akuntan Publik Public Accountant

Kuorum Kehadiran RUPST 2025
Attendance Quorum of the 2025 AGMS

Kuorum Kehadiran Attendance Quorum	Jumlah Saham Perseroan Total Company's Shares	Kehadiran Pemegang Saham Shareholders in Attendance	Persentase Kehadiran Attendance Percentage
	3.552.213.000 Saham / Shares	2.864.862.623 Saham / Shares	80,650%

Hasil Pemungutan Suara RUPST 2025
Voting Result of the 2025 AGMS

Hasil Pemungutan Suara Voting	Setuju In Favor	Abstain	Total Setuju (Setuju + Abstain) Total in Favor (in Favor + Abstain)	Tidak Setuju Against
	2.864.862.530 Suara / Votes	93 Suara / Votes	2.864.862.623 Suara / Votes	-

Hasil Keputusan RUPST 2025
Resolutions of the 2025 AGMS

Agenda Rapat Meeting Agenda	Status Realisasi di Tahun 2025 Realization Status in 2025
Mata Acara Pertama First Agenda Item	
Menyetujui dan mengesahkan Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 termasuk di dalamnya Laporan Kegiatan Perseroan, Laporan Tugas Pengawasan Dewan Komisaris dan Laporan Keuangan Perseroan, dan memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang dilakukan untuk tahun buku 2024 sepanjang tindakan-tindakan tersebut tercermin dalam Laporan Tahunan. Approved and ratified the Company's Annual Report for the fiscal year ended December 31, 2024, including the Company's Activity Report, the Board of Commissioners' Supervisory Report, and the Company's Financial Statements, and granted full release and discharge (acquit et de charge) to the Board of Directors and the Board of Commissioners for their management and supervisory actions during the 2024 fiscal year, to the extent that such actions are reflected in the Annual Report.	**Terealisasi** Realized
Mata Acara Kedua Second Agenda Item	
a. Menyetujui penetapan penggunaan Laba Bersih Perseroan tahun buku 2024 sebesar Rp65.048.868.192,00 dengan rincian sebagai berikut: • sebesar 98,30% dari Laba Bersih atau senilai Rp63.939.834.000 dibayarkan sebagai Dividen Tunai kepada Pemegang Saham Perseroan sehingga setiap saham akan memperoleh Dividen Tunai sebesar Rp18 dengan memperhatikan ketentuan perpajakan yang berlaku; • sebesar Rp50.000.000 dialokasikan dan dibukukan sebagai Dana Cadangan; • sisanya sebesar Rp1.059.034.192 dibukukan sebagai Laba Ditahan, untuk menambah modal kerja Perseroan; b. Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk melakukan setiap dan semua tindakan yang diperlukan sehubungan dengan penetapan penggunaan Laba Bersih Perseroan tahun buku 2024 tersebut sesuai dengan peraturan perundang-undangan yang berlaku. a. Approved the appropriation of the Company's Net Profit for the fiscal year 2024 amounting to Rp65,048,868,192, with the following details: • 98.30% of the Net Profit, or Rp63,939,834,000, to be distributed as Cash Dividends to the Company's shareholders, resulting in a dividend of Rp18 per share, subject to applicable tax regulations; • Rp50,000,000 to be allocated and recorded as a Statutory Reserve; • The remaining Rp1,059,034,192 to be recorded as Retained Earnings to strengthen the Company's working capital; b. Granted authority and power to the Board of Directors to take any and all necessary actions in relation to the determination of the use of the Company's Net Profit for the 2024 fiscal year, in accordance with applicable laws and regulations.	**Terealisasi** Realized

Agenda Rapat Meeting Agenda	Status Realisasi di Tahun 2025 Realization Status in 2025
Mata Acara Ketiga Third Agenda Item	
a. Menyetujui penunjukkan Akuntan Publik dan/atau Kantor Akuntan Publik KAP Tanubrata Sutanto Fahmi Bambang & Rekan/BDO untuk melakukan audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025; b. Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan honorarium dan persyaratan lainnya bagi Akuntan Publik dan/atau Kantor Akuntan Publik tersebut, serta untuk menunjuk pengganti dalam hal Akuntan Publik dan/atau Kantor Akuntan Publik yang telah ditunjuk karena sebab apapun tidak dapat menyelesaikan audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025. a. Approved the appointment of a Public Accountant and/or Public Accounting Firm, KAP Tanubrata Sutanto Fahmi Bambang & Partners / BDO, to audit the Company's Financial Statements for the fiscal year ending December 31, 2025; b. Granted authority to the Company's Board of Commissioners to determine the honorarium and other terms for the Public Accountant and/or Public Accounting Firm, as well as to appoint a replacement in the event that the appointed Public Accountant and/or Public Accounting Firm was unable, for any reason, to complete the audit of the Company's Financial Statements for the fiscal year ending December 31, 2025.	**Terealisasi** Realized
Mata Acara Keempat Fourth Agenda Item	
a. Menyetujui pemberian honorarium dan/atau tunjangan-tunjangan kepada Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan untuk tahun 2025 dengan ketentuan sebagai berikut: • Batas remunerasi Dewan Komisaris paling banyak Rp1.000.000.000 gross/tahun; • Batas remunerasi Direksi paling banyak Rp16.500.000.000 *gross*/tahun; • Batas remunerasi Dewan Pengawas Syariah paling banyak Rp500.000.000 *gross*/tahun. b. Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menentukan alokasi besaran honorarium dan/atau tunjangan-tunjangan yang akan diterima oleh masing-masing anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi. a. Approved the provision of honorarium and/or allowances to the Company's Board of Commissioners, Board of Directors, and Sharia Supervisory Board for 2025 under the following terms: • The maximum remuneration for the Board of Commissioners was Rp1,000,000,000 gross per year; • The maximum remuneration for the Board of Directors was Rp16,500,000,000 gross per year; • The maximum remuneration for the Sharia Supervisory Board was Rp500,000,000 gross per year. b. Granted authority to the Company's Board of Commissioners to determine the allocation of honorarium and/or allowances to be received by each member of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board, considering the recommendations of the Nomination and Remuneration Committee.	**Terealisasi** Realized
Mata Acara Kelima Fifth Agenda Item	
a. Menyetujui perubahan susunan Dewan Komisaris Perseroan sebagai berikut: • Mengangkat Tn. Kim Kang Su selaku Presiden Komisaris Perseroan untuk masa jabatan 3 (tiga) tahun terhitung sejak yang bersangkutan menerima persetujuan atas Penilaian Kemampuan dan Kepatutan dari OJK ("FPT Presiden Komisaris"), yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2028 dan dinyatakan/dituangkan dalam suatu Akta yang dibuat di hadapan Notaris mengenai perubahan pengurus Perseroan. Pengangkatan tersebut menjadi batal apabila yang bersangkutan tidak mendapat persetujuan FPT Presiden Komisaris, dan untuk itu tidak diperlukan keputusan dari Rapat Umum Pemegang Saham Perseroan; • Mengangkat kembali Tn. Kwon Younghoon selaku Presiden Komisaris Perseroan, terhitung sejak ditutupnya Rapat sampai dengan diperolehnya FPT Presiden Komisaris. Apabila FPT Presiden Komisaris tidak diperoleh, maka Tn. Kwon Younghoon tetap menjabat selaku Presiden Komisaris Perseroan untuk jangka waktu 1 (satu) tahun sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026; Berdasarkan keputusan huruf a tersebut di atas, maka terhitung sejak ditutupnya Rapat ini, maka susunan dan komposisi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan adalah sebagai berikut:	**Terealisasi** Realized

Agenda Rapat Meeting Agenda	Status Realisasi di Tahun 2025 Realization Status in 2025
a. Approved the changes to the composition of the Company's Board of Commissioners as follows: • Appointed Mr. Kim Kang Su as the Company's President Commissioner for a term of 3 (three) years, effective from the date he obtains approval from the Financial Services Authority (OJK) for the Fit and Proper Test ("FPT for President Commissioner"), i.e., until the closing of the Company's Annual General Meeting of Shareholders in 2028, and to be stated/stipulated in a deed drawn up before a Notary regarding the change in the Company's management. Such appointment shall be null and void if the relevant approval for the FPT for President Commissioner is not obtained, in which case no resolution from the Company's General Meeting of Shareholders shall be required; • Reappointed Mr. Kwon Younghoon as the Company's President Commissioner, effective from the closing of the Meeting until the FPT for President Commissioner approval is obtained. If the FPT for President Commissioner approval is not obtained, then Mr. Kwon Younghoon shall remain in office as the Company's President Commissioner for a period of 1 (one) year until the closing of the Company's Annual General Meeting of Shareholders in 2026; Based on the resolution in letter a above, then as of the closing of this Meeting, the structure and composition of the Company's Board of Directors, Board of Commissioners and Sharia Supervisory Board are as follows:	

Nama Name	Jabatan Position
DIREKSI BOARD OF DIRECTORS	
Cho Jaeseong*)	Presiden Direktur President Director
Eun Seonghyuk *)	Direktur Director
Ina Dashinta Hamid*)	Direktur Director
Ade Rafida Saulina Samosir *)	Direktur Director
DEWAN KOMISARIS BOARD OF COMMISSIONERS	
Kwon Younghoon***)	Presiden Komisaris President Commissioner
Choi Jung Sik*)	Komisaris Independen Independent Commissioner
Antonius Hanifah Komala**)	Komisaris Independen Independent Commissioner
DEWAN PENGAWAS SYARIAH SHARIA SUPERVISORY BOARD	
AM Hasan Ali **)	Dewan Pengawas Syariah Sharia Supervisory Board

*) dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026;
**) dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2027;
***) dengan masa jabatan sampai dengan dikeluarkannya FPT Presiden Komisaris dan dinyatakan/dituangkan dalam Akta yang dibuat dihadapan Notaris mengenai perubahan pengurus Perseroan. Apabila FPT Presiden Komisaris tidak diperoleh maka masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan pada tahun 2026.

*) with a term of office until the closing of the Company's Annual General Meeting of Shareholders in 2026;
**) with a term of office until the closing of the Company's Annual General Meeting of Shareholders in 2027;
***) with a term of office until the issuance of the FPT for President Commissioner and as stated/set forth in a deed drawn up before a Notary regarding changes to the Company's management. If the FPT for President Commissioner is not obtained, the term of office shall be until the closing of the Annual General Meeting of Shareholders in 2026.

Agenda Rapat Meeting Agenda	Status Realisasi di Tahun 2025 Realization Status in 2025
b. Menyetujui dan memberikan wewenang dan kuasa penuh dengan hak substitusi kepada anggota Direksi Perseroan, baik sendiri-sendiri maupun bersama-sama, untuk melakukan segala tindakan yang diperlukan sehubungan dengan keputusan mengenai perubahan susunan pengurus Perseroan tersebut, ke dalam akta yang dibuat dihadapan Notaris, termasuk menuangkan/menyatakan susunan Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan setelah disetujuinya FPT Presiden Komisaris, dan selanjutnya melakukan pemberitahuan kepada Menteri Hukum Republik Indonesia serta melakukan segala hal yang dianggap perlu termasuk namun tidak terbatas pada kewajiban pelaporan/pemberitahuan kepada instansi berwenang sesuai dengan ketentuan yang berlaku. b. Approved and granted full authority and power, with the right of substitution, to the members of the Company's Board of Directors, acting individually or jointly, to take all necessary actions in connection with the resolution on the change in the composition of the Company's management, to be set forth in a deed drawn up before a Notary, including stipulating/stating the composition of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board after the approval of the FPT for President Commissioner, and subsequently to notify the Minister of Law of the Republic of Indonesia and to take all actions deemed necessary, including but not limited to reporting/notification obligations to the relevant authorities in accordance with the applicable regulations.	

Kuorum Kehadiran RUPSLB 2025
Attendance Quorum of the 2025 EGMS

Kuorum Kehadiran Attendance Quorum	Jumlah Saham Perseroan Total Company's Shares	Kehadiran Pemegang Saham Shareholders in Attendance	Persentase Kehadiran Attendance Percentage
	3.552.213.000 Saham / Shares	2.864.862.690 Saham / Shares	80,650%

Hasil Pemungutan Suara RUPSLB 2025
Voting Result of the 2025 EGMS

Hasil Pemungutan Suara Voting	Setuju In Favor	Abstain	Total Setuju (Setuju + Abstain) Total in Favor (in Favor + Abstain)	Tidak Setuju Against
	2.864.862.690 Suara / Votes	-	2.864.862.690 Suara / Votes	-

Hasil Keputusan RUPSLB 2025
Resolutions of the 2025 EGMS

Hasil Keputusan Resolutions	Status Realisasi di Tahun 2025 Realization Status in 2025
a. Menyetujui untuk menjaminkan lebih dari 50% (lima puluh persen) dari harta kekayaan bersih Perseroan dalam 1 (satu) tahun buku, dalam 1 (satu) transaksi atau beberapa transaksi secara kumulatif, yang berdiri sendiri ataupun yang berkaitan satu sama lainnya, dalam rangka perolehan pinjaman dan/atau pendanaan yang akan diterima oleh Perseroan, dengan nilai penjaminan serta syarat-syarat dan ketentuan yang dipandang baik oleh Direksi Perseroan serta dengan tetap memperhatikan anggaran dasar Perseroan dan ketentuan yang berlaku; b. Menyetujui pemberian wewenang dan kuasa kepada Direksi Perseroan, dengan hak substitusi, untuk melakukan segala dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut, termasuk tetapi tidak terbatas untuk menyatakan/menuangkan keputusan tersebut dalam akta yang dibuat di hadapan Notaris, sebagaimana yang disyaratkan oleh ketentuan pasar modal serta sesuai dengan ketentuan perundang-undangan yang berlaku, dan melakukan semua dan setiap tindakan yang diperlukan, sesuai dengan peraturan perundang- undangan yang berlaku. a. Agreed to pledge more than 50% (fifty percent) of the Company's net assets within 1 (one) fiscal year, in a single transaction or in multiple transactions cumulatively, whether independent or related to one another, in order to obtain borrowings and/or funding to be received by the Company, with the guarantee value and terms and conditions deemed appropriate by the Company's Board of Directors, while considering the Company's articles of association and the prevailing laws and regulations; b. Approved the granting of authority and power to the Company's Board of Directors, with the right of substitution, to take any and all actions necessary in connection with such resolution, including but not limited to stating/stipulating the resolution in a deed drawn up before a Notary, as required under capital market regulations and in accordance with the applicable laws and regulations, and to carry out any and all necessary actions in compliance with the prevailing laws and regulations.	**Terealisasi** Realized

Realisasi Keputusan RUPS Tahun Buku Sebelumnya

Seluruh keputusan RUPST dan RUPSLB tahun 2024 telah sepenuhnya direalisasikan dalam tahun buku yang sama, sehingga tidak terdapat tindak lanjut atas keputusan rapat yang perlu dilaksanakan pada tahun 2025.

Realization of the GMS Resolutions of the Previous Fiscal Year

All resolutions of the 2024 AGMs and EGMS had been fully implemented in the same fiscal year, so there is no follow-up to the meeting resolutions that need to be implemented in 2025.

Pelaksanaan Rapat Umum Pemegang Saham Tahun 2024

Implementation of the 2024 General Meeting of Shareholders

Hasil Keputusan RUPST Tanggal 13 Juni 2024
Resolutions of the AGMS on June 13, 2024

Mata Acara Pertama
First Agenda Item

Menyetujui dan mengesahkan Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 termasuk di dalamnya Laporan Kegiatan Perseroan, Laporan Tugas Pengawasan Dewan Komisaris dan Laporan Keuangan Perseroan, dan memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang dilakukan untuk tahun buku 2023 sepanjang tindakan-tindakan tersebut tercermin dalam Laporan Tahunan.

Approved and ratified the Company's Annual Report for the fiscal year ended December 31, 2023, including the Company's Activity Report, the Board of Commissioners' Supervisory Report, and the Company's Financial Statements, and granted full release and discharge (acquit et de charge) to the Board of Directors and the Board of Commissioners of the Company for the management and supervisory actions taken during the 2023 fiscal year, insofar as such actions are reflected in the Annual Report.

Mata Acara Kedua
Second Agenda Item

a. Menyetujui penetapan penggunaan Laba Bersih Perseroan tahun buku 2023 sebesar Rp59.667.782.871 dengan rincian sebagai berikut:
   - sebesar Rp50.000.000 dialokasikan dan dibukukan sebagai Dana Cadangan;
   - sisanya sebesar Rp59.617.782.871 dibukukan sebagai Laba Ditahan, untuk menambah modal kerja Perseroan;
b. Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk melakukan setiap dan semua tindakan yang diperlukan sehubungan dengan penetapan penggunaan Laba Bersih tersebut sesuai dengan peraturan perundang-undangan yang berlaku.

a. Approved the determination of the use of the Company's Net Profit for the 2023 fiscal year amounting to Rp59,667,782,871, with the following details:
   - Rp50,000,000 shall be allocated and recorded as a Reserve Fund;
   - the remaining Rp59,617,782,871 shall be recorded as Retained Earnings to increase the Company's working capital;
b. Granted authority and power to the Company's Board of Directors to take any and all necessary actions in connection with the determination of the use of such Net Profit in accordance with the prevailing laws and regulations.

Mata Acara Ketiga
Third Agenda Item

a. Menyetujui penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik Mirawati Sensi Idris (anggota *Moore Global Network Limited*) untuk melakukan audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024;
b. Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan honorarium dan persyaratan lainnya bagi Akuntan Publik dan/atau Kantor Akuntan Publik tersebut, serta untuk menunjuk pengganti dalam hal Akuntan Publik dan/atau Kantor Akuntan Publik yang telah ditunjuk karena sebab apapun tidak dapat menyelesaikan audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024.

a. Approved the appointment of a Public Accountant and/or Public Accounting Firm, Mirawati Sensi Idris (a member of Moore Global Network Limited), to audit the Company's Financial Statements for the fiscal year ending December 31, 2024;
b. Granted authority to the Company's Board of Commissioners to determine the honorarium and other requirements for the Public Accountant and/or Public Accounting Firm, as well as to appoint a substitute in the event that the appointed Public Accountant and/or Public Accounting Firm was unable, for any reason, to complete the audit of the Company's Financial Statements for the fiscal year ending December 31, 2024.

Mata Acara Keempat
Fourth Agenda Item

a. Menyetujui pemberian honorarium dan/atau tunjangan-tunjangan kepada Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan untuk tahun 2024 dengan ketentuan sebagai berikut:
   - Batas remunerasi Dewan Komisaris paling banyak Rp1.000.000.000 *gross*/tahun;
   - Batas remunerasi Direksi paling banyak Rp16.500.000.000 *gross*/tahun;
   - Batas remunerasi Dewan Pengawas Syariah paling banyak Rp500.000.000 *gross*/tahun.

b. Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menentukan alokasi besaran honorarium dan/atau tunjangan-tunjangan yang akan diterima oleh masing-masing anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi.

a. Approved the provision of honorarium and/or allowances to the Company's Board of Commissioners, Board of Directors, and Sharia Supervisory Board for 2024 under the following terms:
   - The maximum remuneration for the Board of Commissioners was Rp1,000,000,000 gross per year;
   - The maximum remuneration for the Board of Directors was Rp16,500,000,000 gross per year;
   - The maximum remuneration for the Sharia Supervisory Board was Rp500,000,000 gross per year.

b. Granted authority to the Company's Board of Commissioners to determine the allocation of honorarium and/or allowances to be received by each member of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board, by considering the recommendations of the Nomination and Remuneration Committee.

Mata Acara Kelima
Fifth Agenda Item

a. Menyetujui perubahan susunan Dewan Komisaris dan Direksi Perseroan sebagai berikut:
   i. Menyetujui pengangkatan kembali Komisaris Independen Perseroan sebagai berikut:
      - Mengangkat kembali Komisaris Independen Perseroan Tn. Antonius Hanifah Komala untuk jangka waktu 3 (tiga) tahun terhitung sejak ditutupnya Rapat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2027;
   ii. Menyetujui perubahan susunan dan komposisi Direksi Perseroan sebagai berikut:
      - Mengangkat Tn. Eun Seonghyuk selaku Direktur Perseroan untuk masa jabatan 2 (dua) tahun terhitung sejak ditutupnya Rapat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026;
      - Pemberhentian dengan hormat Direktur Perseroan Tn. Kim Kyung Woo dengan ucapan terima kasih atas kontribusi yang diberikan, terhitung sejak ditutupnya Rapat ini;
      - Mengangkat kembali Direktur Perseroan Ny. Ester Gunawan untuk jangka waktu 2 (dua) tahun terhitung sejak ditutupnya Rapat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026;
      - Mengangkat kembali Direktur Perseroan Ny. Ina Dashinta Hamid untuk jangka waktu 2 (dua) tahun terhitung sejak ditutupnya Rapat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026.

Berdasarkan keputusan huruf a butir i dan ii tersebut di atas, maka terhitung sejak ditutupnya Rapat ini, susunan dan komposisi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan adalah sebagai berikut:

a. Approved the changes to the composition of the Company's Board of Commissioners and Board of Directors as follows:
   i. Approved the reappointment of the Company's Independent Commissioner as follows:
      - Reappointed Mr. Antonius Hanifah Komala as the Company's Independent Commissioner for a term of 3 (three) years, effective from the closing of this Meeting, i.e., until the closing of the Company's Annual General Meeting of Shareholders in 2027;
   ii. Approved the changes to the structure and composition of the Company's Board of Directors as follows:
      - Appointed Mr. Eun Seonghyuk as Director of the Company for a term of 2 (two) years, effective from the closing of this Meeting, i.e., until the closing of the Company's Annual General Meeting of Shareholders in 2026;
      - Honorably dismissed Mr. Kim Kyung Woo from his position as Director of the Company, with appreciation for his contributions, effective from the closing of this Meeting;
      - Reappointed Mrs. Ester Gunawan as Director of the Company for a term of 2 (two) years, effective from the closing of this Meeting, i.e., until the closing of the Company's Annual General Meeting of Shareholders in 2026;
      - Reappointed Mrs. Ina Dashinta Hamid as Director of the Company for a term of 2 (two) years, effective from the closing of this Meeting, i.e., until the closing of the Company's Annual General Meeting of Shareholders in 2026.

Based on the resolutions referred to in letter a point i and ii above, as of the closing of this Meeting, the composition and structure of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board are as follows:

Nama Name	Jabatan Position
DIREKSI BOARD OF DIRECTORS	
Cho Jaeseong**	Presiden Direktur President Director
Ester Gunawan**	Direktur Director

Nama Name	Jabatan Position
Eun Seonghyuk**	Direktur Director
Ina Dashinta Hamid**	Direktur Director
DEWAN KOMISARIS BOARD OF COMMISSIONERS	
Kwon Younghoon*	Presiden Komisaris President Commissioner
Choi Jung Sik**	Komisaris Independen Independent Commissioner
Antonius Hanifah Komala***	Komisaris Independen Independent Commissioner
DEWAN PENGAWAS SYARIAH SHARIA SUPERVISORY BOARD	
Jaenal Effendi**	Dewan Pengawas Syariah Sharia Supervisory Board

*) Dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2025;
**) Dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026;
***) Dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2027.

*) with a term of office until the closing of the Company's Annual General Meeting of Shareholders in 2025;
**) with a term of office until the closing of the Company's Annual General Meeting of Shareholders in 2026;
***) with a term of office until the closing of the Company's Annual General Meeting of Shareholders in 2027.

Hasil Keputusan RUPSLB Tahun 2024

Resolutions of the 2024 EGMS

Hasil Keputusan RUPSLB 12 Januari 2024
Resolutions of the EGMS on January 12, 2024

Hasil Keputusan Resolutions
a. Menyetujui perubahan susunan dan komposisi Direksi Perseroan sebagai berikut: i. Mengangkat Tn. Cho Jaeseong selaku Presiden Direktur Perseroan untuk masa jabatan 2 (dua) tahun terhitung sejak ditutupnya Rapat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026; ii. Memberhentikan dengan hormat Presiden Direktur Perseroan, Tn. Kim Kang Soo dengan ucapan terimakasih atas kontribusi yang diberikan, terhitung sejak ditutupnya Rapat ini. Berdasarkan keputusan huruf a butir i dan ii tersebut di atas, maka terhitung sejak ditutupnya Rapat ini, susunan dan komposisi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan adalah sebagai berikut: **Direksi** Presiden Direktur: Tn. Cho Jaeseong ***) Direktur : Ny. Ester Gunawan *) Direktur : Tn. Kim Kyung Woo *) Direktur : Ny. Ina Dashinta Hamid *) **Dewan Komisaris** Presiden Komisaris : Tn. Kwon Younghoon **) Komisaris Independen : Tn. Choi Jung Sik ***) Komisaris Independen : Tn. Antonius Hanifah Komala *) Dewan Pengawas Syariah : Tn. Jaenal Effendi ***) Keterangan: *) dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2024; **) dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2025; ***) dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026.
b. Menyetujui dan memberikan wewenang dan kuasa penuh dengan hak substitusi kepada Direksi Perseroan, baik sendiri-sendiri maupun bersama-sama, untuk melakukan segala tindakan yang diperlukan sehubungan dengan keputusan mengenai susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan tersebut, kedalam akta yang dibuat dihadapan Notaris, termasuk menuangkan/menyatakan susunan Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan, setelah ditutupnya Rapat ini, dan selanjutnya melakukan pemberitahuan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia serta melakukan segala hal yang dianggap perlu termasuk namun tidak terbatas pada kewajiban pelaporan/pemberitahuan kepada instansi berwenang sesuai dengan ketentuan yang berlaku.

Hasil Keputusan Resolutions

a. Approved the changes to the structure and composition of the Company's Board of Directors as follows:
   i. Appointed Mr. Cho Jaeseong as the Company's President Director for a term of 2 (two) years, effective from the closing of this Meeting, i.e., until the closing of the Company's Annual General Meeting of Shareholders in 2026;
   ii. Honorably dismissed the Company's President Director, Mr. Kim Kang Soo, with appreciation for his contributions, effective from the closing of this Meeting.

   Based on the resolutions referred to in letter a point i and ii above, as of the closing of this Meeting, the structure and composition of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board are as follows:

Board of Directors	Board of Commissioners
President Director: Mr. Cho Jaeseong ***)	President Commissioner: Mr. Kwon Younghoon **)
Director: Mrs. Ester Gunawan *)	Independent Commissioner: Mr. Choi Jung Sik ***)
Director: Mr. Kim Kyung Woo *)	Independent Commissioner: Mr. Antonius Hanifah Komala *)
Director: Mrs. Ina Dashinta Hamid *)	Sharia Supervisory Board: Mr. Jaenal Effendi ***)

   Notes:
   *) with a term of office until the closing of the Company's Annual General Meeting of Shareholders in 2024;
   **) with a term of office until the closing of the Company's Annual General Meeting of Shareholders in 2025;
   ***) with a term of office until the closing of the Company's Annual General Meeting of Shareholders in 2026.

b. Approved and granted full authority and power, with the right of substitution, to the Company's Board of Directors, acting individually or jointly, to take all necessary actions in connection with the resolution regarding the composition of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board, to be set forth in a deed drawn up before a Notary, including recording/stating the composition of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board after the closing of this Meeting, and subsequently to notify the Minister of Law and Human Rights of the Republic of Indonesia and to take all actions deemed necessary, including but not limited to reporting/notification obligations to the relevant authorities in accordance with the applicable regulations.

Hasil Keputusan RUPSLB 13 Juni 2024
Resolutions of the EGMS on January 13, 2024

Hasil Keputusan Resolutions

a. Menyetujui untuk menjaminkan lebih dari 50% (lima puluh persen) dari harta kekayaan bersih Perseroan dalam 1 (satu) tahun buku, dalam 1 (satu) transaksi atau beberapa transaksi secara kumulatif, yang berdiri sendiri ataupun yang berkaitan satu sama lainnya, dalam rangka perolehan pinjaman dan/atau pendanaan yang akan diterima oleh Perseroan, dengan nilai penjaminan serta syarat-syarat dan ketentuan yang dipandang baik oleh Direksi Perseroan serta dengan tetap memperhatikan anggaran dasar Perseroan dan ketentuan yang berlaku;
b. Menyetujui pemberian wewenang dan kuasa kepada Direksi Perseroan, dengan hak substitusi, untuk melakukan segala dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut, termasuk tetapi tidak terbatas untuk menyatakan/menuangkan keputusan tersebut dalam akta yang dibuat di hadapan Notaris, sebagaimana yang disyaratkan oleh ketentuan pasar modal serta sesuai dengan ketentuan perundang-undangan yang berlaku, dan melakukan semua dan setiap tindakan yang diperlukan, sesuai dengan peraturan perundang-undangan yang berlaku.

a. Agreed to pledge more than 50% (fifty percent) of the Company's net assets within 1 (one) fiscal year, in 1 (one) transaction or in several cumulative transactions, whether independent or related to each other, in connection with the borrowing and/or funding to be obtained by the Company, with the collateral value and terms and conditions deemed appropriate by the Board of Directors of the Company, while taking into account the Company's articles of association and applicable regulations;
b. Approved the granting of authority and power to the Board of Directors of the Company, with the right of substitution, to perform any and all actions necessary in relation to such resolution, including but not limited to stating/recording such resolution in a deed before a Notary, as required under capital market regulations and in accordance with applicable laws and regulations, and to undertake all and any actions necessary, in compliance with the prevailing laws and regulations.

Hasil Keputusan RUPSLB 18 Desember 2024
Resolutions of the EGMS on December 18, 2024

Hasil Keputusan
Resolutions

a. Menyetujui perubahan susunan dan komposisi Direksi Perseroan sebagai berikut:
   i. Mengangkat Ny. Ade Rafida Saulina Samosir, Sarjana Ekonomi, selaku Direktur Perseroan untuk masa jabatan 2 (dua) tahun terhitung sejak yang bersangkutan menerima persetujuan atas Penilaian Kemampuan dan Kepatutan dari OJK ("FPT Direktur"), yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026 dan dinyatakan/dituangkan dalam Akta yang dibuat di hadapan Notaris. Pengangkatan tersebut menjadi batal apabila yang bersangkutan tidak mendapat persetujuan FPT Direktur, dan untuk itu tidak diperlukan keputusan dari Rapat Umum Pemegang Saham Perseroan.
   ii. Memberhentikan dengan hormat Ny. Ester Gunawan selaku Direktur Perseroan, dengan ucapan terima kasih atas kontribusi yang diberikan dan memberikan pelepasan penuh kepada Ny. Ester Gunawan selaku Direktur Perseroan dari tanggung jawab dan tindakan pengurusan Perseroan sepanjang tercatat dalam Laporan Tahunan Perseroan yang berlaku efektif sejak dikeluarkannya FPT Direktur dan dinyatakan/dituangkan dalam Akta yang dibuat di hadapan Notaris.

b. Menyetujui perubahan susunan dan komposisi Dewan Pengawas Syariah sebagai berikut :
   i. Mengangkat Tn. AM Hasan Ali, selaku Ketua Dewan Pengawas Syariah Perseroan untuk masa jabatan 3 (tiga) tahun terhitung sejak yang bersangkutan menerima persetujuan atas Penilaian Kemampuan dan Kepatutan dari OJK ("FPT Ketua Dewan Pengawas Syariah"), yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2027 dan dinyatakan/dituangkan dalam Akta yang dibuat di hadapan Notaris. Pengangkatan tersebut menjadi batal apabila yang bersangkutan tidak mendapat persetujuan FPT Ketua Dewan Pengawas Syariah, dan untuk itu tidak diperlukan keputusan dari Rapat Umum Pemegang Saham Perseroan.
   ii. Mengangkat Tn. Asrori Subchi Karni, selaku Anggota Dewan Pengawas Syariah Perseroan untuk masa jabatan 3 (tiga) tahun terhitung sejak yang bersangkutan menerima persetujuan atas Penilaian Kemampuan dan Kepatutan dari OJK ("FPT Anggota Dewan Pengawas Syariah"), yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2027 dan dinyatakan/dituangkan dalam Akta yang dibuat di hadapan Notaris. Pengangkatan tersebut menjadi batal apabila yang bersangkutan tidak mendapat persetujuan FPT Anggota Dewan Pengawas Syariah, dan untuk itu tidak diperlukan keputusan dari Rapat Umum Pemegang Saham Perseroan.
   iii. Memberhentikan dengan hormat Dewan Pengawas Syariah Perseroan, Tn. Jaenal Effendi dengan ucapan terima kasih atas kontribusi yang diberikan dan memberikan pelepasan penuh kepada Tn. Jaenal Effendi selaku Dewan Pengawas Syariah Perseroan dari tanggung jawab dan tindakan pengawasan Perseroan sepanjang tercatat dalam Laporan Tahunan Perseroan yang berlaku efektif sejak dikeluarkannya FPT Ketua Dewan Pengawas Syariah dan/atau FPT Anggota Dewan Pengawas Syariah dan dinyatakan/dituangkan dalam Akta yang dibuat di hadapan Notaris.

c. Berdasarkan keputusan huruf a butir i dan ii serta huruf b butir i, ii dan iii tersebut di atas, maka terhitung sejak ditutupnya Rapat ini susunan dan komposisi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan adalah sebagai berikut:

Direksi
Presiden Direktur : Tn. Cho Jaeseong **)
Direktur : Tn. Eun Seonghyuk **)
Direktur : Ny. Ina Dashinta Hamid **)
Direktur : Ny. Ester Gunawan ****)

Dewan Komisaris
Presiden Komisaris : Tn. Kwon Younghoon *)
Komisaris Independen : Tn. Choi Jung Sik **)
Komisaris Independen : Tn. Antonius Hanifah Komala ***)
Dewan Pengawas Syariah : Tn. Jaenal Efendi *****)

*) Dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2025;
**) Dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026;
***) Dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2027;
****) Dengan masa jabatan sampai dengan dikeluarkannya FPT Direktur dan dinyatakan/dituangkan dalam Akta yang dibuat di hadapan Notaris;
*****) Dengan masa jabatan sampai dengan dikeluarkannya FPT Ketua Dewan Pengawas Syariah dan/atau FPT Anggota Dewan Pengawas Syariah dan dinyatakan/dituangkan dalam Akta yang dibuat di hadapan Notaris.

d. Menyetujui dan memberikan wewenang dan kuasa penuh, dengan hak substitusi kepada Direksi Perseroan, baik sendiri-sendiri maupun bersama-sama, untuk melakukan segala tindakan yang diperlukan sehubungan dengan keputusan mengenai susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan tersebut, ke dalam akta yang dibuat di hadapan Notaris, termasuk menuangkan/menyatakan susunan Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan, setelah diterimanya hasil FPT Direktur, FPT Ketua Dewan Pengawas Syariah, FPT Anggota Dewan Pengawas Syariah, dan selanjutnya melakukan pemberitahuan kepada Menteri Hukum Republik Indonesia serta melakukan segala hal yang dianggap perlu termasuk namun tidak terbatas pada kewajiban pelaporan/pemberitahuan kepada instansi berwenang sesuai dengan ketentuan yang berlaku.

Hasil Keputusan Resolutions

a. Approved changes to the structure and composition of the Board of Directors of the Company as follows:
   i. Appointed Mrs. Ade Rafida Saulina Samosir, Bachelor of Economics, as Director of the Company for a term of 2 (two) years commencing from the date she obtained approval of the Fit and Proper Test from the Financial Services Authority (OJK) ("FPT for Director"), until the closing of the Company's Annual General Meeting of Shareholders in 2026, and to be stated/recorded in a deed before a Notary. Such appointment shall be null and void if the said individual did not obtain the Director FPT approval, and in such case no resolution of the Company's General Meeting of Shareholders shall be required.
   ii. Honorably dismissed Mrs. Ester Gunawan as Director of the Company, with appreciation for her contributions, and granted full release and discharge (acquit et de charge) to Mrs. Ester Gunawan as Director of the Company from all managerial responsibilities and actions carried out, insofar as recorded in the Company's Annual Report, effective as of the issuance of the FPT for Director and to be stated/recorded in a deed before a Notary.

b. Approved changes to the structure and composition of the Sharia Supervisory Board as follows:
   i. Appointed Mr. AM Hasan Ali as Chairman of the Company's Sharia Supervisory Board for a term of 3 (three) years commencing from the date he obtained approval of the Fit and Proper Test from the Financial Services Authority (OJK) ("FPT for Chairman of the Sharia Supervisory Board"), until the closing of the Company's Annual General Meeting of Shareholders in 2027, and to be stated/recorded in a deed before a Notary. Such appointment shall be null and void if the said individual did not obtain the FPT for Chairman of the Sharia Supervisory Board, and in such case no resolution of the Company's General Meeting of Shareholders shall be required.
   ii. Appointed Mr. Asrori Subchi Karni as Member of the Company's Sharia Supervisory Board for a term of 3 (three) years commencing from the date he obtained approval of the Fit and Proper Test from the Financial Services Authority (OJK) ("FPT for Member of the Sharia Supervisory Board"), until the closing of the Company's Annual General Meeting of Shareholders in 2027, and to be stated/recorded in a deed before a Notary. Such appointment shall be null and void if the said individual did not obtain the FPT for Member of the Sharia Supervisory Board, and in such case no resolution of the Company's General Meeting of Shareholders shall be required.
   iii. Honorably dismissed Mr. Jaenal Effendi as Member of the Company's Sharia Supervisory Board, with appreciation for his contributions, and granted full release and discharge (acquit et de charge) from all supervisory responsibilities and actions carried out, insofar as recorded in the Company's Annual Report, effective as of the issuance of the FPT for Chairman and/or Member of the Sharia Supervisory Board, and to be stated/recorded in a deed before a Notary.

c. Based on the resolutions under point a item i and ii and point b items i, ii, and iii above, as of the closing of this Meeting, the composition of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company shall be as follows:

Board of Directors
President Director: Mr. Cho Jaeseong **)
Director: Mr. Eun Seonghyuk **)
Director: Mrs. Ina Dashinta Hamid **)
Director: Mrs. Ester Gunawan ****)

Board of Commissioners
President Commissioner: Mr. Kwon Younghoon *)
Independent Commissioner: Mr. Choi Jung Sik **)
Independent Commissioner: Mr. Antonius Hanifah Komala ***)
Sharia Supervisory Board: Mr. Jaenal Efendi *****)

*) With a term of office until the closing of the Annual General Meeting of Shareholders of the Company in 2025;
**) With a term of office until the closing of the Annual General Meeting of Shareholders of the Company in 2026;
***) With a term of office until the closing of the Annual General Meeting of Shareholders of the Company in 2027;
****) With a term of office until the issuance of the FPT for the Director and as stated/recorded in a deed executed before a Notary;
*****) With a term of office until the issuance of the FPT for the Chairman of the Sharia Supervisory Board and/or FPT for the Member of the Sharia Supervisory Board, and as stated/recorded in a deed executed before a Notary.

d. Approved and granted full authority and power, with the right of substitution, to the Board of Directors of the Company, either individually or jointly, to perform all necessary actions in relation to the resolution regarding the composition of the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company, including to incorporate the same into a deed made before a Notary, including to set forth/declare the composition of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company, upon receipt of the results of the FPT for the Director, FPT for the Chairman of the Sharia Supervisory Board, and FPT for the Member of the Sharia Supervisory Board, and subsequently to notify the Minister of Law of the Republic of Indonesia, as well as to undertake all actions deemed necessary, including but not limited to reporting/notification obligations to the competent authorities in accordance with applicable regulations.

Dewan Komisaris
Board of Commissioners

Dewan Komisaris merupakan organ Perseroan yang bertugas melakukan pengawasan secara umum dan/atau khusus atas kebijakan pengurusan, jalannya pengurusan Perseroan, serta memberikan nasihat kepada Direksi dalam rangka memastikan pengelolaan Perseroan dilaksanakan sesuai dengan anggaran dasar, peraturan perundang-undangan yang berlaku, serta visi dan misi Perseroan.

Dewan Komisaris melaksanakan fungsi pengawasan dengan berlandaskan prinsip kehati-hatian, dan tetap memperhatikan kepentingan Perseroan dan seluruh pemangku kepentingan. Dalam menjalankan tugas dan fungsinya, Dewan Komisaris dilengkapi dengan Peraturan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah sebagai panduan dan tata tertib kerja. Dewan Komisaris turut pula dibantu oleh Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko.

Pedoman Kerja Dewan Komisaris

Dalam melaksanakan tugas, wewenang, dan tanggung jawabnya, Dewan Komisaris berpedoman dan tunduk pada Peraturan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan yang ditetapkan pertama kali melalui Keputusan Sirkuler Direksi dan Dewan Komisaris No. 096/DIR/HO/09/21 tanggal 22 September 2021 dan telah diperbarui berdasarkan Keputusan Sirkuler Direksi dan Dewan Komisaris No. 178/DIR/HO/12/25 tanggal 09 Desember 2025 tentang Perubahan *Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation*. Pembaruan ini dilakukan seiring dengan perkembangan usaha, dinamika regulasi, serta kebutuhan penguatan tata kelola.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Dewan Komisaris Perseroan adalah sebagai berikut:

1. Melaksanakan tugas pengawasan dan pemberian nasihat kepada Direksi;
2. Melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian;
3. Mengawasi kebijakan pengurusan dan jalannya pengurusan pada umumnya yang dilakukan oleh Direksi untuk kepentingan Perseroan serta sesuai dengan maksud dan tujuan Perseroan;
4. Menyusun laporan kegiatan Dewan Komisaris yang merupakan bagian dari laporan pelaksanaan Tata Kelola Perusahaan yang Baik;

The Board of Commissioners is a corporate organ responsible for conducting general and/or specific supervision over management policies, the course of the Company's management, as well as providing advice to the Board of Directors in order to ensure that the Company's management is carried out in accordance with the articles of association, applicable laws and regulations, and the Company's vision and mission.

The Board of Commissioners performs its supervisory function based on the principle of prudence, while also considering the interests of the Company and all stakeholders. In carrying out its duties and functions, the Board of Commissioners is guided by the Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulations as a code of conduct and working guidelines. The Board of Commissioners is also supported by the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring Committee.

Work Guidelines of the Board of Commissioners

In carrying out its duties, authorities, and responsibilities, the Board of Commissioners is guided by and subject to the Company's Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulations, which were initially established through Circular Decision of the Board of Directors and the Board of Commissioners No. 096/DIR/HO/09/21 dated September 22, 2021, and had been updated based on Circular Decision of the Board of Directors and the Board of Commissioners No. 178/DIR/HO/12/25 dated December 9, 2025, on Amendment to the Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation. This update was made in line with business developments, regulatory dynamics, and the need to strengthen governance.

Duties and Responsibilities

The duties and responsibilities of the Company's Board of Commissioners are as follows:

1. Carrying out supervisory duties and providing advice to the Board of Directors;
2. Performing duties, authorities, and responsibilities in good faith and based on the principle of prudence;
3. Supervising management policies and the general course of management carried out by the Board of Directors for the benefit of the Company and in accordance with the Company's purposes and objectives;
4. Preparing a report on the activities of the Board of Commissioners which is part of the report on the implementation of Good Corporate Governance;

5. Mengarahkan, memantau, dan mengevaluasi efektivitas penerapan Tata Kelola yang Baik, manajemen risiko, kepatuhan, dan audit internal;
6. Memberikan persetujuan dalam hal Dewan Pengawas Syariah memerlukan bantuan anggota komite yang struktur organisasinya berada di bawah Dewan Komisaris;
7. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit internal Perseroan, auditor eksternal, hasil pengawasan OJK dan/atau hasil pengawasan otoritas dan lembaga lainnya;
8. Menjamin pengambilan keputusan yang efektif, tepat, dan cepat serta dapat bertindak secara independen dalam melaksanakan tugas;
9. Melakukan evaluasi terhadap kinerja komite-komite yang membantu pelaksanaan tugas dan tanggung jawabnya paling sedikit pada setiap akhir tahun buku;
10. Membentuk komite-komite yang berada di bawah pengawasannya (Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi) dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya;
11. Dalam kondisi tertentu, Dewan Komisaris wajib menyelenggarakan RUPS tahunan dan RUPS lainnya sesuai dengan kewenangannya sebagaimana diatur dalam peraturan perundang-undangan dan anggaran dasar.

5. Directing, monitoring, and evaluating the effectiveness of the implementation of Good Governance, risk management, compliance, and internal audit;
6. Approving matters where the Sharia Supervisory Board requires assistance from committee members whose organizational structure is under the Board of Commissioners;
7. Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Company's internal audit unit, external auditors, results of supervision by OJK, and/or supervision results from other relevant authorities and institutions;
8. Ensuring effective, appropriate, and timely decision-making, and acting independently in carrying out duties;
9. Evaluating the performance of committees assisting the implementation of duties and responsibilities at least at the end of each fiscal year;
10. Establishing committees under its supervision (Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee) in order to support the effectiveness of the implementation of duties and responsibilities;
11. In certain circumstances, convening the Annual GMS and other GMS in accordance with its authority as stipulated under applicable laws and regulations and the articles of association.

Komposisi dan Masa Jabatan Keanggotaan Dewan Komisaris

Pada tahun 2025, Dewan Komisaris Perseroan mengalami perubahan dengan informasi sebagai berikut:

Composition and Term of Office of the Board of Commissioners

In 2025, the Company's Board of Commissioners underwent changes with the following information:

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Dasar Hukum Pengangkatan Legal Basis of Appointment
Kwon Younghoon	Presiden Komisaris President Commissioner	2025 - Sampai dengan diperolehnya FPT Presiden Komisaris atau dalam hal tidak diperolehnya FPT Presiden Komisaris yaitu sampai dengan ditutupnya RUPST 2026 2025 – Until the issuance of the FPT for the President Commissioner or, in the event that the FPT for the President Commissioner is not obtained, until the closing of the 2026 AGMS	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No 72 tanggal 5 Juni 2025 (pengangkatan kembali) Deed of Statement of Resolution of the General Meeting of Shareholders No. 72 dated June 5, 2025 (reappointment)
Choi Jung Sik	Komisaris Independen Independent Commissioner	2023 - Sampai dengan ditutupnya RUPST 2026 2023 – Until the closing of the 2026 AGMS	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No 187 tanggal 16 Juni 2023 Deed of Statement of Resolution of the Annual General Meeting of Shareholders No. 187 dated June 16, 2023
Antonius Hanifah Komala	Komisaris Independen Independent Commissioner	2024 - Sampai dengan ditutupnya RUPST 2027 2024 – Until the closing of the 2027 AGMS	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024 Deed of Statement of Resolution of the Annual General Meeting of Shareholders No. 103 dated June 13, 2024

Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Setiap anggota Dewan Komisaris Perseroan merupakan Pihak Utama yang wajib memperoleh persetujuan OJK melalui proses Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) sebelum menjalankan tugas, fungsi, dan wewenangnya. Sebagaimana diatur pada Pasal 2 ayat 2 POJK No. 27/POJK.03/2016 ("POJK 27/2016") tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan, Pihak Utama dalam Perusahaan Pembiayaan meliputi:

1. Pemegang Saham Pengendali;
2. Anggota Direksi;
3. Anggota Dewan Komisaris; dan
4. Anggota Dewan Pengawas Syariah.

Dengan melakukan penilaian ini, Perseroan memastikan calon Pihak Utama memiliki kompetensi, integritas, dan kualifikasi yang sesuai dengan ketentuan yang berlaku. Adapun calon anggota Dewan Komisaris yang belum memperoleh persetujuan OJK dilarang melaksanakan tugas dan fungsi sebagai Dewan Komisaris, meskipun telah diangkat melalui RUPS.

Perseroan memastikan bahwa seluruh anggota Dewan Komisaris yang menjabat per 31 Desember 2025 telah lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) yang diselenggarakan oleh OJK sehingga standar kompetensi, integritas, dan kualifikasi setiap anggota Dewan Komisaris terjamin sesuai ketentuan peraturan yang berlaku.

Rapat Dewan Komisaris

Kebijakan Rapat

Sesuai peraturan perundang-undangan, anggaran dasar Perseroan dan ketentuan internal Perseroan, Rapat Dewan Komisaris dijalankan dengan ketentuan berikut:

1. Rapat Dewan Komisaris dilaksanakan sekurang-kurangnya 1 kali dalam 2 bulan, dan dapat diadakan sewaktu-waktu apabila dipandang perlu oleh salah satu atau lebih anggota Dewan Komisaris;
2. Rapat Dewan Komisaris dipimpin oleh Presiden Komisaris, namun jika yang bersangkutan berhalangan hadir atau tidak dapat menghadiri rapat dengan alasan apa pun, rapat tetap dapat berlangsung dan dipimpin oleh seorang anggota Dewan Komisaris yang dipilih oleh Presiden Komisaris. Jika Presiden Komisaris tidak dapat memilih salah satu anggota Dewan Komisaris untuk memimpin Rapat Dewan Komisaris karena suatu hal, maka Rapat Dewan Komisaris dipimpin oleh salah seorang anggota Dewan Komisaris yang dipilih oleh Pemegang Saham Utama Perseroan;
3. Guna dapat mengambil keputusan yang sah dan mengikat, diperlukan kehadiran mayoritas dari seluruh anggota Dewan Komisaris;

Fit and Proper Test of the Board of Commissioners

Each member of the Company's Board of Commissioners is a Main Party who is required to obtain approval from OJK through the Fit and Proper Test prior to carrying out the duties, functions, and authorities. As stipulated in Article 2 paragraph 2 of POJK No. 27/POJK.03/2016 ("POJK 27/2016") on Fit and Proper Assessment for Main Parties of Financial Services Institutions, Main Parties in a financing company include:

1. Controlling Shareholders;
2. Members of the Board of Directors;
3. Members of the Board of Commissioners; and
4. Members of the Sharia Supervisory Board.

By conducting this assessment, the Company ensures that prospective Main Parties possess the appropriate competence, integrity, and qualifications in accordance with applicable regulations. Any prospective member of the Board of Commissioners who has not obtained OJK approval is prohibited from performing duties and functions as a member of the Board of Commissioners, even if appointed through the GMS.

The Company ensures that all serving members of the Board of Commissioners as of December 31, 2025, have passed the Fit and Proper Test conducted by OJK, thereby ensuring that the competence, integrity, and qualifications of each Board of Commissioners member comply with applicable regulatory requirements.

Board of Commissioners' Meetings

Meeting Policy

In accordance with the laws and regulations, the Company's articles of association, and internal provisions of the Company, the Board of Commissioners' meetings are conducted under the following provisions:

1. Holding meetings of the Board of Commissioners at least once every two months, and at any time as deemed necessary by one or more members of the Board of Commissioners;
2. Having meetings of the Board of Commissioners chaired by the President Commissioner; however, if the President Commissioner is absent or unable to attend the meeting for any reason, the meeting may still be held and chaired by a member of the Board of Commissioners appointed by the President Commissioner. If the President Commissioner is unable to appoint a member of the Board of Commissioners to chair the meeting for any reason, the meeting shall be chaired by a member of the Board of Commissioners appointed by the Company's Major Shareholder;
3. Requiring the attendance of a majority of all members of the Board of Commissioners in order to make valid and binding decisions;

4. Dewan Komisaris berhak mengambil keputusan yang sah dan mengikat tanpa mengadakan rapat Dewan Komisaris jika semua anggota Dewan Komisaris telah diberitahukan secara tertulis, memberikan persetujuan terhadap usul yang diajukan, dan menandatangani persetujuan tersebut.

4. Allowing the Board of Commissioners to adopt valid and binding decisions without holding a meeting, provided that all members of the Board of Commissioners have been notified in writing, have given their approval to the proposed decision, and have signed such approval.

Frekuensi dan Tingkat Kehadiran

Sepanjang tahun 2025, Dewan Komisaris telah menyelenggarakan sebanyak 6 (enam) kali Rapat Dewan Komisaris, dengan rincian sebagai berikut:

Meeting Frequency and Attendance

Throughout 2025, the Board of Commissioners held 6 (six) Board of Commissioners Meetings, with the following details:

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	%
Kwon Younghoon	Presiden Komisaris President Commissioner	6	6	100%
Choi Jung Sik	Komisaris Independen Independent Commissioner	6	6	100%
Antonius Hanifah Komala	Komisaris Independen Independent Commissioner	6	5	83,3%

Agenda Rapat

Rapat Dewan Komisaris umumnya membahas agenda-agenda strategis serta berkaitan dengan fungsi pengawasan Dewan Komisaris sebagai berikut:

Meeting Agenda

The Board of Commissioners meeting generally discusses strategic agendas and matters related to supervisory functions of the Board of Commissioners as outlined below:

No.	Tanggal Date	Agenda	Peserta Participants		
			KY	CJS	AHK
1	23 Januari 2025 January 23, 2025	1. Rencana Rapat Dewan Komisaris dan Komite tahun 2025 BOC and Committees Meeting Plan 2025 2. Laporan Realisasi Pengawasan Rencana Bisnis 2024 Realization of Business Plan Supervision Report 2024 3. Kinerja BOC, BOD, dan DPS tahun 2024 Performance of BOC, BOD and Sharia Board year 2024 4. Persetujuan Bonus 2024 untuk Direksi Approval Bonus 2024 for BOD 5. Laporan AML dan Compliance 2024 AML and Compliance Report 2024 6. Laporan Corporate Secretary 2024 Corporate Secretary Report 2024 7. Penerapan GCG 2024 GCG Implementation 2024	✓	✓	✓
2	19 Maret 2025 March 19, 2025	1. Pengajuan calon Presiden Komisaris Submission of candidate of President Commissioner 2. Penerapan *Anti-Fraud* Anti-Fraud Implementation 3. Laporan Manajemen Risiko Risk Management Report 4. APU dan PPT Februari 2025 AML and CFT February 2025 5. Program Literasi dan Inklusi Keuangan Financial Literacy and Inclusion Program 6. Penerapan Pelindungan Konsumen Consumer Protection Implementation 7. Informasi Penanganan Pengaduan Complain Handling Information	✓	✓	✓

No.	Tanggal Date	Agenda	Peserta Participants		
			KY	CJS	AHK
3	2 Juni 2025 June 2, 2025	1. Laporan Keuangan yang Diaudit tahun 2024 dan Laporan Keuangan Q1/2025 Audited Financial Report 2024 and Financial Results 1st Quarter 2025 2. Laporan Tahunan dan Keberlanjutan 2024 Annual and Sustainability Report 2024 3. Proposal Akuntan Publik dan/atau Kantor Akuntan Publik Proposal of Public Accountant and/or Public Accounting Firm 4. Rencana RUPS dan RUPSLB AGMS and EGMS Plan 5. Progress *Re-Float* dan *Free-Float* Re-Float and Free-Float Progress	✓	✓	✓
4	8 Agustus 2025 August 8, 2025	1. Realisasi Rencana Bisnis Semester I/2025 Realization of Business Plan Half Semester of 2025 2. Pengawasan Rencana Bisnis Semester I/2025 Supervision of Business Plan Half Semester of 2025 3. Laporan Kepatuhan dan AML Semester I/2025 Compliance and AML Half Semester of 2025 4. Kinerja Komite Semester I/2025 Committee Performance Half Semester of 2025 5. Rencana Kegiatan Pelindungan Konsumen Consumer Protection Activity Plan	✓	✓	✓
5	29 Oktober 2025 October 29, 2025	1. Laporan Kinerja Keuangan Q3/2025 Financial Performance Report Q3/2025 2. Literasi dan Inklusi Keuangan Semester II/2025 Financial Literacy and Inclusion Semester II/2025 3. Pelaksanaan Perlindungan Konsumen dan Penanganan Pengaduan Implementation of Consumer Protection and Complaint Handling 4. Laporan Kepatuhan dan AML Q3/2025 Compliance and AML Report Q3/2025 5. Informasi Komite di bawah Dewan Komisaris Committee Information under Board of Comissioneer 6. Kebijakan Pembiayaan untuk UMKM Financing for MSME Policy 7. Laporan dan Pelaksanaan Manajemen Risiko Q3/2025 Risk Management Report and Implementation Q3/2025 8. Relokasi Kantor Pusat Head Office Relocation	✓	✓	-
6	22 Desember 2025 December 22, 2025	1. Persetujuan Rencana Bisnis 2026 Approval of Business Plan 2026 2. Persetujuan Rencana Aksi Keuangan Berkelanjutan 2026 Approval Sustainable Financial Action Plan 2026 3. Laporan Audit Internal 2025 Internal Audit Report 2025 4. Kinerja Dewan Komisaris, Direksi, Dewan Pengawas Syariah dan Komite-Komite 2025 Board of Commissioners, Board of Directors, Sharia Supervisory Board and Committees Performance 2025	✓	✓	✓

Keterangan: | Notes:
KY: Kwon Younghoon
CJS: Choi Jung Sik
AHK: Antonius Hanifah Komala

Program Pengembangan Kompetensi Dewan Komisaris

Kebijakan

Perseroan menerapkan kebijakan yang mendorong seluruh anggota Dewan Komisaris untuk secara berkelanjutan meningkatkan wawasan dan kompetensi yang relevan dengan pelaksanaan fungsi pengawasan. Langkah ini bertujuan untuk

Competency Development Program of the Board of Commissioners

Policy

The Company implements a policy that encourages all members of the Board of Commissioners to continuously enhance their knowledge and competencies relevant to the implementation of supervisory functions. This initiative aims to

memperkuat kualitas pengawasan, meningkatkan kapabilitas dalam memberikan arahan dan masukan yang tepat kepada Direksi, serta memastikan kemampuan respons yang cepat terhadap dinamika bisnis dan perubahan regulasi.

strengthen the quality of supervision, improve capabilities in providing appropriate direction and recommendations to the Board of Directors, and ensure the ability to respond promptly to business dynamics and regulatory changes.

Pelaksanaan Kegiatan Pelatihan dan/atau Pengembangan Kompetensi

Sepanjang tahun 2025, Dewan Komisaris Perseroan telah mengikuti berbagai kegiatan pelatihan dan pengembangan kompetensi yang dirancang untuk mendukung peningkatan efektivitas pengawasan dan pengambilan keputusan strategis, yaitu sebagai berikut:

Implementation of Training and/or Competency Development Activities

Throughout 2025, the Company's Board of Commissioners participated in various training and competency development activities designed to support the improvement of supervisory effectiveness and strategic decision-making, as follows:

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
Kwon Younghoon	Presiden Komisaris President Commissioner	1. Seminar Nasional "*Resilience and Turnaround: Indonesia's Economic Direction*" National Seminar "Resilience and Turnaround: Indonesia's Economic Direction"	30 Oktober 2025 October 30, 2025	Hotel Pullman Jakarta	APPI
		2. *International Seminar Strengthening Multifinance Resilience Amidst Economic Slowdown and Regulatory Shifts*	12 Desember 2025 December 12, 2025	Hilton Tokyo	APPI
Choi Jung Sik	Komisaris Independen Independent Commissioner	*Will Trade War Create Finance Turmoil*	6 Mei 2025 May 6, 2025	Hotel Pullman Jakarta	APPI
Antonius Hanifah Komala	Komisaris Independen Independent Commissioner	Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and The New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI

Program Orientasi Bagi Dewan Komisaris Baru Tahun 2025

Perseroan menempatkan pentingnya pemahaman yang mendalam bagi setiap anggota Dewan Komisaris terhadap kondisi operasional, karakteristik, dan strategi bisnis Perseroan. Untuk itu, Perseroan menyediakan program orientasi Dewan Komisaris bagi anggota yang baru bergabung dengan fokus pada penyampaian visi, misi, nilai, dan strategi Perseroan secara komprehensif.

Pada tahun 2025, program orientasi ini tidak dilaksanakan karena tidak ada pengangkatan anggota Dewan Komisaris baru.

Orientation Program for New Board of Commissioners in 2025

The Company emphasizes the importance on ensuring that each member of the Board of Commissioners has a thorough understanding of the Company's operational conditions, characteristics, and business strategy. Therefore, the Company provides an orientation program for newly appointed members of the Board of Commissioners, focusing on the comprehensive presentation of the Company's vision, mission, values, and strategy.

In 2025, this orientation program was not conducted as there were no newly appointed members of the Board of Commissioners.

Penilaian Kinerja Terhadap Komite-Komite di Bawah Dewan Komisaris

Prosedur Penilaian

Dalam menjalankan fungsi pengawasan Dewan Komisaris didukung oleh 3 (tiga) komite pendukung di bawahnya, yaitu Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko. Ketiga komite ini secara berkala dievaluasi kinerjanya untuk memastikan efektivitas pengawasan serta kualitas nasihat yang diberikan kepada Direksi. Proses penilaian dilakukan dengan mempertimbangkan laporan pelaksanaan seluruh program kerja tahunan, pelaksanaan rapat, dan kontribusi rekomendasi ataupun saran yang diberikan oleh komite-komite dalam mendukung keputusan strategis Dewan Komisaris. Evaluasi ini diselenggarakan sesuai ketentuan yang tercantum dalam Keputusan Sirkuler Direksi dan Dewan Komisaris No. 178/DIR/HO/12/25 tanggal 09 Desember 2025 tentang Perubahan *Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation.*

Kriteria Penilaian

Kinerja setiap komite dievaluasi berdasarkan sejumlah kriteria utama yang sudah disepakati bersama, yakni meliputi efektivitas koordinasi internal, kualitas rekomendasi kepada Dewan Komisaris, tingkat partisipasi dalam rapat, kecakapan kompetensi masing-masing anggota komite sesuai bidang pengawasannya, serta kemampuan komite dalam mengidentifikasi dan mengelola risiko. Penilaian ini tidak hanya berfungsi sebagai alat ukur pencapaian kinerja, tetapi juga sebagai sarana untuk meningkatkan kualitas tata kelola, transparansi, dan akuntabilitas seluruh aktivitas komite.

Hasil Penilaian Kinerja Komite di Bawah Dewan Komisaris Tahun 2025

Kinerja komite-komite di bawah Dewan Komisaris dievaluasi secara komprehensif dengan mempertimbangkan relevansi indikator sesuai bidang pengawasan masing-masing. Penilaian ini bertujuan untuk memastikan efektivitas tata kelola, kualitas pengawasan, serta kepatuhan terhadap prinsip-prinsip GCG.

Komite Audit

Sepanjang tahun 2025, Komite Audit telah menunjukkan kinerja yang solid dalam menjalankan perannya untuk menilai keandalan laporan keuangan dan memastikan kepatuhan perusahaan terhadap standar akuntansi keuangan serta regulasi yang berlaku. Dewan Komisaris menilai komite ini sudah berkontribusi dalam memberikan rekomendasi yang konstruktif terkait perbaikan sistem pengendalian internal dan kepatuhan, serta mengawasi proses audit internal maupun eksternal untuk memastikan temuan audit ditindaklanjuti secara efektif. Melalui peran aktifnya, Komite Audit mendukung

Performance Evaluation of Committees under the Board of Commissioners

Evaluation Procedure

In carrying out its supervisory function, the Board of Commissioners is supported by 3 (three) subordinate committees, namely the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring Committee. These three committees are periodically evaluated to ensure the effectiveness of supervision as well as the quality of advice provided to the Board of Directors. The assessment process is conducted by considering reports on the implementation of all annual work programs, the conduct of meetings, and the contribution of recommendations or suggestions provided by the committees in supporting the strategic decisions of the Board of Commissioners. This evaluation is carried out in accordance with the provisions stipulated in Circular Decision of the Board of Directors and the Board of Commissioners No. 178/DIR/HO/12/25 dated December 9, 2025, on Amendment to the Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation.

Evaluation Criteria

The performance of each committee is evaluated based on several key agreed criteria, including the effectiveness of internal coordination, the quality of recommendations submitted to the Board of Commissioners, the level of participation in meetings, the competency of each committee member in accordance with their respective supervisory areas, and the committee's ability to identify and manage risks. This assessment not only serves as a performance measurement tool but also as a means to enhance the quality of governance, transparency, and accountability of all committee activities.

Results of the 2025 Performance Evaluation of Committees under the Board of Commissioners

The performance of committees under the Board of Commissioners is evaluated comprehensively by considering the relevance of indicators according to each supervisory area. This assessment aims to ensure the effectiveness of governance, the quality of supervision, and compliance with GCG principles.

Audit Committee

Throughout 2025, the Audit Committee had demonstrated solid performance in carrying out its role in assessing the reliability of financial statements and ensuring the Company's compliance with applicable financial accounting standards and regulations. The Board of Commissioners considers that the committee has contributed by providing constructive recommendations regarding improvements to the internal control and compliance systems, as well as overseeing internal and external audit processes to ensure that audit findings are effectively followed up. Through its active role, the Audit

transparansi dan akuntabilitas pelaporan keuangan Perseroan sehingga dapat memberikan keyakinan yang tinggi kepada Dewan Komisaris dan pemangku kepentingan terkait integritas laporan keuangan Perseroan.

Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi sudah menjalankan perannya dalam memastikan keberlanjutan kualitas kepemimpinan Perseroan. Sepanjang tahun 2025, komite ini telah melaksanakan proses seleksi, penilaian, dan pengembangan anggota Dewan Komisaris, Direksi dan juga Dewan Pengawas Syariah dengan memperhatikan aspek kompetensi, pengalaman, dan integritas. Selain itu, Komite Nominasi dan Remunerasi juga memastikan kebijakan remunerasi Perseroan dirancang secara kompetitif, selaras dengan pencapaian kinerja individu dan tujuan strategis Perseroan.

Komite Pemantau Risiko

Komite Pemantau Risiko secara konsisten menjalankan fungsi pengawasan terhadap risiko-risiko yang melekat pada kegiatan Perseroan, termasuk risiko operasional, kredit, likuiditas, dan pasar. Dalam pandangan Dewan Komisaris, komite ini secara proaktif sudah melakukan identifikasi, pemantauan, serta mitigasi risiko, memastikan penerapan kerangka manajemen risiko yang sesuai dengan regulasi OJK dan praktik terbaik di industri pembiayaan.

Sepanjang tahun 2025, koordinasi yang terjalin antara Komite Pemantau Risiko dengan Manajemen dan komite lain berjalan efektif sehingga mitigasi risiko dapat dilakukan secara menyeluruh dan rekomendasi yang diberikan bersifat *actionable*, serta mendukung pengambilan keputusan yang tepat di tingkat Dewan Komisaris.

Committee supports the transparency and accountability of the Company's financial reporting, thereby providing a high level of assurance to the Board of Commissioners and stakeholders regarding the integrity of the Company's financial reports.

Nomination and Remuneration Committee

The Nomination and Remuneration Committee has carried out its role in ensuring the continuity of the Company's leadership quality. Throughout 2025, the committee had conducted the selection, assessment, and development processes for members of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board, by considering competence, experience, and integrity. In addition, the Nomination and Remuneration Committee had also ensured that the Company's remuneration policy was designed to be competitive and aligned with individual performance achievements and the Company's strategic objectives.

Risk Monitoring Committee

The Risk Monitoring Committee has consistently carried out its supervisory function over risks inherent in the Company's activities, including operational, credit, liquidity, and market risks. Based on the Board of Commissioners' view, the committee has proactively identified, monitored, and mitigated risks, ensuring the implementation of a risk management framework in accordance with OJK regulations and best practices in the financing industry.

Throughout 2025, coordination between the Risk Monitoring Committee, Management, and other committees had been effective, enabling comprehensive risk mitigation and ensuring that the recommendations provided were actionable and support appropriate decision-making at the Board of Commissioners level.

Komisaris Independen
Independent Commissioners

Komisaris Independen memiliki peran penting dalam menjaga keseimbangan pengambilan keputusan di tingkat Dewan Komisaris. Komisaris Independen bebas dari hubungan keuangan, kepengurusan, maupun afiliasi dengan pemegang saham pengendali dan manajemen, Komisaris Independen juga memastikan bahwa setiap kebijakan Perseroan berorientasi pada kepentingan Perseroan.

Pada praktiknya, Komisaris Independen juga secara aktif menguji asumsi, memberikan pandangan alternatif, serta mendorong diskusi dalam setiap pengambilan keputusan strategis.

Independent Commissioners play an important role in maintaining balance in decision-making at the Board of Commissioners level. Independent Commissioners are free from financial, managerial, or affiliative relationships with controlling shareholders and management. Independent Commissioners also ensure that every Company policy is oriented toward the best interests of the Company.

In practice, Independent Commissioners actively challenge assumptions, provide alternative perspectives, and encourage discussion in every strategic decision-making process.

Kriteria Komisaris Independen

Perseroan telah menetapkan kriteria atau kualifikasi individual yang harus dipenuhi oleh seorang Komisaris Independen, yaitu sebagai berikut:

1. Tidak mempunyai hubungan afiliasi dengan pemegang saham, anggota Direksi, anggota Dewan Komisaris lainnya dan/atau anggota Dewan Pengawas Syariah Perseroan;
2. Tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah dan/atau pejabat eksekutif pada Perseroan atau perusahaan lain yang memiliki hubungan afiliasi dengan Perseroan dalam jangka waktu 6 bulan terakhir;
3. Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan;
4. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan;
5. Memahami ketentuan peraturan perundang-undangan di bidang pembiayaan dan peraturan perundang-undangan lainnya yang relevan;
6. Memiliki pengetahuan yang baik tentang kondisi Perseroan;
7. Komisaris Independen yang telah menjabat untuk 2 (dua) kali masa jabatan dapat diangkat kembali untuk periode berikutnya sepanjang Komisaris Independen tersebut menyatakan kembali independensinya dalam Rapat Umum Pemegang Saham (RUPS). Pernyataan independensi Komisaris Independen wajib diungkapkan dalam laporan tahunan.

Independent Commissioners Criteria

The Company has established individual criteria or qualifications that must be fulfilled by an Independent Commissioner, as follows:

1. Not having any affiliation with shareholders, members of the Board of Directors, other members of the Board of Commissioners, and/or members of the Sharia Supervisory Board of the Company;
2. Not having served as a member of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and/or executive officer of the Company or other companies affiliated with the Company within the last 6 months;
3. Not holding any shares, either directly or indirectly, in the Company;
4. Not having any direct or indirect business relationship related to the Company's business activities;
5. Understanding the laws and regulations in the financing sector and other relevant laws and regulations;
6. Having good knowledge of the Company's condition;
7. An Independent Commissioner who has served 2 (two) consecutive terms may be reappointed for the next period, provided that the Independent Commissioner re-declares their independence at the General Meeting of Shareholders (GMS). The declaration of independence must be disclosed in the annual report.

Komposisi Komisaris Independen

Sepanjang tahun 2025, komposisi Komisaris Independen Perseroan telah sepenuhnya memenuhi ketentuan yang diatur dalam POJK 48/2024 maupun ketentuan lainnya yang berlaku. Kepatuhan ini tidak hanya menunjukkan komitmen Perseroan terhadap peraturan yang berlaku, tetapi juga memperkuat mekanisme pengawasan yang efektif, objektif, dan transparan.

Rincian komposisi Komisaris Independen dan kepatuhan terhadap ketentuan tersebut dapat dilihat pada tabel berikut:

Composition of Independent Commissioners

Throughout 2025, the composition of Independent Commissioners of the Company has fully complied with the provisions stipulated in POJK 48/2024 and other applicable regulations. This compliance not only demonstrates the Company's commitment to applicable regulations but also strengthens an effective, objective, and transparent supervisory mechanism.

Details of the composition of Independent Commissioners and compliance with these requirements are presented in the following table:

Jumlah Komisaris Independen Number of Independent Commissioners	**Persentase Aktual** Actual Percentage	**Persentase Minimal Berdasarkan POJK 48/2024** Minimum Percentage under POJK 48/2024	**Keterangan** Remarks
2 dari 3 Dewan Komisaris 2 out of 3 Board of Commissioners	66,67%	50%	Memenuhi Syarat Requirement Fulfilled

Pernyataan Independensi Komisaris Independen

Komisaris Independen Perseroan menjalankan tugas dan tanggung jawabnya secara profesional dan bebas dari pengaruh kepentingan yang dapat mempengaruhi independensinya. Dalam pelaksanaan fungsi pengawasan, Komisaris Independen senantiasa mengedepankan prinsip independensi guna memastikan bahwa setiap kebijakan dan keputusan Perseroan diambil secara wajar dan transparan. Adapun komitmen tersebut dituangkan ke dalam surat pernyataan independensi yang telah ditandatangani oleh setiap anggota Dewan Komisaris pada tanggal 19 Mei 2023 dan 16 Mei 2024.

Declaration of Independency by Independent Commissioners

The Company's Independent Commissioners carry out their duties and responsibilities professionally and free from any influence of interests that may affect their independence. In performing their supervisory function, Independent Commissioners consistently uphold the principle of independence to ensure that every Company policy and decision is made fairly and transparently. This commitment is documented in the declaration of independence letters signed by each member of the Board of Commissioners on May 19, 2023 and May 16, 2024.

Direksi
Board of Directors

Direksi merupakan organ utama dalam struktur tata kelola Perseroan yang memiliki peran sentral dalam mengelola kegiatan usaha dan menerjemahkan kebutuhan Perseroan menjadi strategi yang mampu menciptakan pertumbuhan berkelanjutan. Setiap keputusan bisnis diambil secara terukur dengan menyeimbangkan karakteristik, pengelolaan risiko, dan kepatuhan terhadap ketentuan yang berlaku. Dalam pelaksanaannya, Direksi menjalankan pengurusan Perseroan dengan prinsip kehati-hatian, didukung sistem pengendalian internal yang memadai, dan dapat dipertanggung jawabkan.

The Board of Directors is the main organ within the Company's governance structure, playing a central role in managing business activities and translating the Company's needs into strategies that can generate sustainable growth. Every business decision is made in a measured manner by balancing business characteristics, risk management, and compliance with applicable regulations. In its implementation, the Board of Directors manages the Company based on the principle of prudence, supported by an adequate internal control system, and is fully accountable.

Pedoman Kerja Direksi

Seluruh anggota Direksi dalam melaksanakan tugas, wewenang, dan tanggung jawabnya wajib berpedoman pada Peraturan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan. Peraturan ini awalnya ditetapkan melalui Keputusan Sirkuler Direksi dan Dewan Komisaris No. 096/DIR/HO/09/21 tanggal 22 September 2021, dan telah diperbarui terakhir berdasarkan Keputusan Sirkuler No. 178/DIR/HO/12/25 tanggal 09 Desember 2025 terkait Perubahan *Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation.*

Pembaruan tersebut dilakukan untuk menyesuaikan dengan perkembangan usaha, dinamika regulasi, serta kebutuhan penguatan tata kelola, sehingga setiap pelaksanaan tugas Direksi tetap konsisten dengan prinsip GCG dan tujuan strategis Perseroan.

Board of Directors' Work Guidelines

All members of the Board of Directors, in carrying out their duties, authorities, and responsibilities, are required to adhere to the Company's Regulations of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board. This regulation was initially established through Circular Decision of the Board of Directors and the Board of Commissioners No. 096/DIR/HO/09/21 dated September 22, 2021, and was most recently updated based on Circular Decision No. 178/DIR/HO/12/25 dated December 9, 2025, on Amendment to the Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation.

The update was made to align with business developments, regulatory dynamics, and the need to strengthen governance, ensuring that the execution of the Board of Directors' duties remains consistent with GCG principles and the Company's strategic objectives.

Tugas dan Tanggung Jawab

Berdasarkan peraturan yang mengatur Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah, Direksi memegang peran utama dalam pengelolaan Perseroan. Tugas dan tanggung jawabnya dirancang untuk menjamin pelaksanaan

Duties and Responsibilities

Based on the regulations governing the Board of Commissioners, Board of Directors, and Sharia Supervisory Board, the Board of Directors plays an important role in managing the Company. Its duties and responsibilities are

strategi perusahaan, pencapaian target bisnis, serta kepatuhan terhadap prinsip-prinsip GCG. Rincian tugas dan tanggung jawab Direksi adalah sebagai berikut:

1. Mematuhi ketentuan peraturan perundang-undangan, anggaran dasar, dan peraturan internal lain dari Perseroan dalam melaksanakan tugasnya;
2. Mengelola Perseroan sesuai dengan kewenangan dan tanggung jawabnya dengan itikad baik dan prinsip kehati-hatian;
3. Mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui RUPS;
4. Memastikan agar Perseroan memperhatikan kepentingan semua pihak, khususnya kepentingan konsumen, investor, dan/atau pemangku kepentingan lainnya dengan itikad baik dan prinsip kehati-hatian sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS;
5. Memastikan agar informasi mengenai Perseroan diberikan kepada Dewan Komisaris dan Dewan Pengawas Syariah secara akurat, relevan, dan tepat waktu;
6. Membantu dan menyediakan fasilitas dan/atau sumber daya untuk kelancaran pelaksanaan tugas dan wewenang organ Perseroan dan Dewan Pengawas Syariah;
7. Menjamin pengambilan keputusan yang efektif, tepat, dan cepat serta dapat bertindak secara independen, tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan objektif;
8. Menindaklanjuti temuan audit atau pemeriksaan dan rekomendasi dari Audit Internal Perseroan, auditor eksternal, hasil pengawasan OJK, dan/atau hasil pengawasan otoritas dan lembaga lain;
9. Bertanggung jawab penuh dalam menjalankan tugasnya untuk kepentingan Perseroan guna mencapai maksud dan tujuan sebagaimana dimaksud dalam anggaran dasar Perseroan;
10. Melaksanakan Tata Kelola Perusahaan yang Baik sebagaimana diatur dalam anggaran dasar Perseroan dan peraturan perundang-undangan yang berlaku;
11. Menyelenggarakan Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa sebagaimana diatur dalam peraturan perundang-undangan dan anggaran dasar;
12. Dalam rangka melaksanakan prinsip-prinsip Tata Kelola Perusahaan yang Baik, Direksi setidaknya harus membentuk:
    a. Audit Internal;
    b. Manajemen Risiko;
    c. Kepatuhan;
    d. Sekretaris Perusahaan.
13. Menganggap Laporan Tahunan sebagai laporan pertanggungjawaban dalam pengelolaan Perseroan;
14. Bertanggung jawab untuk menetapkan arah dan prioritas strategis jangka pendek, jangka menengah dan jangka panjang Perseroan yang dituangkan dalam rencana bisnis Perseroan;

designed to ensure the implementation of corporate strategy, achievement of business targets, and compliance with GCG principles. The detailed duties and responsibilities of the Board of Directors are as follows:

1. Complying with applicable laws and regulations, the articles of association, and other internal regulations of the Company in carrying out its duties;
2. Managing the Company within its authority and responsibilities in good faith and based on the principle of prudence;
3. Being fully accountable for the execution of its duties to shareholders through the GMS;
4. Ensuring that the Company considers the interests of all parties, particularly consumers, investors, and/or other stakeholders in good faith and with prudence in accordance with applicable laws and regulations, the articles of association, and/or resolutions of the GMS;
5. Ensuring that information regarding the Company is provided to the Board of Commissioners and the Sharia Supervisory Board accurately, relevantly, and in a timely manner;
6. Supporting and providing facilities and/or resources to ensure the smooth implementation of duties and authorities of the Company's organs and the Sharia Supervisory Board;
7. Ensuring effective, appropriate, and timely decision-making, and acting independently without any interests that may impair its ability to perform duties independently and objectively;
8. Following up on audit or examination findings and recommendations from the Company's Internal Audit, external auditors, results of supervision by OJK, and/or other relevant authorities and institutions;
9. Bearing full responsibility for carrying out its duties in the interest of the Company in order to achieve its aims and objectives as stated in the articles of association;
10. Implementing Good Corporate Governance as regulated in the Company's articles of association and applicable laws and regulations;
11. Organizing the Annual General Meeting of Shareholders and Extraordinary General Meeting of Shareholders as stipulated under applicable laws and regulations and the articles of association;
12. In order to implement Good Corporate Governance principles, the Board of Directors shall at least establish:
    a. Internal Audit;
    b. Risk Management;
    c. Compliance;
    d. Corporate Secretary.
13. Treating the Annual Report as a form of accountability report for the management of the Company;
14. Being responsible for setting the short-term, medium-term, and long-term strategic direction and priorities of the Company, as outlined in the Company's business plan;

15. Melaksanakan semua kewajiban yang berkaitan dengan ketentuan yang sesuai dengan anggaran dasar Perseroan dan yang ditetapkan dalam RUPS dan peraturan perundang-undangan.

15. Carrying out all obligations related to provisions in accordance with the Company's articles of association, resolutions of the GMS, and applicable laws and regulations.

Sepanjang tahun 2025, telah terjadi perubahan terhadap komposisi anggota Direksi dengan kronologis sebagai berikut:

Throughout 2025, there were changes in the composition of members of the Board of Directors with the chronology as bellow:

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Dasar Hukum Pengangkatan Legal Basis of Appointment
Cho Jaeseong	Presiden Direktur President Director	2024 – sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026 2024 – until the closing of the Company's Annual General Meeting of Shareholders in 2026	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 69 tanggal 12 Januari 2024. Deed of Statement of Resolution of the General Meeting of Shareholders No. 69 dated January 12, 2024.
Ester Gunawan*	Direktur Director	2024 – sampai dengan dikeluarkannya FPT Direktur dan dinyatakan/dituangkan dalam Akta yang dibuat di hadapan Notaris 2024 – until the issuance of the FPT for Director and as stated/recorded in a deed executed before a Notary	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024 juncto Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 257 tanggal 18 Desember 2024. Deed of Statement of Resolution of the General Meeting of Shareholders No. 103 dated June 13, 2024, in conjunction with Minutes of the Extraordinary General Meeting of Shareholders No. 257 dated December 18, 2024.
Eun Seonghyuk	Direktur Director	2024 – sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026 2024 – until the closing of the Company's Annual General Meeting of Shareholders in 2026	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024. Deed of Statement of Resolution of the General Meeting of Shareholders No. 103 dated June 13, 2024.
Ina Dashinta Hamid	Direktur Director	2024 – sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026 2024 – until the closing of the Company's Annual General Meeting of Shareholders in 2026	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 103 tanggal 13 Juni 2024. Deed of Statement of Resolution of the General Meeting of Shareholders No. 103 dated June 13, 2024.
Ade Rafida Saulina Samosir**	Direktur Director	2025 – sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2026 2025 – until the closing of the Company's Annual General Meeting of Shareholders in 2026	Akta Pernyataan Keputusan Rapat No. 158 tanggal 29 April 2025. Deed of Statement of Meeting Resolution No. 158 dated April 29, 2025.

* Berhenti menjabat efektif per tanggal 2 Mei 2025 | No longer served effectively since May 2, 2026
** Mulai menjabat efektif per tanggal 2 Mei 2025 | Serving effectively since May 2, 2025

Pembagian Bidang, Tugas dan Tanggung Jawab Direksi

Direksi menjalankan tugas dan tanggung jawab baik secara individu maupun kolegial dengan pembagian berdasarkan latar belakang keahlian masing-masing. Pengelompokan bidang penugasan ini bertujuan untuk memastikan setiap fungsi dapat dikelola secara efektif dan optimal sehingga mendukung pencapaian tujuan strategis Perseroan secara menyeluruh.

Berikut adalah pembagian tugas Direksi Perseroan:

Division of Areas, Duties, and Responsibilities of the Board of Directors

The Board of Directors carries out its duties and responsibilities both individually and collectively, with responsibilities allocated based on each member's professional background and expertise. This division of duties is intended to ensure that each function is managed effectively and optimally, thereby supporting the achievement of the Company's overall strategic objectives.

The following is the distribution of duties of the Company's Board of Directors:

Nama Name	**Jabatan** Position	**Tugas dan Tanggung Jawab** Duties and Responsibilities	**Keterangan** Description
Cho Jaeseong	Presiden Direktur President Director	Operasional Operations	• Memimpin, mengkoordinasikan, memandu, mengendalikan, dan mengawasi Direksi dalam penyampaian strategi yang telah disepakati oleh Perseroan; • Menetapkan kebijakan strategis yang berhubungan dengan instansi terkait; • Mengarahkan tindakan dan kebijakan strategis Perseroan di dalam menjaga kualitas portofolio dan bisnis secara keseluruhan; • Mengarahkan dan mengawasi implementasi keputusan Direksi terhadap penyelesaian berbagai permasalahan yang sedang dihadapi oleh Perseroan dalam hal sengketa hukum, perselisihan dengan pihak ketiga ataupun isu-isu lainnya yang berdampak pada kelangsungan usaha Perseroan; • Mengendalikan dan mengevaluasi internalisasi dari prinsip-prinsip praktik tata kelola perusahaan yang baik dan standar etika atau aturan dasar yang merupakan cerminan dari nilai - nilai dasar yang digunakan secara konsisten dalam Perseroan. • Leading, coordinating, guiding, controlling, and supervising the Board of Directors in the delivery of strategies agreed upon by the Company; • Determining strategic policies related to relevant regulatory and governmental institutions; • Directing the Company's strategic actions and policies in maintaining the quality of its portfolio and overall business; • Directing and overseeing the implementation of Board of Directors' decisions in resolving various issues faced by the Company, including legal disputes, conflicts with third parties, or other issues that may impact the continuity of the Company's business; • Controlling and evaluating the internalization of good corporate governance principles and ethical standards or basic rules that reflect the fundamental values consistently applied within the Company.
		Audit Internal dan Kepatuhan Internal Audit and Compliance	• Penetapan kebijakan strategis sistem pengawasan internal dan mengadakan pengawasan terhadap seluruh kinerja departemen/divisi dan mengawasi perbaikan yang dilakukan berdasarkan rekomendasi Audit Internal; • Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan OJK dan peraturan perundang- undangan yang berlaku, baik di industri keuangan non bank maupun pasar modal, termasuk Prinsip Syariah bagi Unit Usaha Syariah.

Nama Name	**Jabatan** Position	**Tugas dan Tanggung Jawab** Duties and Responsibilities	**Keterangan** Description
			• Determining strategic policies for the internal control system and conducting supervision over the performance of all departments/divisions, as well as overseeing improvements carried out based on Internal Audit recommendations; • Ensuring that all policies, provisions, systems, procedures, and business activities conducted by the Company comply with OJK regulations and applicable laws and regulations, both in the non-bank financial industry and capital markets, including Sharia Principles for the Sharia Business Unit.
		Sumber Daya Manusia (SDM) Human Resources (HR)	• Penanggung jawab utama dalam pengelolaan SDM guna tercapainya visi dan misi Perseroan; • Memastikan pengelolaan SDM dapat berjalan optimal melalui perekrutan dan pengembangan karyawan yang terencana serta keseluruhan siklus SDM. • Serving as the primary person in charge of human resources management to achieve the Company's vision and mission; • Ensuring optimal human resource management through structured employee recruitment and development, as well as the overall HR lifecycle.
Eun Seonghyuk	Direktur Director	Keuangan Finance	• Mengelola fungsi akuntansi dalam memproses data dan informasi keuangan untuk menghasilkan laporan keuangan yang dibutuhkan Perseroan secara akurat dan tepat waktu; • Mengkoordinasikan dan mengontrol perencanaan, pelaporan dan pembayaran kewajiban pajak Perseroan agar efisien, akurat, tepat waktu, dan sesuai dengan ketentuan yang berlaku; • Pengelolaan keuangan Perseroan secara optimal. • Managing the accounting function in processing financial data and information to produce the Company's financial statements accurately and in a timely manner; • Coordinating and controlling the planning, reporting, and payment of the Company's tax obligations to ensure efficiency, accuracy, timeliness, and compliance with applicable regulations; • Optimally managing the Company's financial resources.
		Teknologi Informasi Information Technology	• Perumusan kebijakan strategis rencana jangka panjang Perseroan bidang perencanaan, pengembangan dan teknologi informasi; • Mengarahkan Departemen Teknologi Informasi dalam penyelesaian permasalahan (*incident*) yang terjadi di Perseroan untuk menjaga stabilitas operasional. • Formulating strategic policies for the Company's long-term plan in the areas of planning, development, and information technology; • Directing the Information Technology Department in resolving incidents occurring within the Company to maintain operational stability.
		Manajemen Risiko Risk Management	Penetapan kebijakan strategis manajemen risiko dan memantau risiko operasional yang berpotensi mengganggu jalannya kegiatan usaha Perseroan. Determining strategic policies for risk management and monitoring operational risks that have the potential to disrupt the Company's business activities.

Nama Name	**Jabatan** Position	**Tugas dan Tanggung Jawab** Duties and Responsibilities	**Keterangan** Description
Ade Rafida Saulina Samosir	Direktur Director	Pemasaran Marketing	• Mengadakan pengawasan terhadap seluruh kinerja departemen pemasaran dalam rangka mencapai target penjualan Perseroan; • Melakukan pengawasan dan pengendalian atas seluruh kinerja manajemen pemasaran, penjualan, dan promosi bagi kepentingan Perseroan. • Conducting supervision over the overall performance of the marketing department in order to achieve the Company's sales targets; • Supervising and controlling the performance of marketing, sales, and promotion management for the benefit of the Company.
		Pengembangan Bisnis Business Development	• Bertanggung jawab atas pengembangan sistem dan mekanisme manajemen pemasaran, pengembangan bisnis secara umum; • Mengarahkan dan mengawasi implementasi perencanaan pengembangan bisnis Perseroan yang telah ditetapkan dalam rencana bisnis terkait pengembangan usaha Perseroan. • Being responsible for the development of systems and mechanisms for marketing management and general business development; • Directing and overseeing the implementation of the Company's business development plans as stipulated in the business plan related to the Company's business expansion.
Ina Dashinta Hamid	Direktur Director	Loan Operasi dan AR Manajemen Loan Operations and AR Management	• Mengarahkan tindakan dan kebijakan strategis Perseroan di dalam menjaga kualitas portofolio; • Mengarahkan dan mengawasi implementasi keputusan Direksi terhadap penyelesaian berbagai permasalahan yang sedang dihadapi oleh Perseroan dalam hal sengketa hukum, perselisihan dengan pihak ketiga ataupun isu-isu lainnya yang berdampak pada kelangsungan usaha Perseroan; • Memastikan pembiayaan beserta semua dokumennya telah memenuhi persyaratan yang telah ditetapkan oleh regulator, Direksi, dan kreditur. • Directing the Company's strategic actions and policies in maintaining portfolio quality; • Directing and overseeing the implementation of Board of Directors' decisions in resolving various issues faced by the Company, including legal disputes, conflicts with third parties, or other issues that may impact the continuity of the Company's business; • Ensuring that financing and all related documentation comply with requirements established by regulators, the Board of Directors, and creditors.
		Unit Usaha Syariah Sharia Business Unit	• Melakukan pengembangan bisnis syariah sesuai dengan strategi yang telah ditetapkan; • Meningkatkan portofolio pembiayaan syariah agar dapat memberikan kontribusi secara maksimal terhadap Perseroan; • Pengelolaan atas operasional serta optimalisasi Unit Usaha Syariah serta mengkomunikasikan setiap permasalahan yang ada dengan Dewan Pengawas Syariah. • Developing Sharia business in accordance with the established strategy; • Increasing the Sharia financing portfolio to maximize its contribution to the Company; • Managing the operations and optimizing the Sharia Business Unit, as well as communicating any issues arising therein with the Sharia Supervisory Board.

Penilaian Kemampuan dan Kepatutan Direksi

Setiap anggota Direksi Perseroan merupakan Pihak Utama yang wajib memperoleh persetujuan OJK melalui proses Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) sebelum menjalankan tugas, fungsi, dan wewenangnya. Sebagaimana diatur pada pasal 2 POJK 27/2016, Pihak Utama dalam Perusahaan Pembiayaan, meliputi:

1. Pemegang Saham Pengendali;
2. Anggota Direksi;
3. Anggota Dewan Komisaris; dan
4. Anggota Dewan Pengawas Syariah.

Dengan melakukan penilaian ini, Perseroan memastikan calon Pihak Utama memiliki kompetensi, integritas, dan kualifikasi yang sesuai dengan ketentuan yang berlaku. Adapun calon anggota Direksi yang belum memperoleh persetujuan OJK dilarang melaksanakan tugas dan fungsi sebagai Direksi, meskipun telah diangkat melalui RUPS.

Perseroan memastikan bahwa seluruh anggota Direksi yang menjabat per 31 Desember 2025 telah lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) yang diselenggarakan oleh OJK sehingga standar kompetensi, integritas, dan kualifikasi setiap anggota Direksi terjamin sesuai ketentuan peraturan yang berlaku.

Rapat Direksi

Kebijakan Rapat

Direksi wajib mengadakan rapat sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan sebagaimana diatur dalam peraturan perundang-undangan, anggaran dasar Perseroan, dan ketentuan internal Perseroan. Rapat dilaksanakan secara rutin dan berkala baik secara internal maupun dengan mengundang Dewan Komisaris untuk menindaklanjuti keputusan rapat sebelumnya serta membahas isu-isu strategis lain yang memerlukan masukan Dewan Komisaris guna mendukung perkembangan dan keberlanjutan Perseroan.

Frekuensi dan Tingkat Kehadiran

Selama 2025, Perseroan telah mengadakan rapat Direksi sebanyak 14 (empat belas) kali, dengan rincian sebagai berikut:

Fit and Proper Test of the Board of Directors

Each member of the Company's Board of Directors is a Main Party who is required to obtain approval from OJK through the Fit and Proper Test prior to carrying out the duties, functions, and authorities. As stipulated in Article 2 of POJK No. 27/POJK.03/2016, Main Parties in a financing company include:

1. Controlling Shareholders;
2. Members of the Board of Directors;
3. Members of the Board of Commissioners; and
4. Members of the Sharia Supervisory Board.

By conducting this assessment, the Company ensures that prospective Main Parties possess the required competence, integrity, and qualifications in accordance with applicable regulations. Any prospective member of the Board of Directors who has not obtained OJK approval is prohibited from performing duties and functions as a member of the Board of Directors, even if appointed through the GMS.

The Company ensures that all serving members of the Board of Directors as of December 31, 2025, have passed the Fit and Proper Test conducted by OJK, thereby ensuring that the competence, integrity, and qualifications of each Director comply with applicable regulatory requirements.

Board of Directors' Meetings

Meeting Policy

The Board of Directors is required to hold meetings at least once every month, as stipulated in the prevailing laws and regulations, the Company's articles of association, and internal provisions of the Company. Meetings are conducted regularly and periodically, both internally and with the participation of the Board of Commissioners, in order to follow up on previous meeting decisions and discuss other strategic matters that require input from the Board of Commissioners to support the Company's growth and sustainability.

Frequency and Attendance Rate

During 2025, the Company held 14 (fourteen) Board of Directors meetings, with the following details:

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	%
Cho Jaeseong	Presiden Direktur President Director	14	14	100
Eun Seonghyuk	Direktur Director	14	14	100
Ina Dashinta Hamid	Direktur Director	14	14	100
Ade Rafida Saulina Samosir**	Direktur Director	9	9	100
Ester Gunawan*	Direktur Director	5	5	100

*) Berhenti menjabat efektif per tanggal 2 Mei 2025 | No longer served effectively since May 2, 2025
**) Mulai menjabat efektif per tanggal 2 Mei 2025 | Serving effectively since May 2, 2025

Agenda Rapat

Rapat Direksi umumnya membahas kondisi Perseroan, langkah-langkah strategis, serta mitigasi yang diperlukan untuk mendorong perbaikan kinerja dan pertumbuhan berkelanjutan. Selain itu, rapat juga membahas hal-hal lain yang dianggap penting sepanjang masih dalam batas dan kewenangan yang diatur dalam anggaran dasar Perseroan.

Informasi rinci mengenai topik yang dibahas dalam rapat Direksi selama tahun 2025 disajikan sebagai berikut:

Meeting Agenda

Board of Directors meetings generally discuss the Company's condition, strategic measures, and the necessary mitigation actions to boost performance improvement and sustainable growth. In addition, the meetings also address other matters deemed important, provided that they remain within the limits and authority set out in the Company's articles of association.

Detailed information regarding the topics discussed in the Board of Directors meetings during 2025 is presented as follows:

No.	Tanggal Date	Agenda	Peserta Participants				
			CJ	ES	IDH	ARS**	EG*
1	22 Januari 2025 January 22, 2025	1. Rencana Rapat Direksi 2025 BOD Meeting Plan 2025 2. Laporan Corporate Secretary 2024 Corporate Secretary Report 2024 3. Laporan AML dan Compliance 2024 AML and Compliance Report 2024 4. Persetujuan Design AR SR 2024 Approval Design for ARSR 2024 5. Ringkasan POJK baru Summary of New POJK	✓	✓	✓	-	✓
2	6 Februari 2025 February 6, 2025	1. Pencapaian Kinerja 2024 Highlight Performance 2024 2. Rencana Kerja 2025 Work Plan 2025	✓	✓	✓	-	✓
3	12 Maret 2025 March 12, 2025	1. F6PD 2. *Service Level Agreement (SLA)* 3. *An Automation of Bank Statement Analysis*	✓	✓	✓	-	✓
4	22 April 2025 April 22, 2025	1. *Key Performance 2024* 2. *Business Objectives in 2025* 3. *Challenges and Supports Needed* *(Corporate Relationship Department)*	✓	✓	✓	-	✓
5	22 April 2025 April 22, 2025	1. *Key Performance 2024* 2. *Business Objectives in 2025* 3. *Challenges and Supports Needed* *(Commercial SME Department)*	✓	✓	✓	-	✓

No.	Tanggal Date	Agenda	Peserta Participants				
			CJ	ES	IDH	ARS**	EG*
6	14 Mei 2025 May 14, 2025	1. Kegiatan Triwulan 1 2025 Activities on Quarter 1 2025 2. Rencana Triwulan 2 2025 Activities on Quarter 2 2025	✓	✓	✓	✓	-
7	28 Mei 2025 May 28, 2025	1. Laporan Tahunan dan Keberlanjutan 2024 Annual and Sustainability Report 2024 2. Proposal Akuntan Publik dan/atau Kantor Akuntan Publik Proposal of Public Accountant and/or Accounting Firm 3. Rencana RUPST dan RUPSLB AGMS and EGMS Plan 4. Laporan Kepatuhan dan Anti Pencucian Uang Q1/2025 Compliance and AML Report Q1/2025 5. *Progress Re-Float dan Free Float* Progress of Re-Float and Free Float	✓	✓	✓	✓	-
8	24 Juni 2025 June 24, 2025	1. Perbandingan kinerja dan rasio keuangan utama: Realisasi 2024 vs Proyeksi 2024 serta Realisasi YTD Mei 2025 vs Proyeksi 2025 Comparison of key performance and ratios: 2024 Realization vs 2024 Projection, and Year-to-Date (YTD) May 2025 Realization vs 2025 Projection 2. Kinerja keuangan 2025 vs 2024 Financial performance 2025 vs 2024 3. Perubahan material YTD Mei 2025 Material changes YTD May 2025 4. Ketersediaan dana per Mei 2025 Available funds as of May 2025 5. Suku bunga dari pinjaman KDB Interest rate of KDB Loan 6. Pencapaian pencairan Disbursement achievement 7. Realisasi anggaran YTD Mei 2025 Budget realization YTD May 2025	✓	✓	✓	✓	-
9	14 Juli 2025 July 14, 2025	1. Kegiatan Audit sampai dengan Juni 2025 Audit Activities until June 2025 2. Penyelesaian Rencana Audit Tahun 2025 2025 Audit Plan Fulfillment 3. Hasil terkini dari audit pada tahun 2025 Updated results of 2025 audit	✓	✓	✓	✓	-
10	29 Agustus 2025 August 29, 2025	1. Realisasi pencapaian pendapatan dari biaya notaris dan asuransi 2025 Realization income achievement from notary and insurance fee 2025 2. Perjanjian Tingkat Layanan dari LOD dan Penyelesaian LKPD 2025 SLA from LOD and LKPD completion 2025 3. Strategi 2025 Stategic 2025	✓	✓	✓	✓	-
11	24 September 2025 September 24, 2025	1. Kasus-kasus yang diselesaikan di tahun 2024 dan kasus-kasus yang sedang dihadapi tahun 2025 Cases settled in 2024 and cases handling in 2025 2. Total tagihan yang dihasilkan oleh Litigasi Collecting amount by Litigation	✓	✓	✓	✓	-

No.	Tanggal Date	Agenda	Peserta Participants				
			CJ	ES	IDH	ARS**	EG*
12	15 Oktober 2025 October 15, 2025	1. Kinerja A/R A/R Performance 2. Kinerja Aset Asset Performance 3. Tantangan dan Solusi Challenging and Solution Points	✓	✓	✓	✓	-
13	15 Desember 2025 December 15, 2025	1. Rencana Sistem Baru untuk Pengembangan dan pelatihan Karyawan New Employee Training and Development System Plan 2. Hasil *Training Needs Analysis* untuk 2026 Training Needs Analysis 2026 Result 3. Rencana sistem baru untuk *On-Offboarding* Karyawan New Employee On-Offboarding System Plan 4. Informasi terkait progress kerja WTW Information update related to WTW work progress	✓	✓	✓	✓	-
14	23 Desember 2025 December 23, 2025	Realisasi tahun 2025 Realization 2025 Rencana strategi tahun 2026 Strategy Plan 2026	✓	✓	✓	✓	-

*) Berhenti menjabat efektif per tanggal 2 Mei 2025 | No longer served effectively since May 2, 2025
**) Mulai menjabat efektif per tanggal 2 Mei 2025 | Serving effectively since May 2, 2025

Keterangan: | Notes
CJ: Cho Jaeseong
ES: Eun Seonghyuk
IDH: Ina Dashinta Hamid
ARS: Ade Rafida Saulina Samosir
EG: Ester Gunawan

Rapat Gabungan Dewan Komisaris dan Direksi

Kebijakan Rapat

Sesuai ketentuan peraturan perundang-undangan, anggaran dasar, dan ketentuan internal Perseroan, rapat gabungan Dewan Komisaris dan Direksi wajib dilaksanakan secara berkala sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan. Forum ini menjadi sarana koordinasi strategis antara fungsi pengawasan dan fungsi pengelolaan guna memastikan keselarasan arah kebijakan, efektivitas implementasi strategi, serta penguatan tata kelola Perseroan.

Frekuensi dan Tingkat Kehadiran

Sepanjang tahun 2025, rapat gabungan Dewan Komisaris dan Direksi telah diselenggarakan sebanyak 6 (enam) kali dengan tingkat kehadiran sebagai berikut:

Joint Meetings of the Board of Commissioners and Board of Directors

Meeting Policy

In accordance with the provisions of prevailing laws and regulations, the articles of association, and the Company's internal policies, joint meetings of the Board of Commissioners and the Board of Directors shall be held regularly at least once every 3 (three) months. This forum serves as a strategic coordination platform between the supervisory and management functions to ensure alignment of policy direction, effectiveness of strategy implementation, and strengthening of the Company's governance.

Frequency and Attendance Rate

Throughout 2025, joint meetings of the Board of Commissioners and the Board of Directors were held 6 (six) times, with the following attendance rate:

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	% %
Kwon Younghoon	Presiden Komisaris President Commissioner	6	6	100
Choi Jung Sik	Komisaris Independen Independent Commissioner	6	6	100
Antonius Hanifah Komala	Komisaris Independen Independent Commissioner	6	5	83
Cho Jaeseong	Presiden Direktur President Director	6	6	100
Eun Seonghyuk	Direktur Director	6	6	100
Ina Dashinta Hamid	Direktur Director	6	5	83
Ade Rafida Saulina Samosir**	Direktur Director	4	4	100
Ester Gunawan*	Direktur Director	2	2	100

*) Berhenti menjabat efektif per tanggal 2 Mei 2025 | No longer served effectively since May 2, 2025
**) Mulai menjabat efektif per tanggal 2 Mei 2025 | Serving effectively since May 2, 2025

Agenda Rapat

Berikut merupakan agenda rapat gabungan Dewan Komisaris dan Direksi Perseroan selama tahun 2025:

Meeting Agenda

The following is the agenda during the joint meetings of the Company's Board of Commissioners and Board of Directors in 2025:

No.	Tanggal Date	Agenda	Peserta Participants							
			KY	CJS	AHK	CJ	EG*	ES	IDH	ARS**
1	23 Januari 2025 January 23, 2025	1. Rencana Rapat Dewan Komisaris dan Komite tahun 2025 BOC and Committees Meeting Plan 2025 2. Laporan Realisasi Pengawasan Rencana Bisnis 2024 Realization of Business Plan Supervision Report 2024 3. Kinerja BOC, BOD, dan DPS tahun 2024 Performance of BOC BOD and Shariah Board year 2024 4. Persetujuan Bonus 2024 untuk Direksi Approval Bonus 2024 for BOD 5. Laporan AML dan Compliance 2024 AML and Compliance Report 2024 6. Laporan Corporate Secretary 2024 Corporate Secretary Report 2024 7. Penerapan GCG 2024 GCG Implementation 2024	✓	✓	✓	✓	✓	✓	✓	-
2	19 Maret 2025 March 19, 2025	1. Pengajuan calon Presiden Komisaris Submission of candidate of President Commissioner 2. Penerapan *Anti-Fraud* Anti-Fraud Implementation 3. Laporan Manajemen Risiko Risk Management Report 4. APU dan PPT Februari 2025 AML and CFT February 2025 5. Program Literasi dan Inklusi Keuangan Financial Literacy and Inclusion Program 6. Penerapan Pelindungan Konsumen Consumer Protection Implementation 7. Informasi Penanganan Pengaduan Complain Handling Information	✓	✓	✓	✓	✓	✓	-	-

No.	Tanggal Date	Agenda	Peserta Participants							
			KY	CJS	AHK	CJ	EG*	ES	IDH	ARS**
3	2 Juni 2025 June 2, 2025	1. Laporan Keuangan yang Diaudit tahun 2024 dan Laporan Keuangan Q1 2025 Audited Financial Report 2024 and Financial Results 1st Quarter 2025 2. Laporan Tahunan dan Keberlanjutan 2024 Annual and Sustainability Report 2024 3. Proposal Akuntan Publik dan/atau Kantor Akuntan Publik Proposal of Public Accountant and/or Public Accounting Firm 4. Rencana RUPST dan RUPSLB AGMS and EGMS Plan 5. Progress *Re-Float* dan *Free-Float* Re-Float and Free Float Progress	✓	✓	✓	✓	-	✓	✓	✓
4	8 Agustus 2025 August 8, 2025	1. Realisasi Rencana Bisnis Semester I 2025 Realization of Business Plan First Half of 2025 2. Pengawasan Rencana Bisnis Semester I 2025 Supervision of Business Plan First Half of 2025 3. Laporan Kepatuhan & AML Semester I 2025 Compliance & AML First Half of 2025 4. Kinerja Komite Semester I 2025 Committee Performance First Half of 2025 5. Rencana Kegiatan Pelindungan Konsumen Consumer Protection Activity Plan	✓	✓	✓	✓	-	✓	✓	✓
5	29 Oktober 2025 October 29, 2025	1. Laporan Kinerja Keuangan Q3 2025 Financial Performance Report Q3 2025 2. Literasi dan Inklusi Keuangan Semester 2 2025 Financial Literacy and Inclusion H2 2025 3. Pelaksanaan Pelindungan Konsumen dan Penanganan Pengaduan Implementation of Consumer Protection and Complaint Handling 4. Laporan Kepatuhan dan AML Q3 2025 Compliance and AML Report Q3 2025 5. Informasi Komite di bawah Dewan Komisaris Committee Information under Board of Commissioneer 6. Kebijakan Pembiayaan untuk UMKM Financing for MSME Policy 7. Laporan dan Pelaksanaan Manajemen Risiko Q3 2025 Risk Management Report and Implementation Q3 2025 8. Relokasi Kantor Pusat Head Office Relocation	✓	✓	-	✓	-	✓	✓	✓

No.	Tanggal Date	Agenda	Peserta Participants							
			KY	CJS	AHK	CJ	EG*	ES	IDH	ARS**
6	22 Desember 2025 December 22, 2025	1. Persetujuan Rencana Bisnis 2026 Approval of Business Plan 2026 2. Persetujuan Rencana Aksi Keuangan Berkelanjutan 2026 Approval Sustainable Financial Action Plan 2026 3. Laporan Audit Internal 2025 Internal Audit Report 2025 4. Kinerja Dewan Komisaris, Direksi, Dewan Pengawas Syariah dan Komite – komite 2025 Board of Commissioners, Board of Directors, Sharia Supervisiory Board and Committees Performance 2025	✓	✓	✓	✓	-	✓	✓	✓

*) Berhenti menjabat efektif per tanggal 2 Mei 2025 | No longer served effectively since May 2, 2025
**) Mulai menjabat efektif per tanggal 2 Mei 2025 | Serving effectively since May 2, 2025

Keterangan: | Notes
KY: Kwon Younghoon
CJS: Choi Jung Sik
AHK: Antonius Hanifah Komala
CJ: Cho Jaeseong
ES: Eun Seonghyuk
IDH: Ina Dashinta Hamid
ARS: Ade Rafida Saulina Samosir
EG : Ester Gunawan

Kebijakan

Perseroan secara berkelanjutan mengembangkan kompetensi Direksi sebagai bagian dari komitmen untuk memastikan kepemimpinan yang efektif, adaptif, dan selaras dengan dinamika industri pembiayaan serta perkembangan regulasi. Program pengembangan kompetensi dirancang untuk memperkuat kapabilitas strategis, manajerial, kepemimpinan, serta pemahaman terhadap manajemen risiko, kepatuhan, dan tata kelola perusahaan.

Pelaksanaan program ini dilakukan melalui berbagai bentuk kegiatan, antara lain pendidikan dan pelatihan, seminar, *workshop*, sertifikasi, forum industri, serta pembaruan pengetahuan terkait kebijakan regulator, transformasi digital, pembiayaan berkelanjutan, dan perkembangan pasar otomotif sebagai salah satu sektor utama pembiayaan. Materi pengembangan diselaraskan dengan kebutuhan bisnis Perseroan, hasil evaluasi kinerja, serta profil kompetensi masing-masing anggota Direksi.

Melalui program ini, Direksi diharapkan mampu meningkatkan kualitas pengambilan keputusan, memperkuat pengendalian risiko, serta mendorong pertumbuhan usaha yang sehat, berkelanjutan, dan berlandaskan prinsip GCG.

Policy

The Company continuously develops the competencies of the Board of Directors as part of its commitment to ensuring effective, adaptive leadership that is aligned with the dynamics of the financing industry and regulatory developments. The competency development program is designed to strengthen strategic, managerial, and leadership capabilities, as well as understanding of risk management, compliance, and corporate governance.

The implementation of this program is carried out through various activities, including education and training, seminars, workshops, certification programs, industry forums, and updates on regulatory policies, digital transformation, sustainable financing, and developments in the automotive market as one of the Company's main financing sectors. The development materials are aligned with the Company's business needs, performance evaluation results, and the competency profiles of each member of the Board of Directors.

Through this program, the Board of Directors is expected to enhance the quality of decision-making, strengthen risk controls, and promote healthy, sustainable business growth based on GCG principles.

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
Cho Jaeseong	Presiden Direktur President Director	1. Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		2. *Economic Outlook 2026*	2 September 2025 September 2, 2025	*Online*	APPI
Eun Seonghyuk	Direktur Director	1. Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		2. *Will Trade War Create Financial Turmoil*	6 Mei 2025 May 6, 2025	Hotel Pullman Jakarta	APPI
Ina Dashinta Hamid	Direktur Director	1. Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		2. *Resilience and Turnaround: Indonesia's Economic Direction*	30 Oktober 2025 October 30, 2025	Hotel Pullman Jakarta	APPI
Ade Rafida Saulina Samosir	Direktur Director	1. *Economic Outlook 2026*	2 September 2025 September 2, 2025	*Online*	APPI
		2. *Resilience and Turnaround: Indonesia's Economic Direction*	28 Oktober 2025 October 28, 2025	Hotel Pullman Jakarta	APPI

Program Orientasi bagi Direksi Baru Tahun 2025

Perseroan telah menetapkan kebijakan Program Orientasi bagi Direksi baru sebagai bagian dari kerangka tata kelola perusahaan untuk memastikan kesinambungan kepemimpinan dan efektivitas pelaksanaan tugas sejak awal masa jabatan. Kebijakan ini mengatur ruang lingkup, materi, metode pelaksanaan, serta pihak-pihak yang terlibat dalam program orientasi, sehingga proses adaptasi Direksi baru dapat berjalan secara terstruktur, konsisten, dan selaras dengan strategi Perseroan.

Pada tahun 2025, pelaksanaan program orientasi bagi Direktur baru diselenggarakan melalui program pengembangan kompetensi.

Orientation Program for New Board of Directors in 2025

The Company has established an Orientation Program policy for newly appointed Board of Directors as part of its corporate governance framework to ensure leadership continuity and the effective implementation of duties from the outset of their term of office. This policy regulates the scope, materials, implementation methods, and parties involved in the orientation program, enabling the adaptation process for new Board of Directors to be conducted in a structured, consistent manner and aligned with the Company's strategy.

In 2025, the orientation program for the newly appointed Director was conducted through a competency development program.

Penilaian Kinerja Terhadap Komite-Komite di Bawah Direksi

Dalam pelaksanaan tugas dan tanggung jawabnya, Direksi didukung oleh 4 (empat) komite di bawah struktur organisasi, yaitu Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite Keuangan Berkelanjutan, serta Komite Produk dan Pengembangan Kegiatan Usaha Syariah. Sebagai bagian dari upaya menjaga efektivitas fungsi pengelolaan, Perseroan secara berkala melakukan penilaian kinerja terhadap komite-komite tersebut. Penilaian kinerja tersebut dimaksudkan untuk mengukur tingkat kontribusi komite dalam memberikan dukungan strategis, analisis yang komprehensif, serta rekomendasi yang bernilai tambah dan selaras dengan ruang lingkup tugas masing-masing komite.

Prosedur Penilaian

Proses penilaian terhadap komite-komite di bawah Direksi dilakukan secara berkala oleh Direksi dengan mempertimbangkan rekomendasi unit terkait, fungsi manajemen risiko, kepatuhan, serta audit internal. Metode penilaian tersebut dilakukan melalui penelaahan laporan kegiatan komite, tingkat kehadiran dan efektivitas rapat, pencapaian program kerja, tindak lanjut atas rekomendasi, serta kesesuaian output dengan target dan prioritas strategis Perseroan. Dalam konteks perusahaan pembiayaan, penilaian juga memperhatikan aspek kualitas portofolio pembiayaan, kepatuhan terhadap prinsip kehati-hatian (*prudential*), pelindungan konsumen, serta kesiapan digital dan keamanan informasi.

Kriteria Penilaian

Perseroan menetapkan kriteria penilaian kinerja Direksi yang terstruktur dan terukur untuk memastikan pelaksanaan fungsi pengelolaan perusahaan berjalan efektif, *prudent,* dan selaras dengan strategi jangka panjang Perseroan. Kriteria penilaian ini menjadi dasar evaluasi atas kualitas kepemimpinan, pengambilan keputusan, pengendalian risiko, serta kepatuhan terhadap regulasi dan prinsip GCG.

Penilaian kinerja Direksi mencakup aspek-aspek utama sebagai berikut:
- Kinerja keuangan dan pertumbuhan usaha;
- Manajemen risiko dan kualitas aset;
- Kepatuhan terhadap regulasi dan tata kelola;
- Strategi, inovasi, dan transformasi bisnis;
- Kepemimpinan dan pengelolaan sumber daya;
- Keberlanjutan dan tanggung jawab sosial.

Seluruh kriteria tersebut diukur melalui *Key Performance Indicator* (KPI) yang ditetapkan setiap awal tahun dan dikonfirmasi melalui mekanisme evaluasi berkala, laporan kinerja, hasil audit, serta realisasi program kerja dibandingkan dengan target yang telah ditetapkan. Hasil penilaian menjadi dasar untuk perbaikan berkelanjutan dan penguatan kualitas kepemimpinan Direksi.

Performance Evaluation of Committees under the Board of Directors

In carrying out its duties and responsibilities, the Board of Directors is supported by 4 (four) committees under the organizational structure, namely the Risk Management Committee, the IT Steering Committee, the Sustainable Finance Committee, as well as the Product and Development of Sharia Business Activities Committee. As part of efforts to maintain the effectiveness of management functions, the Company periodically conducts performance evaluation of these committees. The performance evaluation is intended to measure the level of the committees' contribution in providing strategic support, comprehensive analysis, and value-added recommendations aligned with the respective scope of duties of each committee.

Evaluation Procedures

The evaluation process of committees under the Board of Directors is conducted periodically by the Board of Directors, by considering recommendations from relevant units, the risk management function, compliance, and internal audit. The evaluation method is carried out through the review of committee activity reports, meeting attendance rates and effectiveness, work program achievement, follow-up on recommendations, as well as the alignment of outputs with the Company's targets and strategic priorities. In the context of a financing company, the evaluation also considers aspects such as financing portfolio quality, adherence to prudential principles, consumer protection, as well as digital readiness and information security.

Evaluation Criteria

The Company establishes structured and measurable performance assessment criteria for the Board of Directors to ensure that the execution of management functions is effective, prudent, and aligned with the Company's long-term strategy. These criteria serve as the basis for evaluating the quality of leadership, decision-making, risk control, and compliance with regulations and GCG principles.

The performance evaluation of the Board of Directors covers the following key aspects:
- Financial performance and business growth;
- Risk management and asset quality;
- Regulatory compliance and governance;
- Business strategy, innovation, and transformation;
- Leadership and resource management;
- Sustainability and social responsibility.

All of these criteria are measured through Key Performance Indicators (KPIs) established at the beginning of each year and confirmed through periodic evaluation mechanisms, performance reports, audit results, and the realization of work programs compared to the established targets. The evaluation results serve as the basis for continuous improvement and strengthening the quality of Board leadership.

Hasil Penilaian Kinerja Komite di Bawah Direksi Tahun 2025

Penilaian kinerja komite-komite di bawah Direksi dilaksanakan secara komprehensif dengan mempertimbangkan indikator evaluasi yang selaras dengan peran, tugas, dan tanggung jawab masing-masing komite. Evaluasi ini bertujuan untuk menjaga efektivitas penerapan tata kelola, meningkatkan kualitas fungsi pengawasan dan rekomendasi, serta memastikan penerapan prinsip-prinsip GCG secara konsisten.

Selama tahun 2025, Perseroan melakukan evaluasi terhadap Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite Keuangan Berkelanjutan, serta Komite Produk dan Pengembangan Kegiatan Usaha Syariah. Proses penilaian dilakukan secara sistematis dengan mengacu pada indikator kinerja yang relevan dengan mandat dan ruang lingkup kerja masing-masing komite.

Secara keseluruhan, seluruh komite dinilai telah melaksanakan peran dan tanggung jawabnya secara efektif dalam mendukung kinerja Direksi, baik melalui penyusunan kebijakan, penyampaian rekomendasi strategis, maupun penguatan pengendalian internal dan pengelolaan risiko. Komite Manajemen Risiko menunjukkan kinerja yang solid dalam memantau profil risiko, menjaga kualitas portofolio pembiayaan, serta mendorong penerapan prinsip kehati-hatian. Komite Pengarah Teknologi Informasi berkontribusi aktif dalam pengembangan sistem teknologi informasi, penguatan keamanan siber, serta peningkatan keandalan infrastruktur digital Perseroan.

Di sisi lain, Komite Keuangan Berkelanjutan secara berkelanjutan mendorong integrasi aspek keberlanjutan dalam kebijakan dan aktivitas usaha, termasuk penerapan pembiayaan yang memperhatikan aspek lingkungan dan sosial. Sementara itu Komite Produk dan Pengembangan Kegiatan Usaha Syariah turut memberikan kontribusi signifikan dalam pengembangan produk dan layanan yang selaras dengan kebutuhan pasar, ketentuan regulator, serta prinsip-prinsip syariah.

Hasil evaluasi menunjukkan bahwa kinerja seluruh komite berada dalam kategori baik dan memberikan kontribusi positif terhadap kualitas pengambilan keputusan Direksi, penguatan tata kelola perusahaan, serta keberlanjutan pertumbuhan usaha Perseroan. Rekomendasi dan tindak lanjut hasil penilaian menjadi dasar bagi upaya peningkatan kinerja dan penyempurnaan tata kerja komite pada periode selanjutnya.

Hasil Penilaian Kinerja Organ-Organ Pendukung Tahun 2025

Direksi menilai organ-organ pendukung di bawahnya telah melaksanakan peran dan tanggung jawabnya secara efektif serta memberikan dukungan yang optimal terhadap pelaksanaan fungsi pengelolaan Perseroan. Keberadaan Sekretaris Perusahaan, Audit Internal, serta unit-unit

Results of Performance Evaluation of Committees Under the Board of Directors in 2025

The performance evaluation of committees under the Board of Directors is conducted comprehensively by considering evaluation indicators aligned with the roles, duties, and responsibilities of each committee. This evaluation aims to maintain the effectiveness of governance implementation, enhance the quality of supervisory and recommendation functions, and ensure consistent application of GCG principles.

Throughout 2025, the Company conducted evaluations of the Risk Management Committee, IT Steering Committee, Sustainable Finance Committee, and Product and Development of Sharia Business Activities Committee. The evaluation process was carried out systematically based on performance indicators relevant to the mandate and scope of work of each committee.

Overall, all committees are assessed to have effectively carried out their roles and responsibilities in supporting the performance of the Board of Directors, whether through policy formulation, the provision of strategic recommendations, or the strengthening of internal controls and risk management. The Risk Management Committee demonstrated solid performance in monitoring the risk profile, maintaining the quality of the financing portfolio, and promoting the implementation of prudential principles. The IT Steering Committee actively contributed to the development of information technology systems, strengthening cybersecurity, and enhancing the reliability of the Company's digital infrastructure.

Meanwhile, the Sustainable Finance Committee continuously promoted the integration of sustainability aspects into business policies and activities, including the implementation of financing practices that take environmental and social considerations into account. The Product and Development of Sharia Business Activities Committee also made a significant contribution to the development of products and services aligned with market needs, regulatory requirements, and sharia principles.

The evaluation results indicate that the performance of all committees is in the "good" category and has made a positive contribution to the quality of Board decision-making, the strengthening of corporate governance, and the sustainable growth of the Company's business. The recommendations and follow-up actions resulting from the assessment serve as a basis for further performance improvement and refinement of committee working procedures in the subsequent period.

Performance Evaluation Results of Supporting Organs in 2025

The Board of Directors assesses that the supporting organs under its structure had effectively performed their roles and responsibilities and provided optimal support for the implementation of the Company's management functions. The existence of the Corporate Secretary, Internal Audit, and other

kerja lainnya dinilai mampu memperkuat kualitas proses pengambilan keputusan, efektivitas pengendalian internal, dan pengelolaan risiko Perseroan.

Hasil evaluasi menunjukkan bahwa organ pendukung Direksi berkontribusi positif melalui koordinasi yang solid, pelaksanaan tugas yang konsisten, serta penyampaian analisis dan rekomendasi yang relevan, akurat, dan tepat waktu. Secara keseluruhan, kinerja organ pendukung Direksi berada pada kategori baik dan sejalan dengan kebutuhan operasional serta penerapan prinsip-prinsip GCG secara berkelanjutan.

work units is considered to have strengthened the quality of decision-making processes, the effectiveness of internal controls, and the Company's risk management.

The evaluation results indicate that the supporting organs of the Board of Directors have made a positive contribution through solid coordination, consistent implementation of duties, and the delivery of relevant, accurate, and timely analysis and recommendations. Overall, the performance of the supporting organs of the Board of Directors is in the "good" category and is aligned with operational needs as well as the continuous implementation of GCG principles.

Penilaian Kinerja Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah

Performance Evaluation of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

Dalam rangka penerapan prinsip-prinsip GCG, Perseroan secara berkala melakukan penilaian kinerja terhadap Direksi, Dewan Komisaris dan Dewan Pengawas Syariah. Penilaian ini merupakan bagian dari upaya Perseroan untuk memastikan terselenggaranya praktik tata kelola yang transparan, akuntabel, dan mendukung pencapaian pertumbuhan berkelanjutan. Proses penilaian difokuskan pada efektivitas pelaksanaan tugas, fungsi, dan tanggung jawab Direksi, Dewan Komisaris maupun Dewan Pengawas Syariah, serta keselarasan tindakan mereka dengan visi, misi, dan strategi Perseroan.

In order to implement GCG principles, the Company periodically conducts performance evaluation of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board. This evaluation is part of the Company's efforts to ensure the implementation of transparent and accountable governance practices that support sustainable growth. The evaluation process focuses on the effectiveness of the duties, functions, and responsibilities of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board, as well as the alignment of their actions with the Company's vision, mission, and strategy.

Prosedur Pelaksanaan Penilaian Kinerja

Perseroan menetapkan prosedur yang jelas dalam pelaksanaan penilaian kinerja Direksi, Dewan Komisaris dan Dewan Pengawas Syariah sebagai bagian dari penerapan prinsip GCG. Rincian prosedur tersebut meliputi:

a. Melakukan evaluasi kinerja melalui penyusunan *Key Performance Indicator* (KPI) Dewan Komisaris dengan sistem self-assessment atau sistem lain untuk kemudian diputuskan dalam rapat Dewan Komisaris;

b. Memberikan tanggapan dan rekomendasi mengenai penetapan KPI Direksi dan Dewan Pengawas Syariah pada setiap awal tahun kerja;

c. Mengevaluasi kinerja setiap anggota Dewan Komisaris dan mencantumkannya dalam risalah rapat Dewan Komisaris;

Performance Evaluation Implementation Procedures

The Company establishes clear procedures for conducting performance evaluation of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board as part of the implementation of GCG principles. The detailed procedures are as follows:

a. Conducting performance evaluations through the formulation of Key Performance Indicators (KPIs) for the Board of Commissioners using a self-assessment system or other systems, which are then decided in a Board of Commissioners meeting;
b. Providing feedback and recommendations on the determination of KPIs for the Board of Directors and the Sharia Supervisory Board at the beginning of each fiscal year;
c. Evaluating the performance of each member of the Board of Commissioners and recording it in the minutes of the Board of Commissioners meetings;

d. Laporan kinerja Dewan Komisaris disampaikan dalam laporan pelaksanaan tugas pengawasan Dewan Komisaris;

e. Menyusun sistem pengukuran dan penilaian kinerja (evaluasi) Dewan Komisaris dan diusulkan kepada RUPS;

f. Usulan KPI dan tujuannya untuk disampaikan setiap tahun kepada RUPS untuk dikonfirmasikan;
g. Dalam melakukan penilaian terhadap kinerja Direksi, Dewan Komisaris:
   - Menyusun kebijakan mengenai penilaian kinerja Direksi dan pelaporannya kepada pemegang saham;
   - Menelaah kriteria, target, dan indikator kinerja utama yang tercakup dalam kontrak manajemen Direksi atau rencana kerja dan anggaran Perseroan baik secara individu maupun kolegial dan menyampaikan kepada pemegang saham dalam laporan tugas pengawasan secara semesteran atau tahunan.

Kriteria Penilaian

Perseroan menetapkan kriteria penilaian yang terstruktur untuk Direksi, Dewan Komisaris dan Dewan Pengawas Syariah melalui rumusan *Key Performance Indicator* (KPI) Manajemen yang disepakati pada awal tahun. Penetapan KPI ini memastikan setiap pencapaian kinerja dapat diukur secara objektif, komprehensif, dan konsisten, serta selaras dengan strategi dan tujuan jangka panjang Perseroan.

Berikut adalah kriteria penilaian yang diterapkan Perseroan:

a. Setiap tahun diwajibkan membuat KPI manajemen dan menjadi suatu kontrak manajemen;
b. KPI mencakup aspek keuangan, fokus pelanggan, tenaga kerja, kepemimpinan dan aspek lainnya yang bersifat dinamis;
c. Dalam menghitung pencapaian KPI Perseroan didasarkan kepada:
   - Laporan Auditor;
   - Pedoman Penyusunan dan Penilaian KPI;
   - Perbandingan pencapaian program kerja yang telah direalisasikan dengan target yang ingin dicapai.

Pihak yang Melakukan Penilaian

Penilaian terhadap kinerja Direksi, Dewan Komisaris dan Dewan Pengawas Syariah dilakukan oleh pihak yang kompeten dan independen, yaitu Komite Nominasi dan Remunerasi yang ditunjuk secara resmi oleh Dewan Komisaris. Penunjukan ini memastikan proses penilaian berjalan objektif, profesional, dan selaras dengan prinsip-prinsip GCG.

d. The performance report of the Board of Commissioners is submitted as part of the supervisory duty report of the Board of Commissioners;
e. Developing a performance measurement and evaluation system for the Board of Commissioners and proposing it to the GMS;
f. Submitting KPI proposals and their objectives annually to the GMS for confirmation;
g. In assessing the performance of the Board of Directors, the Board of Commissioners shall:
   - Develop policies regarding the performance assessment of the Board of Directors and its reporting to shareholders;
   - Review the criteria, targets, and key performance indicators included in the Board of Directors' management contract or the Company's work plan and budget, both individually and collectively, and submit them to shareholders in the supervisory duty report on a semi-annual or annual basis.

Evaluation Criteria

The Company establishes structured evaluation criteria for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board through the formulation of Management Key Performance Indicators (KPIs) agreed upon at the beginning of each year. The establishment of these KPIs ensures that each performance achievement can be measured objectively, comprehensively, and consistently, and is aligned with the Company's long-term strategy and objectives.

The following are the assessment criteria applied by the Company:
a. Each year, management KPIs must be prepared and formalized as a management contract;
b. KPIs cover financial aspects, customer focus, workforce, leadership, and other dynamic aspects;

c. The calculation of KPI achievement is based on:
   - Auditor's report;
   - Guidelines for KPI preparation and assessment;
   - Comparison between the achievement of implemented work programs and the targeted objectives.

Assessor

The performance evaluation of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board is conducted by a competent and independent party, namely the Nomination and Remuneration Committee, which is officially appointed by the Board of Commissioners. This appointment ensures that the evaluation process is carried out objectively, professionally, and in line with GCG principles.

Nominasi dan Remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah

Nomination and Remuneration of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

Kebijakan Nominasi dan Remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah

Perseroan menetapkan kebijakan nominasi dan remunerasi bagi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah melalui ketentuan internal yang diberlakukan berdasarkan Surat Keputusan No. 179/DIR/HO/12/25 tentang Perubahan *Nomination* dan *Remuneration Committee Regulation*. Kebijakan ini disusun dengan mengacu pada POJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik ("POJK 34/2014"), POJK 48/2024, anggaran dasar Perseroan, serta peraturan perundang-undangan yang berlaku. Kerangka kebijakan tersebut dirancang untuk memastikan penerapan prinsip-prinsip GCG secara konsisten dalam seluruh proses pengangkatan dan pengelolaan organ Perseroan.

Sejalan dengan kebijakan tersebut, proses nominasi diawali melalui kegiatan identifikasi dan seleksi kandidat yang dilakukan oleh Komite Nominasi dan Remunerasi sebagai organ pendukung Dewan Komisaris. Pada tahapan ini, Komite Nominasi dan Remunerasi mempertimbangkan berbagai aspek, antara lain kesesuaian kompetensi, integritas, reputasi keuangan, pengalaman profesional, serta pemahaman kandidat terhadap karakteristik industri pembiayaan dan kebutuhan strategis Perseroan. Selain itu, tingkat independensi, komitmen terhadap prinsip kehati-hatian, serta penerapan manajemen risiko turut menjadi faktor penilaian utama dalam memastikan kualitas kandidat yang diusulkan.

Selanjutnya calon kandidat anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah yang telah memperoleh rekomendasi dari Komite Nominasi dan Remunerasi diajukan kepada Dewan Komisaris untuk memperoleh persetujuan. Setelah mendapatkan persetujuan dari pemegang saham pengendali, para kandidat diwajibkan memenuhi seluruh persyaratan yang ditetapkan, termasuk memiliki sertifikasi keahlian di bidang pembiayaan yang diterbitkan oleh Lembaga Sertifikasi Profesi, serta mengikuti dan dinyatakan lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) oleh OJK sebelum menjalankan tugas dan tanggung jawabnya berdasarkan pengangkatan resmi oleh RUPS.

Nomination and Remuneration Policy for the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

The Company establishes its nomination and remuneration policy for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board through internal provisions implemented under Decision Letter No. 179/DIR/HO/12/25 on the Amendment to the Nomination and Remuneration Committee Regulation. This Regulation is prepared with reference to POJK No. 34/POJK.04/2014 on the Nomination and Remuneration Committee of Issuers or Public Companies ("POJK 34/2014"), POJK 48/2024, the Company's articles of association, and applicable laws and regulations. This policy framework is designed to ensure the consistent implementation of GCG principles throughout the appointment and governance processes of the Company's organs.

In line with this policy, the nomination process begins with the identification and selection of candidates conducted by the Nomination and Remuneration Committee as a supporting organ of the Board of Commissioners. At this stage, the Committee considers various aspects, including competency suitability, integrity, financial reputation, professional experience, as well as the candidate's understanding of the financing industry characteristics and the Company's strategic needs. In addition, the level of independence, commitment to prudential principles, and risk management practices are also key evaluation factors to ensure the quality of the proposed candidates.

Moreover, prospective members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board who have received recommendations from the Nomination and Remuneration Committee are submitted to the Board of Commissioners for approval. After obtaining approval from the controlling shareholder, the candidates are required to fulfill all stipulated requirements, including possession of professional certification in the financing sector issued by a Professional Certification Institution, as well as passing the Fit and Proper Test conducted by OJK before assuming their duties and responsibilities based on official appointment by the GMS.

Adapun rangkaian proses nominasi yang diterapkan di Perseroan dapat diuraikan sebagai berikut:

The nomination process implemented by the Company can be outlined as follows:

1

Proposal kandidat calon anggota Direksi, Dewan Komisaris dan/atau Dewan Pengawas Syariah diajukan oleh pemegang saham pengendali atau oleh Dewan Komisaris/Direksi dengan persetujuan pemegang saham pengendali.

The proposal of candidates for members of the Board of Directors, the Board of Commissioners, and/or the Sharia Supervisory Board is submitted by the controlling shareholder or by the Board of Commissioners/Board of Directors with the approval of the controlling shareholder.

2

Penyampaian proposal kandidat calon anggota Direksi, Dewan Komisaris dan/atau Dewan Pengawas Syariah kepada Komite Nominasi dan Remunerasi.

Submission of the candidate proposal for members of the Board of Directors, the Board of Commissioners, and/or the Sharia Supervisory Board to the Nomination and Remuneration Committee.

3

Penyampaian rekomendasi Komite Nominasi dan Remunerasi kepada Dewan Komisaris atas kandidat calon anggota Direksi, Dewan Komisaris dan/atau Dewan Pengawas Syariah disertai hasil *self-assessment*.

Submission of recommendations by the Nomination and Remuneration Committee to the Board of Commissioners regarding candidates for the Board of Directors, the Board of Commissioners, and/or the Sharia Supervisory Board, accompanied by the results of the self-assessment.

4

Proses seleksi kandidat calon anggota Direksi, Dewan Komisaris dan/atau Dewan Pengawas Syariah oleh Komite Nominasi dan Remunerasi:

1. Analisis rekam jejak dan kompetensi;
2. Wawancara; dan
3. Penilaian Kemampuan dan Kepatutan internal.

Candidate selection process for members of the Board of Directors, the Board of Commissioners, and/or the Sharia Supervisory Board by the Nomination and Remuneration Committee:

1. Track record and competency analysis;
2. Interview; and
3. Internal Fit and Proper assessment.

5

Persetujuan pemegang saham pengendali atas kandidat calon anggota Direksi, Dewan Komisaris dan/atau Dewan Pengawas Syariah.

Approval from the controlling shareholder for the candidates of the Board of Directors, the Board of Commissioners, and/or the Sharia Supervisory Board.

6

Pengajuan kandidat calon anggota Direksi, Dewan Komisaris dan/atau Dewan Pengawas Syariah ke OJK untuk mengikuti proses Penilaian Kemampuan dan Kepatutan sesuai dengan ketentuan yang berlaku.

Submission of candidates for the Board of Directors, the Board of Commissioners, and/or the Sharia Supervisory Board to OJK to undergo the Fit and Proper Test in accordance with applicable regulations.

7

Kandidat calon anggota Direksi, Dewan Komisaris dan/atau Dewan Pengawas Syariah dinyatakan lulus Penilaian Kemampuan dan Kepatutan dan diajukan untuk diangkat oleh Rapat Umum Pemegang Saham (RUPS) melalui keputusan RUPS atas komposisi anggota Direksi, dan/atau Dewan Komisaris dan/atau Dewan Pengawas Syariah.

Candidates who are declared to have passed the Fit and Proper Test are proposed for appointment by the General Meeting of Shareholders (GMS) through a GMS resolution on the composition of the Board of Directors, the Board of Commissioners, and/or the Sharia Supervisory Board.

Melalui penerapan prosedur nominasi yang terstruktur, transparan, dan selaras dengan ketentuan peraturan perundang-undangan, Perseroan berupaya memastikan bahwa anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah yang diangkat memiliki kapabilitas, integritas, serta kompetensi yang memadai guna mendukung keberlanjutan usaha, penguatan tata kelola, dan pencapaian tujuan strategis Perseroan.

Through the implementation of structured and transparent nomination procedures that are aligned with prevailing laws and regulations, the Company attempts to ensure that appointed members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board possess adequate capability, integrity, and competence to support business continuity, strengthen governance, and achieve the Company's strategic objectives.

Kebijakan Remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah

Kebijakan remunerasi bagi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan ditetapkan sebagai bagian dari komitmen Perseroan dalam menerapkan GCG secara konsisten dan berkelanjutan. Penyusunan kebijakan tersebut telah mengindahkan ketentuan POJK 34/2014 dan peraturan perundang-undangan lain yang relevan.

Kebijakan remunerasi bagi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah dirancang untuk memastikan bahwa sistem imbal jasa diterapkan secara adil, transparan, akuntabel, dan selaras dengan kinerja, tingkat tanggung jawab, kompleksitas usaha, serta profil risiko Perseroan. Penetapan remunerasi juga mempertimbangkan prinsip kewajaran (*fairness*), daya saing industri (*competitiveness*), kesinambungan usaha, serta kepentingan jangka panjang pemegang saham dan pemangku kepentingan.

Perseroan secara berkala melakukan peninjauan atas kebijakan remunerasi guna memastikan keselarasan dengan perkembangan regulasi, dinamika industri, serta strategi bisnis Perseroan. Dengan demikian, kebijakan remunerasi tidak hanya berfungsi sebagai instrumen penghargaan kinerja, tetapi juga sebagai mekanisme penguatan tata kelola, integritas, dan keberlanjutan usaha Perseroan.

Prosedur Penentuan Struktur dan Besaran Remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah

Penetapan struktur dan besaran remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah dilaksanakan melalui proses yang terstruktur, objektif, dan transparan dengan mengedepankan prinsip kehati-hatian serta memperhatikan keselarasan dengan kinerja dan keberlanjutan usaha Perseroan. Mekanisme ini dirancang untuk memastikan sistem remunerasi yang ditawarkan mampu menarik dan mempertahankan sumber daya yang kompeten, sekaligus mendorong pencapaian kinerja yang seimbang antara pertumbuhan usaha, profitabilitas, kualitas aset, dan pengelolaan risiko.

Proses penetapan diawali dengan evaluasi kinerja oleh Komite Nominasi dan Remunerasi berdasarkan pencapaian KPI yang mencakup target bisnis, kualitas tata kelola, kepatuhan terhadap regulasi, efektivitas pengambilan keputusan, serta kontribusi terhadap penguatan manajemen risiko dan pengendalian internal. Penilaian tersebut juga mempertimbangkan kondisi keuangan Perseroan, kompleksitas usaha, profil risiko, serta dinamika industri pembiayaan.

Selanjutnya, Komite Nominasi dan Remunerasi melakukan kajian atas struktur remunerasi yang terdiri atas komponen tetap dan variabel dengan memperhatikan keseimbangan

Remuneration Policy for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board

The remuneration policy for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company is established as part of the Company's commitment to consistently and sustainably implementing GCG. The formulation of this policy complies with POJK No. 34/2014 and other relevant laws and regulations.

The remuneration policy for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board is designed to ensure that the compensation system is applied in a fair, transparent, accountable manner and is aligned with performance, the level of responsibility, business complexity, and the Company's risk profile. The determination of remuneration also considers the principles of fairness, industry competitiveness, business continuity, and the long-term interests of shareholders and stakeholders.

The Company periodically reviews its remuneration policy to ensure alignment with regulatory developments, industry dynamics, and the Company's business strategy. Accordingly, the remuneration policy not only serves as a performance reward mechanism but also as a tool to strengthen governance, integrity, and the sustainability of the Company's operations.

Procedures for Determining Remuneration Structure and Amount for the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

The determination of the remuneration structure and amount for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board is carried out through a structured, objective, and transparent process by upholding prudential principles and ensuring alignment with the Company's performance and business sustainability. This mechanism is designed to ensure that the remuneration system is capable of attracting and retaining competent talent, while also encouraging balanced performance achievement in terms of business growth, profitability, asset quality, and risk management.

The determination process begins with a performance evaluation conducted by the Nomination and Remuneration Committee based on KPI achievements covering business targets, governance quality, regulatory compliance, effectiveness of decision-making, as well as contributions to strengthening risk management and internal control. The assessment also considers the Company's financial condition, business complexity, risk profile, and the dynamics of the financing industry.

Subsequently, the Nomination and Remuneration Committee conducts a review of the remuneration structure, which consists of fixed and variable components, by considering the balance

antara kepastian imbal jasa dan insentif berbasis kinerja, serta prinsip kewajaran dan daya saing melalui *benchmarking* industri dan kapasitas keuangan Perseroan. Rekomendasi yang dihasilkan disampaikan kepada Dewan Komisaris untuk dibahas dan memperoleh persetujuan, sebelum diajukan kepada RUPS sesuai dengan ketentuan anggaran dasar dan peraturan perundang-undangan yang berlaku.

Dalam implementasinya, Perseroan memastikan proses penetapan remunerasi dilakukan secara independen dan bebas dari benturan kepentingan, serta dievaluasi secara berkala guna menjaga relevansi, daya saing, dan kesinambungan kebijakan remunerasi seiring dengan perkembangan kinerja, regulasi, serta kondisi makroekonomi dan industri. Melalui kebijakan ini, Perseroan memastikan sistem imbal jasa yang diterapkan mampu mendukung kinerja berkelanjutan, menjaga independensi pengambilan keputusan, serta selaras dengan kepentingan jangka panjang Perseroan dan para pemangku kepentingan.

Kriteria Penentuan Remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah

Perseroan menetapkan kriteria penentuan remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah secara terukur, objektif, dan selaras dengan ketentuan OJK, anggaran dasar Perseroan, serta prinsip GCG. Penetapan remunerasi bagi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah mempertimbangkan peran, tanggung jawab, kompleksitas usaha, tingkat risiko, serta kinerja Perseroan secara berkelanjutan.

Direksi
Kriteria penentuan remunerasi Direksi dikaitkan secara langsung dengan pencapaian kinerja Perseroan dan kualitas pengelolaan usaha, dengan mempertimbangkan antara lain:

- Pencapaian KPI yang mencakup aspek keuangan, pertumbuhan usaha, kualitas aset, efisiensi operasional, dan profitabilitas;
- Penerapan manajemen risiko, kepatuhan terhadap regulasi, serta efektivitas pengendalian internal;
- Kualitas kepemimpinan, pengambilan keputusan strategis, dan pengembangan organisasi;
- Keberlanjutan kinerja jangka panjang serta kontribusi terhadap penciptaan nilai bagi pemangku kepentingan;
- Kewajaran remunerasi dengan memperhatikan kapasitas keuangan Perseroan dan *benchmarking* industri.

Dewan Komisaris
Kriteria penentuan remunerasi Dewan Komisaris difokuskan pada pelaksanaan fungsi pengawasan dan pemberian nasihat kepada Direksi, dengan mempertimbangkan sejumlah faktor antara lain:

- Efektivitas pelaksanaan tugas pengawasan terhadap kinerja Direksi dan operasional Perseroan;

between guaranteed compensation and performance-based incentives, as well as principles of fairness and competitiveness through industry benchmarking and the Company's financial capacity. The resulting recommendation is submitted to the Board of Commissioners for discussion and approval, before being proposed to the GMS in accordance with the articles of association and applicable laws and regulations.

In its implementation, the Company ensures that the remuneration determination process is conducted independently and free from conflicts of interest, and is periodically reviewed to maintain its relevance, competitiveness, and sustainability in line with changes in performance, regulations, macroeconomic conditions, and industry developments. Through this policy, the Company ensures that the implemented compensation system supports sustainable performance, maintains the independence of decision-making, and aligns with the long-term interests of the Company and its stakeholders.

Criteria for the Determination of Remuneration for the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

The Company sets criteria for determining the remuneration of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board in a measurable, objective manner and in alignment with OJK regulations, the Company's articles of association, and GCG principles. The determination of remuneration for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board considers their roles, responsibilities, business complexity, risk level, and the Company's sustainable performance.

Board of Directors
The criteria for determining the remuneration of the Board of Directors are directly linked to the Company's performance achievements and the quality of business management, by considering, among others:

- Achievement of KPIs covering financial aspects, business growth, asset quality, operational efficiency, and profitability;
- Implementation of risk management, regulatory compliance, and effectiveness of internal controls;
- Quality of leadership, strategic decision-making, and organizational development;
- Long-term performance sustainability and contribution to value creation for stakeholders;
- Fairness of remuneration by considering the Company's financial capacity and industry benchmarking.

Board of Commissioners
The criteria for determining the remuneration of the Board of Commissioners are focused on the implementation of supervisory and advisory functions to the Board of Directors, while considering several factors, including:

- The effectiveness of supervisory duties over the performance of the Board of Directors and the Company's operations;

- Kualitas penerapan tata kelola, kepatuhan terhadap regulasi, dan penguatan sistem pengendalian internal;
- Tingkat kehadiran, partisipasi aktif, serta kontribusi dalam rapat Dewan Komisaris dan komite pendukung;
- Kompleksitas kegiatan usaha dan tingkat tanggung jawab jabatan;
- Kewajaran dan daya saing remunerasi berdasarkan praktik industri sejenis serta kemampuan keuangan Perseroan.

Dewan Pengawas Syariah

Kriteria penentuan remunerasi Dewan Pengawas Syariah difokuskan pada pelaksanaan fungsi pengawasan kepatuhan syariah serta pemberian nasihat kepada Direksi agar kegiatan usaha Perseroan senantiasa sesuai dengan prinsip syariah, dengan mempertimbangkan antara lain:

- Efektivitas pelaksanaan tugas pengawasan terhadap kepatuhan syariah atas produk, aktivitas, dan operasional Perseroan;
- Kualitas opini, rekomendasi, dan fatwa yang diberikan dalam rangka memastikan kesesuaian dengan prinsip syariah;
- Tingkat kehadiran, partisipasi aktif, serta kontribusi dalam rapat Dewan Pengawas Syariah dan/atau rapat terkait lainnya;
- Kepatuhan terhadap regulasi yang berlaku serta standar/fatwa yang ditetapkan oleh otoritas terkait;
- Kompleksitas kegiatan usaha syariah dan tingkat tanggung jawab jabatan;
- Kontribusi dalam penguatan tata kelola syariah serta peningkatan *awareness* budaya kepatuhan syariah di lingkungan Perseroan;
- Keberlanjutan kualitas pengawasan syariah serta kontribusi terhadap reputasi dan kepercayaan pemangku kepentingan;
- Kewajaran remunerasi dengan memperhatikan praktik industri sejenis serta kemampuan keuangan Perseroan.

Melalui penerapan kriteria tersebut, Perseroan memastikan bahwa kebijakan remunerasi mendorong akuntabilitas kinerja, disiplin risiko, serta kesinambungan pertumbuhan usaha secara sehat dan berkelanjutan.

Struktur Remunerasi Anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah

Struktur remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah ditetapkan secara proporsional dan transparan dengan mempertimbangkan tingkat tanggung jawab, kompleksitas peran, serta kontribusi terhadap kinerja dan keberlanjutan usaha Perseroan, serta mengacu pada prinsip GCG dan ketentuan peraturan perundang-undangan yang berlaku.

- The quality of governance implementation, regulatory compliance, and strengthening of the internal control system;
- Attendance levels, active participation, and contributions in Board of Commissioners meetings and supporting committee meetings;
- The complexity of business activities and the level of responsibility of the position;
- Fairness and competitiveness of remuneration based on industry practices and the Company's financial capacity.

Sharia Supervisory Board

The criteria for determining the remuneration of the Sharia Supervisory Board are focused on the implementation of sharia compliance oversight functions and providing advice to the Board of Directors to ensure that the Company's business activities consistently comply with sharia principles, by considering, among others:

- The effectiveness of supervisory duties over sharia compliance of the Company's products, activities, and operations;
- The quality of opinions, recommendations, and fatwas provided to ensure compliance with sharia principles;
- Attendance levels, active participation, and contributions in Sharia Supervisory Board meetings and/or other related meetings;
- Compliance with applicable regulations and standards/fatwas issued by relevant authorities;
- The complexity of sharia business activities and the level of responsibility of the position;
- Contributions to strengthening sharia governance and increasing awareness of sharia compliance culture within the Company;
- The sustainability of sharia supervisory quality and contributions to stakeholder reputation and trust;
- Fairness of remuneration with consideration of industry practices and the Company's financial capacity.

Through the application of these criteria, the Company ensures that the remuneration policy promotes performance accountability, risk discipline, as well as the continuity of sound and sustainable business growth.

Remuneration Structure of Members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

The remuneration structure of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board is determined in a proportionate and transparent manner, taking into account the level of responsibility, complexity of roles, and contribution to the Company's performance and business sustainability, while referring to GCG principles and applicable laws and regulations.

Remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah terdiri atas gaji dan tunjangan lainnya yang penerapannya disesuaikan dengan kebijakan internal Perseroan.

Selain itu, Perseroan juga menyediakan fasilitas non-tunai dalam bentuk natura, antara lain berupa fasilitas perumahan, transportasi, kesehatan dalam bentuk asuransi maupun penggantian biaya kesehatan, serta fasilitas penunjang lainnya sesuai dengan kebijakan Perseroan yang berlaku. Struktur remunerasi tersebut dirancang sedemikian rupa untuk menjaga keseimbangan antara kontribusi yang diberikan oleh karyawan, penerapan prinsip kehati-hatian, serta mendukung pencapaian kepentingan dan keberlanjutan jangka panjang Perseroan.

Besaran Remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Tahun 2025

Mengacu pada keputusan RUPS tanggal 5 Juni 2025, berikut disajikan informasi mengenai besaran remunerasi anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah selama tahun buku 2025:

The remuneration of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board consists of salary and other benefits, the implementation of which is adjusted in accordance with the Company's internal policies.

Moreover, the Company also provides non-cash benefits in the form of in-kind facilities, including housing facilities, transportation, healthcare in the form of insurance or reimbursement of medical expenses, as well as other supporting facilities in accordance with applicable Company policies. This remuneration structure is designed to maintain a balance between employee contributions, the application of prudential principles, and support the achievement of the Company's long-term interests and sustainability.

Remuneration Amount of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board in 2025

Referring to the resolution of the GMS dated June 5, 2025, the following information presents the remuneration amounts of members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board during the 2025 fiscal year:

Remunerasi Direksi Tahun 2025
Remuneration for the Board of Directors in 2025

Nama Name	**Jabatan** Position	**Remunerasi (gaji pokok, *benefit* dan bonus)** Remuneration (basic salary, benefits, and bonus)
Cho Jaeseong	Presiden Direktur President Director	Rp4.579.030.763
Eun Seonghyuk	Direktur Director	Rp5.127.494.409
Ina Dashinta Hamid	Direktur Director	Rp2.017.120.971
Ade Rafida Saulina Samosir	Direktur Director	Rp1.155.313.692

Remunerasi Dewan Komisaris Tahun 2025
Remuneration for the Board of Commissioners in 2025

Nama Name	**Jabatan** Position	**Remunerasi (gaji pokok, *benefit* dan bonus)** Remuneration (basic salary, benefits, and bonus)
Kwon Younghoon	Presiden Komisaris President Commissioner	-
Choi Jung Sik	Komisaris Independen Independent Commissioner	Rp364.000.000
Antonius Hanifah Komala	Komisaris Independen Independent Commissioner	Rp273.000.000

Remunerasi Dewan Pengawas Syariah Tahun 2025
Remuneration for the Sharia Supervisory Board in 2025

Nama Name	Jabatan Position	Remunerasi (gaji pokok, *benefit* dan bonus) Remuneration (basic salary, benefits, and bonus)
AM Hasan Ali	Dewan Pengawas Syariah Sharia Supervisory Board	Rp81.600.000

Dewan Pengawas Syariah
Sharia Supervisory Board

Dewan Pengawas Syariah (DPS) merupakan organ Perseroan yang berfungsi memberikan nasihat serta melakukan pengawasan atas kegiatan usaha dan produk pembiayaan berbasis syariah guna memastikan kesesuaian dengan prinsip syariah serta ketentuan peraturan perundang-undangan yang berlaku. Dalam pelaksanaan tugasnya, DPS memastikan bahwa kebijakan, prosedur, dan implementasi produk syariah Perseroan senantiasa sejalan dengan fatwa dan ketentuan yang ditetapkan oleh Dewan Syariah Nasional. Sebagai bentuk pemenuhan atas ketentuan tersebut, Perseroan telah memperoleh rekomendasi dari Dewan Syariah Nasional–Majelis Ulama Indonesia (DSN-MUI) sebagaimana tercantum dalam Surat No. U-0595/DSN-MUI/VIII/2024 tanggal 28 Agustus 2024.

The Sharia Supervisory Board (DPS) is a Company organ responsible for providing advice and conducting supervision over sharia-based financing business activities and products to ensure compliance with sharia principles and applicable laws and regulations. In carrying out its duties, the DPS ensures that the Company's policies, procedures, and implementation of sharia products are consistently aligned with the fatwas and provisions issued by the National Sharia Board. As part of compliance with these requirements, the Company has obtained a recommendation from the National Sharia Board–Indonesian Council of Ulama (DSN-MUI), as stated in Letter No. U-0595/DSN-MUI/VIII/2024 dated August 28, 2024.

Pedoman Kerja Dewan Pengawas Syariah

Dalam melaksanakan tugas dan tanggung jawabnya, DPS berpedoman pada Peraturan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan. Ketentuan tersebut pada awalnya ditetapkan melalui Keputusan Sirkuler Direksi dan Dewan Komisaris No. 096/DIR/HO/09/21 tanggal 22 September 2021, dan selanjutnya diperbarui berdasarkan Keputusan Sirkuler No. 178/DIR/HO/12/25 tanggal 09 Desember 2025 tentang Perubahan *Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation*. Pembaruan peraturan dimaksud dilakukan untuk menyesuaikan dengan perkembangan kegiatan usaha, dinamika regulasi, serta kebutuhan penguatan tata kelola, sehingga pelaksanaan fungsi pengawasan syariah senantiasa konsisten dengan prinsip GCG dan mendukung pencapaian tujuan strategis Perseroan.

Sharia Supervisory Board Work Guidelines

In performing its duties and responsibilities, the DPS refers to the Regulation of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board of the Company. These provisions were initially established through the Circular Decision of the Board of Directors and the Board of Commissioners No. 096/DIR/HO/09/21 dated September 22, 2021, and were subsequently updated based on Circular Decision No. 178/DIR/HO/12/25 dated December 9, 2025 on the Amendment to the Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation. This amendment was made in line with business developments, regulatory dynamics, and the need to strengthen governance, ensuring that the implementation of sharia supervisory functions remains consistent with GCG principles and supports the achievement of the Company's strategic objectives.

Tugas dan Tanggung Jawab

Dalam rangka memastikan penerapan prinsip syariah secara konsisten dalam seluruh kegiatan usaha Perseroan, DPS melaksanakan tugas dan tanggung jawabnya sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, serta pedoman internal Perseroan. Adapun ruang lingkup tugas dan tanggung jawab DPS Perseroan meliputi hal-hal sebagai berikut:

Duties and Responsibilities

In order to ensure the consistent implementation of sharia principles across all of the Company's business activities, the DPS carries out its duties and responsibilities in accordance with prevailing laws and regulations, the articles of association, and the Company's internal guidelines. The scope of duties and responsibilities of the Company's DPS includes the following:

1. Melaksanakan tugas dan wewenang untuk melakukan pengawasan dan pemberian nasihat serta saran kepada Direksi agar kegiatan Perseroan atau UUS sesuai dengan prinsip syariah;
2. Mengarahkan, memantau, dan mengevaluasi efektivitas penerapan Tata Kelola yang Baik, manajemen risiko, kepatuhan, dan audit internal;
3. Melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit dan rekomendasi dari satuan kerja audit internal Perseroan, auditor eksternal, hasil pengawasan OJK, dan/atau hasil pengawasan otoritas dan lembaga lain, terkait penerapan prinsip syariah;
4. Menjamin pengambilan keputusan yang efektif, tepat, dan cepat serta dapat bertindak secara independen, tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan objektif;
5. Melakukan evaluasi pemenuhan prinsip syariah paling sedikit meliputi:
   a. Kegiatan pendanaan dan pembiayaan syariah;
   b. Evaluasi prosedur operasional standar;
   c. Praktik pemasaran pembiayaan syariah yang dilakukan oleh Unit Usaha Syariah; dan
   d. Penerapan akuntansi.
6. Berkoordinasi dengan Presiden Direktur yang membawahkan Kepatuhan dan Departemen Kepatuhan Perseroan terkait pelaksanaan kepatuhan Perseroan terhadap prinsip syariah.

1. Performing duties and authority to supervise and provide advice and recommendations to the Board of Directors to ensure that the Company's activities or UUS are in accordance with sharia principles;
2. Directing, monitoring, and evaluating the effectiveness of the implementation of Good Corporate Governance, risk management, compliance, and internal audit;
3. Supervising the follow-up actions taken by the Board of Directors on audit findings and recommendations from the Company's internal audit unit, external auditors, OJK supervisory results, and/or other authorities and institutions, in relation to the implementation of sharia principles;
4. Ensuring effective, accurate, and timely decision-making, and acting independently without any interest that may interfere with its ability to perform its duties objectively and independently;
5. Conducting evaluations of compliance with sharia principles, at a minimum covering:
   a. Sharia funding and financing activities;
   b. Evaluation of standard operating procedures;
   c. Marketing practices of sharia financing conducted by the Sharia Business Unit; and
   d. Accounting implementation;
6. Coordinating with the President Director overseeing Compliance and the Company's Compliance Department regarding the implementation of the Company's compliance with sharia principles.

Komposisi dan Masa Jabatan Keanggotaan Dewan Pengawas Syariah

Pada tahun 2025, Dewan Pengawas Syariah (DPS) Perseroan mengalami perubahan dengan kronologis sebagai berikut:

Composition and Term of Office of the Sharia Supervisory Board

In 2025, the Company's Sharia Supervisory Board (SSB) underwent changes, chronologically as follows:

Periode 1 Januari 2025 – 2 Mei 2025
Period of January 1, 2025 –May 2, 2025

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Dasar Pengangkatan Basis of Appointment
Jaenal Effendi	Dewan Pengawas Syariah Sharia Supervisory Board	2023 - 2025	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 21 tanggal 2 Juni 2017. Pengangkatan kembali terakhir berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No. 187 tanggal 16 Juni 2023. Telah dinyatakan lulus atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan Anggota Dewan Komisioner OJK No. KEP-16/NB.22/2017 tanggal 31 Mei 2017. Deed of General Meeting of Shareholders Resolutions No. 21 dated June 2, 2017. The last reappointment was based on Deed of General Meeting of Shareholders Resolutions No. 187 dated June 16, 2023. Has been declared to have passed the Fit and Proper Test in accordance with the Decree of Members of OJK's Board of Commissioners No. KEP-16/NB.22/2017 dated May 31, 2017.

Periode 2 Mei 2025 – 31 Desember 2025
Period of May 2, 2025 – December 31, 2025

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Dasar Pengangkatan Basis of Appointment
AM Hasan Ali	Dewan Pengawas Syariah Sharia Supervisory Board	2025-2027	Akta Pernyataan Keputusan Rapat No. 158 tanggal 29 April 2025. Beliau telah mendapat persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan sesuai Surat Keputusan No. KEP-75/PL.02/2025 tanggal 22 April 2025. Deed of Meeting Resolutions No. 158 dated April 29, 2025. Has obtained approval from the Financial Services Authority for the Fit and Proper Test in accordance with the Decree No. KEP-75/PL.02/2025 dated April 22, 2025.

Rapat Dewan Pengawas Syariah

Kebijakan Rapat

DPS melaksanakan fungsi pemberian nasihat, saran, dan pengawasan atas penerapan prinsip syariah secara berkesinambungan. Pelaksanaan fungsi tersebut diwujudkan melalui penyelenggaraan rapat yang dilaksanakan sekurang-kurangnya 6 (enam) kali dalam satu tahun. Melalui forum rapat tersebut, DPS melakukan penelaahan atas kebijakan dan produk pembiayaan syariah, serta menyampaikan rekomendasi kepada Direksi terkait pelaksanaan kegiatan usaha berbasis syariah.

Frekuensi dan Tingkat Kehadiran

Sepanjang tahun 2025, DPS telah menyelenggarakan pertemuan atau rapat bersama Direksi, manajemen Perseroan, serta pimpinan Unit Usaha Syariah sebanyak 6 (enam) kali.

Agenda Rapat

Agenda rapat DPS selama 2025 difokuskan pada pembahasan dan evaluasi atas penerapan prinsip syariah dalam kegiatan usaha Perseroan, termasuk penelaahan kebijakan, produk, serta kepatuhan terhadap ketentuan yang berlaku.

Program Pengembangan Kompetensi Dewan Pengawas Syariah

DPS wajib mengikuti program pengembangan kompetensi sekurang-kurangnya 1 (satu) kali dalam jangka waktu 1 (satu) tahun sebagaimana diatur dalam POJK No. 10/POJK.05/2019 yang telah diubah berdasarkan POJK No. 46 Tahun 2024 tentang Pengembangan dan Penguatan Perusahaan Pembiayaan, Perusahaan Pembiayaan Infrastruktur dan Perusahaan Modal Ventura. Ketentuan tersebut dimaksudkan untuk memastikan bahwa DPS senantiasa memiliki pemahaman yang mutakhir terhadap prinsip syariah, perkembangan regulasi, serta praktik terbaik di industri jasa keuangan.

Sepanjang tahun 2025, DPS Perseroan telah mengikuti sejumlah kegiatan pengembangan kompetensi sebagai berikut:

Sharia Supervisory Board's Meetings

Meeting Policy

The DPS performs the function of providing advice, recommendations, and supervision over the continuous implementation of Sharia principles. The implementation of this function is realized through meetings held at least 6 (six) times within one year. Through these meeting forums, the DPS conducts reviews of sharia financing policies and products, and submits recommendations to the Board of Directors regarding the implementation of sharia-based business activities.

Frequency and Attendance Rate

Throughout 2025, the DPS held meetings with the Board of Directors, the Company's management, and the head of the Sharia Business Unit a total of 6 (six) times.

Meeting Agenda

The DPS meeting agendas during 2025 focused on discussions and evaluations of the implementation of sharia principles in the Company's business activities, including reviews of policies, products, and compliance with applicable regulations.

Competency Development Program of the Sharia Supervisory Board

The DPS is required to participate in competency development programs at least once within a one-year period, as stipulated in POJK No. 10/POJK.05/2019, as amended by POJK No. 46 of 2024 on the Development and Strengthening of Financing Companies, Infrastructure Financing Companies, and Venture Capital Companies. This provision is intended to ensure that the DPS consistently maintains up-to-date understanding of Sharia principles, regulatory developments, and best practices in the financial services industry.

Throughout 2025, the Company's DPS participated in several competency development activities as follows:

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
AM Hasan Ali	Dewan Pengawas Syariah Sharia Supervisory Board	Pra Ijtima Sanawi Dewan Pengawas Syariah X Tahun 2025 Bidang PVML (Lembaga Pembiayaan, Perusahaan Modal Ventura, Pergadaian, Lembaga Keuangan Mikro dan Lembaga Jasa Keuangan Lainnya) Pre- 10th Ijtima' Sanawi 2025 for the Sharia Supervisory Board in the PVML Sector (Financing Institutions, Venture Capital Companies, Pawnshops, Microfinance Institutions, and Other Financial Services Institutions)	24 – 25 September 2025 September 24-25, 2025	Hotel Millennium Jakarta	DSN-MUI
	Dewan Pengawas Syariah Sharia Supervisory Board	*Ijtima' Sanawi*	26 – 27 September 2025 September 26-27, 2025	Hotel Grand Mercure, Kemayoran Jakarta	DSN-MUI

Program Orientasi bagi Dewan Pengawas Syariah Tahun 2025

Perseroan memiliki kebijakan program orientasi bagi anggota DPS sebagai bagian dari upaya memastikan efektivitas pelaksanaan tugas, pemahaman yang memadai terhadap karakteristik usaha, kerangka tata kelola, serta kepatuhan terhadap prinsip syariah dan ketentuan regulasi yang berlaku. Program orientasi tersebut dirancang untuk membekali anggota DPS dengan pemahaman yang komprehensif mengenai strategi Perseroan, proses bisnis, profil risiko, serta mekanisme pengawasan syariah.

Pada tahun 2025, pelaksanaan program orientasi bagi DPS baru diselenggarakan melalui program pengembangan kompetensi.

Orientation Program for the Sharia Supervisory Board in 2025

The Company has an orientation program policy for DPS members as part of efforts to ensure the effectiveness of duty implementation, adequate understanding of business characteristics, governance framework, as well as compliance with Sharia principles and applicable regulatory requirements. The orientation program is designed to equip DPS members with a comprehensive understanding of the Company's strategy, business processes, risk profile, and sharia supervisory mechanisms.

In 2025, the orientation program for newly appointed DPS members was conducted through a competency development program.

Komite-Komite di Bawah Dewan Komisaris

Committees under the Board of Commissioners

Komite Audit

Komite Audit dibentuk untuk memperkuat efektivitas fungsi pengawasan Dewan Komisaris, khususnya dalam memastikan keandalan pelaporan keuangan, kecukupan sistem pengendalian internal, serta kepatuhan Perseroan terhadap ketentuan peraturan perundang-undangan. Dalam pelaksanaan perannya, Komite Audit berfungsi sebagai mekanisme penjaminan kualitas (*quality assurance*) atas penerapan tata kelola, dengan fokus pada integritas informasi, transparansi, dan pengelolaan risiko. Komite Audit secara aktif melakukan koordinasi dengan Direksi, fungsi Audit Internal, serta auditor eksternal dalam menelaah hasil pemeriksaan, memantau tindak lanjut atas rekomendasi, serta memastikan potensi risiko dapat diidentifikasi dan dimitigasi secara tepat dan berkelanjutan.

Audit Committee

The Audit Committee is established to strengthen the effectiveness of the Board of Commissioners' supervisory function, particularly in ensuring the reliability of financial reporting, the adequacy of the internal control system, and the Company's compliance with applicable laws and regulations. In carrying out its role, the Audit Committee functions as a quality assurance mechanism for governance implementation, with a focus on information integrity, transparency, and risk management. The Audit Committee actively coordinates with the Board of Directors, Internal Audit function, and external auditors in reviewing audit results, monitoring the follow-up of recommendations, and ensuring that potential risks are identified and mitigated appropriately and on a sustainable basis.

Peraturan Komite Audit

Dalam menjalankan tugas dan tanggung jawabnya, Komite Audit Perseroan berpedoman dan patuh pada POJK No. 55/POJK.04/2015 ("POJK 55/2015") tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Selaras dengan ketentuan tersebut, Perseroan telah menyusun dan menetapkan Peraturan Komite Audit sebagai pedoman kerja yang mengatur tugas, wewenang, tanggung jawab, serta mekanisme kerja Komite Audit. Peraturan dimaksud ditetapkan melalui Keputusan Sirkuler Dewan Komisaris No. 180/DIR/HO/12/25 tanggal 09 Desember 2025 tentang Perubahan *Audit Committee Regulation*. Keberadaan peraturan ini diharapkan dapat memastikan pelaksanaan fungsi Komite Audit berjalan secara konsisten, efektif, dan memberikan nilai tambah dalam mendukung penerapan GCG serta menjaga kualitas pengawasan di lingkungan Perseroan.

Tugas dan Tanggung Jawab

Komite Audit berperan sebagai trusted advisor bagi Dewan Komisaris dalam memastikan efektivitas, objektivitas, dan kualitas fungsi pengawasan Perseroan. Dalam menjalankan perannya, Komite Audit memberikan dukungan kepada Dewan Komisaris dengan cakupan tugas dan tanggung jawab sebagai berikut:

1. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi keuangan, dan laporan lainnya terkait dengan informasi keuangan Perseroan.
2. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan Perseroan.
3. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya.
4. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa.
5. Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal.
6. Melakukan penelaahan terhadap aktivitas pelaksanaan manajemen risiko yang dilakukan oleh Direksi.
7. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan.
8. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan.
9. Menjaga kerahasiaan dokumen, data, dan informasi Perseroan.
10. Wajib melaksanakan:
    a. pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit; dan
    b. pemantauan atas tindak lanjut hasil audit, dalam rangka menilai kecukupan pengendalian internal, termasuk kecukupan proses pelaporan keuangan, yang pelaksanaannya dilaksanakan paling sedikit terhadap:

Audit Committee Regulation

In performing its duties and responsibilities, the Company's Audit Committee refers to and complies with POJK No. 55/POJK.04/2015 ("POJK 55/2015") on the Establishment and Work Guidelines of the Audit Committee. In line with these provisions, the Company has prepared and established Audit Committee Regulations as working guidelines governing the duties, authorities, responsibilities, and working mechanisms of the Audit Committee. These regulations were stipulated through Circular Decision of the Board of Commissioners No. 180/DIR/HO/12/25 dated December 9, 2025, regarding the Amendment of the Audit Committee Regulation. These regulations are expected to ensure that the Audit Committee's functions are carried out consistently and effectively, while providing added value in supporting the implementation of GCG and maintaining the quality of supervision within the Company.

Duties and Responsibilities

The Audit Committee serves as a trusted advisor to the Board of Commissioners in ensuring the effectiveness, objectivity, and quality of the Company's supervisory function. In carrying out its role, the Audit Committee provides support to the Board of Commissioners with the following scope of duties and responsibilities:

1. Reviewing financial information to be disclosed by the Company to the public and/or authorities, including financial statements, financial projections, and other reports related to the Company's financial information.
2. Reviewing compliance with laws and regulations applicable to the Company.
3. Providing independent opinions in the event of differing views between management and the accountant regarding the services rendered.
4. Providing recommendations to the Board of Commissioners regarding the appointment of an accountant, based on independence, scope of assignment, and remuneration.
5. Reviewing the implementation of audits conducted by internal auditors and supervising the follow-up actions taken by the Board of Directors on internal audit findings.
6. Reviewing the implementation of risk management activities carried out by the Board of Directors.
7. Reviewing complaints related to the Company's accounting and financial reporting processes.
8. Reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interest within the Company.
9. Maintaining the confidentiality of the Company's documents, data, and information.
10. Mandatory duties include:
    a. monitoring and evaluating audit planning and implementation; and
    b. monitoring the follow-up of audit results, in order to assess the adequacy of internal controls, including the adequacy of financial reporting processes, the implementation of which shall at least cover:

1. pelaksanaan tugas satuan kerja audit internal;
2. kesesuaian pelaksanaan audit oleh audit eksternal dengan standar audit;
3. kesesuaian laporan keuangan dengan standar akuntansi keuangan; dan
4. pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit internal, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain, guna memberikan rekomendasi kepada Dewan Komisaris.

1. the implementation of duties by the internal audit unit;
2. the conformity of external audit implementation with auditing standards;
3. the conformity of financial statements with financial accounting standards; and
4. the follow-up actions taken by the Board of Directors on findings from the internal audit unit, external auditors, supervision results of the Financial Services Authority, and/or other authorities and institutions, in order to provide recommendations to the Board of Commissioners.

Masa Jabatan dan Komposisi Komite Audit

Term of Office and Composition of the Audit Committee

Periode Jabatan

Masa jabatan anggota Komite Audit ditetapkan tidak boleh melebihi masa jabatan Dewan Komisaris sebagaimana diatur dalam anggaran dasar Perseroan, yaitu selama 3 (tiga) tahun. Setelah berakhirnya masa jabatan tersebut, anggota Komite Audit dapat dipilih kembali hanya untuk 1 (satu) kali masa jabatan berikutnya, sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

Term of Office

The term of office of Audit Committee members is determined not to exceed the term of office of the Board of Commissioners as stipulated in the Company's articles of association, which is 3 (three) years. Upon the expiry of such term, Audit Committee members may be reappointed for only 1 (one) subsequent term, in accordance with the prevailing laws and regulations.

Jumlah, Komposisi, dan Susunan Komite Audit

Per 31 Desember 2025, Komite Audit Perseroan terdiri dari 3 (tiga) orang dengan komposisi 1 (satu) orang menjabat sebagai Ketua dan 2 (dua) orang anggota lainnya berasal dari pihak independen. Informasi lebih rinci mengenai susunan Komite Audit adalah sebagai berikut:

Number, Composition, and Structure of the Audit Committee

As of December 31, 2025, the Company's Audit Committee consists of 3 (three) members, comprising 1 (one) Chairperson and 2 (two) other members from independent parties. Further detailed information regarding the composition of the Audit Committee is as follows:

Nama Name	**Posisi di Komite** Position in the Committee	**Dasar Pengangkatan** Basis of Appointment	**Jabatan Lain di Perseroan** Other Positions in the Company	**Periode Masa Jabatan** Service Period
Choi Jung Sik	Ketua Komite Chairman of the Committee	Surat Keputusan Dewan Komisaris Perseroan No.005/COM/HO/05/23 tanggal 22 Mei 2023 sebagaimana diubah dengan Surat Keputusan Direksi Perseroan No. 162/DIR/HO/11/25 tanggal 24 November 2025 Decision Letter of the Company's Board of Commissioners No. 005/COM/HO/05/23 dated May 22, 2023, as amended by the Decision Letter of the Company's Board of Directors No. 162/DIR/HO/11/25 dated November 24, 2025.	• Komisaris Independen • Ketua Komite Nominasi dan Remunerasi • Independent Commissioner • Chairman of the Nomination and Remuneration Committee	2023-2026
Yoon Young Jun	Anggota Komite Member of the Committee	Surat Keputusan Dewan Komisaris Perseroan No.005/COM/HO/05/23 tanggal 22 Mei 2023 sebagaimana diubah dengan Surat Keputusan Direksi Perseroan No. 162/DIR/HO/11/25 tanggal 24 November 2025 Decision Letter of the Company's Board of Commissioners No. 005/COM/HO/05/23 dated May 22, 2023, as amended by the Decision Letter of the Company's Board of Directors No. 162/DIR/HO/11/25 dated November 24, 2025.	-	2023-2026

Nama Name	Posisi di Komite Position in the Committee	Dasar Pengangkatan Basis of Appointment	Jabatan Lain di Perseroan Other Positions in the Company	Periode Masa Jabatan Service Period
Yustina Peniyanti	Anggota Komite Member of the Committee	Surat Keputusan Dewan Komisaris Perseroan No.005/COM/HO/05/23 tanggal 22 Mei 2023 sebagaimana diubah dengan Surat Keputusan Direksi Perseroan No. 162/DIR/HO/11/25 tanggal 24 November 2025 Decision Letter of the Company's Board of Commissioners No. 005/COM/HO/05/23 dated May 22, 2023, as amended by the Decision Letter of the Company's Board of Directors No. 162/DIR/HO/11/25 dated November 24, 2025.	-	2023-2026

Profil Keanggotaan Komite Audit

Profile of the Audit Committee Membership

Profil Ketua Komite Audit
Profile of the Audit Committee Chairman

Nama Name	Choi Jung Sik
Kewarganegaraan Nationality	Indonesia Indonesian
Domisili Domicile	Jakarta
Usia Age	68 tahun 68 years old
Bidang Keahlian Expertise	Akuntansi dan Bisnis Accounting and Business
Sertifikasi Profesi Professional Certification	Sertifikasi Dasar Komisaris tanggal 25 Juni 2020 (LSPPI) Basic Commissioner Certification dated June 25, 2020 (LSPPI)

Profil lengkap Choi Jung Sik selaku Ketua Komite Audit yang juga menjabat sebagai Komisaris Independen Perseroan dapat dilihat pada Bab Profil Perusahaan.

The complete profile of Choi Jung Sik, as the Chairman of the Audit Committee who also serves as the Company's Independent Commissioner, can be found in the Company Profile Chapter.

Profil Anggota Komite Audit
Profile of the Audit Committee Members

Yoon Young Jun
Anggota Komite Audit
Member of the Audit Committee

Usia | Age
50 Tahun | Years old

Kewarganegaraan | Nationality
Korea Selatan
South Korean

Riwayat Pendidikan
- Gelar Master bidang Hukum Perpajakan Indonesia dari Universitas Indonesia (2014);
- Gelar Ph.D dari Universitas Pelita Harapan (sedang berjalan).

Bidang Keahlian
Hukum perpajakan

Sertifikasi Profesi
Certified Tax Advisor Indonesia and Certified Accounting Manager Korea

Riwayat Pekerjaan
Beliau memiliki lebih dari 21 tahun pengalaman di bidang pemeriksaan dan konsultasi perpajakan di Korea dan Indonesia, pernah menjabat sebagai Auditor Pajak Pemerintah Korea (1999–2018) serta sebagai Direktur Deloitte Indonesia (2018–2019).

Rangkap Jabatan
Direktur Legal dan FAT di PT PAR Kland World Indonesia (sejak 2019)

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

Educational Background
- Master's Degree in Indonesian Tax Law from Universitas Indonesia (2014);
- Ph.D. from Universitas Pelita Harapan (ongoing).

Area of Expertise
Tax Law

Professional Certifications
Certified Tax Advisor Indonesia and Certified Accounting Manager Korea

Professional Experience
He has more than 21 years of experience in tax audit and consulting in Korea and Indonesia. He previously served as a Government Tax Auditor in Korea (1999–2018) and as a Director at Deloitte Indonesia (2018–2019).

Concurrent Positions
Director of Legal and FAT at PT PAR Kland World Indonesia (since 2019)

Affiliation
Has no affiliation with members of the Board of Commissioners, Board of Directors, or the Controlling Shareholder.

Yustina Peniyanti
Anggota Komite Audit
Member of the Audit Committee

Usia | Age
60 Tahun | Years old

Kewarganegaraan | Nationality
Indonesia
Indonesian

Riwayat Pendidikan
- Sarjana Ekonomi bidang Akuntansi dari Universitas Tarumanegara (1990);
- Pendidikan Pasca Sarjana *Tax Policy* dan *Tax* Administrasi dari Universitas Indonesia (1999);
- Sarjana Hukum dari Universitas Indonesia (2007);
- Pendidikan Profesi Akuntansi dari Fakultas Ekonomi Universitas Indonesia (2008).

Bidang Keahlian
Akuntansi, Pajak, Hukum

Sertifikasi Profesi
-

Riwayat Pekerjaan
- *Junior Auditor* KAP Trisno Utomo dan Rekan (1989);
- *Junior Auditor* KAP Darmawan and Co (1989-1991);
- *Accounting Supervisor* PT Alltrak's 1978 (1991-1992);
- *Cost Accountant* PT Adi Multi Sarana (1993-1994);
- *Tax Accountant* dan *Tax Librarian Hadiputranto*, Hadinoto and Partners Law Firm (1994-2001);
- *Tax Accountant* dan *Litigation* Manager PT Andalan Dunia Bisnis (2001-2004);
- *Associate Tax Partner* KAP J. Tanzil dan Rekan (2004-2005).

Rangkap Jabatan
Dosen Fakultas Ekonomi dan Bisnis – Ilmu Akuntansi bidang Perpajakan, Akuntansi Pajak dan Perpajakan Internasional dan *Independent Tax Consultant* di Universitas Tarumanagara (sejak 2002).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

Educational Background
- Bachelor's Degree in Economics, majoring in Accounting, from Universitas Tarumanegara (1990);
- Postgraduate education in Tax Policy and Tax Administration from Universitas Indonesia (1999);
- Bachelor's Degree in Law from Universitas Indonesia (2007);
- Accounting Professional Education Program from the Faculty of Economics, Universitas Indonesia (2008).

Area of Expertise
Accounting, Taxation, Law

Professional Certifications
-

Professional Experience
- Junior Auditor at KAP Trisno Utomo and Rekan (1989);
- Junior Auditor at KAP Darmawan and Co (1989–1991);
- Accounting Supervisor at PT Alltrak's 1978 (1991–1992);
- Cost Accountant at PT Adi Multi Sarana (1993–1994);
- Tax Accountant and Tax Librarian at Hadiputranto, Hadinoto and Partners Law Firm (1994–2001);
- Tax Accountant and Litigation Manager at PT Andalan Dunia Bisnis (2001–2004);
- Associate Tax Partner at KAP J. Tanzil dan Rekan (2004–2005).

Concurrent Positions
Lecturer at the Faculty of Economics and Business – Accounting (Taxation, Tax Accounting, and International Taxation) and Independent Tax Consultant at Universitas Tarumanagara (since 2002).

Affiliation
Has no affiliation with members of the Board of Commissioners, Board of Directors, or the Controlling Shareholder.

Independensi Komite Audit

Setiap anggota Komite Audit berkomitmen untuk menjalankan perannya secara objektif dan bebas dari pengaruh serta intervensi pihak lain yang berpotensi mengganggu independensi dan penilaian Komite Audit, sehingga mampu melakukan penelaahan dan pengawasan secara kritis serta memastikan temuan, masukan, dan rekomendasi disampaikan secara profesional, jujur, dan berorientasi pada kepentingan Perseroan.

Independensi tercermin dari kriteria sebagai Komite Audit Perseroan, antara lain:

1. Memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Memahami laporan keuangan, bisnis Perseroan khususnya terkait layanan jasa atau kegiatan usaha Perseroan, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang pasar modal serta peraturan perundang-undangan terkait lainnya;
3. Mematuhi Kode Etik Komite Audit yang ditetapkan oleh Perseroan;
4. Bersedia meningkatkan kompetensi secara terus menerus melalui kegiatan pendidikan dan pelatihan;
5. Memiliki paling sedikit 1(satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan;
6. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik, atau pihak lain yang memberi jasa asurans, jasa non-asurans, jasa penilai dan/atau jasa konsultasi lain kepada Perseroan dalam waktu 6 (enam) bulan terakhir;
7. 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 Komisaris Independen;
8. Tidak mempunyai saham langsung maupun tidak langsung pada Perseroan;
9. Dalam hal anggota Komite Audit memperoleh saham Perseroan baik langsung maupun tidak langsung akibat suatu peristiwa hukum, maka saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 bulan setelah diperolehnya saham tersebut;
10. Tidak mempunyai hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Perseroan;
11. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.

Rapat Komite Audit

Kebijakan

Sesuai dengan ketentuan POJK 55/2015, Komite Audit wajib menyelenggarakan rapat secara berkala paling sedikit 1 (satu) kali dalam 3 (tiga) bulan. Rapat Komite Audit menjadi forum utama dalam melaksanakan fungsi pengawasan, koordinasi,

Audit Committee's Independence

Each member of the Audit Committee is committed to carrying out his/her role objectively and free from influence or intervention by any party that may compromise the independence and judgment of the Audit Committee, thereby enabling the member to conduct critical reviews and oversight, and ensuring that findings, inputs, and recommendations are delivered professionally, honestly, and in the best interest of the Company.

Independence is reflected in the criteria for the Company's Audit Committee, including the following:

1. Possessing high integrity, capability, knowledge, and experience relevant to their field of work, and being able to communicate effectively;
2. Understanding financial statements, the Company's business, particularly its services or business activities, audit processes, risk management, capital market regulations, and other relevant laws and regulations;
3. Complying with the Audit Committee Code of Conducts established by the Company;
4. Being willing to continuously improve competence through education and training programs;
5. Having at least 1 (one) member with an educational background and expertise in accounting and finance;
6. Not being a person from a Public Accounting Firm, Law Firm, Public Appraisal Firm, or any other party providing assurance services, non-assurance services, appraisal services, and/or other consulting services to the Company within the last 6 (six) months;
7. Not being a person who has worked for or having the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 (six) months, except for an Independent Commissioner;
8. Not owning shares in the Company, either directly or indirectly;
9. In the event that an Audit Committee member acquires shares of the Company, either directly or indirectly, as a result of a legal event, then such shares shall be transferred to another party within a maximum period of 6 (six) months after acquisition;
10. Not having any affiliation with members of the Board of Commissioners, the Board of Directors, or the Company's major shareholders;
11. Not having any business relationship, either directly or indirectly, related to the Company's business activities.

Audit Committee's Meetings

Policy

In accordance with the provisions of POJK 55/2015, the Audit Committee is required to hold meetings on a regular basis at least 1 (one) time every 3 (three) months. Audit Committee meetings serve as the main forum for carrying out

dan evaluasi atas pelaksanaan pengendalian internal, pelaporan keuangan, manajemen risiko, serta kepatuhan Perseroan terhadap peraturan perundang-undangan yang berlaku.

supervisory, coordination, and evaluation functions over the implementation of internal control, financial reporting, risk management, and the Company's compliance with applicable laws and regulations.

Frekuensi dan Tingkat Kehadiran

Selama 2025, Komite Audit telah mengadakan 4 (empat) kali rapat dengan rincian sebagai berikut:

Frequency and Attendance Rate

During 2025, the Audit Committee held 4 (four) meetings with the following details:

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	%
Choi Jung Sik	Ketua Chairman	4	3	75
Yoon Young Jun	Anggota Member	4	4	100
Yustina Peniyanti	Anggota Member	4	4	100

Agenda Rapat

Rapat Komite Audit sepanjang tahun 2025 membahas agenda berikut:

Meeting Agenda

The Audit Committee meetings in 2025 discussed the following agendas:

No.	Tanggal Date	Agenda	Peserta Participants		
			CJS	YYJ	YP
1	21 Januari 2025 January 21, 2025	• Kegiatan inspeksi audit sampai dengan Desember 2024 Audit inspection activities until December 2024 • Hasil dari penugasan audit pada tahun 2024 Result of 2024 audit assignments • Rencana penugasan audit 2025 2025 audit assignment plan • Rincian rencana kerja untuk penugasan audit 2025 Work plan detail for 2025 audit assignment plan	✓	✓	✓
2	18 Maret 2025 March 18, 2025	• Ringkasan audit laporan keuangan 2024 selama November 2024 – Februari 2025 Summary of 2024 Financial Statement Audit during November 2024 – February 2025 • Hasil audit laporan keuangan 2024 Result of 2024 financial statement audit • Diskusi antara KAP Mirawati Sensi Idris dengan Komite Audit dan peserta rapat lainnya Discussion between KAP Mirawati Sensi Idris with the Audit Committee and other meeting participants	-	✓	✓
3	16 Mei 2025 May 16, 2025	• Evaluasi jasa audit tahun 2024 Evaluation of audit service 2024 • Rekomendasi penunjukan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) Tahun 2025 Recommendations in appointment of Public Accountant (AP) and/or Public Accountant Firm (KAP) year 2025	✓	✓	✓
4	25 November 2025 November 25, 2025	• Kegiatan audit sampai dengan Oktober 2025 Audit activities until October 2025 • Pemenuhan rencana audit 2025 2025 audit plan fulfillment • Hasil terkini dari audit pada tahun 2025 Updated result of 2025 audit • Rincian rencana kerja untuk sisa tahun 2025 Work plan detail for the remaining of 2025	✓	✓	✓

Catatan: | Notes:
CJS: Choi Jung Sik
YYJ: Yoon Young Jun
YP: Yustina Peniyanti

Program Pengembangan Kompetensi Komite Audit

Sepanjang tahun 2025, anggota Komite Audit telah mengikuti program pelatihan dan pengembangan kompetensi sebagai berikut:

Competency Development Program of the Audit Committee

Throughout 2025, members of the Audit Committee had participated in the following training and competency development programs:

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
Choi Jung Sik	Ketua Chairman	*Will Trade War Create Financial Turmoil*	6 Mei 2025 May 6, 2025	Hotel Pullman Jakarta	APPI
Yoon Young Jun	Anggota Member	-	-	-	-
Yustina Peniyanti	Anggota Member	-	-	-	-

Laporan Pelaksanaan Kegiatan Komite Audit Tahun 2025

Sepanjang tahun 2025, Komite Audit telah menjalankan perannya secara aktif dan konsisten dalam mendukung efektivitas fungsi pengawasan Dewan Komisaris, khususnya dalam memastikan kualitas pelaporan keuangan, kecukupan pengendalian internal, efektivitas manajemen risiko, serta kepatuhan Perseroan terhadap ketentuan yang berlaku. Pelaksanaan peran tersebut diwujudkan melalui serangkaian kegiatan pengawasan, evaluasi, dan koordinasi dengan manajemen, auditor internal, serta auditor eksternal.

Sehubungan dengan hal tersebut, berikut disajikan ringkasan aktivitas Komite Audit selama tahun 2025:

1. Pada tahun 2025, Komite Audit tidak menemukan penyimpangan atau pelanggaran yang dilakukan oleh Perseroan terhadap ketentuan dan peraturan perundang-undangan yang berlaku dan relevan terkait Komite Audit.
2. Komite Audit mengevaluasi rencana audit untuk tahun 2025 dan laporan Audit Internal. Komite Audit juga mengevaluasi temuan-temuan Audit Internal selama tahun 2025 dan menyimpulkan bahwa Audit Internal telah melaksanakan tanggung jawabnya secara efektif. Dalam rangka menjalankan tugas dan fungsinya, Komite Audit juga melakukan evaluasi terhadap penggunaan jasa Akuntan Publik dan/atau Kantor Akuntan Publik atas audit laporan keuangan Perseroan tahun buku 2024, selain memberikan rekomendasi penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik yang akan melakukan audit terhadap laporan keuangan Perseroan yang berakhir pada 31 Desember 2025. Dalam hal ini Komite Audit merekomendasikan penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik Tanubrata Sutanto Fahmi bambang & Rekan (KAP BDO Indonesia) untuk melakukan audit atas laporan keuangan Perseroan tahun 2025, di mana penunjukan tersebut disetujui dan disahkan dalam Rapat Umum Pemegang Saham Tahunan Perseroan yang dilaksanakan pada tanggal 05 Juni 2025.

Report on the Implementation of Audit Committee's Activities in 2025

Throughout 2025, the Audit Committee had carried out its role actively and consistently in supporting the effectiveness of the Board of Commissioners' supervisory function, particularly in ensuring the quality of financial reporting, the adequacy of internal controls, the effectiveness of risk management, and the Company's compliance with applicable regulations. The implementation of this role had been realized through a series of supervisory, evaluation, and coordination activities with management, internal auditors, and external auditors.

In this regard, the following is a summary of the Audit Committee's activities during 2025:

1. In 2025, the Audit Committee did not identify any irregularities or violations committed by the Company against applicable and relevant laws and regulations to the Audit Committee.
2. The Audit Committee evaluated the audit plan for 2025 and the Internal Audit reports. The Audit Committee also reviewed the Internal Audit findings throughout 2025 and concluded that the Internal Audit function had carried out its responsibilities effectively. In performing its duties and functions, the Audit Committee also evaluated the engagement of the Public Accountant and/or Public Accounting Firm in auditing the Company's financial statements for the 2024 fiscal year, in addition to providing recommendations for the appointment of a Public Accountant and/or Public Accounting Firm to audit the Company's financial statements for the year ending December 31, 2025. In this regard, the Audit Committee recommended the appointment of Tanubrata Sutanto Fahmi Bambang & Partners Public Accounting Firm (KAP BDO Indonesia) to audit the Company's 2025 financial statements, which appointment was approved and ratified at the Company's Annual General Meeting of Shareholders held on June 5, 2025.

Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi Perseroan dibentuk untuk memastikan bahwa proses penetapan dan evaluasi sumber daya kepemimpinan Perseroan, khususnya Dewan Komisaris dan Direksi dilakukan secara objektif dan berbasis kinerja. Komite ini berperan strategis dalam membantu Dewan Komisaris menjaga kualitas organ sekaligus memastikan kebijakan remunerasi selaras dengan kinerja, tanggung jawab, dan keberlanjutan usaha Perseroan.

Peraturan Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi Perseroan menjalankan tugas dan tanggung jawabnya dengan mengacu pada ketentuan POJK 34/2014 dan POJK 48/2024. Sebagai implementasi dari regulasi tersebut, Perseroan telah menetapkan Peraturan Komite Nominasi dan Remunerasi melalui Keputusan Sirkuler Dewan Komisaris No. 007/COM/HO/09/21 tanggal 22 September 2021 tentang Pengesahan *Nomination and Remuneration Committee Regulation* sebagai pedoman kerja komite.

Seiring dengan perkembangan regulasi serta kebutuhan penguatan tata kelola perusahaan, Peraturan Komite Nominasi dan Remunerasi tersebut telah diperbarui melalui Keputusan Sirkuler No. 179/DIR/HO/12/25 tanggal 09 Desember 2025 tentang Perubahan *Nomination and Remuneration Committee Regulation*. Peraturan dimaksud secara komprehensif mengatur tugas, tanggung jawab, dan wewenang Komite Nominasi dan Remunerasi, termasuk kebijakan dan proses nominasi, evaluasi kinerja, serta penetapan struktur dan besaran remunerasi bagi anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah, guna memastikan penerapan prinsip transparansi, objektivitas, kewajaran, dan akuntabilitas dalam pengelolaan Perseroan.

Tugas dan Tanggung Jawab

Fungsi Nominasi:

1. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Komposisi jabatan anggota Direksi, anggota Dewan Komisaris, Dewan Pengawas Syariah serta anggota komite dibawah Dewan Komisaris;

   b. Sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi, anggota Dewan Komisaris, Dewan Pengawas Syariah dan anggota komite di bawah Dewan Komisaris;

   c. Usulan calon anggota Direksi, calon anggota Dewan Komisaris, dan calon Dewan Pengawas Syariah untuk

Nomination and Remuneration Committee

The Company's Nomination and Remuneration Committee is established to ensure that the process of determining and evaluating the Company's leadership resources, particularly the Board of Commissioners and the Board of Directors, is conducted objectively and based on performance. This Committee plays a strategic role in assisting the Board of Commissioners in maintaining the quality of the Company's organs while ensuring that remuneration policies are aligned with performance, responsibilities, and the Company's business sustainability.

Nomination and Remuneration Committee Regulation

The Company's Nomination and Remuneration Committee carries out its duties and responsibilities by referring to the provisions of POJK 34/2014 and POJK 48/2024. As an implementation of these regulations, the Company has established the Nomination and Remuneration Committee Regulation through the Circular Decision of the Board of Commissioners No. 007/COM/HO/09/21 dated September 22, 2021, on the Ratification of the Nomination and Remuneration Committee Regulation as the Committee's working guideline.

In line with regulatory developments and the need to strengthen corporate governance, the Nomination and Remuneration Committee Regulation has been updated through Circular Decision No. 179/DIR/HO/12/25 dated December 9, 2025, on the Amendment to the Nomination and Remuneration Committee Regulation. The said regulation comprehensively governs the duties, responsibilities, and authorities of the Nomination and Remuneration Committee, including policies and processes for nomination, performance evaluation, as well as the determination of remuneration structure and amount for members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board, in order to ensure the implementation of the principles of transparency, objectivity, fairness, and accountability in the management of the Company.

Duties and Responsibilities

Nomination Function:

1. Providing recommendations to the Board of Commissioners regarding:
   a. The composition of positions of members of the Board of Directors, members of the Board of Commissioners, the Sharia Supervisory Board, and members of committees under the Board of Commissioners;
   b. The system and procedures for the selection and/or replacement of members of the Board of Directors, members of the Board of Commissioners, the Sharia Supervisory Board, and members of committees under the Board of Commissioners;
   c. Proposed candidates for members of the Board of Directors, Board of Commissioners, and Sharia

disampaikan kepada Rapat Umum Pemegang Saham (RUPS);
d. Kebijakan dan kriteria yang dibutuhkan dalam proses nominasi;
e. Kebijakan evaluasi kinerja bagi anggota Direksi, anggota Dewan Komisaris, dan Dewan Pengawas Syariah;
f. Pihak independen yang akan menjadi anggota komite-komite di bawah Dewan Komisaris;
g. Program pengembangan kemampuan anggota Direksi, Dewan Komisaris, Dewan Pengawas Syariah dan anggota komite di bawah Dewan Komisaris.

2. Membantu Dewan Komisaris dalam:
   a. Melakukan penilaian kinerja anggota Direksi, Dewan Komisaris, Dewan Pengawas Syariah dan anggota komite di bawah Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi;
   b. Mengidentifikasi calon anggota Direksi, calon anggota Dewan Komisaris, calon Dewan Pengawas Syariah, dan calon anggota komite dibawah Dewan Komisaris.

Fungsi Remunerasi:
1. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Struktur remunerasi;
   b. Kebijakan remunerasi;
   c. Besaran remunerasi;
2. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi, Dewan Komisaris, Dewan Pengawas Syariah dan anggota komite di bawah Dewan Komisaris;
3. Menjaga kerahasiaan seluruh dokumen dan informasi Perseroan;
4. Melaksanakan tugas-tugas lain yang diperintahkan oleh Dewan Komisaris.

Masa Jabatan dan Komposisi Komite Nominasi dan Remunerasi

Periode Jabatan

Masa jabatan anggota Komite Nominasi dan Remunerasi ditetapkan tidak melebihi masa jabatan Dewan Komisaris, sebagaimana diatur dalam anggaran dasar Perseroan, yaitu selama 3 (tiga) tahun. Setelah masa jabatan berakhir, anggota Komite Nominasi dan Remunerasi dapat diangkat kembali hanya untuk 1 (satu) kali masa jabatan berikutnya, sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

Jumlah, Komposisi, dan Susunan Komite Nominasi dan Remunerasi

Per 31 Desember 2025, Komite Nominasi dan Remunerasi Perseroan terdiri dari 3 (tiga) orang, dengan susunan 1 (satu)

Supervisory Board to be submitted to the General Meeting of Shareholders (GMS);
d. Policies and criteria required in the nomination process;
e. Performance evaluation policies for members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board;
f. Independent parties to be appointed as members of committees under the Board of Commissioners;
g. Competency development programs for members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and members of committees under the Board of Commissioners.
2. Assisting the Board of Commissioners in:
   a. Conducting performance assessments of members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and members of committees under the Board of Commissioners based on established benchmarks as evaluation material;
   b. Identifying candidates for members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and members of committees under the Board of Commissioners.

Remuneration Function:
1. Providing recommendations to the Board of Commissioners regarding:
   a. Remuneration structure;
   b. Remuneration policy;
   c. Remuneration amount;
2. Assisting the Board of Commissioners in assessing performance in relation to the remuneration received by each member of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and members of committees under the Board of Commissioners;
3. Maintaining the confidentiality of all Company documents and information;
4. Performing other duties as assigned by the Board of Commissioners.

Term of Office and Composition of the Nomination and Remuneration Committee

Term of Office

The term of office of the Nomination and Remuneration Committee members is determined not to exceed the term of office of the Board of Commissioners, as stipulated in the Company's articles of association, which is 3 (three) years. Upon the expiry of such term, members of the Nomination and Remuneration Committee may be reappointed for only 1 (one) subsequent term, in accordance with the prevailing laws and regulations.

Number, Composition, and Structure of the Nomination and Remuneration Committee

As of December 31, 2025, the Company's Nomination and Remuneration Committee consists of 3 (three) members,

orang sebagai Ketua dan 2 (dua) orang anggota independen. Informasi lebih rinci mengenai susunan Komite Nominasi dan Remunerasi adalah sebagai berikut:

comprising 1 (one) Chairman and 2 (two) independent members. Further detailed information regarding the composition of the Nomination and Remuneration Committee is as follows:

Nama Name	Posisi di Komite Position in the Committee	Dasar Pengangkatan Basis of Appointment	Jabatan Lain di Perseroan Other Position in the Company	Periode Masa Jabatan Service Period
Choi Jung Sik	Ketua Komite Chairman of the Committee	Surat Keputusan Dewan Komisaris Perseroan No.003/COM/HO/05/23 tanggal 22 Mei 2023 sebagaimana diubah dengan Surat Keputusan Direksi Perseroan No.163/DIR/HO/11/25 tanggal 24 November 2025 Decision Letter of the Company's Board of Commissioners No. 003/COM/HO/05/23 dated May 22, 2023, as amended by the Decision Letter of the Company's Board of Directors No. 163/DIR/HO/11/25 dated November 24, 2025.	• Komisaris Independen • Ketua Komite Audit • Independent Commissioner • Chairman of the Audit Committee	2023-2026
Kwon Younghoon	Anggota Komite Member of the Committee	Surat Keputusan Dewan Komisaris Perseroan No.003/COM/HO/05/23 tanggal 22 Mei 2023 sebagaimana diubah dengan Surat Keputusan Direksi Perseroan No.163/DIR/HO/11/25 tanggal 24 November 2025 Decision Letter of the Company's Board of Commissioners No. 003/COM/HO/05/23 dated May 22, 2023, as amended by the Decision Letter of the Company's Board of Directors No. 163/DIR/HO/11/25 dated November 24, 2025.	Presiden Komisaris President Commissioner	2023-2026
Yusri Hartadi*)	Anggota Komite Member of the Committee	Surat Keputusan Dewan Komisaris No. 003/COM/HO/05/23 tanggal 22 Mei 2023 Decision Letter of the Board of Commissioners No. 003/COM/HO/05/23 dated May 22, 2023.	Kepala Sumber Daya Manusia dan Administrasi Umum Head of Human Resources and General Affairs	2023- November 2025
Dwi Indriyanie)**	Anggota Komite Member of the Committee	Surat Keputusan Direksi Perseroan No.163/DIR/HO/11/25 tanggal 24 November 2025 Decision Letter of the Company's Board of Directors No. 163/DIR/HO/11/25 dated November 24, 2025.	Corporate Secretary, Compliance & HR General Manager	November 2025 - 2026

*) Berhenti menjabat efektif sejak tanggal 24 November 2025 | No longer served effectively since November 24, 2025
**) Mulai menjabat efektif sejak tanggal 24 November 2025 | Serving effectively since November 24, 2025

Profil Keanggotaan Komite Nominasi dan Remunerasi

Profile of the Nomination and Remuneration Committee Membership

Profil Ketua Komite Nominasi dan Remunerasi
Profile of the Nomination and Remuneration Committee Chairman

Nama Name	Choi Jung Sik
Kewarganegaraan Nationality	Indonesia Indonesian
Domisili Domicile	Jakarta
Usia Age	68 tahun 68 years old
Bidang Keahlian Expertise	Akuntansi dan Bisnis Accounting and Business
Sertifikasi Profesi Professional Certification	Sertifikasi Dasar Komisaris tanggal 25 Juni 2020 (LSPPI) Basic Commissioner Certification dated June 25, 2020 (LSPPI)

Profil lengkap Choi Jung Sik selaku Ketua Komite Nominasi dan Remunerasi yang juga menjabat sebagai Komisaris Independen Perseroan dapat dilihat pada Bab Profil Perusahaan.

The complete profile of Choi Jung Sik, as the Chairman of the Nomination and Remuneration Committee who also serves as the Company's Independent Commissioner, can be found in the Company Profile Chapter.

Profil Anggota Komite Nominasi dan Remunerasi
Profile of the Nomination and Remuneration Committee Member

Nama Name	**Kwon Younghoon**
Kewarganegaraan Nationality	Korea Selatan South Korean
Domisili Domicile	Seoul
Usia Age	53 tahun 53 years old
Bidang Keahlian Expertise	Bisnis dan Banking Business and Banking
Sertifikasi Profesi Professional Certification	Sertifikasi Dasar Komisaris tanggal 26 Agustus 2022 (LSPPI) Basic Commissioner Certification dated August 26, 2022 (LSPPI)

Profil lengkap Kwon Younghoon selaku anggota Komite Nominasi dan Remunerasi yang juga menjabat sebagai Presiden Komisaris Perseroan dapat dilihat pada Bab Profil Perusahaan.

The complete profile of Kwon Younghoon as a member of the Nomination and Remuneration Committee, who also serves as the Company's President Commissioner, can be seen in the Company Profile Chapter.

Nama Name	**Dwi Indriyanie**
Kewarganegaraan Nationality	Indonesia Indonesian
Usia Age	44 tahun 44 years old
Bidang Keahlian Expertise	Hukum dan Manajemen Sumber Daya Manusia. Law and Human Resource Management
Sertifikasi Profesi Professional Certification	• Sertifikasi Dasar Pembiayaan – Managerial • Sertifikasi Profesi Sumber Daya Manusia • Basic Financing Certification – Managerial • Human Resources Professional Certification

Profil lengkap Dwi Indriyanie selaku anggota Komite Nominasi dan Remunerasi yang juga menjabat sebagai Sekretaris Perusahaan dapat dilihat pada bagian profil Sekretaris Perusahaan

The complete profile of Dwi Indriyanie, a member of the Nomination and Remuneration Committee who also serves as Corporate Secretary, can be seen in the Corporate Secretary profile section.

Independensi Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi berperan secara independen untuk memastikan proses nominasi dan penetapan remunerasi dilakukan secara adil, wajar, dan selaras dengan kepentingan jangka panjang Perseroan serta para pemangku kepentingan. Setiap keputusan dan rekomendasi yang diberikan oleh Komite Nominasi dan Remunerasi bebas dari kepentingan pihak lain yang dapat menyebabkan kerugian terhadap Perseroan.

Kriteria anggota Komite Nominasi dan Remunerasi Perseroan meliputi antara lain:

1. Wajib memiliki integritas tertinggi, kemampuan, pengetahuan, pengalaman, dengan keterampilan komunikasi yang kuat dan latar belakang pendidikan yang sesuai;
2. Tidak memiliki kepentingan pribadi atau benturan kepentingan yang dapat berdampak negatif terhadap Perseroan;
3. Memiliki kemampuan untuk bekerja dan berkomunikasi secara efektif dalam tim; dan
4. Memiliki kesediaan untuk terus meningkatkan kompetensi melalui pendidikan dan pelatihan;
5. Anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen harus memenuhi persyaratan sebagai berikut:
   a. Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Direksi, anggota Dewan Komisaris atau pemegang saham utama Perseroan;
   b. Memiliki pengalaman terkait nominasi dan/atau remunerasi; dan
   c. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Perseroan.

Rapat Komite Nominasi dan Remunerasi

Kebijakan Rapat

Sesuai ketentuan POJK 34/2014, Komite Nominasi dan Remunerasi wajib menyelenggarakan rapat secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan. Rapat ini menjadi forum utama bagi komite untuk membahas kebijakan nominasi, evaluasi kinerja Direksi dan Dewan Komisaris, serta penetapan struktur dan besaran remunerasi.

Frekuensi dan Tingkat Kehadiran

Pada tahun 2025, Komite Nominasi dan Remunerasi telah menyelenggarakan sebanyak 4 (empat) kali rapat internal dengan rincian sebagai berikut:

Independence of the Nomination and Remuneration Committee

The Nomination and Remuneration Committee acts independently to ensure that the nomination process and the determination of remuneration are carried out in a fair, reasonable manner and aligned with the long-term interests of the Company and its stakeholders. All decisions and recommendations made by the Nomination and Remuneration Committee are free from the interests of other parties that may cause harm to the Company.

The criteria for members of the Company's Nomination and Remuneration Committee include, among others:

1. Having the highest level of integrity, capability, knowledge, and experience, with strong communication skills and a relevant educational background;
2. Not having personal interests or conflicts of interest that may adversely affect the Company;
3. Having the ability to work and communicate effectively in a team; and
4. Demonstrating willingness to continuously improve competence through education and training;
5. Members of the Nomination and Remuneration Committee from independent parties must meet the following requirements:
   a. Not having any affiliation with the Company, members of the Board of Directors, members of the Board of Commissioners, or the Company's major shareholders;
   b. Having experience related to nomination and/or remuneration; and
   c. Not holding concurrent positions as members of other committees within the Company.

Nomination and Remuneration Committee's Meetings

Meeting Policy

In accordance with the provisions of POJK 34/2014, the Nomination and Remuneration Committee is required to hold meetings on a regular basis at least 1 (one) time every 4 (four) months. These meetings serve as the main forum for the Committee to discuss nomination policies, evaluate the performance of the Board of Directors and the Board of Commissioners, and determine the structure and amount of remuneration.

Frequency and Attendance Rate

In 2025, the Nomination and Remuneration Committee held 4 (four) internal meetings, with details as follows:

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	%
Choi Jung Sik	Ketua Chairman	4	4	100
Kwon Younghoon	Anggota Member	4	4	100
Yusri Hartadi*)	Anggota Member	3	3	100
Dwi Indriyanie)**	Anggota Member	1	1	100

*) Berhenti menjabat efektif sejak tanggal 24 November 2025 | No longer served effectively since November 24, 2025
**) Mulai menjabat efektif sejak tanggal 24 November 2025 | Serving effectively since November 24, 2025

Agenda Rapat

Sepanjang tahun 2025, rapat Komite Nominasi dan Remunerasi telah membahas sejumlah agenda strategis yang meliputi:

Meeting Agenda

Throughout 2025, the meetings of the Nomination and Remuneration Committee discussed a number of strategic agendas, including:

No.	Tanggal Date	Agenda	Peserta Participants			
			CJS	KY	YH	DI
1	23 Januari 2025 January 24, 2025	1. Evaluasi kinerja Dewan Komisaris, Direksi dan Dewan Pengawas Syariah tahun 2024 Evaluation Performance of BOC, BOD and Sharia Supervisory Board year 2024 2. Batas remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah untuk tahun 2025 Remuneration limit for BOC, BOD and Sharia Supervisory Board in 2025	✓	✓	✓	-
2	16 April 2025 April 16, 2025	Asesmen & rekomendasi kandidat Presiden Komisaris Assessment & recommendation of candidate of President Commissioner	✓	✓	✓	-
3	27 Mei 2025 May 27, 2025	1. Pengangkatan calon Presiden Komisaris yang Baru (Bapak Kim Kang Su) Appointment of new candidate of President Commissioner (Mr. Kim Kang Su) 2. Pengangkatan kembali Presiden Komisaris Reappointment of President Commissioner (Mr. Kwon Younghoon)	✓	✓	✓	-
4	24 Desember 2025 December 24, 2025	1. Evaluasi kinerja Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah tahun 2025 Evaluation performance of BOC, BOD and Sharia Supervisory Board year of 2025 2. Batas remunerasi Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah untuk tahun 2026 Remuneration limit of BOC, BOD and Sharia Supervisory Board in 2026	-	✓	✓	✓

Keterangan | Notes:
CJS: Choi Jung Sik
KY: Kwon Younghoon
YH: Yusri Hartadi
DI: Dwi Indriyanie

Program Pengembangan Kompetensi Komite Nominasi dan Remunerasi

Sepanjang tahun 2025, anggota Komite Nominasi dan Remunerasi telah mengikuti program pelatihan dan pengembangan kompetensi sebagai berikut:

Competency Development Program of the Nomination and Remuneration Committee

Throughout 2025, members of the Nomination and Remuneration Committee participated in the following training and competency development programs:

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
Choi Jung Sik	Ketua Chairman	*Will Trade War Create Financial Turmoil*	6 Mei 2025 May 6, 2025	Hotel Pullman Jakarta	APPI
Kwon Younghoon	Anggota Member	1. *Resilience and Turnaround: Indonesia's Economic Direction*	30 Oktober 2025 October 30, 2025	Hotel Pullman Jakarta	APPI
		2. *Strengthening Multifinance Resilience Amidst Economic Slowdown and Regulatory Shifts*	12 Desember 2025 December 12, 2025	Hilton Tokyo	APPI
Yusri Hartadi*)		1. *Tax Management on The Core Tax Implementation and Update* PMK 81/2024	15-16 Januari 2025 January 15-16, 2025	*Online*	Ikatan Akuntan Indonesia (IAI) Institute of Indonesia Chartered Accountants (IAI)
		2. Sertifikasi Dasar Pembiayaan Manajerial Basic Managerial Financing Certification	11-13 Februari 2025 February 11-13, 2025	Hotel Orchardz Jakarta	SPPI
		3. Sosialisasi Putusan Mahkamah Konstitusi Nomor 168/PUU-XXI/2023 tanggal 31 Oktober 2024 tentang Uji Materi UU No.6 tahun 2023 tentang Cipta Kerja Khusus yang terkait dengan Ketenagakerjaan Dissemination of Constitutional Court Decision No. 168/PUU-XXI/2023 dated October 31, 2024 on Judicial Review of Law No. 6 of 2023 on Job Creation, specifically related to Employment	14 April 2025 April 14, 2025	*Online*	APPI
		4. *Mitigating the Risk of Regulatory Implementation Errors in Coretax Administration*	19 Juni 2025 June 19, 2025	Hotel Bidakara Jakarta	ORTAX
Dwi Indriyanie)**		1. *How to Achieve Peak Performance in 2025*	17 Januari 2025 January 17, 2025	*Online*	OJK Institute
		2. Analisa Transaksi Keuangan yang Mencurigakan bagi Perusahaan Pembiayaan Analysis of Suspicious Financial Transactions for Financing Companies	23 Januari 2025 January 23, 2025	Hotel Sheraton Grand Jakarta Gandaria City	APPI
		3. Pendalaman POJK Nomor 14 Tahun 2022 tentang Penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik In-depth study of POJK No. 14 of 2022 on Submission of Periodic Financial Statements of Issuers or Public Companies	18 Februari 2025 February 18, 2025	*Online*	ICSA
		4. Sosialisasi Putusan Mahkamah Konstitusi Nomor 168/PUU-XXI/2023 tanggal 31 Oktober 2024 tentang Uji Materi UU No.6 tahun 2023 tentang Cipta Kerja Khusus yang terkait dengan Ketenagakerjaan Dissemination of Constitutional Court Decision No. 168/PUU-XXI/2023 dated October 31, 2024 on Judicial Review of Law No. 6 of 2023 on Job Creation, specifically related to Employment	14 April 2025 April 14, 2025	*Online*	APPI
		5. *From Policy To Practice: Embedding ESG Into Business Strategy*	27 Mei 2025 May 27, 2025	Ashley Hotel Wahid Hasyim Jakarta	ICSA

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
		6. *Certified Foundation Human Resources Professional*	01-29 Agustus 2025 August 01-29, 2025	Santika Premier Hayam Wuruk Jakarta	One GML Qu Bisa
		7. *Certified Human Resources Professional Atma Jaya Catholic University of Indonesia*	22 Oktober 2025 October 22, 2025	*Online*	Atma Jaya
		8. *Webinar* IDX-IAI: Sosialiasi Pernyataan Standar Pengungkapan Keberlanjutan (PSPK 1 dan PSPK 2) 9. IDX-IAI *Webinar: Dissemination of Sustainability Disclosure Standards* (PSPK 1 and PSPK 2)	29 Oktober 2025 October 29, 2025	*Online*	IDX
		10. *From Compliance to Confidence: Redefining ACGS through ESG and Digital Governance*	07 November 2025 November 07, 2025	*Online*	ICSA Academy
		11. *Orange Forum* 2025 Kerja Sama PT Bursa Efek Indonesia dengan Impact Investment Exchange Pte. Ltd. (IIX) Orange Forum 2025: Collaboration Between the Indonesia Stock Exchange and Impact Investment Exchange Pte. Ltd. (IIX)	14 November 2025 November 14, 2025	Gedung Bursa Efek Indonesia *Indonesia Stock Exchange*	IDX

*) Berhenti menjabat efektif sejak tanggal 24 November 2025 | No longer served effectively since November 24, 2025
**) Mulai menjabat efektif sejak tanggal 24 November 2025 | Serving effectively since November 24, 2025

Laporan Pelaksanaan Kegiatan Komite Nominasi dan Remunerasi Tahun 2025

Sepanjang tahun 2025, Komite Nominasi dan Remunerasi Perseroan telah menjalankan tugas dan fungsinya secara efektif, di antaranya:

1. Melakukan evaluasi kinerja Dewan Komisaris, Direksi, dan DPS untuk tahun 2024 dan 2025;
2. Menentukan batas remunerasi Dewan Komisaris, Direksi, dan DPS tahun 2025 dan 2026;
3. Merekomendasikan kandidat Presiden Komisaris untuk diajukan ke Otoritas Jasa Keuangan untuk mengikuti proses penilaian kemampuan dan kepatutan;
4. Merekomendasikan pengangkatan Presiden Komisaris yang baru dan pengangkatan kembali Presiden Komisaris untuk jangka waktu sampai dengan efektifnya Presiden Komisaris yang baru.

Report of the Implementation of the Nomination and Remuneration Committee Activities in 2025

Throughout 2025, the Company's Nomination and Remuneration Committee had carried out its duties and functions effectively, including:

1. Conducting performance evaluations of the Board of Commissioners, Board of Directors, and the DPS for 2024 and 2025 period;
2. Determining the remuneration limits for the Board of Commissioners, Board of Directors, and the DPS for 2025 and 2026;
3. Recommending a candidate for President Commissioner to be submitted to the Financial Services Authority for the fit and proper test process;
4. Recommending the appointment of a new President Commissioner and the reappointment of the current President Commissioner for a term until the new President Commissioner becomes effective.

Komite Pemantau Risiko

Komite Pemantau Risiko berperan penting dalam mendukung Dewan Komisaris melakukan pemantauan dan mengevaluasi penerapan manajemen risiko Perseroan. Komite Pemantau Risiko memastikan bahwa risiko-risiko utama telah diidentifikasi, dikelola, dan dimitigasi secara memadai sesuai dengan profil risiko dan strategi usaha Perseroan.

Risk Monitoring Committee

The Risk Monitoring Committee plays an important role in supporting the Board of Commissioners in monitoring and evaluating the implementation of the Company's risk management. The Risk Monitoring Committee ensures that main risks have been identified, managed, and mitigated adequately in accordance with the Company's risk profile and business strategy.

Peraturan Komite Pemantau Risiko

Komite Pemantau Risiko Perseroan melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada ketentuan POJK 42/2024. Selain mengacu pada regulasi tersebut, Perseroan juga menetapkan Peraturan Komite Pemantau Risiko melalui Keputusan Sirkuler Direksi No. 173/DIR/HO/12/25 tanggal 09 Desember 2025 tentang Perubahan *Risk Monitoring Committee Regulation.* Peraturan ini menjadi pedoman kerja yang mengatur ruang lingkup tugas, wewenang, tanggung jawab, serta mekanisme operasional Komite Pemantau Risiko sehingga pelaksanaan fungsi pengawasan risiko dapat berjalan secara konsisten, efektif, dan selaras dengan prinsip GCG.

Risk Monitoring Committee Regulation

The Company's Risk Monitoring Committee carries out its duties and responsibilities in accordance with the provisions of POJK 42/2024. In addition to referring to such regulation, the Company has also established the Risk Monitoring Committee Regulation through the Circular Decision of the Board of Directors No. 173/DIR/HO/12/25 dated December 9, 2025, on the Amendment to the Risk Monitoring Committee Regulation. This regulation serves as a working guideline governing the scope of duties, authorities, responsibilities, and operational mechanisms of the Risk Monitoring Committee, ensuring that the implementation of the risk oversight function is carried out consistently, effectively, and in line with GCG principles.

Tugas dan Tanggung Jawab

Ruang lingkup tugas dan tanggung jawab Komite Pemantau Risiko, antara lain sebagai berikut:

1. Melakukan evaluasi atas kesesuaian antara Kebijakan Manajemen Risiko dan pelaksanaan kebijakan tersebut;
2. Melakukan pemantauan dan evaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko;
3. Melakukan pengawasan terhadap isu-isu risiko serta memberikan nasihat kepada Dewan Komisaris sesuai kebutuhan;
4. Menelaah laporan dan, apabila diperlukan, meminta pendapat dari pihak independen eksternal untuk memastikan bahwa Perusahaan mematuhi pedoman dan ketentuan yang berlaku;
5. Memberikan rekomendasi kepada Direksi terkait pengangkatan atau pemberhentian Kepala Unit Kerja Manajemen Risiko.

Duties and Responsibilities

The scope of duties and responsibilities of the Risk Monitoring Committee includes, among others, the following:

1. Evaluating the alignment between the Risk Management Policy and its implementation;
2. Monitoring and evaluating the performance of the Risk Management Committee and the Risk Management Unit;
3. Overseeing risk-related issues and providing advice to the Board of Commissioners as needed;
4. Reviewing reports and, where necessary, seeking opinions from independent external parties to ensure that the Company complies with applicable guidelines and regulations;
5. Providing recommendations to the Board of Directors regarding the appointment or dismissal of the Head of the Risk Management Unit.

Masa Jabatan dan Komposisi Komite Pemantau Risiko

Periode Jabatan

Masa jabatan anggota Komite Pemantau Risiko ditetapkan tidak melebihi masa jabatan Dewan Komisaris, sebagaimana diatur dalam anggaran dasar Perseroan, yaitu selama 3 (tiga) tahun. Setelah masa jabatan berakhir, anggota Komite Pemantau Risiko dapat diangkat kembali untuk maksimal 1 (satu) kali masa jabatan berikutnya, sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

Term of Office and Composition of the Risk Monitoring Committee

Term of Office

The term of office of the Risk Monitoring Committee members is determined not to exceed the term of office of the Board of Commissioners, as stipulated in the Company's articles of association, which is 3 (three) years. Upon the expiry of such term, members of the Risk Monitoring Committee may be reappointed for a maximum of 1 (one) subsequent term, in accordance with the prevailing laws and regulations.

Jumlah, Komposisi, dan Susunan Komite Pemantau Risiko

Per 31 Desember 2025, Komite Pemantau Risiko Perseroan terdiri dari 2 (dua) orang, yaitu sebagai berikut:

Number, Composition, and Structure of the Risk Monitoring Committee

As of December 31, 2025, the Company's Risk Monitoring Committee consists of 2 (two) members, as follows:

Nama Name	Posisi di Komite Position in the Committee	Dasar Pengangkatan Basis of Appointment	Jabatan Lain di Perseroan Other Position in the Company	Periode Masa Jabatan Service Period
Antonius Hanifah Komala	Ketua Komite Chairman of the Committee	Surat Keputusan Dewan Komisaris Perseroan No. 006/COM/HO/05/23 tanggal 22 Mei 2023 sebagaimana diubah dengan Surat Keputusan Direksi Perseroan No. 164/DIR/HO/11/25 tanggal 24 November 2025 Decision Letter of the Company's Board of Commissioners No. 006/COM/HO/05/23 dated May 22, 2023, as amended by the Decision Letter of the Company's Board of Directors No. 164/DIR/HO/11/25 dated November 24, 2025.	Komisaris Independen Independent Commissioner	2023-2026
Dongjin Jung	Anggota Komite Member of the Committee	Surat Keputusan Dewan Komisaris Perseroan No. 006/COM/HO/05/23 tanggal 22 Mei 2023 sebagaimana diubah dengan Surat Keputusan Direksi Perseroan No. 164/DIR/HO/11/25 tanggal 24 November 2025 Decision Letter of the Company's Board of Commissioners No. 006/COM/HO/05/23 dated May 22, 2023, as amended by the Decision Letter of the Company's Board of Directors No. 164/DIR/HO/11/25 dated November 24, 2025.	-	2023-2026

Profil Keanggotaan Komite Pemantau Risiko

Profile of the Risk Monitoring Committee Membership

Profil Ketua Komite Pemantau Risiko
Profile of the Risk Monitoring Committee Chairman

Nama Name	Antonius Hanifah Komala
Kewarganegaraan Nationality	Indonesia Indonesian
Domisili Domicile	Jakarta
Usia Age	66 tahun 66 years old
Bidang Keahlian Expertise	Auditor
Sertifikasi Profesi Professional Certification	Sertifikasi Dasar Komisaris tanggal 27 Oktober 2015 (LSPPI) Basic Commissioner Certification dated October 27, 2015 (LSPPI)

Profil lengkap Antonius Hanifah Komala selaku Ketua Komite Pemantau Risiko yang juga menjabat sebagai Komisaris Independen Perseroan dapat dilihat pada Bab Profil Perusahaan.

The complete profile of Antonius Hanifah Komala, as the Chairman of the Risk Monitoring Committee who also serves as the Company's Independent Commissioner, can be found in the Company Profile Chapter.

Profil Anggota Komite Pemantau Risiko
Profile of the Risk Monitoring Committee Member

Dongjin Jung
Anggota Komite Pemantau Risiko
Member of the Risk Monitoring

Usia | Age
49 Tahun | Years old

Kewarganegaraan | Nationality
Korea Selatan
South Korean

Riwayat Pendidikan
- Sarjana Administrasi Bisnis dari Seoul National University (2002);
- Master di Bidang Perpajakan dari University of Seoul (cuti).

Bidang Keahlian
Accounting and Taxation

Sertifikasi Profesi
- Terdaftar di Kementerian Keuangan dan Ekonomi Korea sebagai KICPA (Korean Institute of Certified Public Accountant);
- Terdaftar di Kementerian Keuangan dan Ekonomi Korea sebagai Akuntan Pajak.

Riwayat Pekerjaan
- *Finance Advisor,* PT BDO Konsultan Indonesia (BDO) (2018-2019);
- *Technical Advisor*, KAP Paul Hadiwinata, Hidajat, Arsono, Ade Fatma dan Rekan (PKF) (2015-2018);
- *Technical Advisor,* KAP Joachim Poltak Lian Michell dan Rekan (LEA) (2013-2015);
- *Senior Manager – Director*, YEIL Accounting Corporation (LEA) TAX (2010-2013;
- *Senior Associate – Manager* di Samil Accounting Corporation (PWC) TAX (2007-2010);
- *Mandatory Millitary Service* (*as an Army Officer*) (2004-2010);
- *Associate, Samil Accounting Corporation* (PWC) Audit (2001-2004).

Rangkap Jabatan
- Direktur, PT YEIL Konsultan Indonesia (sejak 2019);
- Executive Director, YEIL Accounting Corp., Korea Selatan (sejak 2010).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

Educational Background
- Bachelor's Degree in Business Administration from Seoul National University (2002);
- Master's Degree in Taxation from the University of Seoul (on leave).

Area of Expertise
Accounting and Taxation

Professional Certifications
- Registered with the Ministry of Economy and Finance of Korea as a KICPA (Korean Institute of Certified Public Accountant);
- Registered with the Ministry of Economy and Finance of Korea as a Tax Accountant.

Professional Experience
- Finance Advisor at PT BDO Konsultan Indonesia (BDO) (2018–2019);
- Technical Advisor at KAP Paul Hadiwinata, Hidajat, Arsono, Ade Fatma and Partners (PKF) (2015–2018);
- Technical Advisor at KAP Joachim Poltak Lian Michell and Partners (LEA) (2013–2015);
- Senior Manager – Director at YEIL Accounting Corporation (LEA) Tax (2010–2013);
- Senior Associate – Manager at Samil Accounting Corporation (PwC) Tax (2007–2010);
- Mandatory Military Service (as an Army Officer) (2004–2010);
- Associate at Samil Accounting Corporation (PwC) Audit (2001–2004).

Concurrent Positions
- Director at PT YEIL Konsultan Indonesia (since 2019);
- Executive Director at YEIL Accounting Corp., South Korea (since 2010).

Affiliation
Has no affiliation with members of the Board of Commissioners, Board of Directors, or the Controlling Shareholder.

Independensi Komite Pemantau Risiko

Komite Pemantau Risiko menjalankan tugas dan tanggung jawabnya secara independen dan profesional, sejalan dengan prinsip tata kelola yang baik. Komitmen independensi Komite Pemantau Risiko Perseroan tercermin melalui beberapa kriteria utama, yaitu:

1. Memiliki integritas, kemampuan, pengetahuan, pengalaman, keterampilan komunikasi yang baik, serta latar belakang pendidikan yang memadai;
2. Tidak memiliki kepentingan pribadi maupun benturan kepentingan yang dapat berdampak negatif terhadap Perseroan;
3. Mampu bekerja sama dan berkomunikasi secara efektif dalam tim; dan
4. Memiliki komitmen untuk senantiasa meningkatkan kompetensi melalui pendidikan dan pelatihan;
5. Anggota komite yang berasal dari pihak Independen di luar Perseroan wajib memenuhi syarat sebagai berikut:
    - Tidak memiliki hubungan afiliasi dengan Perseroan, Direksi, Dewan Komisaris atau pemegang saham mayoritas;
    - Berpengalaman dalam bidang keuangan dan/atau manajemen risiko;
    - Tidak memiliki rangkap jabatan lain di semua komite lain di Perseroan.

Rapat Komite Pemantau Risiko

Kebijakan Rapat

Komite Pemantau Risiko wajib menyelenggarakan rapat secara berkala minimal 1 (satu) kali dalam setiap 4 bulan, sesuai dengan Peraturan Komite Pemantau Risiko Perseroan. Rapat ini menjadi forum utama bagi komite untuk menelaah laporan manajemen risiko, membahas isu-isu risiko yang relevan, memberikan saran kepada Dewan Komisaris, serta memastikan efektivitas penerapan tata kelola dan pengendalian risiko di Perseroan. Pelaksanaan rapat juga memungkinkan koordinasi yang efektif dengan unit terkait maupun komite lain di bawah Dewan Komisaris, sehingga mendukung pengelolaan risiko yang terintegrasi dan transparan.

Frekuensi dan Tingkat Kehadiran

Sepanjang 2025, Komite Pemantau Risiko telah melaksanakan 3 (tiga) kali rapat dengan rincian sebagai berikut:

Independence of the Risk Monitoring Committee

The Risk Monitoring Committee carries out its duties and responsibilities independently and professionally, in line with good governance principles. The commitment to independence of the Company's Risk Monitoring Committee is reflected through several key criteria, namely:

1. Having integrity, capability, knowledge, experience, strong communication skills, and an adequate educational background;
2. Not having personal interests or conflicts of interest that may adversely affect the Company;
3. Being able to work and communicate effectively in a team; and
4. Demonstrating a commitment to continuously improving competence through education and training;
5. Members of the Committee from independent parties outside the Company must meet the following requirements:
    - Not having any affiliation with the Company, the Board of Directors, the Board of Commissioners, or the majority shareholders;
    - Having experience in finance and/or risk management;
    - Not holding concurrent positions in any other committees within the Company.

Risk Monitoring Committee's Meetings

Meeting Policy

The Risk Monitoring Committee is required to hold meetings on a regular basis at least 1 (one) time every 4 (four) months, in accordance with the Company's Risk Monitoring Committee Regulation. These meetings serve as the main forum for the Committee to review risk management reports, discuss relevant risk issues, provide advice to the Board of Commissioners, and ensure the effectiveness of governance and risk control implementation within the Company. The meetings also facilitate effective coordination with related units and other committees under the Board of Commissioners, thereby supporting integrated and transparent risk management.

Frequency and Attendance Rate

Throughout 2025, the Risk Monitoring Committee held 3 (three) meetings, with details as follows:

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	%
Antonius Hanifah Komala	Ketua Chairman	3	3	100
Dongjin Jung	Anggota Member	3	3	100

Agenda Rapat

Agenda rapat Komite Pemantau Risiko tahun 2025 difokuskan pada pembahasan isu-isu kunci yang berkaitan dengan pengelolaan risiko Perseroan, antara lain:

Meeting Agenda

The agenda of the Risk Monitoring Committee meetings in 2025 was focused on discussing key issues related to the Company's risk management, including:

No.	Tanggal Date	Agenda	Peserta Rapat Meeting Participant	
			AHK	DJ
1	25 Maret 2025 March 25, 2025	Laporan Hasil Penilaian Tingkat Kesehatan Perusahaan tahun 2024, Indikator Risiko Utama, dan Rencana Kerja serta Strategi 2025 tim Manajemen Risiko 2024 Corporate Soundness Level Assessment Report, Key Risk Performance, and 2025 Work Plan & Strategic Priorities of the Risk Management Team	✓	✓
2	15 Agustus 2025 August 15, 2025	Pembahasan Evaluasi Tengah Tahun 2025 dan Pemantauan Risiko 2025 Mid-Year Risk Management Review and Monitoring Discussion	✓	✓
3	4 Desember 2025 December 4, 2025	Pembahasan Evaluasi Tahun 2025 dan Pemantauan Risiko Year 2025 Risk Management Review and Monitoring Discussion	✓	✓

Keterangan | Notes:
AHK: Antonius Hanifah Komala
DJ: Dongjin Jung

Program Pengembangan Kompetensi Komite Pemantau Risiko

Sepanjang tahun 2025, anggota Komite Pemantau Risiko telah mengikuti program pelatihan dan pengembangan kompetensi sebagai berikut:

Competency Development Program of the Risk Monitoring Committee

Throughout 2025, members of the Risk Monitoring Committee had participated in the following training and competency development programs:

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
Antonius Hanifah Komala	Ketua Chairman	Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and The New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
Dongjin Jung	Anggota Member	-	-	-	-

Laporan Pelaksanaan Kegiatan Komite Pemantau Risiko Tahun 2025

Sepanjang tahun 2025, Komite Pemantau Risiko Perseroan telah melaksanakan tugas dan fungsinya secara efektif dalam rangka mendukung pengelolaan risiko yang komprehensif. Beberapa kegiatan utama yang dilakukan antara lain:

1. Laporan hasil penilaian Tingkat Kesehatan Perusahaan tahun 2024;
2. Evaluasi tengah tahun 2025 dan tahun 2025;
3. Pemantauan atas penerapan manajemen risiko secara efektif untuk tahun 2025 dan merekomendasikan pengawasan efektif serta Pengelolaan risiko sesuai dengan tolerasi risiko Perusahaan.

Report on the Implementation of the Risk Monitoring Committee's Activities in 2025

Throughout 2025, the Company's Risk Monitoring Committee had effectively carried out its duties and functions in supporting comprehensive risk management. Several key activities undertaken include:

1. Report on the results of the Company's soundness rating assessment for 2024;
2. Mid-year evaluation for 2025 and full-year evaluation for 2025;
3. Monitoring the effective implementation of risk management for 2025 and recommending effective oversight and risk management in accordance with the Company's risk tolerance.

Hubungan Afiliasi Direksi, Dewan Komisaris, Dewan Pengawas Syariah dan Pemegang Saham Pengendali

Affiliation Relationships of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and Controlling Shareholder

Perseroan memastikan bahwa seluruh keputusan strategis dan operasional dijalankan dengan prinsip independensi dan transparansi, termasuk dalam hal hubungan afiliasi antara organ perusahaan dan pemegang saham pengendali. Perseroan secara cermat menelaah adanya keterkaitan berupa hubungan keluarga, kepemilikan saham, atau hubungan lain yang berpotensi menimbulkan benturan kepentingan atau memengaruhi objektivitas pengambilan keputusan.

Untuk itu, Perseroan menerapkan mekanisme pengungkapan dan pengelolaan potensi afiliasi sehingga setiap transaksi, penunjukan, dan keputusan strategis dapat dijalankan secara transparan dan sesuai ketentuan peraturan perundang-undangan, termasuk POJK 48/2024 dan anggaran dasar Perseroan.

Berdasarkan evaluasi internal hingga akhir tahun 2025, seluruh anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah telah memenuhi persyaratan independensi yang berlaku, dan tidak terdapat hubungan afiliasi yang memengaruhi objektivitas pengambilan keputusan strategis Perseroan.

Rincian hubungan afiliasi seluruh anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan disajikan pada tabel berikut:

The Company ensures that all strategic and operational decisions are carried out based on the principles of independence and transparency, including in relation to affiliation relationships between corporate organs and controlling shareholder. The Company carefully reviews any relationships in the form of family ties, share ownership, or other relationships that may potentially give rise to conflicts of interest or affect the objectivity of decision-making.

Therefore, the Company implements disclosure and management mechanisms for potential affiliations so that every transaction, appointment, and strategic decision can be conducted transparently and in accordance with applicable laws and regulations, including POJK 48/2024 and the Company's articles of association.

Based on the internal evaluation as of the end of 2025, all members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board had fulfilled the applicable independence requirements, and there were no affiliation relationships that affect the objectivity of the Company's strategic decision-making.

Details of the affiliation relationships of all members of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board are presented in the following table:

Nama Name	**Jabatan** Position	**Hubungan Keluarga** Family Relationsip								**Hubungan Keuangan** Financial Relationship							
		Direksi Board of Directors		**Dewan Komisaris** Board of Commissioners		**Dewan Pengawas Syariah** Sharia Supervisory Board		**Pemegang Saham Pengendali** Controlling Shareholder		**Direksi** Board of Directors		**Dewan Komisaris** Board of Commissioners		**Dewan Pengawas Syariah** Sharia Supervisory Board		**Pemegang Saham Pengendali** Controlling Shareholder	
		Ya Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No
Kwon Younghoon	Presiden Komisaris President Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Choi Jung Sik	Komisaris Independen Independent Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓

Nama Name	Jabatan Position	Hubungan Keluarga Family Relationsip								Hubungan Keuangan Financial Relationship							
		Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Dewan Pengawas Syariah Sharia Supervisory Board		Pemegang Saham Pengendali Controlling Shareholder		Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Dewan Pengawas Syariah Sharia Supervisory Board		Pemegang Saham Pengendali Controlling Shareholder	
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Antonius Hanifah Komala	Komisaris Independen Independent Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Cho Jaeseong	Presiden Direktur President Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Eun Seonghyuk	Direktur Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Ina Dashinta Hamid	Direktur Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Ade Rafida Saulina Samosir	Direktur Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
AM Hasan Ali	Dewan Pengawas Syariah Sharia Supervisory Board	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓

Selama tahun 2025, Perseroan memastikan bahwa tidak terdapat kondisi yang menempatkan Direksi, Dewan Komisaris maupun Dewan Pengawas Syariah dalam situasi benturan kepentingan. Hal ini menunjukkan bahwa seluruh anggota organ Perseroan telah menjalankan tugas dan tanggung jawabnya secara independen, objektif, dan sesuai dengan prinsip GCG.

Throughout 2025, the Company ensured that there were no conditions placing the Board of Directors, Board of Commissioners, or the Sharia Supervisory Board in situations involving conflicts of interest. This demonstrates that all members of the Company's organs have carried out their duties and responsibilities independently, objectively, and in accordance with GCG principles.

Keberagaman Komposisi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah

Diversity in the Composition of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

Seluruh anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan telah memenuhi persyaratan, pengalaman, dan keahlian sesuai ketentuan POJK 33/2014, anggaran dasar, dan Pedoman Kerja masing-masing organ. Kebijakan keberagaman Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan diformalkan melalui Surat

All members of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board have met the requirements, experience, and expertise in accordance with POJK 33/2014, the Company's articles of association, and the respective Work Guidelines of each governing organ. The Company's diversity policy for the Board of

Keputusan No. 178/DIR/HO/12/25 tanggal 09 Desember 2025 tentang Perubahan *Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation.* Langkah ini dilakukan untuk memastikan proses nominasi dan penunjukan jajaran Manajemen selalu mempertimbangkan usia, latar belakang pendidikan, pengalaman profesional dan keahlian fungsional yang relevan dengan kebutuhan bisnis serta kompleksitas industri.

Directors, Board of Commissioners, and Sharia Supervisory Board is formalized through Decision Letter No. 178/DIR/HO/12/25 dated December 9, 2025, on the Amendment to the Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulation. This step is taken to ensure that the nomination and appointment process of Management always considers age, educational background, professional experience, and functional expertise relevant to business needs and industry complexity.

Pencapaian Kebijakan Keberagaman Komposisi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah

Per 31 Desember 2025, komposisi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan telah mencerminkan keseimbangan usia, gender, pendidikan, dan pengalaman profesional. Keberagaman ini memperkaya perspektif strategis, mendukung pengambilan keputusan yang objektif, serta memperkuat penerapan prinsip GCG di seluruh tingkatan organisasi. Rincian komposisi keberagaman dimaksud disajikan pada tabel berikut:

Achievement of the Diversity Policy in the Composition of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

As of December 31, 2025, the composition of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board reflects a balance in terms of age, gender, education, and professional experience. This diversity enriches strategic perspectives, supports objective decision-making, and strengthens the implementation of GCG principles across all levels of the organization. Details of the diversity composition are presented in the following table:

Tabel Pencapaian Keberagaman Komposisi Anggota Direksi
Table of Achievement of the Diversity in the Composition of the Board of Directors Members

Objektif Objectives		Pencapaian Achievement
Pendidikan **Education**	Jenjang pendidikan anggota Direksi yang beragam, meliputi tingkat Sarjana dan Magister/Master dengan berbagai bidang pendidikan seperti ekonomi, manajemen keuangan, bisnis, akuntansi, dan hukum. The members of the Board of Directors have diverse educational backgrounds, ranging from Bachelor's to Master's degrees, with fields of study including economics, financial management, business, accounting, and law.	✓
Pengalaman Kerja **Work Experience**	Anggota Direksi memiliki keragaman pengalaman kerja, yakni sebagai anggota Direksi dan Dewan Komisaris di lembaga jasa keuangan non-bank dan perusahaan non-jasa keuangan maupun sebagai pejabat perbankan. The members of the Board of Directors possess diverse professional experience, having served as members of the Board of Directors and Board of Commissioners in non-bank financial institutions and non-financial companies, as well as holding positions in the banking sector.	✓
Independensi **Independence**	Seluruh anggota Direksi merupakan pihak yang independen dari pemegang saham pengendali serta tidak memiliki hubungan afiliasi dengan sesama anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah. All members of the Board of Directors are independent from the Company's controlling shareholder and do not have any affiliation with fellow members of the Board of Directors, the Board of Commissioners, or the Sharia Supervisory Board.	✓
Jenis Kelamin **Gender**	Terdapat 2 (dua) orang anggota Direksi yang berjenis kelamin wanita dari total 4 (empat) orang anggota Direksi. There are 2 (two) female members of the Board of Directors out of a total of 4 (four) members of the Board of Directors.	✓

Tabel Pencapaian Keberagaman Komposisi Anggota Dewan Komisaris
Table of Achievement of the Diversity in the Composition of the Board of Commissioners Members

Objektif Objectives		Pencapaian Achievement
Pendidikan **Education**	Jenjang pendidikan anggota Dewan Komisaris yang beragam, meliputi tingkat Sarjana dan Magister/Master dengan berbagai bidang pendidikan seperti akuntansi, ekonomi, manajemen dan bisnis. The members of the Board of Commissioners have diverse educational backgrounds, ranging from Bachelor's to Master's degrees, with fields of study including accounting, economics, management, and business.	✓
Pengalaman Kerja **Work Experience**	Pengalaman kerja yang beragam, meliputi: 1. Pengalaman di bidang ekonomi atau bisnis 2. Pengalaman di sektor pembiayaan 3. Pengalaman di bidang auditor 4. Pengalaman di bidang perbankan They also possess diverse professional experience, including: 1. Experience in economics or business; 2. Experience in the financing sector; 3. Experience in auditing; 4. Experience in the banking sector.	✓
Independensi **Independence**	Terdapat 2 (dua) dari total 3 (tiga) anggota Dewan Komisaris yang merupakan Komisaris Independen. There are 2 (two) Independent Commissioners out of a total of 3 (three) members of the Board of Commissioners.	✓
Jenis Kelamin **Gender**	Seluruh anggota Dewan Komisaris berjenis kelamin laki-laki. All members of the Board of Commissioners are male.	-

Tabel Pencapaian Keberagaman Komposisi Dewan Pengawas Syariah
Table of Achievement of the Diversity in the Composition of the Sharia Supervisory Board

Objektif Objectives		Pencapaian Achievement
Pendidikan **Education**	Jenjang pendidikan Dewan Pengawas Syariah dengan tingkat sarjana dan Magister/Master di bidang ekonomi syariah dan hukum. The Sharia Supervisory Board has educational backgrounds at the Bachelor's and Master's levels in the fields of sharia economics and law.	✓
Pengalaman Kerja **Work Experience**	Pengalaman kerja yang beragam, meliputi: 1. Pengalaman di bidang ekonomi atau bisnis syariah 2. Pengalaman di sektor pembiayaan syariah 3. Pengalaman di bidang keuangan syariah lainnya 4. Pengalaman di bidang pendidikan The Sharia Supervisory Board also possess diverse professional experience, including: 1. Experience in sharia economics or business; 2. Experience in the sharia financing sector; 3. Experience in other areas of sharia finance; 4. Experience in the education sector.	✓
Independensi **Independence**	Dewan Pengawas Syariah merupakan pihak yang independen dari pemegang saham pengendali serta tidak memiliki hubungan afiliasi dengan sesama anggota Direksi dan Dewan Komisaris. The Sharia Supervisory Board is independent from the Bank's controlling shareholders and does not have any affiliation with members of the Board of Directors or the Board of Commissioners.	✓
Jenis Kelamin **Gender**	Dewan Pengawas Syariah berjenis kelamin laki-laki. The Sharia Supervisory Board is male.	-

Profil lengkap masing-masing anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah dapat dilihat pada bagian Profil Direksi, Dewan Komisaris dan Dewan Pengawas Syariah dalam Laporan Tahunan ini.

The complete profiles of each member of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board can be found in the Profile section of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board in this Annual Report.

Komite-Komite di Bawah Direksi

Committees under the Board of Directors

Komite Manajemen Risiko

Perseroan membentuk Komite Manajemen Risiko untuk mendukung Direksi dalam memastikan penerapan manajemen risiko berjalan secara efektif, terintegrasi, dan sesuai dengan ketentuan regulator. Komite ini berperan memberikan rekomendasi atas penyusunan dan penyempurnaan kebijakan, strategi, serta evaluasi implementasi manajemen risiko agar selaras dengan profil risiko dan arah bisnis Perseroan.

Dalam pelaksanaan tugasnya, Komite Manajemen Risiko melakukan penelaahan atas eksposur risiko utama, kecukupan mitigasi risiko, serta efektivitas sistem pengendalian internal. Komite juga mencermati perkembangan regulasi, dinamika industri, dan potensi risiko baru sebagai dasar pemberian masukan strategis kepada Direksi.

Pedoman Komite Manajemen Risiko

Komite Manajemen Risiko Perseroan ditetapkan melalui Surat Keputusan Nomor 174/DIR/HO/12/25 tanggal 09 Desember 2025. Ketentuan tersebut mengatur komposisi dan tugas Komite guna memastikan efektivitas pengawasan dan kualitas rekomendasi kepada Direksi.

Selain itu, Komite Manajemen Risiko dalam menjalankan perannya juga mengacu pada POJK 42/2024 dan peraturan lain yang relevan. Kepatuhan terhadap regulasi ini menjadi landasan dalam memastikan penerapan manajemen risiko yang terintegrasi, *prudent,* dan selaras dengan prinsip GCG.

Tugas dan Tanggung Jawab

Ruang lingkup tugas dan tanggung Jawab Komite Manajemen Risiko Perseroan adalah memberikan rekomendasi kepada Presiden Direktur, atau anggota Direksi yang bertanggung jawab atas dan membawahi Manajemen Risiko.

Komposisi dan Masa Jabatan Komite Manajemen Risiko

Per 31 Desember 2025, komposisi Komite Manajemen Risiko Perseroan adalah sebagai berikut:

Risk Management Committee

The Company established a Risk Management Committee to support the Board of Directors in ensuring that risk management is implemented effectively, in an integrated manner, and in compliance with regulatory requirements. This Committee plays a role in providing recommendations on the formulation and enhancement of policies, strategies, and the evaluation of risk management implementation to ensure alignment with the Company's risk profile and business direction.

In carrying out its duties, the Risk Management Committee reviews main risk exposures, the adequacy of risk mitigation measures, as well as the effectiveness of the internal control system. The Committee also observes regulatory developments, industry dynamics, and emerging risks as a basis for providing strategic input to the Board of Directors.

Risk Management Committee Guidelines

The Company's Risk Management Committee was established pursuant to Decision Letter No. 174/DIR/HO/12/25 dated December 9, 2025. The provisions govern the composition and duties of the Committee to ensure effective oversight and the quality of recommendations to the Board of Directors.

In addition, in performing its role, the Risk Management Committee also refers to POJK 42/2024 and other relevant regulations. Compliance with these regulations serves as the foundation for ensuring the implementation of integrated, prudent risk management in line with GCG principles.

Duties and Responsibilities

The scope of duties and responsibilities of the Company's Risk Management Committee is to provide recommendations to the President Director or members of the Board of Directors responsible for and overseeing Risk Management.

Composition and Term of Office of the Risk Management Committee

As of December 31, 2025, the composition of the Company's Risk Management Committee is as follows:

Nama Name	Posisi di Komite Position in the Committee	Dasar Pengangkatan Basis of Appointment	Jabatan Lain di Perseroan Other Positions in the Company	Periode Masa Jabatan Service Period
Cho Jaeseong	Ketua Chairman	Surat Keputusan Direksi No. 027/DIR/HO/02/25 tanggal 14 Februari 2025 Decision Letter of the Board of Directors No. 027/DIR/HO/02/25 dated February 14, 2025	Presiden Direktur President Director	2025 – perubahan 2025 - changes
Eun Seonghyuk	Anggota Member	Surat Keputusan Direksi No. 027/DIR/HO/02/25 tanggal 14 Februari 2025 Decision Letter of the Board of Directors No. 027/DIR/HO/02/25 dated February 14, 2025	Finance Director	2025 – perubahan 2025 - changes
Novita Widjaya	Anggota Member	Surat Keputusan Direksi No. 027/DIR/HO/02/25 tanggal 14 Februari 2025 Decision Letter of the Board of Directors No. 027/DIR/HO/02/25 dated February 14, 2025	Finance, ICT and Risk Management General Manager	2025 – perubahan 2025 - changes
Oktavianus	Anggota Member	Surat Keputusan Direksi No. 027/DIR/HO/02/25 tanggal 14 Februari 2025 Decision Letter of the Board of Directors No. 027/DIR/HO/02/25 dated February 14, 2025	Risk Management Head	2025 – perubahan 2025 - changes

Independensi Komite Manajemen Risiko

Perseroan memastikan bahwa Komite Manajemen Risiko menjalankan tugas dan tanggung jawabnya secara independen, objektif, dan bebas dari benturan kepentingan, guna menjamin kualitas rekomendasi dan efektivitas pengawasan terhadap penerapan manajemen risiko. Seluruh anggota Komite Manajemen Risiko diangkat berdasarkan kompetensi, integritas, dan profesionalisme, serta tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, maupun hubungan keluarga yang dapat memengaruhi independensi dalam pengambilan keputusan.

Independence of the Risk Management Committee

The Company ensures that the Risk Management Committee carries out its duties and responsibilities independently, objectively, and free from conflicts of interest, in order to ensure the quality of recommendations and the effectiveness of oversight on the implementation of risk management. All members of the Risk Management Committee are appointed based on competence, integrity, and professionalism, and do not have any financial relationships, managerial, share ownership, or family relationships that could affect their independence in decision-making.

Rapat Komite Manajemen Risiko

Risk Management Committee's Meetings

Kebijakan Rapat

Meeting Policy

Komite Manajemen Risiko melaksanakan rapat secara berkala dan/atau sewaktu-waktu sesuai kebutuhan dengan mengacu pada ketentuan peraturan perundang-undangan yang berlaku, termasuk POJK 42/2024.

Risk Management Committee holds meetings periodically and/or at any time as needed, in accordance with prevailing laws and regulations, including POJK 42/2024.

Rapat diselenggarakan untuk mengevaluasi efektivitas penerapan manajemen risiko, kecukupan kebijakan dan prosedur, profil risiko Perseroan, serta tindak lanjut atas hasil pemantauan dan temuan audit. Setiap rapat didokumentasikan secara tertib dalam risalah rapat yang memuat keputusan dan rencana tindak lanjut sebagai wujud akuntabilitas, transparansi, dan kepatuhan.

Meetings are conducted to evaluate the effectiveness of risk management implementation, the adequacy of policies and procedures, the Company's risk profile, as well as follow-up actions on monitoring results and audit findings. Each meeting is properly documented in minutes of meeting that record decisions and follow-up action plans as a form of accountability, transparency, and compliance.

Frekuensi dan Tingkat Kehadiran

Frequency and Attendance Rate

Sepanjang tahun 2025, Komite Manajemen Risiko Perseroan telah menyelenggarakan 12 (dua belas) kali rapat dengan rincian sebagai berikut:

Throughout 2025, the Company's Risk Management Committee held 12 (twelve) meetings, with details as follows:

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	%
Cho Jaeseong	Ketua Chairman	12	12	100
Eun Seonghyuk	Anggota Member	12	12	100
Novita Widjaya	Anggota Member	12	8	66
Oktavianus	Anggota Member	12	11	91

Agenda Rapat

Rapat Komite Manajemen Risiko sepanjang 2025 membahas agenda berikut:

Meeting Agenda

The Risk Management Committee's meetings in 2025 discussed the following agendas:

No.	Tanggal Date	Agenda
1	20 Januari 2025 January 20, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir Desember 2024 Reviewing figures in the Risk Management Committee report as of end of December 2024
2	27 Februari 2025 February 27, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir Januari 2025 Reviewing figures in the Risk Management Committee report as of end of January 2025
3	25 Maret 2025 March 25, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir Februari 2025 Reviewing figures in the Risk Management Committee report as of end of February 2025
4	24 April 2025 April 24, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir Maret 2025 Reviewing figures in the Risk Management Committee report as of end of March 2025
5	22 Mei 2025 May 22, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir April 2025 Reviewing figures in the Risk Management Committee report as of end of April 2025
6	23 Juni 2025 June 23, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir Mei 2025 Reviewing figures in the Risk Management Committee report as of end of May 2025
7	17 Juli 2025 July 17, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir Juni 2025 Reviewing figures in the Risk Management Committee report as of end of June 2025
8	20 Agustus 2025 August 20, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir Juli 2025 Reviewing figures in the Risk Management Committee report as of end of July 2025
9	22 September 2025 September 22, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir Agustus 2025 Reviewing figures in the Risk Management Committee report as of end of August 2025
10	23 Oktober 2025 October 23, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir September 2025 Reviewing figures in the Risk Management Committee report as of end of September 2025
11	24 November 2025 November 24, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir Oktober 2025 Reviewing figures in the Risk Management Committee report as of end of October 2025
12	19 Desember 2025 December 19, 2025	Meninjau angka dalam laporan Komite Manajemen Risiko per akhir November 2025 Reviewing figures in the Risk Management Committee report as of end of November 2025

Program Pengembangan Kompetensi Komite Manajemen Risiko Tahun 2025

Sepanjang tahun 2025, anggota Komite Manajemen Risiko Perseroan secara aktif mengikuti program pelatihan dan pengembangan kompetensi yang dirancang untuk memperkuat pemahaman atas praktik manajemen risiko di industri pembiayaan, termasuk penerapan prinsip keberlanjutan dan ESG dalam pengelolaan risiko. Daftar kegiatan pelatihan yang telah diikuti anggota komite selama 2025 mencakup:

Competency Development Program of the Risk Management Committee in 2025

Throughout 2025, the members of the Company's Risk Management Committee actively participated in training and competency development programs designed to strengthen their understanding of risk management practices in the financing industry, including the implementation of sustainability principles and ESG in risk management. The list of training activities attended by committee members during 2025 includes:

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
Cho Jaeseong	Ketua Chairman	Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		Will Trade War Create Financial Turmoil	6 Mei 2025 May 6, 2025	Hotel Pullman Jakarta	APPI
Eun Seonghyuk	Anggota Member	Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		Economic Outlook 2026	2 September 2025 September 2, 2025	*Online*	APPI
Novita Widjaya	Anggota Member	*Certification Risk Management*	12 Februari 2025 February 12, 2025	Hotel Sheraton Grand Jakarta Gandaria City	LSPPI
		Pentingnya Keamanan Siber di Industri Pembiayaan The Importance of Cybersecurity in the Financing Industry	25 Juni 2025 June 25, 2025	*Online*	APPI
		Memutus Mata Rantai *Scam:* Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan Breaking the Chain of Scams: Synergy and Strategies for Consumer Protection in the Financial Sector	26 Juni 2025 June 26, 2025	*Online*	OJK Institute
		Risk and Information Systems Control	30 Juni 2025 - 1 Juli 2025 June 30, 2025 - July 1, 2025	Hotel Mercure Jakarta	OJK Institute
Oktavianus	Risk Management Head	*Risk Appetite and Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan Risk Appetite and Risk Culture: Main Pillars in Strengthening Risk Management in the Financial Sector	9 Oktober 2025 October 9, 2025	*Online*	OJK Institute

Laporan Pelaksanaan Kegiatan Komite Manajemen Risiko Tahun 2025

Selama tahun 2025, Komite Manajemen Risiko telah mendukung efektivitas fungsi kepengurusan dan pengelolaan Perseroan oleh Direksi, melalui program berikut:

1. Laporan hasil penilaian Tingkat Kesehatan Perusahaan tahun 2024;
2. Evaluasi tengah tahun 2025 dan tahunan 2025;
3. Pemantauan atas penerapan manajemen risiko secara efektif untuk tahun 2025 dan rekomendasi pengawasan efektif serta pengelolaan risiko sesuai dengan tolerasi risiko Perseroan.

Report of the Implementation of the Risk Management Committee's Activities in 2025

During 2025, the Risk Management Committee had supported the effectiveness of the Company's governance and management functions carried out by the Board of Directors through the following activities:

1. Report on the results of the 2024 Company Soundness Level assessment;
2. Mid-year 2025 evaluation and full-year 2025 evaluation;
3. Monitoring of the effective implementation of risk management for 2025, along with recommendations for effective oversight and risk management in accordance with the Company's risk tolerance.

Komite Pengarah Teknologi Informasi

IT Steering Committee

Dalam menghadapi percepatan transformasi digital serta kompleksitas pengelolaan teknologi informasi di industri pembiayaan, Perseroan menempatkan Komite Pengarah Teknologi Informasi (TI) sebagai komite strategis yang mendukung Direksi dalam menetapkan arah, prioritas, dan pengawasan implementasi TI. Komite ini berperan memastikan pemanfaatan TI Perseroan dilakukan secara efektif, aman, dan sesuai prinsip GCG, sekaligus memantau risiko TI yang berpotensi memengaruhi keberlanjutan operasional, kepatuhan regulasi, dan kinerja berkelanjutan Perseroan.

In response to the rapid acceleration of digital transformation and the increasing complexity of information technology management in the financing industry, the Company has established the Information Technology (IT) Steering Committee as a strategic committee supporting the Board of Directors in setting IT direction, priorities, and implementation oversight. This Committee ensures that the Company's use of information technology is effective, secure, and aligned with GCG principles, while also monitoring IT risks that may affect operational sustainability, regulatory compliance, and the Company's long-term performance.

Pedoman Komite Pengarah Teknologi Informasi

Perseroan menetapkan susunan Komite Pengarah TI dan perubahannya yang terakhir melalui Surat Keputusan No. 028/DIR/HO/02/25 tanggal 14 Februari 2025, yang secara umum memuat kriteria anggota. Seluruh aktivitas komite dijalankan dengan memperhatikan ketentuan dalam POJK No. 4/POJK.05/2021 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Lembaga Jasa Keuangan Non-bank.

IT Steering Committee Guidelines

The Company has established the composition of the IT Steering Committee and its latest amendments through Decision Letter No. 028/DIR/HO/02/25 dated February 14, 2025, which generally sets out the criteria for committee members. All committee activities are conducted in compliance with POJK No. 4/POJK.05/2021 concerning the Implementation of Risk Management in the Use of Information Technology by Non-Bank Financial Service Institutions.

Tugas dan Tanggung Jawab

Komite Pengarah TI Perseroan memiliki peran strategis dalam mendukung Direksi untuk memastikan pemanfaatan TI yang efektif, aman, dan sejalan dengan prinsip GCG. Secara rinci, tugas dan tanggung jawab Komite Pengarah TI adalah memberikan rekomendasi kepada Direksi terkait dengan paling sedikit:

a. rencana pengembangan Teknologi Informasi yang sejalan dengan kegiatan usaha Perseroan;
b. perumusan kebijakan dan prosedur Teknologi Informasi;
c. kesesuaian proyek Teknologi Informasi yang disetujui dengan rencana pengembangan Teknologi Informasi;
d. kesesuaian pelaksanaan proyek Teknologi Informasi dengan proyek Teknologi Informasi yang disetujui;
e. kesesuaian Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Perseroan;
f. efektivitas mitigasi risiko atas investasi Perseroan pada sektor Teknologi Informasi agar investasi Perseroan pada sektor Teknologi Informasi memberikan kontribusi terhadap pencapaian tujuan bisnis Perseroan;
g. pemantauan atas kinerja Teknologi Informasi dan upaya peningkatan kinerja Teknologi Informasi;

Duties and Responsibilities

The Company's IT Steering Committee plays a strategic role in supporting the Board of Directors to ensure that the use of information technology is effective, secure, and aligned with GCG principles. In detail, the duties and responsibilities of the IT Steering Committee are to provide recommendations to the Board of Directors on at least the following matters:

a. the Information Technology development plan in line with the Company's business activities;
b. the formulation of Information Technology policies and procedures;
c. the conformity of approved Information Technology projects with the Information Technology development plan;
d. the conformity of Information Technology project implementation with the approved Information Technology projects;
e. the conformity of Information Technology with the needs of management information systems and the Company's business activities;
f. the effectiveness of risk mitigation on the Company's investment in the Information Technology sector to ensure such investment contributes to achieving the Company's business objectives;
g. monitoring Information Technology performance and efforts to improve Information Technology performance;

h. upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara Teknologi Informasi secara efektif, efisien, dan tepat waktu; dan
i. kecukupan dan alokasi sumber daya Teknologi Informasi yang dimiliki Perseroan.

h. efforts to resolve various Information Technology -related issues that cannot be effectively, efficiently, and timely resolved by user units and Information Technology providers; and
i. the adequacy and allocation of the Company's Information Technology resources.

Komposisi dan Masa Jabatan Komite Pengarah Teknologi Informasi

Per 31 Desember 2025, komposisi Komite Pengarah TI Perseroan adalah sebagai berikut:

Composition and Term of Office of the IT Steering Committee

As of December 31, 2025, the composition of the Company's IT Steering Committee is as follows:

Nama Name	**Posisi di Komite** Position in the Committee	**Dasar Pengangkatan** Basis of Appointment	**Jabatan Lain di Perseroan** Other Positions in the Company	**Periode Masa Jabatan** Service Period
Eun Seonghyuk	Ketua Chairman	Surat Keputusan Direksi No. 028/DIR/HO/02/25 tanggal 14 Februari 2025 Decision Letter of the Board of Directors No. 028/DIR/HO/02/25 dated February 14, 2025	Finance Director	2025 – perubahan 2025 - changes
Cho Jaeseong	Anggota Member	Surat Keputusan Sirkuler Direksi No. 028/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 028/DIR/HO/02/25 dated February 14, 2025	Presiden Direktur President Director	2025 – perubahan 2025 - changes
Novita Widjaya	Anggota Member	Surat Keputusan Sirkuler Direksi No. 028/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 028/DIR/HO/02/25 dated February 14, 2025	Finance, ICT, and Risk Management General Manager	2025 – perubahan 2025 - changes
Oktavianus	Anggota Member	Surat Keputusan Sirkuler Direksi No. 028/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 028/DIR/HO/02/25 dated February 14, 2025	Risk Management Head	2025 – perubahan 2025 - changes
Anggara Galih	Anggota Member	Surat Keputusan Sirkuler Direksi No. 028/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 028/DIR/HO/02/25 dated February 14, 2025	ICT Head	2025 – perubahan 2025 - changes
Ekasari Tilawati	Anggota Member	Surat Keputusan Sirkuler Direksi No. 028/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 028/DIR/HO/02/25 dated February 14, 2025	Marketing Analyst and Customer Care Head	2025 – perubahan 2025 - changes

Independensi Komite Pengarah Teknologi Informasi

Perseroan menempatkan independensi sebagai prinsip utama bagi Komite Pengarah TI dalam melaksanakan setiap tugas dan tanggung jawabnya. Seluruh rekomendasi dan masukan

Independence of the IT Steering Committee

The Company considers independence as the main principle for the IT Steering Committee in carrying out all of its duties and responsibilities. All recommendations and inputs provided

komite diberikan secara objektif dan profesional, dengan fokus pada kepentingan strategis Perseroan, termasuk optimalisasi pemanfaatan TI, penguatan tata kelola, serta penerapan praktik keberlanjutan dan mitigasi risiko yang relevan.

by the Committee are delivered objectively and professionally, with a focus on the Company's strategic interests, including optimizing IT utilization, strengthening governance, and implementing relevant sustainability practices and risk mitigation.

Rapat Komite Pengarah Teknologi

Kebijakan Rapat

Komite Pengarah TI menyelenggarakan rapat secara berkala untuk membahas arah, prioritas, dan pengawasan implementasi TI Perseroan. Rapat ini menjadi forum bagi anggota komite untuk mengevaluasi kinerja TI, menelaah risiko yang terkait dengan pemanfaatan teknologi, serta memberikan rekomendasi strategis kepada Direksi. Seluruh proses rapat dijalankan dengan prinsip independensi, objektivitas, dan transparansi, selaras dengan praktik GCG guna memastikan keputusan komite mendukung operasional yang aman, efisien, dan berkelanjutan bagi Perseroan.

Frekuensi dan Tingkat Kehadiran

Sepanjang tahun 2025, Komite Pengarah TI telah menyelenggarakan 2 (dua) kali rapat dengan rincian sebagai berikut:

IT Steering Committee's Meetings

Meeting Policy

The IT Steering Committee holds regular meetings to discuss the Company's IT direction, priorities, and implementation oversight. These meetings serve as a forum for Committee members to evaluate IT performance, review risks associated with technology utilization, and provide strategic recommendations to the Board of Directors. All meeting processes are conducted based on the principles of independence, objectivity, and transparency, in line with GCG practices, to ensure that Committee decisions support safe, efficient, and sustainable operations for the Company.

Frequency and Attendance Rate

Throughout 2025, the IT Steering Committee held 2 (two) meetings, with details as follows:

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	%
Eun Seonghyuk	Ketua Chairman	2	2	100
Cho Jaeseong	Anggota Member	2	2	100
Novita Widjaya	Anggota Member	2	2	100
Oktavianus	Anggota Member	2	2	100
Anggara Galih	Anggota Member	2	2	100
Ekasari Tilawati	Anggota Member	2	2	100

Agenda Rapat

Rapat Komite Pengarah TI sepanjang 2025 membahas agenda berikut:

Meeting Agenda

Throughout 2025, the IT Steering Committee's meetings discussed the following agendas:

No.	Tanggal Date	Agenda
1	24 Juni 2025 June 24, 2025	1. Rencana Pemulihan Bencana | Disaster Recovery Plan 2. Regulasi ICT | ICT Regulation 3. Surat Manajemen Auditor Eksternal | Management Letter of External Auditor
2	22 Desember 2025 December 22, 2025	1. Anggaran TI dan *Action Plan* 2026 | IT Budget and Action Plan 2026 2. SOP untuk Proses Implementasi di dalam TFIS | SOP for Implementation Process in TFIS 3. Insiden Siber | Cyber Incident 4. Manajemen Aset TI | Management of IT Assets

Program Pengembangan Kompetensi Komite Pengarah Teknologi Informasi Tahun 2025

Sepanjang tahun 2025, anggota Komite Pengarah TI telah mengikuti program pelatihan dan pengembangan kompetensi yangt relevan, yaitu sebagai berikut:

Competency Development Program of the IT Steering Committee in 2025

Throughout 2025, members of the IT Steering Committee had participated in relevant training and competency development programs, namely as follows:

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
Eun Seonghyuk	Ketua Chairman	Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		Will Trade War Create Financial Turmoil	6 Mei 2025 May 6, 2025	Hotel Pullman Jakarta	APPI
Cho Jaeseong	Anggota Member	Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		Economic Outlook 2026	2 September 2025 September 2, 2025	*Online*	APPI
Novita Widjaya	Anggota Member	*Certification Risk Management*	12 Februari 2025 February 12, 2025	Hotel Sheraton Grand Gandaria Jakarta	LSPPI
		Pentingnya Keamanan Siber di Industri Pembiayaan	25 Juni 2025 June 25, 2025	*Online*	APPI
		Memutus Mata Rantai *Scam:* Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan Breaking the Chain of Scams: Synergy and Strategies for Consumer Protection in the Financial Sector	26 Juni 2025 June 26, 2025	*Online*	OJK Institute
		Risk and Information Systems Control	30 Juni 2025 June 30, 2025	*Online*	OJK Institute
Oktavianus	Anggota Member	*Risk Appetite and Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan Risk Appetite and Risk Culture: Main Pillars in Strengthening Risk Management in the Financial Sector	9 Oktober 2025 October 9, 2025	*Online*	OJK Institute
Anggara Galih	Anggota Member	Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan Digital Transformation: Trends in Technology Innovation in the Financial Sector	23 Januari 2025 January 23, 2025	*Online*	OJK Institute
		Pentingnya Keamanan Siber di Industri Pembiayaan The Importance of Cybersecurity in the Financing Industry	25 Juni 2025 June 25, 2025	*Online*	APPI
		Memutus Mata Rantai *Scam:* Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan Breaking the Chain of Scams: Synergy and Strategies for Consumer Protection in the Financial Sector	26 Juni 2025 June 26, 2025	*Online*	OJK Institute
		Sosialisasi Refreshment Kategori Alat Berat (*Heavy Equipment*) Dissemination and Refreshment Program on Heavy Equipment Category	17 November 2025 November 17, 2025	*Online*	Rapindo

Laporan Pelaksanaan Kegiatan Komite Pengarah Teknologi Informasi Tahun 2025

Sepanjang tahun 2025, Komite Pengarah TI telah melaksanakan aktivitas berikut:

1. Memberikan rekomendasi kepada Direksi terkait pengamanan informasi yang meliputi efektifitas implementasi kebijakan pengamanan informasi dan mitigasi resiko yang dilakukan untuk meningkatkan pengamanan informasi;
2. Merekomendasikan mengenai rencana strategis Teknologi Informasi yang searah dengan rencana strategis kegiatan usaha Perseroan;
3. Pengarahan dalam perumusan kebijakan dan prosedur Teknologi Informasi yang utama sesperti kebijakan pengamanan Teknologi Informasi dan manajemen risiko terkait penggunaan Teknologi Informasi.

Report on the Implementation of the IT Steering Committee's Activities in 2025

Throughout 2025, the IT Steering Committee carried out the following activities:

1. Providing recommendations to the Board of Directors related to information security, including the effectiveness of the implementation of information security policies and risk mitigation measures undertaken to enhance information security;
2. Recommending the strategic information technology plan aligned with the Company's strategic business plan;
3. Providing guidance in the formulation of key information technology policies and procedures, such as information technology security policies and risk management related to the use of information technology.

Komite Keuangan Berkelanjutan

Sustainable Finance Committee

Perseroan meyakini bahwa penerapan Keuangan Berkelanjutan ke depan akan menjadi fondasi pertumbuhan jangka panjang Perseroan. Selain mendorong kontribusi nyata terhadap pengembangan ekonomi hijau nasional, penerapan keuangan berkelanjutan juga memberikan dampak positif terhadap penguatan tata kelola perusahaan, penyempurnaan proses bisnis, serta peningkatan kepercayaan pemangku kepentingan.

Sejalan dengan komitmen tersebut, Perseroan telah membentuk Komite Keuangan Berkelanjutan yang bertugas mengawasi perumusan, pengembangan, dan implementasi strategi serta kebijakan keuangan berkelanjutan, guna memastikan penerapannya berjalan secara terarah, terukur, dan berkesinambungan.

The Company believes that the implementation of Sustainable Finance will become a foundation for its long-term growth. In addition to promoting a tangible contribution to the development of the national green economy, the implementation of sustainable finance also has a positive impact on strengthening corporate governance, improving business processes, and enhancing stakeholder confidence.

In line with this commitment, the Company has established a Sustainable Finance Committee tasked with overseeing the formulation, development, and implementation of sustainable finance strategies and policies, to ensure that their execution is directed, measurable, and sustainable.

Pedoman Komite Keuangan Berkelanjutan

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Keuangan Berkelanjutan berpedoman pada peraturan internal yang berlaku di Perseroan diantaranya *Sustainable Finance Guidelines* sesuai Surat Keputusan No. 194/COS/HO/11/24 tanggal 22 November 2024, serta menjalankan fungsi dan pengawasan dengan memperhatikan ketentuan POJK 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Pedoman ini dirancang untuk memastikan setiap keputusan dan rekomendasi komite mendukung pengelolaan keuangan Perseroan secara bertanggung jawab, selaras dengan prinsip GCG, dan berkontribusi pada praktik keberlanjutan yang konsisten dalam mendukung kinerja jangka panjang Perseroan.

Sustainable Finance Committee Guidelines

In carrying out its duties and responsibilities, the Sustainable Finance Committee refers to the Company's applicable internal regulations, including the Sustainable Finance Guidelines as stipulated in Decision Letter No. 194/COS/HO/11/24 dated November 22, 2024, and performs its functions and oversight with due regard to POJK 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. These guidelines are designed to ensure that every decision and recommendation of the Committee supports responsible financial management of the Company, is aligned with GCG principles, and contributes to consistent sustainability practices in supporting the Company's long-term performance.

Tugas dan Tanggung Jawab

Komite Keuangan Berkelanjutan Perseroan memiliki tugas dan tanggung jawab berikut:

1. bertanggung jawab terhadap pengelolaan program aksi keuangan berkelanjutan secara keseluruhan;
2. memastikan bahwa program keuangan berkelanjutan dijalankan dengan baik oleh Unit Khusus Pengelola Keuangan Berkelanjutan;
3. menetapkan Pedoman Aksi Keuangan Berkelanjutan;
4. memastikan bahwa Pedoman Aksi Keuangan Berkelanjutan telah diterapkan dan dilaksanakan;
5. menetapkan dan menyetujui Rencana Aksi Keuangan Berkelanjutan.

Duties and Responsibilities

The Company's Sustainable Finance Committee has the following duties and responsibilities:

1. being responsible for the overall management of the sustainable finance action program;
2. ensuring that the sustainable finance program is properly implemented by the Special Unit for Sustainable Finance Management;
3. establishing the Sustainable Finance Action Guidelines;
4. ensuring that the Sustainable Finance Action Guidelines are implemented and executed;
5. establishing and approving the Sustainable Finance Action Plan.

Komposisi dan Masa Jabatan Komite Keuangan Berkelanjutan

Per 31 Desember 2025, komposisi Komite Keuangan Berkelanjutan adalah sebagai berikut:

Composition and Term of Office of the Sustainable Finance Committee

As of December 31, 2025, the composition of the Sustainable Finance Committee is as follows:

Nama Name	**Posisi di Komite** Position in the Committee	**Dasar Pengangkatan** Basis of Appointment	**Jabatan Lain di Perseroan** Other Positions in the Company	**Periode Masa Jabatan** Service Period
Cho Jaeseong	Ketua Chairman	Surat Keputusan No. 100/DIR/HO/10/24 tanggal 21 Oktober 2024 Decision Letter No. 100/DIR/HO/10/24 dated October 21, 2024	Presiden Direktur President Director	2024 – perubahan 2024 - changes
Eun Seonghyuk	Anggota Member	Surat Keputusan No. 100/DIR/HO/10/24 tanggal 21 Oktober 2024 Decision Letter No. 100/DIR/HO/10/24 dated October 21, 2024	Finance Director	2024 – perubahan 2024 - changes
Ade Rafida Saulina Samosir	Anggota Member	Surat Keputusan No. 100/DIR/HO/10/24 tanggal 21 Oktober 2024 Decision Letter No. 100/DIR/HO/10/24 dated October 21, 2024	Marketing Director	2024 – perubahan 2024 - changes
Vacant	Anggota Member	Surat Keputuan No. 100/DIR/HO/10/24 tanggal 21 Oktober 2024 Decision Letter No. 100/DIR/HO/10/24 dated October 21, 2024	Corporate Legal, Compliance & AML Dept. Head Compliance & AML Head	2024 – perubahan 2024 - changes

Independensi Komite Keuangan Berkelanjutan

Perseroan menempatkan independensi sebagai prinsip utama bagi Komite Keuangan Berkelanjutan dalam melaksanakan seluruh fungsi dan tanggung jawabnya. Setiap rekomendasi yang diberikan baik terkait perencanaan, pelaksanaan, maupun evaluasi penerapan keuangan berkelanjutan disusun secara objektif dan profesional dengan fokus pada kepentingan jangka panjang Perseroan dan seluruh pemangku kepentingan. Pendekatan ini memastikan bahwa keputusan komite tidak hanya mendukung optimalisasi praktik keuangan berkelanjutan, tetapi juga memperkuat tata kelola, mitigasi risiko, dan integrasi prinsip LST secara konsisten ke dalam strategi dan operasional Perseroan.

Independence of the Sustainable Finance Committee

The Company places independence as the core principle for the Sustainable Finance Committee in carrying out all of its functions and responsibilities. Every recommendation provided, whether related to planning, implementation, or evaluation of sustainable finance practices, is prepared objectively and professionally, with a focus on the Company's long-term interests and all stakeholders. This approach ensures that the Committee's decisions not only support the optimization of sustainable finance practices, but also strengthen governance, risk mitigation, and the consistent integration of ESG principles into the Company's strategy and operations.

Rapat Komite Keuangan Berkelanjutan

Kebijakan Rapat

Sepanjang tahun 2025, Komite Keuangan Berkelanjutan tidak menyelenggarakan rapat formal. Hal ini mempertimbangkan bahwa fungsi, koordinasi, serta pemantauan atas implementasi prinsip keuangan berkelanjutan telah dilaksanakan secara efektif melalui forum manajemen lainnya dan komunikasi internal yang berjalan secara berkesinambungan.

Meskipun demikian, Perseroan tetap berkomitmen untuk memastikan bahwa aspek keuangan berkelanjutan terintegrasi dalam proses pengambilan keputusan dan kegiatan operasional. Evaluasi atas kebijakan dan implementasi terkait keuangan berkelanjutan dilakukan secara berkala melalui mekanisme pengawasan internal yang ada.

Ke depan, Perseroan akan terus memperkuat peran Komite Keuangan Berkelanjutan, termasuk melalui penyelenggaraan rapat secara lebih terstruktur guna mendukung penerapan prinsip keberlanjutan yang lebih optimal.

Sustainable Finance Committee's Meetings

Meeting Policy

Throughout 2025, the Sustainable Finance Committee did not hold any formal meetings. This was due to the fact that the functions, coordination, and monitoring of sustainable finance implementation had been effectively carried out through other management forums and ongoing internal communications.

Nevertheless, the Company remains committed to ensuring that sustainable finance aspects are integrated into decision-making processes and operational activities. Evaluation of policies and implementation related to sustainable finance is conducted periodically through existing internal control mechanisms.

In the future, the Company will continue to strengthen the role of the Sustainable Finance Committee, including through more structured meetings to support more optimal implementation of sustainability principles.

Program Pengembangan Kompetensi Komite Keuangan Berkelanjutan Tahun 2025

Sepanjang tahun 2025, anggota Komite Keuangan Berkelanjutan telah mengikuti program pelatihan dan pengembangan kompetensi dengan uraian sebagai berikut:

Competency Development Program of the Sustainable Finance Committee in 2025

Throughout 2025, members of the Sustainable Finance Committee had participated in training and competency development programs with the following description:

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
Cho Jaeseong	Ketua Chairman	Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		Economic Outlook 2026	2 September 2025 September 2, 2025	*Online*	APPI
Eun Seonghyuk	Anggota Member	Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		Will Trade War Create Financial Turmoil	6 Mei 2025 May 6, 2025	Hotel Pullman Jakarta	APPI
Ade Rafida Saulina Samosir	Anggota Member	*Economic Outlook 2026*	2 September 2025 September 2, 2025	*Online*	APPI
		Resilience and Turnaround: Indonesia's Economic Direction	28 Oktober 2025 October 28, 2025	Hotel Pullman Jakarta	APPI

Laporan Pelaksanaan Kegiatan Komite Keuangan Berkelanjutan Tahun 2025

Sepanjang tahun 2025, Komite Keuangan Berkelanjutan telah melaksanakan program kerja strategis secara efektif, mendukung implementasi keuangan berkelanjutan Perseroan yang selaras dengan prinsip GCG dan praktik ESG. Secara rinci, program kerja yang telah diimplementasikan antara lain:

1. Penguatan integrasi prinsip keuangan berkelanjutan dalam kebijakan dan prosedur internal, termasuk penyesuaian pedoman pembiayaan dengan mempertimbangkan aspek lingkungan, sosial, dan tata kelola (LST).
2. Penerapan proses identifikasi dan pengelolaan risiko terkait aspek keberlanjutan, khususnya dalam kegiatan pembiayaan, guna memastikan bahwa portofolio Perseroan tetap sejalan dengan prinsip kehati-hatian dan keberlanjutan.
3. Peningkatan *awareness* dan pemahaman internal melalui sosialisasi kepada unit kerja terkait mengenai pentingnya implementasi keuangan berkelanjutan dalam kegiatan operasional sehari-hari.
4. Pemantauan secara berkala terhadap komposisi portofolio pembiayaan, termasuk upaya untuk secara bertahap meningkatkan porsi pembiayaan yang mendukung kegiatan usaha berwawasan lingkungan dan sosial.
5. Penyusunan dan penyampaian laporan terkait implementasi keuangan berkelanjutan sebagai bagian dari pemenuhan kewajiban kepada regulator serta bentuk transparansi kepada pemangku kepentingan.
6. Koordinasi lintas fungsi dalam rangka memastikan implementasi strategi keuangan berkelanjutan berjalan secara konsisten dan selaras dengan rencana bisnis Perseroan.

Report of the Implementation of the Sustainable Finance Committee's Activities in 2025

Throughout 2025, the Sustainable Finance Committee effectively implemented its strategic work program, supporting the Company's sustainable finance initiatives in alignment with GCG principles and ESG practices. The detailed programs implemented include:

1. Strengthening the integration of sustainable finance principles into internal policies and procedures, including the adjustment of financing guidelines by considering environmental, social, and governance (ESG) aspects.
2. Implementing processes for identifying and managing risks related to sustainability aspects, particularly in financing activities, to ensure that the Company's portfolio remains aligned with prudential and sustainability principles.
3. Enhancing internal awareness and understanding through dissemination activities for relevant work units regarding the importance of implementing sustainable finance in daily operational activities.
4. Conducting periodic monitoring of the financing portfolio composition, including efforts to gradually increase the portion of financing that supports environmentally and socially responsible business activities.
5. Preparing and submitting reports related to the implementation of sustainable finance as part of regulatory compliance and as a form of transparency to stakeholders.
6. Cross-functional coordination to ensure the consistent implementation of sustainable finance strategies in line with the Company's business plan.

Komite Produk dan Pengembangan Kegiatan Usaha Syariah

Product and Development of Sharia Business Activities Committee

Dalam upaya mendorong pertumbuhan berkelanjutan di segmen pembiayaan syariah melalui skema Ijarah Muntahiyah Bittamlik, Perseroan memiliki Komite Produk dan Pengembangan Kegiatan Usaha Syariah sebagai pilar strategis dalam pengelolaan portofolio syariah. Komite ini secara aktif menyusun kajian mendalam dan analisis strategis terkait pengembangan produk dan kegiatan usaha syariah baru, sekaligus melakukan evaluasi serta penyempurnaan berkelanjutan atas seluruh produk dan kegiatan yang dijalankan.

As an effort to promote sustainable growth in the Sharia financing segment through the Ijarah Muntahiyah Bittamlik scheme, the Company has established the Product and Development of Sharia Business Activities Committee as a strategic pillar in managing the Sharia portfolio. This Committee actively conducts in-depth studies and strategic analyses related to the development of new Sharia products and business activities, while also continuously evaluating and improving all implemented products and activities.

Pedoman Komite Produk dan Pengembangan Kegiatan Usaha Syariah

Komite Produk dan Pengembangan Kegiatan Usaha Syariah dibentuk berdasarkan Keputusan Direksi yang terakhir kali diubah melalui Keputusan No. 029/DIR/HO/02/25 tanggal 14 Februari 2025 perihal Perubahan Komite Produk dan Pengembangan Kegiatan Usaha Syariah, di mana dalam menjalan tugas dan fungsinya senantiasa berpedoman kepada ketentuan peraturan perundang-undangan yang berlaku.

Product and Development of Sharia Business Activities Committee Guidelines

The Product and Development of Sharia Business Activities Committee was established based on a Board of Directors' Decision, which was latest amended by Decision No. 029/DIR/HO/02/25 dated February 14, 2025, concerning Amendments to the Product and Development of Sharia Business Activities Committee, where in carrying out its duties and functions, the Committee consistently refers to the provisions of applicable laws and regulations.

Tugas dan Tanggung Jawab

Komite Produk dan Pengembangan Kegiatan Usaha Syariah Perseroan memiliki peran strategis dalam memastikan setiap produk dan kegiatan usaha syariah dikembangkan dan dijalankan secara profesional sesuai prinsip syariah. Secara rinci, tugas dan tanggung jawab komite meliputi:

1. melakukan kajian dan analisis pengembangan produk atau kegiatan usaha baru yang akan dilakukan atau dipasarkan;
2. melakukan evaluasi dan penyempurnaan atas setiap produk atau kegiatan usaha;
3. memberikan rekomendasi, saran, dan masukan serta evaluasi atas aspek pemasaran dan pemenuhan prinsip syariah dan mitigasi risiko; dan
4. merumuskan dan mengusulkan capaian kinerja bulanan dan tahunan untuk kegiatan usaha berdasarkan Prinsip Syariah.

Duties and Responsibilities

The Company's Product and Development of Sharia Business Activities Committee plays a strategic role in ensuring that every Sharia product and business activity is developed and executed professionally in accordance with Sharia principles. In detail, the Committee's duties and responsibilities include:

1. conducting studies and analyses on the development of new products or business activities to be implemented or marketed;
2. evaluating and refining each product or business activity;
3. providing recommendations, advice, input, and evaluation on marketing aspects, compliance with Sharia principles, and risk mitigation; and
4. formulating and proposing monthly and annual performance targets for business activities based on Sharia principles.

Komposisi dan Masa Jabatan Komite Produk dan Pengembangan Kegiatan Usaha Syariah

Komposisi Komite Produk dan Pengembangan Kegiatan Usaha Syariah pada akhir 2025 adalah sebagai berikut:

Composition and Term of Office of the Product and Development of Sharia Business Activities Committee

The composition of the Product and Development of Sharia Business Activities Committee as of the end of 2025 is as follows:

Nama Name	**Posisi di Komite** Position in the Committee	**Dasar Pengangkatan** Basis of Appointment	**Jabatan Lain di Perseroan** Other Positions in the Company	**Periode Masa Jabatan** Service Period
Ina Dashinta Hamid	Penanggungjawab Person in Charge	Surat Keputusan Sirkuler Direksi No. 029/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 029/DIR/HO/02/25 dated February 14, 2025	Direktur Loan Operation dan AR Management Director of Loan Operation and AR Management	2025 – perubahan 2025 - changes
Rany Ken Gesti Rachman	Anggota Member	Surat Keputusan Sirkuler Direksi No. 029/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 029/DIR/HO/02/25 dated February 14, 2025	Pimpinan Unit Usaha Syariah Sharia Business Unit Head	2025 – perubahan 2025 – changes
Andi Putra	Anggota Member	Surat Keputusan Sirkuler Direksi No. 029/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision Letter of the Board of Directors No. 029/DIR/HO/02/25 dated February 14, 2025	Commercial SME General Manager	2025 – perubahan 2025 – changes

Nama Name	Posisi di Komite Position in the Committee	Dasar Pengangkatan Basis of Appointment	Jabatan Lain di Perseroan Other Positions in the Company	Periode Masa Jabatan Service Period
Julius Kaurranny	Anggota Member	Surat Keputusan Sirkuler Direksi No. 029/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 029/DIR/HO/02/25 dated February 14, 2025	Corporate Relation General Manager	2025 – perubahan 2025 – changes
Wirman Hadi	Anggota Member	Surat Keputusan Sirkuler Direksi No. 029/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 029/DIR/HO/02/25 dated February 14, 2025	Legal and Loan Operation Head	2025 – perubahan 2025 – changes
Vacant	Anggota Member	Surat Keputusan Sirkuler Direksi No. 029/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 029/DIR/HO/02/25 dated February 14, 2025	Business Development Head	2025 – perubahan 2025 – changes
Catharina Diah Sari Anggraeni	Anggota Member	Surat Keputusan Sirkuler Direksi No. 029/DIR/HO/02/25 tanggal 14 Februari 2025 Circular Decision of the Board of Directors No. 029/DIR/HO/02/25 dated February 14, 2025	Business Development Staff	2025 – perubahan 2025 – changes

Independensi Komite Produk dan Pengembangan Kegiatan Usaha Syariah

Perseroan menempatkan independensi sebagai prinsip utama bagi seluruh anggota Komite Produk dan Pengembangan Kegiatan Usaha Syariah dalam melaksanakan tugas dan tanggung jawabnya. Seluruh rekomendasi, kajian, dan evaluasi yang diberikan disusun secara objektif dan profesional bebas dari benturan kepentingan dengan fokus pada kepentingan strategis Perseroan serta keberlanjutan pengembangan produk dan kegiatan usaha syariah. Pendekatan ini memastikan keputusan komite tidak hanya mematuhi prinsip syariah dan tata kelola yang baik, tetapi juga mendukung praktik ESG dan pertumbuhan usaha yang berkelanjutan, sekaligus memberikan nilai tambah bagi seluruh pemangku kepentingan.

Independency of the Product and Development of Sharia Business Activities Committee

The Company places independence as the main principle for all members of the Product and Development of Sharia Business Activities Committee in carrying out their duties and responsibilities. All recommendations, studies, and evaluations provided are prepared objectively and professionally, free from conflicts of interest, with a focus on the Company's strategic interests and the sustainable development of sharia products and business activities. This approach ensures that committee decisions not only comply with sharia principles and good governance practices but also support ESG principles and sustainable business growth, while delivering added value to all stakeholders.

Rapat Komite Produk dan Pengembangan Kegiatan Usaha Syariah

Kebijakan Rapat

Sepanjang tahun 2025, Komite Produk dan Pengembangan Kegiatan Usaha Syariah tidak menyelenggarakan rapat formal. Hal ini dikarenakan fungsi koordinasi, evaluasi, dan pengembangan produk serta kegiatan usaha syariah telah dilaksanakan secara efektif melalui forum manajemen terkait dan komunikasi internal yang berjalan secara berkesinambungan.

Perseroan tetap memastikan bahwa pengembangan produk dan kegiatan usaha syariah dilakukan secara *prudent* serta selaras dengan prinsip syariah, ketentuan regulator, dan kebutuhan pasar. Proses evaluasi atas peluang pengembangan usaha syariah serta pemantauan implementasinya tetap dilakukan secara berkala melalui mekanisme pengawasan internal yang ada.

Product and Development of Sharia Business Activities Committee's Meetings

Meeting Policy

Throughout 2025, the Product and Development of Sharia Business Activities Committee did not hold formal meetings. This is because the functions of coordination, evaluation, and development of sharia products and business activities have been effectively carried out through relevant management forums and ongoing internal communication.

The Company continues to ensure that the development of sharia products and business activities is conducted prudently and in alignment with sharia principles, regulatory requirements, and market needs. The evaluation of sharia business development opportunities and the monitoring of their implementation are still carried out periodically through existing internal supervisory mechanisms.

Ke depan, Perseroan berkomitmen untuk terus memperkuat peran Komite Produk dan Pengembangan Kegiatan Usaha Syariah, termasuk melalui penyelenggaraan rapat secara lebih terstruktur apabila diperlukan, guna mendukung pengembangan usaha syariah yang lebih optimal dan berkelanjutan.

In the future, the Company is committed to further strengthening the role of the Product and Development of Sharia Business Activities Committee, including by organizing more structured meetings, when necessary, to support more optimal and sustainable sharia business development.

Program Pengembangan Kompetensi Komite Produk dan Pengembangan Kegiatan Usaha Syariah Tahun 2025

Sepanjang tahun 2025, anggota Komite Produk dan Pengembangan Kegiatan Usaha Syariah telah mengikuti program pelatihan dan pengembangan kompetensi sebagai berikut:

Competency Development Program of the Product and Development of Sharia Business Activities Committee in 2025

Throughout 2025, members of the Product and Development of Sharia Business Activities Committee had participated in the following training and competency development programs:

Nama Name	Jabatan Position	Materi Material	Tanggal Date	Lokasi Location	Penyelenggara Organizer
Ina Dashinta Hamid	Penanggungjawab Person in Charge	Arah Kebijakan OJK Tahun 2025 dan Strategi Pertumbuhan Ekonomi Pemerintah Baru OJK Policy Direction for 2025 and the New Government's Economic Growth Strategy	4 Februari 2025 February 4, 2025	Raffles Hotel Jakarta	APPI
		Resilience and Turnaround : Indonesia's Economic Direction	30 Oktober 2025 October 30, 2025	Hotel Pullman Jakarta	APPI
Julius Kaurranny	Anggota Member	Sertifikasi Dasar Pembiayaan Manajerial Basic Certification in Managerial Financing	10-12 June 2025 June 10-12, 2025	Grand Orchardz Kemayoran, Jakarta	LSPPI
		Global Friendship Course	25 Oktober 2025 October 25, 2025	Kantor Perseroan Company Office	Perseroan The Company
Wirman Hadi	Anggota Member	Sosialisasi Refreshment Kategori Alat Berat (*Heavy Equipment*) Dissemination and Refreshment on Heavy Equipment Category (Heavy Equipment)	17 November 2025 November 17, 2025	*Online*	PT Rapi Utama Indonesia (Rapindo)

Laporan Pelaksanaan Kegiatan Komite Produk dan Pengembangan Kegiatan Usaha Syariah Tahun 2025

Sepanjang tahun 2025, Komite Produk dan Pengembangan Kegiatan Usaha Syariah telah menjalankan sejumlah inisiatif program strategis sebagai berikut:

1. Pengkajian dan pengembangan konsep produk pembiayaan berbasis syariah yang disesuaikan dengan kebutuhan pasar serta karakteristik portofolio Perseroan.
2. Penguatan kesesuaian dan kepatuhan terhadap prinsip syariah melalui koordinasi dengan fungsi terkait, termasuk memastikan bahwa struktur akad dan mekanisme pembiayaan telah memenuhi ketentuan yang berlaku.

Report of the Implementation of the Product and Development of Sharia Business Activities Committee's Activities in 2025

Throughout 2025, the Product and Development of Sharia Business Activities Committee had carried out a number of strategic program initiatives as follows:

1. Reviewing and developing concepts for sharia-based financing products tailored to market needs and the characteristics of the Company's portfolio.
2. Strengthening compliance with sharia principles through coordination with relevant functions, including ensuring that contract structures and financing mechanisms comply with applicable regulations.

3. Evaluasi secara berkala terhadap potensi pengembangan kegiatan usaha syariah, termasuk identifikasi peluang pasar dan segmentasi nasabah yang sesuai.
4. Peningkatan pemahaman internal terkait produk dan kegiatan usaha syariah melalui sosialisasi kepada unit kerja terkait, guna mendukung kesiapan implementasi secara menyeluruh.
5. Koordinasi lintas fungsi dalam rangka memastikan kesiapan infrastruktur, sistem, dan prosedur operasional dalam mendukung pengembangan usaha syariah.
6. Pemantauan terhadap perkembangan regulasi terkait kegiatan usaha syariah serta penyesuaian kebijakan internal agar tetap sejalan dengan ketentuan regulator.

3. Conducting periodic evaluations of the potential for developing sharia business activities, including identifying market opportunities and appropriate customer segmentation.
4. Enhancing internal understanding of sharia products and business activities through dissemination to relevant work units, in order to support comprehensive implementation readiness.
5. Conducting cross-functional coordination to ensure the readiness of infrastructure, systems, and operational procedures in supporting the development of sharia business activities.
6. Monitoring developments in regulations related to sharia business activities and adjusting internal policies to remain aligned with regulatory requirements.

Sekretaris Perusahaan
Corporate Secretary

Sekretaris Perusahaan berperan strategis sebagai penghubung antara Perseroan dengan seluruh pemangku kepentingan, termasuk regulator, pemegang saham, investor, dan masyarakat. Dalam menjalankan fungsinya, Sekretaris Perusahaan memastikan terlaksananya prinsip keterbukaan informasi secara tepat waktu, akurat, dan transparan, serta kepatuhan Perseroan terhadap seluruh peraturan perundang-undangan yang berlaku, khususnya di bidang pasar modal.

Selain itu, Sekretaris Perusahaan bertanggung jawab untuk memantau perkembangan regulasi serta memastikan implementasinya dalam kegiatan operasional Perseroan. Dalam hal ini, Sekretaris Perusahaan secara aktif memberikan dukungan, masukan, dan nasihat kepada Direksi dan Dewan Komisaris terkait aspek kepatuhan terhadap ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan, Bursa Efek Indonesia, serta peraturan pasar modal lainnya.

Sekretaris Perusahaan juga berperan dalam mengoordinasikan pelaksanaan aksi korporasi, penyelenggaraan Rapat Umum Pemegang Saham, serta komunikasi yang efektif dengan investor dan analis, guna menjaga kepercayaan publik dan mendukung terciptanya tata kelola perusahaan yang baik (*Good Corporate Governance*).

Melalui peran tersebut, Sekretaris Perusahaan turut berkontribusi dalam menjaga reputasi Perseroan, meningkatkan kualitas keterbukaan informasi, serta memastikan hubungan yang harmonis dan berkelanjutan dengan para pemangku kepentingan.

Corporate Secretary plays a strategic role as a liaison between the Company and all stakeholders, including regulators, shareholders, investors, and the public. In carrying out its functions, Corporate Secretary ensures the implementation of timely, accurate, and transparent information disclosure principles, as well as the Company's compliance with all applicable laws and regulations, particularly in the capital market sector.

In addition, Corporate Secretary is responsible for monitoring regulatory developments and ensuring their implementation in the Company's operational activities. In this regard, Corporate Secretary actively provides support, input, and advice to the Board of Directors and the Board of Commissioners regarding compliance aspects with regulations set by the Financial Services Authority, the Indonesia Stock Exchange, and other capital market regulations.

Corporate Secretary also plays a role in coordinating the execution of corporate actions, the organization of General Meetings of Shareholders, and effective communication with investors and analysts, in order to maintain public trust and support the implementation of Good Corporate Governance.

Through these roles, Corporate Secretary contributes to safeguarding the Company's reputation, enhancing the quality of information disclosure, and ensuring harmonious and sustainable relationships with stakeholders.

Dwi Indriyanie
Sekretaris Perusahaan
Corporate Secretary

Usia | Age
44 Tahun | Years old

Kewarganegaraan | Nationality
Indonesia
Indonesian

Dasar Hukum
Surat Keputusan Direksi No. 032/DIR/HO/03/19 tanggal 29 Maret 2019.

Riwayat Pendidikan
- Sarjana Hukum dengan gelar kehormatan dari Universitas Pancasila Jakarta (2003);
- Magister Hukum Universitas Tarumanagara (sedang berjalan).

Riwayat Karier
- 15 tahun pengalaman dalam bidang perbankan di PT Bank Yudha Bhakti Tbk (saat ini PT Bank Neo Commerce Tbk) dengan jabatan terakhir sebagai Kepala Departemen Corporate Secretary dan Corporate Communication (2004 - 2019);
- Corporate Secretary Manager Perseroan (2019-2021);
- Corporate Secretary, Compliance and AML Head Perseroan (2019-2025);
- Corporate Secretary, Compliance and HR General Manager Perseroan (2025-sekarang).

Rangkap Jabatan
Anggota Komite Nominasi dan Remunerasi di Perseroan.

Legal Basis of Appointment
Board of Directors' Decision Letter No. 032/DIR/HO/03/19 dated March 29, 2019.

Educational Background
- Bachelor of Law (Honours) from Universitas Pancasila, Jakarta (2003);
- Master of Law from Universitas Tarumanagara (in progress).

Career History
- 15 years of experience in the banking sector at PT Bank Yudha Bhakti Tbk (currently PT Bank Neo Commerce Tbk), with the last position as Head of the Corporate Secretary and Corporate Communication Department (2004–2019);
- Corporate Secretary Manager of the Company (2019–2021);
- Corporate Secretary, Compliance and AML Head of the Company (2019–2025);
- Corporate Secretary, Compliance and HR General Manager of the Company (2025–present).

Concurrent Positions
Member of the Nomination and Remuneration Committee of the Company.

Tugas dan Tanggung Jawab

Uraian tugas dan tanggung jawab Sekretaris Perusahaan, adalah sebagai berikut:
1. Mengikuti perkembangan Pasar Modal khususnya peraturan-peraturan yang berlaku di bidang Pasar Modal;
2. Memberikan pelayanan kepada masyarakat atas setiap informasi yang dibutuhkan pemodal yang berkaitan dengan kondisi emiten atau perusahaan publik;
3. Memberikan masukan kepada Direksi untuk mematuhi ketentuan Undang-Undang No. 8 tahun 1995 tentang Pasar Modal dan peraturan pelaksanaannya;
4. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola meliputi:
   a. Keterbukaan informasi kepada masyarakat, para pemegang saham dan pihak lain yang berkepentingan, termasuk ketersediaan informasi pada situs web Perseroan;
   b. Penyampaian laporan kepada regulator dan instansi pemerintah lainnya secara akurat dan tepat waktu;
   c. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham;

Duties and Responsibilities

The duties and responsibilities of the Corporate Secretary are as follows:
1. Monitoring developments in the capital market, particularly regulations applicable in the capital market sector;
2. Providing services to the public for any information required by investors related to the condition of the issuer or public company;
3. Providing input to the Board of Directors to ensure compliance with Law No. 8 of 1995 concerning Capital Markets and its implementing regulations;
4. Assisting the Board of Directors and the Board of Commissioners in implementing governance, including:
   a. Information disclosure to the public, shareholders, and other stakeholders, including ensuring the availability of information on the Company's website;
   b. Submission of reports to regulators and other government institutions accurately and in a timely manner;
   c. Organization and documentation of General Meetings of Shareholders (GMS);

d. Penyelenggaraan dan dokumentasi Rapat Direksi dan/atau Dewan Komisaris;
e. Pelaksanaan program orientasi terhadap Perseroan bagi Direksi dan/atau Dewan Komisaris.

5. Sebagai penghubung atau contact person antara Perseroan dengan OJK, BEI, dan pemangku kepentingan lainnya;
6. Bertanggung jawab dalam penyelenggaraan RUPS Perseroan;
7. Menjaga kerahasiaan dokumen, data, dan informasi rahasia kecuali untuk memenuhi kewajiban sesuai dengan peraturan perundang-undangan;
8. Bertanggung jawab kepada Direksi, sehingga setiap informasi yang disampaikan oleh Sekretaris Perusahaan kepada publik merupakan informasi resmi dari Perseroan.

Pelaksanaan Tugas Tahun 2025

Sepanjang tahun 2025, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawabnya secara konsisten dan profesional dalam mendukung penerapan tata kelola perusahaan yang baik serta pemenuhan kewajiban Perseroan di bidang pasar modal, sebagai berikut:

1. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku, memastikan kepatuhan seluruh anggota Direksi dan anggota Dewan Komisaris atas peraturan baru yang dikeluarkan oleh OJK, BEI, dan instansi berwenang lainnya yang terkait dengan Pasar Modal dengan cara menyampaikan informasi tersebut;
2. Menyusun Laporan Tahunan dan Laporan Keberlanjutan Perseroan tahun 2024 yang dilaporkan di tahun 2025;
3. Mengkoordinasikan, menghadiri rapat Direksi dan/atau rapat Dewan Komisaris serta mendokumentasikan notulen dari rapat yang diselenggarakan;
4. Mengkoordinasikan pelaksanaan Tanggung Jawab Sosial Perusahaan;
5. Menyelenggarakan Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Perseroan pada tanggal 05 Juni 2025;
6. Menyelenggarakan program Literasi dan Inklusi Keuangan Perseroan berkolaborasi dengan Departemen Pengembangan Bisnis serta Departemen Penjualan dan Pemasaran;
7. Menyusun Rencana Aksi Keuangan Berkelanjutan tahun 2026;
8. Menyusun Rencana Bisnis Perseroan tahun 2026;
9. Menyampaikan keterbukaan informasi kepada masyarakat baik melalui situs web Perseroan dan situs web Bursa Efek Indonesia serta menyampaikan laporan secara berkala maupun insidental kepada regulator secara akurat dan tepat waktu;
10. Menyampaikan seluruh kewajiban pelaporan terkait pasar modal dan perusahaan pembiayaan secara tepat waktu sesuai dengan ketentuan yang berlaku;
11. Melakukan penyempurnaan secara bertahap atas seluruh ketentuan internal Perseroan dengan melakukan penyesuaian terhadap ketentuan peraturan perundang-undangan yang berlaku.

d. Organization and documentation of Board of Directors and/or Board of Commissioners meetings;
e. Implementation of orientation programs for Directors and/or Board of Commissioners regarding the Company.

5. Acting as a liaison or contact person between the Company and OJK, IDX, and other stakeholders;
6. Responsible for the organization of the Company's GMS;
7. Maintaining the confidentiality of documents, data, and confidential information except when required to comply with laws and regulations;
8. Reporting to the Board of Directors, whereby any information disclosed by the Corporate Secretary to the public constitutes official information of the Company.

Implementation of Duties in 2025

Throughout 2025, Corporate Secretary had consistently and professionally carried out its duties and responsibilities in supporting the implementation of Good Corporate Governance and the Company's compliance with capital market obligations, as follows:

1. Monitoring developments in the capital market, particularly applicable laws and regulations, and ensuring compliance by all members of the Board of Directors and Board of Commissioners with new regulations issued by OJK, IDX, and other relevant authorities, by disseminating such information;
2. Preparing the Company's 2024 Annual Report and Sustainability Report, which were submitted in 2025;
3. Coordinating, attending meetings of the Board of Directors and/or Board of Commissioners, and documenting minutes of meetings held;
4. Coordinating the implementation of Corporate Social Responsibility;
5. Organizing the Annual General Meeting of Shareholders and Extraordinary General Meeting of Shareholders of the Company on June 5, 2025;
6. Implementing the Company's Financial Literacy and Inclusion program in collaboration with the Business Development Department as well as the Sales and Marketing Department;
7. Preparing the 2026 Sustainable Finance Action Plan;
8. Preparing the Company's 2026 Business Plan;
9. Conducting information disclosure to the public through the Company's website and the Indonesia Stock Exchange website, as well as submitting periodic and ad hoc reports to regulators accurately and in a timely manner;
10. Submitting all capital market and multifinance reporting obligations in a timely manner in accordance with applicable regulations;
11. Gradually improving all internal Company policies by aligning them with applicable laws and regulations.

Seluruh aktivitas dan pelaksanaan tugas Sekretaris Perusahaan sepanjang tahun 2025 telah dilaporkan kepada Direksi dan Dewan Komisaris sebagai bagian dari mekanisme akuntabilitas dan pengawasan internal Perseroan. Laporan tersebut telah memperoleh persetujuan Direksi dalam Rapat Direksi yang diselenggarakan pada tanggal 29 Januari 2026, serta telah disampaikan dan dibahas dalam Rapat Dewan Komisaris pada tanggal 30 Januari 2026, sebagai bentuk pengawasan dan evaluasi atas efektivitas pelaksanaan fungsi Sekretaris Perusahaan.

All activities and execution of the Corporate Secretary's duties throughout 2025 had been reported to the Board of Directors and the Board of Commissioners as part of the Company's internal accountability and oversight mechanism. The report was approved by the Board of Directors in the Board of Directors Meeting held on January 29, 2026, and was submitted and discussed in the Board of Commissioners Meeting on January 30, 2026, as a form of supervision and evaluation of the effectiveness of the Corporate Secretary function.

Program Pelatihan dan Pengembangan Kompetensi Sekretaris Perusahaan Tahun 2025

Training and Competency Development Programs of Corporate Secretary in 2025

Dalam rangka menjaga *agility* Perseroan dalam merespons dinamika dan perkembangan pasar modal yang semakin cepat, Sekretaris Perusahaan secara berkelanjutan mengikuti program pelatihan dan pengembangan kompetensi di sepanjang tahun 2025, sebagai berikut:

In order to maintain the Company's agility in responding to the increasingly rapid dynamics and developments in the capital market, the Corporate Secretary will continuously participate in training and competency development programs throughout 2025, as follows:

Tanggal Date	**Topik Pelatihan** Training Topic	**Lokasi** Location	**Penyelenggara** Organizer
17 Januari 2025 January 17, 2025	*How to Achieve Peak Performance in 2025*	*Online*	OJK Institute
23 Januari 2025 January 23, 2025	Analisa Transaksi Keuangan yang Mencurigakan bagi Perusahaan Pembiayaan Analysis of Suspicious Financial Transactions for Financing Companies	Hotel Sheraton Grand Jakarta Gandaria City	APPI
18 Februari 2025 February 18, 2025	Pendalaman POJK Nomor 14 Tahun 2022 tentang Penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik In-depth Review of OJK Regulation No. 14 of 2022 on the Submission of Periodic Financial Statements of Issuers or Public Companies	*Online*	ICSA
14 April 2025 April 14, 2025	Sosialisasi Putusan Mahkamah Konstitusi Nomor 168/PUU-XXI/2023 tanggal 31 Oktober 2024 tentang Uji Materi UU No.6 tahun 2023 tentang Cipta Kerja Khusus yang terkait dengan Ketenagakerjaan Dissemination of Constitutional Court Decision No. 168/PUU-XXI/2023 dated October 31, 2024 concerning Judicial Review of Law No. 6 of 2023 on Job Creation specifically related to Employment	*Online*	APPI
27 Mei 2025 May 27, 2025	*From Policy to Practice : Embedding ESG into Business Strategy*	Ashley Hotel Wahid Hasyim Jakarta	ICSA
01-29 Agustus 2025 August 01-29, 2025	*Certified Foundation Human Resources Professional*	Santika Premier Hayam Wuruk Jakarta	Qne GML Qu Bisa
22 Oktober 2025 October 22, 2025	*Certified Human Resources Professional Atma Jaya Catholic University of Indonesia*	*Online*	Atma Jaya
29 Oktober 2025 October 29, 2025	Webinar IDX-IAI : Sosialisasi Pernyataan Standar Pengungkapan Keberlanjutan (PSPK 1 dan PSPK 2) IDX–IAI Webinar: Dissemination of Sustainability Disclosure Standards (PSPK 1 and PSPK 2)	*Online*	Bursa Efek Indonesia Indonesia Stock Exchange
07 November 2025 November 07, 2025	*From Compliance to Confidence: Redefining ACGS through ESG and Digital Governance*	*Online*	ICSA Academy
14 November 2025 November 14, 2025	*Orange Forum* 2025 Kerja Sama PT Bursa Efek Indonesia dengan Impact Investment Exchange Pte. Lte (IIX) Orange Forum 2025 Collaboration between Indonesia Stock Exchange and Impact Investment Exchange Pte. Ltd. (IIX)	Gedung Bursa Efek Indonesia Indonesia Stock Exchange Building	Bursa Efek Indonesia Indonesia Stock Exchange

Audit Internal

Internal Audit

Audit Internal memegang peran strategis dalam memberikan keyakinan (*assurance*) terkait efektivitas pengendalian internal, manajemen risiko, dan kepatuhan terhadap regulasi yang berlaku, sekaligus menyampaikan rekomendasi yang dirancang untuk meningkatkan efisiensi, kinerja, dan nilai tambah bagi Perseroan. Seluruh temuan dan saran yang dihasilkan Audit Internal disampaikan secara objektif kepada manajemen dan Dewan Komisaris, kemudian ditindaklanjuti dengan pemantauan berkelanjutan untuk memastikan perbaikan yang efektif serta peningkatan kualitas proses di masa depan. Pendekatan ini tidak hanya memperkuat GCG dan mitigasi risiko, tetapi juga mendukung integrasi prinsip keberlanjutan dalam seluruh aspek operasional Perseroan sehingga memperkuat kinerja jangka panjang dan membangun kepercayaan pemangku kepentingan.

Peraturan Audit Internal

Audit Internal melaksanakan fungsi dan tanggung jawabnya berdasarkan ketentuan POJK No. 56/POJK.04/2015 (“POJK 56/2015”) tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal, serta mengacu pada Surat Keputusan Sirkuler Direksi dan Dewan Komisaris No. 103/DIR/HO/09/21 tanggal 22 September 2021, yang kemudian diperbarui terakhir melalui Keputusan Sirkuler Direksi No. 176/DIR/HO/12/25 tanggal 09 Desember 2025 mengenai Perubahan *Internal Audit Regulation*.

Kerangka regulasi dan pedoman internal yang dimiliki Perseroan menjadi landasan utama bagi seluruh auditor internal Perseroan untuk bekerja secara profesional, independen, dan konsisten, sekaligus memperkuat efektivitas tata kelola dan kinerja jangka panjang Perseroan.

Tugas dan Tanggung Jawab

Ruang lingkup tugas dan tanggung jawab Audit Internal Perseroan, adalah sebagai berikut:

1. Menyusun dan merealisasikan rencana program audit tahunan;
2. Membantu tugas Presiden Direktur dan Dewan Komisaris Perseroan dalam melakukan pengawasan operasional Perseroan, terutama untuk melakukan pemantauan atas hasil audit;
3. Melakukan pemeriksaan, membuat analisis, dan memberikan 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;

Internal Audit plays a strategic role in providing assurance regarding the effectiveness of internal controls, risk management, and compliance with applicable regulations, while also delivering recommendations designed to enhance efficiency, performance, and added-value for the Company. All findings and recommendations produced by Internal Audit are submitted objectively to management and the Board of Commissioners, and are followed up with continuous monitoring to ensure effective corrective actions and improvements in future processes. This approach not only strengthens GCG and risk mitigation but also supports the integration of sustainability principles across all aspects of the Company’s operations, thereby reinforcing long-term performance and building stakeholder trust.

Internal Audit Regulation

Internal Audit performs its duties and responsibilities based on POJK No. 56/POJK.04/2015 (“POJK 56/2015”) concerning the Establishment and Guidelines for the Internal Audit Unit Charter, and refers to the Board of Directors and Board of Commissioners Circular Decision No. 103/DIR/HO/09/21 dated September 22, 2021, which was most recently amended through Board of Directors’ Circular Decision No. 176/DIR/HO/12/25 dated December 9, 2025, regarding Amendment to Internal Audit Regulation.

The Company’s regulatory framework and internal guidelines serve as the main foundation for all internal auditors to perform their duties professionally, independently, and consistently, while also strengthening governance effectiveness and the Company’s long-term performance.

Duties and Responsibilities

The scope of duties and responsibilities of the Company’s Internal Audit is as follows:

1. Preparing and implementing the annual audit program plan;
2. Assisting the President Director and the Board of Commissioners in supervising the Company’s operational activities, particularly in monitoring audit results;
3. Conducting examinations, analyses, and assessments of efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;
4. Providing improvement recommendations and objective information regarding the activities reviewed at all levels of management;

5. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan Perseroan;
6. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Presiden Direktur dan Dewan Komisaris;
7. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
8. Bekerjasama dengan Komite Audit dan unit kerja lainnya;
9. Menyusun program untuk mengevaluasi mutu kegiatan Audit Internal yang dilakukannya;
10. Melakukan audit khusus apabila diperlukan.

5. Testing and evaluating the implementation of internal controls and risk management systems in accordance with Company policies;
6. Preparing audit reports and submitting them to the President Director and the Board of Commissioners;
7. Monitoring, analyzing, and reporting the implementation of recommended corrective actions;
8. Collaborating with the Audit Committee and other work units;
9. Developing programs to evaluate the quality of Internal Audit activities;
10. Conducting special audits when necessary.

Struktur, Kedudukan, dan Keanggotaan

Dalam struktur organisasi Perseroan, Audit Internal menempati posisi langsung di bawah Presiden Direktur dan dipimpin oleh Kepala Departemen yang diangkat serta diberhentikan oleh Presiden Direktur atas persetujuan Dewan Komisaris. Seluruh laporan hasil pemeriksaan Audit Internal disampaikan kepada Presiden Direktur dan ditembuskan kepada Dewan Komisaris sehingga proses pengawasan dan tindak lanjut dapat dilakukan secara efektif dan tepat waktu.

Per 31 Desember 2025, Audit Internal Perseroan berjumlah 2 (dua) orang termasuk Kepala Audit Internal, dengan komposisi sebagai berikut:

Structure, Position, and Membership

Within the Company's organizational structure, Internal Audit is positioned directly under the President Director and is led by a Head of Department who is appointed and dismissed by the President Director with the approval of the Board of Commissioners. All Internal Audit examination reports are submitted to the President Director and copied to the Board of Commissioners, ensuring that supervision and follow-up actions can be carried out effectively and in a timely manner.

As of December 31, 2025, the Company's Internal Audit function consists of 2 (two) personnel, including the Head of Internal Audit, with the following composition:

Jabatan Position	**Jumlah (Orang)** Total (Person)
Kepala Audit Internal Head of Internal Audit	1
Staff Audit Internal Internal Audit Staff	1

Feby Febrian
Audit Internal
Internal Audit

Usia | Age
44 Tahun | Years old

Kewarganegaraan | Nationality
Indonesia
Indonesian

Dasar Hukum
Surat Keputusan Direksi No. 075/DIR/HO/10/22 tanggal 19 Oktober 2022.

Riwayat Pendidikan
Sarjana Ekonomi Jurusan Akuntansi dari Universitas Trisakti (2003).

Riwayat Karier
- Senior Internal Auditor di PT Adira Dinamika Multi Finance Tbk (2004 - 2015).
- Manager Internal Auditor di PT Smartfren Telecom Tbk (2015 - 2022).

Rangkap Jabatan
Tidak ada.

Legal Basis of Appointment
Decision Letter of the Board of Directors No. 075/DIR/HO/10/22 dated October 19, 2022.

Educational Background
Bachelor of Economics, Accounting Major, Universitas Trisakti (2003).

Career History
- Senior Internal Auditor at PT Adira Dinamika Multi Finance Tbk (2004–2015).
- Internal Audit Manager at PT Smartfren Telecom Tbk (2015–2022).

Concurrent Positions
None

Kualifikasi Kunci Personel Audit Internal

Perseroan menetapkan standar kualifikasi yang wajib dipenuhi oleh setiap auditor internal, antara lain:

1. Memiliki integritas dan perilaku yang professional, independen, jujur, dan objektif 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 pembiayaan dan pasar modal serta 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 Auditor Internal;
6. Mematuhi kode etik Audit Internal;
7. Menjaga kerahasiaan informasi dan/atau data Perseroan terkait dengan pelaksanaan tugas dan tanggung jawab Unit Audit Internal kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan atau putusan pengadilan;
8. Memahami prinsip Tata Kelola Perusahaan yang Baik dan manajemen risiko;
9. Bersedia meningkatkan pengetahuan, keahlian, dan kemampuan profesionalismenya secara terus menerus.

Key Qualification of Internal Audit Personnel

The Company establishes qualification standards that must be fulfilled by every internal auditor, including:

1. Having integrity and professional behavior, and being independent, honest, and objective in performing duties;
2. Possessing knowledge and experience in audit techniques and other relevant disciplines related to their area of responsibility;
3. Having knowledge of laws and regulations in the financing and capital market sectors, as well as other related laws and regulations;
4. Having the ability to interact and communicate effectively, both orally and in writing;
5. Complying with professional standards issued by the Internal Auditor Association;
6. Complying with the Internal Audit Code of Conducts;
7. Maintaining the confidentiality of Company information and/or data related to the implementation of the duties and responsibilities of the Internal Audit Unit, unless required by laws and regulations or by court order or ruling;
8. Understanding the principles of Good Corporate Governance and risk management;
9. Willing to continuously improve professional knowledge, skills, and competencies.

Sertifikasi Profesi Auditor Internal

Audit Internal Perseroan saat ini belum memiliki sertifikat kualifikasi Audit Internal. Namun Audit Internal Perseroan terus meningkatkan kualitasnya dengan mengikuti berbagai pelatihan informal yang diselenggarakan oleh OJK maupun lembaga-lembaga lain termasuk *The Institute of Internal Auditors* (IIA).

Internal Audit Professional Certifications

The Company's Internal Audit currently does not yet hold an Internal Audit qualification certificate. However, the Company's Internal Audit continues to improve its quality by participating in various informal training programs organized by OJK and other institutions, including The Institute of Internal Auditors (IIA).

Independensi Audit Internal

Audit Internal Perseroan wajib menjalankan fungsi dan tanggung jawabnya secara independen, mematuhi peraturan yang berlaku, serta berpegang pada prinsip-prinsip etika profesional sesuai *Code of Ethics* yang ditetapkan oleh *The Institute of Internal Auditors* (IIA). Independensi ini dijaga melalui pemisahan yang jelas dari fungsi operasional Perseroan, serta struktur pelaporan yang memungkinkan penyampaian hasil audit secara langsung dan transparan kepada manajemen dan organ pengawas. Pendekatan ini memastikan bahwa setiap temuan, analisis, dan rekomendasi yang disampaikan bersifat objektif, profesional, dan mendukung pengambilan keputusan yang tepat bagi keberlanjutan dan kinerja Perseroan.

Independence of Internal Audit

The Internal Audit of the Company is required to perform its functions and responsibilities independently, comply with applicable regulations, and adhere to professional ethical principles in accordance with the Code of Conducts established by The Institute of Internal Auditors (IIA). This independence is maintained through a clear separation from the Company's operational functions, as well as a reporting structure that enables audit results to be conveyed directly and transparently to management and supervisory organs. This approach ensures that all findings, analyses, and recommendations are objective, professional, and support sound decision-making for the Company's sustainability and performance.

Rapat Audit Internal dengan Dewan Komisaris, Direksi, dan/atau Komite Audit

Audit Internal secara rutin melakukan komunikasi dan koordinasi dengan Dewan Komisaris, Direksi, dan Komite Audit, sebagai bagian integral dari pelaksanaan tugas dan tanggung jawabnya. Kegiatan ini memastikan pemantauan, tindak lanjut, dan pengambilan keputusan dilakukan secara efektif dan tepat waktu.

Sepanjang tahun 2025, Audit Internal telah menyelenggarakan rapat dengan Komite Audit, Direksi, dan Dewan Komisaris sebanyak 3 (tiga) kali dengan rincian sebagai berikut:

Internal Audit Meetings with the Board of Commissioners, the Board of Directors, and/or the Audit Committee

The Internal Audit regularly communicates and coordinates with the Board of Commissioners, the Board of Directors, and the Audit Committee as an integral part of its duties and responsibilities. These activities ensure that monitoring, follow-up actions, and decision-making are carried out effectively and in a timely manner.

Throughout 2025, the Internal Audit held meetings with the Audit Committee, the Board of Directors, and the Board of Commissioners a total of 3 (three) times, with the following details:

No.	Tanggal Date	Agenda
1	18 Maret 2025 March 18, 2025	• Ringkasan Audit Laporan Keuangan 2024 selama November 2024 – Februari 2025; Summary of 2024 Financial Statement Audit during November 2024 – February 2025; • Hasil Audit Laporan Keuangan 2024; Result of 2024 Financial Statement Audit; • Diskusi antara KAP Mirawati Sensi Idris dengan Komite Audit dan peserta Rapat Lainnya. Discussion between KAP Mirawati Sensi Idris with the Audit Committee and Other Meeting Participants.
2	14 Juli 2025 July 14, 2025	• *Audit Activity;* • 2025 Audit Plan Fulfillment. Updated Results of 2025 Audit.
3	22 Desember 2025 December 22, 2025	• *Audit Plan Fulfillment;* • *Updates Internal Audit Activities.*

Program Pelatihan dan Pengembangan Kompetensi Tahun 2025

Audit Internal secara rutin mengikuti berbagai seminar, pelatihan, dan *workshop* yang relevan dengan bidang audit internal mengingat praktik dan standar penerapan audit internal baik secara global maupun nasional terus berkembang secara dinamis. Berikut merupakan kegiatan pelatihan yang telah diikuti di sepanjang tahun 2025:

Training and Competency Development Programs in 2025

The Internal Audit regularly participates in various seminars, training sessions, and workshops relevant to the internal audit field, considering that internal audit practices and implementation standards, both globally and nationally, continue to develop dynamically. The following are the training activities attended throughout 2025:

No.	Topik Pelatihan Training Topic	Penyelenggara Organizer	Tanggal Date
1	*How to Achieve Peak Performance in 2025*	OJK	17 Januari 2025 January 17, 2025
2	Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability	OJK	25 Februari 2025 February 25, 2025
3	Peran & Tanggung Jawab Internal Audit atas Implementasi Pelindungan Data Pribadi Roles and Responsibilities of Internal Audit in the Implementation of Personal Data Protection	APPI	5 Maret 2025 March 5, 2025
4	Inovasi Produk Keuangan Islam: Peran Etika Halal dalam Memperluas Penetrasi Pasar Islamic Financial Product Innovation: The Role of Halal Ethics in Expanding Market Penetration	OJK	13 Maret 2025 March 13, 2025
5	*The Future of Cybersecurity: Threats, Challenges, and Innovations*	OJK	05 Juni 2025 June 05, 2025
6	Memutus Mata Rantai *Scam:* Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan Breaking the Scam Chain: Synergy and Strategies for Consumer Protection in the Financial Sector	OJK	26 Juni 2025 June 26, 2025
7	*Leadership Training 2025: Lead with Impact – Strengthen Synergy, Shape Culture*	PPM Manajemen	05 Juli 2025 July 05, 2025

No.	Topik Pelatihan Training Topic	Penyelenggara Organizer	Tanggal Date
8	*Risk & Governance Summit 2025: Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience*	OJK	19 Agustus 2025 August 19, 2025
9	*Invest Smart: Basic and Winning Volatility*	KISI	26 Agustus 2025 August 26, 2025
10	Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal Strategies to Increase Pension Fund Participation in the Informal Sector	OJK	21 Agustus 2025 August 21, 2025
11	Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum Latest Money Laundering Schemes and Trends: Identification, Mitigation, and Enforcement Strategies	OJK	18 September 2025 September 18, 2025
12	*Risk Appetite and Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan Risk Appetite and Risk Culture: Main Pillars in Strengthening Risk Management in the Financial Sector	OJK	09 Oktober 2025 October 09, 2025
13	Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan The Role of Digital Forensics in Handling and Uncovering Financial Crimes	OJK	16 Oktober 2025 October 16, 2025

Laporan Pelaksanaan Kegiatan Audit Internal Tahun 2025

Sepanjang tahun 2025, Audit Internal Perseroan telah merealisasikan beberapa program kerja antara lain:

1. Membuat rencana audit tahunan tahun 2025 yang berpedoman kepada visi dan misi Audit Internal yang selaras dengan visi dan misi Perseroan;
2. Melaksanakan rapat bersama dengan Direksi, Dewan Komisaris dan/atau Komite Audit secara berkala sesuai dengan kebutuhan pelaksanaan fungsi dan tugasnya serta membahas hal-hal terkait optimalisasi pelaksanaan Audit Internal;
3. Melaksanakan audit terhadap Kantor Cabang, Kantor Perwakilan, serta Departemen yang ada di Kantor Pusat yang telah ditentukan berdasarkan hasil penilaian risiko;
4. Meningkatkan efektivitas pelaksanaan audit melalui pengembangan dan pelaksanaan audit yang berkelanjutan untuk mendukung peran audit sebagai *early warning system*;
5. Mempromosikan kepatuhan kepada peraturan internal dan eksternal dengan membuat campaign yang berisikan hasil penilaian internal sebagai bahan referensi bagi seluruh karyawan.

Report of the Implementation of Internal Audit's Activities in 2025

Throughout 2025, the Company's Internal Audit had implemented several work programs, including:

1. Preparing the 2025 annual audit plan, guided by the vision and mission of Internal Audit, which is aligned with the Company's vision and mission;
2. Conducting periodic meetings with the Board of Directors, the Board of Commissioners, and/or the Audit Committee as needed in carrying out its functions and duties, and discussing matters related to optimizing the implementation of Internal Audit;
3. Conducting audits of Branch Offices, Representative Offices, and Head Office departments, which are selected based on risk assessment results;
4. Enhancing the effectiveness of audit implementation through the development and execution of continuous auditing to support the role of audit as an early warning system;
5. Promoting compliance with internal and external regulations by conducting campaigns containing internal assessment results as reference material for all employees.

Fungsi Kepatuhan
Compliance Function

Departemen Kepatuhan dan Anti Pencucian Uang menjalankan Fungsi Kepatuhan Perseroan dan memegang peran strategis dalam memastikan seluruh aktivitas pembiayaan, pengelolaan risiko kredit, penagihan, serta perlindungan konsumen sudah dilaksanakan sesuai peraturan perundang-undangan yang berlaku.

The Compliance and Anti-Money Laundering Department carries out the Company's Compliance Function and plays a strategic role in ensuring that all financing activities, credit risk management, collection, and consumer protection are conducted in accordance with applicable laws and regulations.

Pada implementasinya, Satuan Kerja Kepatuhan secara proaktif memantau penerapan regulasi yang relevan dengan industri pembiayaan, termasuk memastikan kepatuhan Perseroan terhadap penerapan manajemen risiko dan prinsip GCG. Selain itu, unit ini juga berfungsi sebagai *early warning system* bagi Manajemen dengan mengidentifikasi potensi risiko kepatuhan sejak dini sehingga memungkinkan Perseroan mengambil langkah preventif yang tepat untuk menjaga integritas operasional serta mendukung keberlanjutan kinerja secara menyeluruh.

Dasar Hukum

Pelaksanaan tugas dan tanggung jawab Fungsi Kepatuhan dilandaskan pada sejumlah regulasi berikut ini:

1. POJK No. 46 tahun 2024 tentang Pengembangan dan Penguatan Perusahaan Pembiayaan, Perusahaan Pembiayaan Infrastruktur, dan Perusahaan Modal Ventura;
2. POJK No. 48 Tahun 2024 tentang Tata Kelola Perusahaan yang Baik Bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya;
3. *Good Corporate Governance Regulation* Perseroan; dan
4. *Compliance Regulation* Perseroan.

Tugas dan Tanggung Jawab

Mengacu pada Surat Keputusan Direksi No. 175/DIR/HO/12/25 tanggal 09 Desember 2025 tentang Perubahan Compliance Regulation, Fungsi Kepatuhan Perseroan memiliki tugas dan tanggung jawab sebagai berikut:

a. Merencanakan dan mengawasi pengendalian internal dan kepatuhan serta memahami setiap perkembangan peraturan Otoritas Jasa Keuangan serta peraturan perundang-undangan lain yang relevan dengan kegiatan usaha Perseroan;
b. Mengoperasikan program kepatuhan dan melaksanakan sosialisasi dan pelatihan yang berkelanjutan kepada seluruh personil di Perseroan mengenai peraturan Otoritas Jasa Keuangan terkini dan peraturan perundang-undangan terkait lainnya;
c. Mendukung dan memberi nasihat kepada Direksi, manajemen, dan Departemen terkait sehubungan dengan pengendalian internal;
d. Melakukan peninjauan terlebih dahulu di setiap item di bawah ini dari perspektif kepatuhan hukum:
    1. Pembentukan, revisi, dan pencabutan anggaran dasar, anggaran rumah tangga serta pedoman dan prosedur serta ketentuan internal lainnya di Perseroan;
    2. Hal-hal yang dimasukkan dalam agenda rapat Direksi dan komite-komite di bawah Dewan Komisaris dan Direksi;
    3. Pengembangan dan penerbitan produk baru dan operasional baru;
    4. Keterbukaan informasi mengenai produk keuangan dan informasi manajemen;

In its implementation, the Compliance Work Unit proactively monitors the enforcement of regulations relevant to the financing industry, including ensuring the Company's compliance with risk management implementation and GCG principles. In addition, this unit also serves as an early warning system for Management by identifying potential compliance risks at an early stage, enabling the Company to take appropriate preventive measures to safeguard operational integrity and support overall sustainable performance.

Legal Basis

The implementation of the duties and responsibilities of the Compliance Function is based on the following regulations:

1. POJK No. 46 of 2024 concerning the Development and Strengthening of Financing Companies, Infrastructure Financing Companies, and Venture Capital Companies;
2. POJK No. 48 of 2024 concerning Good Corporate Governance for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions;
3. The Company's Good Corporate Governance Regulation; and
4. The Company's Compliance Regulation.

Duties and Responsibilities

Referring to the Board of Directors' Decision No. 175/DIR/HO/12/25 dated December 9, 2025 concerning Amendments to Compliance Regulations, the Company's Compliance Function has the following duties and responsibilities:

a. Planning and supervising internal control and compliance, as well as monitoring any developments in Financial Services Authority regulations and other laws and regulations relevant to the Company's business activities;
b. Operating the compliance program and conducting continuous dissemination and training to all Company personnel regarding the latest OJK regulations and other relevant laws and regulations;
c. Supporting and providing advice to the Board of Directors, management, and related departments in relation to internal control;
d. Conducting prior review of the following matters from a legal compliance perspective:
    1. Establishment, amendment, and revocation of the Articles of Association, bylaws, guidelines and procedures, and other internal provisions of the Company;
    2. Matters included in the agenda of Board of Directors meetings and committees under the Board of Commissioners and Board of Directors;
    3. Development and issuance of new products and new operational activities;
    4. Disclosure of financial product information and management information;

5. Pembentukan dan perubahan syarat dan ketentuan standar dalam transaksi keuangan;
6. Setiap perikatan yang dibuat oleh dan antara Perseroan dengan pihak lain.

e. Melaksanakan pelatihan kepada pimpinan dan karyawan sehubungan dengan kepatuhan dan manajemen etika;
f. Merencanakan dan mengawasi anti pencucian uang;
g. Memastikan bahwa setiap Departemen telah melakukan penyesuaian peraturan internal dengan peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan terkait lainnya;
h. Memberikan konsultasi kepada Departemen lain atau karyawan Perseroan mengenai kepatuhan terhadap peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan lainnya;
i. Memberikan rekomendasi produk, kegiatan, dan transaksi Perseroan sesuai dengan peraturan perundang-undangan;
j. Memastikan penerapan regulasi kepatuhan di setiap Departemen;
k. Mengkoordinasikan dan memberikan rekomendasi kepada Audit Internal mengenai pelanggaran kepatuhan yang dilakukan oleh karyawan;
l. Melaporkan pelaksanaan fungsi kepatuhan dan setiap pelanggaran kepatuhan kepada anggota Direksi yang membawahkan fungsi kepatuhan;
m. Mengidentifikasi, mengukur, memantau, dan mengendalikan risiko kepatuhan dengan mengacu pada peraturan Otoritas Jasa Keuangan tentang Penyelenggaraan Manajemen Risiko bagi Perusahaan Pembiayaan, serta berkoordinasi dengan Manajemen Risiko;
n. Menganalisis, mengevaluasi, dan menilai risiko kepatuhan yang terkait dengan kegiatan bisnis Perseroan;
o. Berkoordinasi dengan Dewan Pengawas Syariah terkait pelaksanaan fungsi kepatuhan terhadap prinsip syariah; dan
p. Melakukan compliance visit ke seluruh jaringan kantor Perseroan, guna mengukur efektivitas penerapan kepatuhan di masing-masing kantor, jika dianggap perlu.

Struktur dan Kedudukan Fungsi Kepatuhan

Fungsi Kepatuhan yang dijalankan oleh Departemen Kepatuhan dipimpin oleh seorang Kepala Departemen yang memiliki kompetensi, pengalaman, dan pemahaman mendalam terkait regulasi serta kebijakan internal Perseroan. Secara struktural, Fungsi Kepatuhan berada di bawah koordinasi Presiden Direktur yang juga merangkap sebagai Direktur yang membawahi fungsi ini.

Laporan Pelaksanaan Kegiatan Satuan Kerja Kepatuhan Tahun 2025

Sepanjang tahun 2025, Fungsi Kepatuhan Perseroan telah melaksanakan tugas dan tanggung jawabnya secara disiplin dan efektif guna mendukung berlangsungnya operasional dan kegiatan usaha secara menyeluruh. Pelaksanaan Fungsi

5. Establishment and amendment of standard terms and conditions in financial transactions;
6. Any agreements entered into by and between the Company and other parties.

e. Conducting training for management and employees in relation to compliance and ethics management;
f. Planning and supervising anti-money laundering activities;
g. Ensuring that each Department has aligned internal regulations with Financial Services Authority regulations and other relevant laws and regulations;
h. Providing consultation to other Departments or Company employees regarding compliance with Financial Services Authority regulations and other laws and regulations;
i. Providing recommendations on the Company's products, activities, and transactions in accordance with applicable laws and regulations;
j. Ensuring the implementation of compliance regulations in each Department;
k. Coordinating and providing recommendations to Internal Audit regarding compliance violations committed by employees;
l. Reporting the implementation of the compliance function and any compliance violations to the Director in charge of the compliance function;
m. Identifying, measuring, monitoring, and controlling compliance risk by referring to Financial Services Authority regulations on Risk Management Implementation for Financing Companies, in coordination with Risk Management;
n. Analyzing, evaluating, and assessing compliance risks related to the Company's business activities;
o. Coordinating with the Sharia Supervisory Board regarding the implementation of compliance function on sharia principles; and
p. Conducting compliance visits to all Company branch offices to assess the effectiveness of compliance implementation at each office, if deemed necessary.

Structure and Position of Compliance Function

Compliance Function carried out by the Compliance Department is led by a Head of Department who possesses the competency, experience, and in-depth understanding of applicable regulations and the Company's internal policies. Structurally, the Compliance Function is under the coordination of the President Director, who also concurrently serves as the Director overseeing this function.

Report of the Implementation of the Compliance Work Unit's Activities in 2025

Throughout 2025, the Company's Compliance Function had carried out its duties and responsibilities in a disciplined and effective manner to support the overall business operations and activities. The implementation of the Compliance Function

Kepatuhan difokuskan pada beberapa kegiatan utama, antara lain:

1. Memantau peraturan-peraturan baru yang diterbitkan oleh regulator dan melakukan pembaruan terhadap kebijakan-kebijakan internal yang berlaku di Perseroan;
2. Melaksanakan sosialisasi kepada karyawan atas kebijakan internal Perseroan yang telah disesuaikan dengan peraturan terkini yang diterbitkan oleh regulator;
3. Memberikan konsultasi kepada karyawan terkait kepatuhan terhadap peraturan regulator melalui pemberian saran/tanggapan atas pertanyaan-pertanyaan dari fungsi atau unit kerja atau kantor cabang Perseroan;
4. Menyampaikan laporan terkait kepatuhan Perseroan kepada Presiden Direktur;
5. Menindaklanjuti permintaan informasi/data oleh OJK dalam rangka pengawasan Perseroan.

Program Pelatihan dan Pengembangan Kompetensi Tahun 2025

Sepanjang tahun 2025, anggota Fungsi Kepatuhan mengikuti beberapa program pelatihan dan pengembangan untuk mempertajam wawasan dan mengikuti perkembangan regulasi khususnya di sektor jasa keuangan, sebagai berikut:

was focused on several key activities, including:

1. Monitoring new regulations issued by regulators and updating the Company's applicable internal policies;
2. Conducting dissemination sessions to employees regarding internal policies that had been adjusted to the latest regulations issued by regulators;
3. Providing consultation to employees regarding regulatory compliance through responses/advice to inquiries from business functions, work units, or branch offices of the Company;
4. Submitting compliance reports of the Company to the President Director;
5. Following up on requests for information/data from OJK in the context of supervisory activities of the Company.

Training and Competency Development programs in 2025

Throughout 2025, members of the Compliance Function participated in various training and development programs to enhance their knowledge and keep up with regulatory developments, particularly in the financial services sector, as follows:

No.	Materi Material	Tanggal Date	Penyelenggara Organizer
1	*How to Achieve Peak Performance in 2025*	17 Januari 2025 January 17, 2025	OJK Institute
2	Analisa Transaksi Keuangan yang Mencurigakan bagi Perusahaan Pembiayaan Analysis of Suspicious Financial Transactions for Financing Companies	23 Januari 2025 January 23, 2025	APPI
3	Pendalaman POJK Nomor 14 Tahun 2022 tentang Penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik In-depth Study of POJK No. 14 of 2022 concerning the Submission of Periodic Financial Statements of Issuers or Public Companies	18 Februari 2025 February 18, 2025	ICSA
4	*Sustainability Accounting and Reporting in the Financial Services*	06 Maret 2025 March 06, 2025	OJK Institute
5	Sosialisasi Putusan Mahkamah Konstitusi Nomor 168/PUU-XXI/2023 tanggal 31 Oktober 2024 tentang Uji Materi UU No.6 tahun 2023 tentang Cipta Kerja Khusus yang terkait dengan Ketenagakerjaan Dissemination of Constitutional Court Decision No. 168/PUU-XXI/2023 dated October 31, 2024 regarding the Judicial Review of Law No. 6 of 2023 on Special Job Creation related to Employment	14 April 2025 April 14, 2025	APPI
6	*From Policy to Practice: Embedding ESG into Business Strategy*	27 Mei 2025 May 27, 2025	ICSA
7	Sosialisasi SIPEDULI Modul Laporan Literasi dan Inklusi Keuangan serta Laporan Layanan Pengaduan Semester I tahun 2025 Dissemination of SIPEDULI Module on Financial Literacy and Inclusion Report and Complaint Service Report for Semester I of 2025	19 Juni 2025 June 19, 2025	OJK Institute
8	Sosialisasi Implementasi Aplikasi SIPESAT versi 3.0 Dissemination of the Implementation of SIPESAT Application Version 3.0	19 Juni 2025 June 19, 2025	PPATK
9	Rapat Dengar Pendapat atas Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Laporan Penerapan Tata Kelola yang Baik bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya Public Hearing on the Draft Financial Services Authority Circular Letter concerning the Report on the Implementation of Good Corporate Governance for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Service Institutions	03 Juli 2025 July 03, 2025	OJK

No.	Materi Material	Tanggal Date	Penyelenggara Organizer
10	Sosialisasi Penilaian Sendiri (*Self-Assessment*) terhadap Pemenuhan Ketentuan Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan Dissemination of Self-Assessment on Compliance with Consumer and Public Protection Provisions in the Financial Services Sector	17 Juli 2025 July 17, 2025	OJK
11	Sosialisasi Peralihan Layanan Perizinan SIJINGGA ke SPRINT PVML Dissemination of the Transition of Licensing Services from SIJINGGA to SPRINT PVML	24 Juli 2025 July 24, 2025	OJK
12	*Certified Foundation Human Resources Professional*	01-29 Agustus 2025 August 01-29, 2025	Qne GML Qu Bisa
13	*Sustainable Finance and Its Implementation in Finance Companies*	12 September 2025	APPI
14	Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum Latest Trends in Money Laundering Methods and Schemes: Strategies for Identification, Mitigation, and Law Enforcement	18 September 2025 September 18, 2025	OJK Institute
15	*Certified Human Resources Professional Atma Jaya Catholic University of Indonesia*	22 Oktober 2025 October 22, 2025	Atma Jaya
16	Webinar IDX-IAI : Sosialisasi Pernyataan Standar Pengungkapan Keberlanjutan (PSPK 1 dan PSPK 2) IDX–IAI Webinar: Dissemination of Sustainability Disclosure Standards (PSPK 1 and PSPK 2)	29 Oktober 2025 October 29, 2025	Bursa Efek Indonesia *Indonesia Stock Exchange*
17	Penguatan Komite TPPU dalam Mencegah dan Memberantas Tindak Pidana Pencucian Uang terkait Perjudian *Online* Strengthening the AML Task Force in Preventing and Combating Money Laundering Related to Online Gambling	4 November 2025 November 04, 2025	PPATK
18	*From Compliance to Confidence: Redefining ACGS through ESG and Digital Governance*	7 November 2025 November 07, 2025	ICSA Academy
19	*Orange Forum* 2025 Kerja Sama PT Bursa Efek Indonesia dengan Impact Investment Exchange Pte. Lte (IIX) Orange Forum 2025 Cooperation between the Indonesia Stock Exchange (IDX) and Impact Investment Exchange Pte. Ltd. (IIX)	14 November 2025 November 14, 2025	Bursa Efek Indonesia Indonesia Stock Exchange

Sistem Pengendalian Internal
Internal Control System

Perseroan menerapkan Sistem Pengendalian Internal (SPI) yang menyeluruh dan terintegrasi, serta dirancang untuk memastikan seluruh aktivitas usaha berjalan secara efektif, efisien, dan sesuai dengan ketentuan peraturan yang berlaku. Sistem ini mendukung pencapaian tujuan Perseroan, menjaga keamanan aset, meningkatkan keandalan pelaporan keuangan, serta memitigasi risiko yang melekat pada setiap proses bisnis, khususnya dalam kegiatan pembiayaan.

Kerangka SPI Perseroan mencakup struktur organisasi yang jelas, pemisahan fungsi yang memadai, kebijakan dan prosedur operasional yang lengkap, serta mekanisme pengawasan berlapis, sehingga seluruh aktivitas utama Perseroan berada dalam koridor regulasi dan prinsip GCG. Proses pengendalian internal diterapkan mulai dari perencanaan dan pelaksanaan pembiayaan, pengelolaan risiko usaha, hingga pelaporan dan evaluasi kinerja, sehingga setiap keputusan bisnis didukung oleh proses yang transparan, akuntabel, dan terdokumentasi dengan baik.

The Company implements a comprehensive and integrated Internal Control System (SPI), designed to ensure that all business activities are conducted effectively, efficiently, and in compliance with applicable regulations. This system supports the achievement of the Company's objectives, safeguards assets, enhances the reliability of financial reporting, and mitigates inherent risks in every business process, particularly in financing activities.

The Company's SPI framework includes a clear organizational structure, adequate segregation of duties, complete operational policies and procedures, and a layered supervisory mechanism, ensuring that all key activities are conducted within the boundaries of regulatory requirements and GCG principles. The internal control process is applied from financing planning and implementation, business risk management, to reporting and performance evaluation, ensuring that every business decision is supported by a transparent, accountable, and well-documented process.

Secara umum, ruang lingkup sistem pengendalian internal Perseroan mencakup aspek-aspek penting berikut:

1. Pengkajian dan pengelolaan risiko usaha yaitu suatu proses untuk mengidentifikasi, menganalisis, menilai, dan mengelola risiko usaha;
2. Lingkungan pengendalian internal dalam Perseroan yang disiplin dan terstruktur;
3. Sistem informasi dan komunikasi yaitu suatu proses penyajian laporan mengenai kegiatan operasional, finansial, dan ketaatan atas peraturan perundang-undangan di bidang usaha pembiayaan;
4. Aktivitas pengendalian yaitu tindakan yang dilakukan dalam suatu proses pengendalian terhadap kegiatan Perseroan pada setiap tingkat dan unit dalam struktur organisasi Perseroan, antara lain mengenai kewenangan, otorisasi, verifikasi, rekonsiliasi, penilaian atas prestasi kerja, pembagian tugas dan keamanan terhadap aset Perseroan;
5. Tata cara *monitoring* yaitu proses penilaian terhadap kualitas sistem pengendalian internal termasuk fungsi audit internal pada setiap tingkat dan unit struktur organisasi Perseroan, sehingga dapat dilaksanakan secara optimal; dan
6. Mekanisme pelaporan kepada Direksi dengan tembusan kepada Komite Audit, dalam hal terjadi penyimpangan kualitas sistem pengendalian internal termasuk fungsi Audit Internal pada setiap tingkatan dalam struktur organisasi.

Dengan menerapkan kerangka sistem pengandalian internal yang terintegrasi di bawah pengawasan organ utama maupun pendukung, Perseroan memastikan pengendalian internal tidak hanya berfungsi sebagai mekanisme pengawasan, tetapi juga menjadi fondasi bagi pengambilan keputusan yang tepat, peningkatan kualitas operasional, serta pemeliharaan integritas dan keberlanjutan kinerja secara menyeluruh.

Implementasi Pengendalian Internal

Perseroan secara konsisten mengimplementasikan sistem pengendalian internal yang terintegrasi untuk seluruh aktivitas usaha, guna memastikan operasional berjalan efektif, efisien, dan sesuai peraturan yang berlaku. Implementasi SPI meliputi penerapan kebijakan, prosedur, dan mekanisme pengawasan berlapis yang mencakup seluruh proses utama Perseroan, termasuk perencanaan, pelaksanaan pembiayaan, pengelolaan risiko usaha, serta pelaporan keuangan dan operasional. Perseroan juga memastikan tindak lanjut atas temuan audit internal dan eksternal dilakukan secara tepat waktu sehingga pengendalian internal terus diperkuat dan relevan dengan praktik industri.

Sepanjang tahun 2025, Perseroan memastikan implementasi sistem pengendalian internal berjalan efektif melalui beberapa pilar utama:

Generally, the scope of the Company's internal control system encompasses the following important aspects:

1. Assessment and management of business risks, namely a process to identify, analyze, assess, and manage business risks;
2. A disciplined and structured internal control environment within the Company;
3. Information and communication systems, namely processes for presenting reports on operational, financial, and regulatory compliance activities in the financing business sector;
4. Control activities, namely actions taken within a control process over the Company's activities at every level and unit within the organizational structure, including authority, authorization, verification, reconciliation, performance evaluation, segregation of duties, and safeguarding of the Company's assets;
5. Monitoring procedures, namely processes to assess the quality of the internal control system, including the internal audit function at every level and unit within the Company's organizational structure, to ensure optimal implementation; and
6. Reporting mechanisms to the Board of Directors, with copies to the Audit Committee, in the event of any deviations in the quality of the internal control system, including the Internal Audit function at every level within the organizational structure.

By implementing an integrated internal control system framework under the supervision of both main and supporting governance organs, the Company ensures that internal control functions not only as a supervisory mechanism but also as a foundation for sound decision-making, improvement of operational quality, and the maintenance of integrity and sustainability of overall performance.

Implementation of Internal Control

The Company consistently implements an integrated internal control system across all business activities to ensure operations are conducted effectively, efficiently, and in compliance with applicable regulations. The implementation of SPI includes the application of policies, procedures, and layered supervisory mechanisms covering all of the Company's core processes, including planning, financing execution, business risk management, as well as financial and operational reporting. The Company also ensures that follow-ups on internal and external audit findings are carried out in a timely manner, so that internal controls continue to be strengthened and remain aligned with industry practices.

Throughout 2025, the Company ensured the effective implementation of the internal control system through several key pillars:

Pengendalian Keuangan

Implementasi sistem pengendalian internal pada aspek keuangan dirancang untuk menjamin integritas, akurasi, dan ketepatan seluruh laporan keuangan sekaligus menjadi fondasi bagi pengambilan keputusan strategis manajemen. Dengan menerapkan mekanisme pengendalian yang jelas, Perseroan memastikan seluruh transaksi keuangan tercatat secara akurat serta dapat diverifikasi dan selaras dengan kebijakan internal Perseroan serta ketentuan peraturan OJK.

Dalam rangka meningkatkan efektivitas pengendalian keuangan, Perseroan telah melaksanakan berbagai inisiatif strategis, antara lain:

- **Peningkatan sistem otomasi dan digitalisasi laporan keuangan** untuk meminimalkan kesalahan manual dan mempercepat proses rekonsiliasi;
- **Peningkatan prosedur monitoring transaksi dan *cash flow*** dengan dashboard internal yang mendukung pengawasan real-time;
- **Pelaksanaan audit internal dan eksternal secara berkala** untuk menilai kecukupan, efektivitas, dan kepatuhan pengendalian keuangan terhadap regulasi OJK;
- **Peningkatan kapabilitas tim keuangan melalui pelatihan rutin** terkait standar akuntansi, manajemen risiko, dan praktik terbaik industri pembiayaan;
- **Penguatan mekanisme review dan otorisasi transaksi signifikan** untuk memastikan setiap keputusan keuangan memiliki pertimbangan yang tepat dan terdokumentasi.

Perseroan secara berkala mengevaluasi efektivitas pengendalian keuangan melalui audit internal dan eksternal untuk menilai kecukupan sistem dan memastikan seluruh proses keuangan baik terkait pencatatan hingga pelaporan sudah dijalankan sesuai Standar Akuntansi Keuangan (SAK) yang berlaku.

Pengendalian Operasional

Sistem pengendalian operasional Perseroan dirancang untuk memastikan seluruh proses bisnis berjalan secara efektif, efisien, dan konsisten dengan standar operasional serta peraturan yang berlaku di industri pembiayaan. Mekanisme ini mencakup prosedur kerja yang terdokumentasi dengan baik, pemisahan tugas yang memadai, verifikasi dan otorisasi aktivitas operasional, serta rekonsiliasi rutin di seluruh unit bisnis.

Perseroan secara berkala melakukan pemantauan dan evaluasi atas pelaksanaan operasional melalui audit internal, *review* manajemen, dan mekanisme pengawasan berlapis, guna memastikan setiap aktivitas, mulai dari proses pembiayaan, penagihan, hingga pelayanan nasabah, berjalan sesuai prinsip GCG dan regulasi OJK.

Selain itu, Perseroan melaksanakan sejumlah inisiatif untuk meningkatkan efektivitas pengendalian operasional, antara lain:

- Digitalisasi dan otomasi proses bisnis, termasuk sistem *workflow* pembiayaan dan penagihan untuk meningkatkan

Financial Control

The implementation of the internal control system in the financial aspect is designed to ensure the integrity, accuracy, and timeliness of all financial reports, while also serving as a foundation for management's strategic decision-making. By applying clear control mechanisms, the Company ensures that all financial transactions are accurately recorded, verifiable, and aligned with the Company's internal policies as well as OJK regulations.

To enhance the effectiveness of financial control, the Company has carried out various strategic initiatives, including:

- **Enhancing automation systems and digitalization of financial reporting** to minimize manual errors and accelerate reconciliation processes;
- **Improving transaction and cash flow monitoring procedures** through internal dashboards that support real-time supervision;
- **Conducting periodic internal and external audits** to assess the adequacy, effectiveness, and compliance of financial controls with OJK regulations;
- **Strengthening the capability of the finance team through regular training** on accounting standards, risk management, and best practices in the financing industry;
- **Reinforcing review and authorization mechanisms for significant transactions** to ensure that every financial decision is properly considered and well documented.

The Company periodically evaluates the effectiveness of financial controls through internal and external audits to assess the adequacy of the system and ensure that all financial processes, from recording to reporting, are carried out in accordance with the applicable Financial Accounting Standards (SAK).

Operational Control

The Company's operational control system is designed to ensure that all business processes are carried out effectively, efficiently, and consistently in line with operational standards and regulations applicable in the financing industry. This mechanism includes well-documented work procedures, adequate segregation of duties, verification and authorization of operational activities, as well as routine reconciliation across all business units.

The Company periodically conducts monitoring and evaluation of operational implementation through internal audits, management reviews, and layered supervisory mechanisms to ensure that all activities, from financing processes, collection, to customer service, are carried out in accordance with GCG principles and OJK regulations.

In addition, the Company implements several initiatives to enhance the effectiveness of operational control, including:

- Digitalization and automation of business processes, including financing and collection workflow systems to

kecepatan, akurasi, dan keamanan operasional;
- Pemantauan risiko operasional secara proaktif, termasuk identifikasi potensi gangguan dan mitigasi risiko sejak dini;
- Peningkatan kapasitas tim operasional melalui pelatihan dan *workshop*, guna memastikan kompetensi dan kepatuhan terhadap standar prosedur internal;
- Penerapan indikator kinerja utama (KPI) dan review rutin, untuk memonitor efisiensi proses dan kualitas layanan kepada debitur.

Dengan menerapkan berbagai inisiatif pengendalian tersebut, Perseroan menekankan bahwa pengendalian internal tidak hanya berperan sebagai mekanisme pengawasan, tetapi juga menjadi fondasi bagi keandalan, keamanan, dan keberlanjutan operasional, sekaligus memperkuat integritas bisnis dan memberikan nilai tambah bagi seluruh pemangku kepentingan.

Kepatuhan terhadap Perundang-Undangan yang Relevan dengan Industri Pembiayaan

Perseroan menempatkan kepatuhan terhadap peraturan perundang-undangan sebagai salah satu fondasi utama pengelolaan risiko dan pengendalian internal. Fungsi kepatuhan secara proaktif memantau seluruh regulasi yang relevan dengan industri pembiayaan, termasuk ketentuan OJK terkait perlindungan konsumen, praktik GCG, dan manajemen risiko.

Dalam pelaksanaannya, Perseroan memastikan seluruh aktivitas usaha mulai dari penyaluran pembiayaan, pengelolaan portofolio, hingga pelayanan debitur dijalankan sesuai ketentuan hukum dan regulasi yang berlaku. Fungsi Kepatuhan secara proaktif menyediakan pedoman internal, menyelenggarakan sosialisasi dan pelatihan bagi karyawan, serta berperan sebagai *early warning system* dengan mengidentifikasi potensi risiko ketidakpatuhan sejak dini sehingga Perseroan dapat mengambil langkah preventif yang tepat dan menjaga integritas operasional secara konsisten.

Tinjauan atas Efektivitas Sistem Pengendalian Internal

Perseroan menempatkan sistem pengendalian internal sebagai fondasi utama dalam memastikan kelancaran operasional, kepatuhan terhadap peraturan, serta mitigasi risiko yang memadai. Sepanjang tahun 2025, sistem pengendalian internal Perseroan telah ditinjau secara berkala untuk menilai efektivitas, kecukupan, dan konsistensinya dalam mendukung pencapaian tujuan bisnis dan keberlanjutan operasional. Hasil tinjauan tersebut menunjukkan bahwa mekanisme pengendalian internal, termasuk prosedur persetujuan kredit, pengelolaan risiko operasional, dan pengawasan kepatuhan, telah berjalan secara efektif, dengan tindak lanjut yang tepat atas temuan atau rekomendasi yang dihasilkan. Perseroan terus memperkuat sistem pengendalian internalnya untuk menjaga integritas operasional, meningkatkan efisiensi proses, dan memastikan seluruh aktivitas usaha berada dalam koridor peraturan yang berlaku.

improve speed, accuracy, and operational security;
- Proactive monitoring of operational risks, including early identification of potential disruptions and risk mitigation;
- Enhancement of operational team capabilities through training and workshops to ensure competence and compliance with internal procedures;
- Implementation of Key Performance Indicators (KPIs) and regular reviews to monitor process efficiency and service quality for debtors.

By implementing these control initiatives, the Company emphasizes that internal control functions not only as a supervisory mechanism but also as a foundation for operational reliability, security, and sustainability, while strengthening business integrity and delivering added value to all stakeholders.

Compliance with Laws and Regulations Relevant to the Financing Industry

The Company places compliance with applicable laws and regulations as one of the main foundations of risk management and internal control. The Compliance Function proactively monitors all regulations relevant to the financing industry, including OJK provisions related to consumer protection, GCG practices, and risk management.

In its implementation, the Company ensures that all business activities, from financing disbursement, portfolio management, to debtor services, are conducted in accordance with prevailing laws and regulations. The Compliance Function also proactively provides internal guidelines, conducts dissemination and training for employees, and serves as an early warning system by identifying potential compliance risks at an early stage, enabling the Company to take appropriate preventive measures and consistently maintain operational integrity.

Review of the Effectiveness of the Internal Control System

The Company considers the internal control system as the main foundation in ensuring smooth operations, compliance with regulations, and adequate risk mitigation. Throughout 2025, the Company's internal control system had been periodically reviewed to assess its effectiveness, adequacy, and consistency in supporting the achievement of business objectives and operational sustainability. The results of the review indicate that internal control mechanisms, including credit approval procedures, operational risk management, and compliance oversight, had been implemented effectively, with appropriate follow-up on findings and recommendations. The Company continues to strengthen its internal control system to maintain operational integrity, improve process efficiency, and ensure that all business activities are conducted within the framework of applicable regulations.

Pernyataan Direksi dan Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Direksi dan Dewan Komisaris menyatakan bahwa Sistem Pengendalian Internal Perseroan pada tahun 2025 telah disusun dan diimplementasikan secara memadai untuk mendukung pencapaian tujuan usaha Perseroan. Penerapan Sistem Pengendalian Internal tersebut dilakukan dengan memperhatikan dinamika usaha, profil risiko, serta ketentuan yang berlaku.

Direksi dan Dewan Komisaris juga menilai bahwa Sistem Pengendalian Internal Perseroan terus mengalami penguatan dan pengembangan dibandingkan dengan tahun sebelumnya. Hal ini tercermin dari tindak lanjut yang konsisten atas temuan dan rekomendasi hasil evaluasi, termasuk rekomendasi Audit Internal, Fungsi Kepatuhan, dan pihak independen, yang telah diintegrasikan ke dalam perbaikan kebijakan, prosedur, dan mekanisme pengendalian.

Dengan mempertimbangkan hasil pemantauan dan evaluasi yang dilakukan sepanjang tahun 2025, Direksi dan Dewan Komisaris berpendapat bahwa Sistem Pengendalian Internal Perseroan telah berjalan secara efektif dan memadai, serta mampu memberikan keyakinan yang wajar dalam mendukung keberlangsungan usaha dan penerapan tata kelola perusahaan yang baik secara berkelanjutan.

Statement of the Board of Directors and the Board of Commissioners on the Adequacy of Internal Control System

The Board of Directors and the Board of Commissioners state that the Company's Internal Control System in 2025 had been adequately designed and implemented to support the achievement of the Company's business objectives. The implementation of the Internal Control System has considered business dynamics, risk profile, and applicable regulations.

The Board of Directors and the Board of Commissioners also assess that the Company's Internal Control System has continued to be strengthened and developed compared to the previous year. This is reflected in the consistent follow-up on findings and recommendations resulting from evaluations, including recommendations from Internal Audit, the Compliance Function, and independent parties, which have been integrated into improvements in policies, procedures, and control mechanisms.

By considering the results of monitoring and evaluation conducted throughout 2025, the Board of Directors and the Board of Commissioners are of the opinion that the Company's Internal Control System has been implemented effectively and adequately, and is able to provide reasonable assurance in supporting business continuity and the sustainable implementation of good corporate governance.

Sistem Manajemen Risiko
Risk Management System

Perseroan menerapkan sistem manajemen risiko secara menyeluruh dan berkesinambungan sebagai bagian integral dari praktik GCG yang menjadi fondasi bagi pengambilan keputusan strategis dan operasional. Penerapan Manajemen Risiko Perseroan berpedoman pada POJK 42/2024, serta memperhatikan ketentuan teknis dalam PADK No. 48/PADK.06/2025 tentang Penerapan Manajemen Risiko Bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro dan Lembaga Jasa Keuangan Lainnya, termasuk juga regulasi lain yang relevan dengan kegiatan usaha perusahaan pembiayaan.

Sistem manajemen risiko yang terintegrasi ini merupakan elemen kunci untuk mendukung pencapaian tujuan usaha, menjaga kesinambungan bisnis, dan meminimalkan potensi kerugian dari risiko yang melekat pada setiap aktivitas Perseroan. Proses manajemen risiko dilaksanakan secara sistematis dan terstruktur, mencakup identifikasi, pengukuran, pemantauan, mitigasi, dan pelaporan risiko, dengan mempertimbangkan profil risiko, kompleksitas usaha,

The Company implements a comprehensive and continuous risk management system as an integral part of GCG practices which becomes a foundation for both strategic and operational decision-making. The Company's Risk Management implementation refers to POJK 42/2024, while also considering the technical provisions set out in PADK No. 48/PADK.06/2025 concerning the Implementation of Risk Management for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions, as well as other regulations relevant to the Company's business activities.

This integrated risk management system is a key element in supporting the achievement of business objectives, maintaining business continuity, and minimizing potential losses arising from risks inherent in each of the Company's activities. The risk management process is carried out in a systematic and structured manner, encompassing risk identification, measurement, monitoring, mitigation, and reporting, while considering the Company's risk profile, business complexity,

kapasitas, serta karakteristik Perseroan. Upaya ini diterapkan pada seluruh aktivitas operasional dan fungsi pendukung, sehingga setiap risiko dapat dikelola secara proaktif dan tepat sasaran.

Perseroan menekankan penerapan prinsip kehati-hatian dalam mengelola berbagai kategori risiko, antara lain Risiko Strategis, Operasional, Kredit, Pasar, Likuiditas, Hukum, Kepatuhan, dan Reputasi. Lebih dari sekadar mitigasi, pendekatan ini juga mendorong terciptanya budaya risiko yang kuat, meningkatkan kesiapan manajemen dalam menghadapi dinamika bisnis, serta memastikan integritas, keandalan, dan keberlanjutan kinerja Perseroan.

Selain itu, Perseroan secara aktif melakukan peningkatan kapabilitas manajemen risiko melalui pelatihan, *review* berkala, dan integrasi sistem informasi risiko yang mendukung pengambilan keputusan berbasis data. Dengan demikian, Manajemen Risiko tidak hanya menjadi mekanisme pengendalian, tetapi juga menjadi pendorong pertumbuhan berkelanjutan dan penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan.

Tata Kelola dan Kerangka Manajemen Risiko

Kerangka kerja dan tata kelola Manajemen Risiko Perseroan disusun berlandaskan 4 (empat) pilar utama, yaitu sebagai berikut:

1. **Pengawasan Aktif Dewan Komisaris dan Direksi.**

   Dewan Komisaris dan Direksi Perseroan memahami risiko-risiko yang dihadapi Perseroan dan memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif serta mengembangkan budaya manajemen risiko.

2. **Kecukupan Kebijakan, Prosedur, dan Penetapan Limit.**
   Perseroan menerapkan Manajemen Risiko dengan didukung oleh kerangka yang mencakup kebijakan dan prosedur Manajemen Risiko serta limit risiko yang ditetapkan secara jelas dan sejalan dengan visi, misi, dan strategi bisnis Perseroan serta peraturan perundang-undangan yang berlaku. Penetapan limit risiko telah memadai, yang meliputi limit per produk atau transaksi, per jenis risiko, dan per aktivitas risiko.

3. **Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko serta Sistem Informasi Manajemen Risiko.**
   Setiap produk atau transaksi yang mengandung risiko akan diidentifikasi dan diukur tingkat risikonya oleh Perseroan. Identifikasi risiko bersifat proaktif dan mencakup seluruh aktivitas bisnis dan dilakukan dalam rangka menganalisa sumber dan kemungkinan timbulnya risiko beserta dampaknya terhadap Perseroan.

capacity, and characteristics. These efforts are applied across all operational activities and supporting functions, ensuring that risks are managed proactively and effectively.

The Company emphasizes the application of the prudential principle in managing various categories of risk, including Strategic Risk, Operational Risk, Credit Risk, Market Risk, Liquidity Risk, Legal Risk, Compliance Risk, and Reputational Risk. Beyond mere mitigation, this approach also fosters a strong risk culture, enhances management readiness in addressing business dynamics, and ensures the integrity, reliability, and sustainability of the Company's performance.

In addition, the Company actively enhances its risk management capabilities through training, periodic reviews, and the integration of risk information systems that support data-driven decision-making. Accordingly, Risk Management serves not only as a control mechanism but also as a driver of sustainable growth and long-term value creation for all stakeholders.

Risk Management Governance and Framework

The Company's risk management framework and governance are structured based on 4 (four) main pillars, as follows:

1. **Active Supervision by the Board of Commissioners and the Board of Directors**
   The Company's Board of Commissioners and Board of Directors understand the risks faced by the Company and provide clear direction, actively oversee and mitigate risks, and foster the development of a risk management culture.

2. **Adequacy of Policies, Procedures, and Limit Setting**
   The Company implements Risk Management supported by a framework that includes Risk Management policies and procedures, as well as clearly defined risk limits aligned with the Company's vision, mission, business strategy, and applicable laws and regulations. The determination ofs risk limits are adequate, including limits per product or transaction, per type of risk, and per risk activity.

3. **Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes, as well as Risk Management Information Systems.**
   Every product or transaction that carries risk will be identified and its level of risk is measured by the Company. Risk identification is proactive, covers all business activities, and is conducted to analyze the sources and potential occurrence of risks along with their impact on the Company.

4. **Sistem Pengendalian Internal yang Menyeluruh.**
   Manajemen Risiko pada Perseroan diimplementasikan melalui pelaksanaan sistem pengendalian internal secara menyeluruh dengan mengacu kepada kebijakan dan prosedur yang telah ditetapkan. Perseroan memiliki penetapan wewenang dan tanggung jawab pemantauan kepatuhan, kebijakan, prosedur dan limit. Kegiatan pelaksanaan audit oleh Internal Audit Perseroan dilakukan secara berkala dengan cakupan yang memadai, mendokumentasikan temuan audit, dan tanggapan manajemen atas hasil audit, serta melakukan *review* terhadap tindak lanjut temuan audit.

Selain berfokus pada empat pilar utama tersebut, Perseroan memastikan bahwa seluruh proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung oleh sistem informasi manajemen yang handal, mekanisme pelaporan yang akurat, serta sumber daya manusia yang memiliki kompetensi dan pengalaman profesional di bidang manajemen risiko, sehingga pengelolaan risiko dapat dilakukan secara efektif, proaktif, dan selaras dengan tujuan strategis serta keberlanjutan Perseroan.

Profil dan Mitigasi Risiko Tahun 2025

Sepanjang tahun 2025, Perseroan secara konsisten menerapkan proses manajemen risiko yang menyeluruh, mencakup identifikasi, penilaian, pemantauan, dan pengendalian terhadap risiko-risiko utama yang berpotensi memberikan dampak material pada kegiatan usaha. Melalui proses ini, Perseroan berhasil mengidentifikasi dan menetapkan risiko-risiko kunci yang relevan dengan karakteristik operasional dan strategi bisnis Perseroan.

Rincian mengenai masing-masing profil risiko beserta langkah-langkah mitigasi yang diterapkan disajikan dalam tabel berikut:

4. **Comprehensive Internal Control System**
   Risk Management within the Company is implemented through a comprehensive internal control system in accordance with established policies and procedures. The Company has determined authority and responsibility for monitoring compliance with policies, procedures, and limits. Internal Audit activities are conducted periodically with adequate scope, including documentation of audit findings, management responses to audit results, and review of follow-up actions on audit findings.

In addition to focusing on these four main pillars, the Company ensures that all risk identification, measurement, monitoring, and control processes are supported by reliable management information systems, accurate reporting mechanisms, and human resources with professional competence and experience in risk management, thereby enabling effective and proactive risk management aligned with the Company's strategic objectives and sustainability.

Risk Profile and Mitigation in 2025

Throughout 2025, the Company consistently implemented a comprehensive risk management process, encompassing the identification, assessment, monitoring, and control of main risks that have the potential to materially impact business activities. Through this process, the Company successfully identified and established key risks relevant to the Company's operational characteristics and business strategy.

Details of each risk profile along with the mitigation measures implemented are presented in the following table:

Jenis Risiko Type of Risk	**Uraian** Description	**Mitigasi** Mitigation
Risiko Strategis **Strategic Risk**	Perseroan menyadari adanya potensi risiko strategis yang harus dihadapi dalam kegiatan usaha Perseroan. Potensi risiko perubahan lingkungan bisnis tersebut secara strategis dapat memengaruhi lingkungan bisnis dan kebijakan Perseroan, serta berpotensi memengaruhi masa depan Perseroan. The Company recognizes the existence of potential strategic risks that must be addressed in its business activities. These risks arising from changes in the business environment may strategically affect the Company's business landscape and policies, and potentially impact its future.	Sebagai langkah antisipatif terkait potensi risiko stategis, Perseroan membuat rencana bisnis dan mengevaluasi pelaksanaannya secara periodik. Dengan demikian, Perseroan mampu menghasilkan keputusan strategis yang mampu mengantisipasi perubahan lingkungan bisnis. Rencana bisnis Perseroan senantiasa dibahas dalam rapat Direksi dan Dewan Komisaris, termasuk terkait pengawasan atas realisasi rencana bisnis yang dilakukan secara semesteran. As an anticipatory measure against potential strategic risks, the Company formulates business plans and periodically evaluates their implementation. Through this approach, the Company is able to make strategic decisions that anticipate changes in the business environment. The Company's business plans are consistently discussed in meetings of the Board of Directors and the Board of Commissioners, including supervision over the realization of the business plan, which is conducted on a semi-annual basis.

Jenis Risiko Type of Risk	**Uraian** Description	**Mitigasi** Mitigation
Risiko Operasional **Operational Risk**	Perseroan menyadari adanya potensi risiko operasional yang dapat menimbulkan kerugian akibat kegagalan sumber daya manusia, proses atau teknologi maupun dampak dari kejadian eksternal. Perseroan memerlukan sistem operasional dan prosedur guna menunjang perkembangan kebutuhan sebagai perusahaan pembiayaan. Pemeriksaan berkala dilakukan terhadap sistem operasional dan prosedur guna memenuhi terselenggaranya sistem operasional yang efektif dan efisien serta memperhatikan kebutuhan pelanggan Sumber Daya Manusia yang sebagian besar terdiri dari tenaga lapangan yang harus bekerja sesuai sistem operasional prosedur dan kontrol terhadap prosedur yang dijalankan memiliki peran yang sangat krusial bagi Perseroan.	Sebagai bentuk mitigasi risiko operasional, Perseroan menerapkan prinsip "*Know Your Employee*" dalam setiap proses rekrutmen. Dengan kebijakan tersebut diharapkan diperoleh Sumber Daya Manusia yang kompeten dan berintegritas di bidangnya. Perseroan secara berkesinambungan juga melakukan pengembangan SDM melalui pelatihan internal dan eksternal. Langkah mitigasi lainnya dilakukan dengan menerapkan manajemen risiko pada produk dan aktivitas baru, menerapkan *whistleblowing* system dengan menyediakan saluran khusus pelaporan, dan menerapkan business continuity plan.
	The Company is aware of potential operational risks that may result in losses due to failures in human resources, processes, or technology, as well as the impact of external events. The Company needs operational systems and procedures to support the development of its needs as a financing company. Periodic examinations are conducted on operational systems and procedures to ensure effective and efficient operations while considering customer needs. Human resources, which largely consist of field personnel, must operate in accordance with standard operating procedures, and control over the implementation of such procedures plays a crucial role for the Company.	As part of operational risk mitigation, the Company applies the "Know Your Employee" principle in every recruitment process. Through this policy, the Company aims to acquire competent and high-integrity human resources. The Company also continuously develops its HR through internal and external training programs. Other mitigation measures are carried out by implementing risk management for new products and activities, applying whistleblowing system with dedicated reporting channels, and the implementation of a business continuity plan.
Risiko Kredit **Credit Risk**	Perseroan menyadari potensi risiko kredit yang dapat timbul dari kemungkinan kegagalan nasabah untuk memenuhi kewajibannya, sehingga berpotensi menimbulkan kerugian bagi Perseroan. Apabila kelayakan nasabah dan piutang tidak dikelola dengan baik, maka risiko ini kemungkinan besar akan terjadi. Hal tersebut menjadi perhatian dan prioritas Perseroan, khususnya dalam bisnis pembiayaannya.	Untuk mengatasi potensi risiko kredit, Perseroan mengambil langkah dengan menetapkan limit persetujuan kredit "four eyes principles", serta melakukan analisa kelayakan calon nasabah guna memitigasi risiko kegagalan bayar.
	The Company recognizes potential credit risk arising from the possibility of customers failing to fulfill their obligations, which may result in losses for the Company. If customer creditworthiness and receivables are not properly managed, this risk is highly likely to materialize. This remains a key concern and priority for the Company, particularly in its financing business.	To address potential credit risk, the Company has implemented credit approval limits based on the "four eyes principle" and conducts creditworthiness analysis of prospective customers to mitigate the risk of default.
Risiko Pasar **Market Risk**	Perseroan menyadari adanya potensi risiko pasar baik sebagai akibat perubahan suku bunga, ekuitas, maupun nilai tukar yang bisa berdampak negatif bagi Perseroan. Potensi risiko pasar tersebut dapat muncul dan memengaruhi posisi aset, liabilitas, ekuitas, dan/atau rekening administratif termasuk transaksi derivatif akibat perubahan secara keseluruhan dari kondisi pasar. Beberapa risiko yang termasuk dalam risiko pasar yang berpotensi dihadapi oleh Perseroan antara lain adalah risiko persaingan, risiko nilai tukar dan juga risiko tingkat suku bunga dan ekonomi makro.	Terkait potensi risiko pasar yang dapat berpengaruh pada perusahaan, Perseroan menerapkan langkah mitigasi dengan melakukan proses identifikasi risiko yang disesuaikan dengan risiko pasar yang melekat pada aktivitas bisnis Perseroan. Identifikasi risiko tersebut meliputi nilai tukar, ekuitas dan komoditas serta didukung dengan sistem informasi manajemen risiko melalui mekanisme stress testing, untuk mengidentifikasi risiko secara cepat, sehingga segera dapat dilakukan tindakan perbaikan. Selain itu, Perseroan terus berupaya melakukan diversifikasi produk melalui pengembangan bisnis yang optimal serta disertai pelayanan prima kepada nasabah dalam rangka meningkatkan daya saing Perseroan di industri.
	The Company is aware of potential market risks arising from changes in interest rates, equity, and exchange rates, which may negatively impact the Company. These market risks may affect the Company's assets, liabilities, equity, and/or administrative accounts, including derivative transactions, due to overall changes in market conditions. Several risks that may be faced by the Company include competition risk, foreign exchange risk, as well as interest rate and macroeconomic risks.	In relation to potential market risks that may affect the Company, mitigation measures include conducting risk identification processes tailored to market risks inherent in the Company's business activities. The risk identification includes exchange rates, equity, and commodities, supported by risk management information systems through stress testing mechanisms to enable rapid risk identification to get prompt corrective actions. In addition, the Company continuously strives to diversify its products through optimal business development, accompanied by excellent customer service to enhance its competitiveness in the industry.

Jenis Risiko Type of Risk	Uraian Description	Mitigasi Mitigation
Risiko Likuiditas **Liquidity Risk**	Potensi risiko likuiditas muncul akibat ketidakmampuan Perseroan untuk memenuhi liabilitas yang jatuh tempo. Potensi risiko tersebut bisa muncul dari ketidakmampuan Perseroan mencari sumber pendanaan arus kas pada sumber pendanaan yang jatuh tempo yang berasal dari sumber pendanaan arus kas dan/atau dari aset likuid yang dapat dengan mudah dikonversi menjadi kas, tanpa mengganggu aktivitas dan kondisi keuangan Perseroan. Potential liquidity risk arises from the Company's inability to meet maturing liabilities. This potential risk may arise from the Company's inability to source cash flow funding from maturing sources of cash flow funding and/or from liquid assets that can be readily converted into cash without disrupting the Company's activities and financial condition.	Langkah mitigasi risiko likuiditas yang dilakukan Perseroan adalah dengan melakukan diversifikasi sumber pendanaan melalui berbagai jenis sumber dana, baik berupa pinjaman bilateral, kerja sama dengan perusahaan konvensional maupun syariah, pendanaan perbankan baik dalam dan luar negeri, maupun sumber-sumber lainnya. The liquidity risk mitigation measures taken by the Company are by diversifying funding sources through various types of funding sources, both in the form of bilateral loans, cooperation with conventional and sharia companies, banking funding both domestically and internationally, and other sources.
Risiko Hukum **Legal Risk**	Potensi risiko lain yang melekat dalam bisnis Perseroan adalah risiko hukum. Risiko ini dapat muncul akibat adanya tuntutan hukum atau aspek yuridis. Potensi risiko hukum dapat terjadi akibat adanya celah dalam regulasi, pemenuhan syarat sahnya kontrak ataupun pengikatan agunan yang tidak sempurna yang dapat memunculkan potensi risiko hukum. Another potential risk inherent in the Company's business is legal risk. This risk can arise from lawsuits or juridical aspects. Potential legal risk can arise from regulatory loopholes, incomplete fulfillment of contractual requirements, or incomplete collateral binding, which can give rise to potential legal risks.	Sebagai langkah mitigasi risiko hukum, Perseroan mengoptimalkan unit kerja yang membawahi bidang hukum dan litigasi di Perseroan untuk melakukan identifikasi, pengukuran, pemantauan dan pengelolaan risiko hukum. Selain itu, dengan bantuan Audit Internal, Perseroan menetapkan kebijakan hukum yang dari waktu ke waktu dikaji ulang untuk memenuhi dan menyesuaikan dengan ketentuan perundang-undangan yang berlaku. As a legal risk mitigation measure, the Company optimizes its legal and litigation work units to identify, measure, monitor, and manage legal risks. Furthermore, with the assistance of Internal Audit, the Company determines legal policies that are periodically reviewed to ensure compliance with applicable laws and regulations.
Risiko Kepatuhan **Compliance Risk**	Perseroan menyadari adanya ancaman potensi risiko kepatuhan yang dapat terjadi akibat Perseroan tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. The Company recognizes the potential compliance risk that could arise from the Company's failure to comply with and/or implement applicable laws and regulations.	Untuk mitigasi risiko kepatuhan, Perseroan saat ini telah memiliki Departemen Kepatuhan yang bertanggung jawab untuk memastikan bahwa seluruh kegiatan operasional Perseroan telah berpedoman kepada ketentuan baik internal maupun eksternal. For compliance risk mitigation, the Company has established a Compliance Department responsible for ensuring that all Company operational activities adhere to both internal and external regulations.
Risiko Reputasi **Reputation Risk**	Potensi risiko lain yang dapat mengancam kegiatan bisnis Perseroan adalah risiko reputasi. Potensi risiko reputasi akan mengakibatkan menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Perseroan. Another potential risk that could threaten the Company's business activities is reputational risk. Potential reputational risk will result in a decline in stakeholder trust stemming from negative perceptions of the Company.	Sebagai langkah mitigasi risiko reputasi, Perseroan secara optimal menjaga tingkat kepercayaan pemangku kepentingan dengan senantiasa menerapkan prinsip-prinsip Tata Kelola Perusahaan yang Baik. Salah satunya dengan memberikan informasi secara transparan mengenai kondisi terkini Perseroan kepada seluruh pemangku kepentingan, di mana sebagai perusahaan terbuka Perseroan sangat dituntut untuk memaksimalkan hal tersebut. As part of reputational risk mitigation, the Company consistently maintains stakeholder trust by implementing Good Corporate Governance principles. One of these efforts includes providing transparent information regarding the Company's current condition to all stakeholders, where, as a public company, the Company is required to maximize such transparency.

Tinjauan atas Efektivitas Sistem Manajemen Risiko

Sepanjang periode pelaporan, Sistem Manajemen Risiko Perseroan dinilai telah diterapkan secara konsisten dan terintegrasi pada seluruh aktivitas usaha. Proses manajemen risiko yang meliputi identifikasi, pengukuran, pemantauan,

Review of Risk Management System Effectiveness

Throughout the reporting period, the Company's Risk Management System has been assessed as having been implemented consistently and in an integrated manner across all business activities. The risk management process,

dan pengendalian risiko telah dilaksanakan secara sistematis, dengan mempertimbangkan perkembangan kondisi Perseroan. Mekanisme pelaporan risiko kepada Direksi dan Dewan Komisaris telah berjalan secara aktif dan efektif, sehingga memungkinkan pengambilan keputusan yang tepat.

Perseroan juga secara berkelanjutan melakukan evaluasi dan penyempurnaan Sistem Manajemen Risiko, antara lain melalui penyesuaian kebijakan, penguatan pengendalian internal, serta peningkatan kompetensi sumber daya manusia. Upaya tersebut dilakukan dengan memperhatikan rekomendasi dari hasil audit internal, pengawasan Dewan Komisaris, serta dinamika bisnis dan regulasi.

comprising risk identification, measurement, monitoring, and control, has been carried out systematically, by considering the Company's evolving conditions. The risk reporting mechanism to the Board of Directors and the Board of Commissioners has functioned actively and effectively, enabling appropriate decision-making.

The Company also continuously evaluates and enhances its Risk Management System, including through policy adjustments, strengthening of internal controls, and improvement of human resource competencies. These efforts are undertaken by considering recommendations from internal audit results, oversight by the Board of Commissioners, as well as business and regulatory developments.

Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas Kecukupan Sistem Manajemen Risiko

Direksi dan Dewan Komisaris berpendapat bahwa Sistem Manajemen Risiko Perseroan telah disusun dan diterapkan secara memadai. Sistem Manajemen Risiko tersebut dinilai mampu mendukung pengelolaan risiko secara efektif melalui proses pengendalian risiko yang melekat pada kegiatan usaha Perseroan, serta terus dikembangkan secara berkelanjutan dengan memperhatikan hasil evaluasi dan rekomendasi dari tahun sebelumnya.

Statement of the Board of Directors and/or Board of Commissioners or Audit Committee on the Adequacy of the Risk Management System

The Board of Directors and the Board of Commissioners are of the opinion that the Company's Risk Management System has been adequately designed and implemented. The Risk Management System is considered capable of effectively supporting risk management through control processes embedded in the Company's business activities, and continues to be developed on an ongoing basis by considering evaluation results and recommendations from the previous year.

Perkara Hukum
Legal Cases

Permasalahan Hukum yang Dihadapi Dewan Komisaris dan Direksi Perseroan

Sepanjang tahun 2025, anggota Direksi dan Dewan Komisaris Perseroan tidak terlibat dalam perkara hukum atau gugatan, baik perdata maupun pidana, yang bersifat material dan berpotensi berdampak signifikan terhadap kelangsungan usaha, kinerja, atau kondisi keuangan Perseroan.

Legal Issues Faced by the Board of Commissioners and the Board of Directors of the Company

Throughout 2025, members of the Company's Board of Directors and Board of Commissioners were not involved in any legal cases or lawsuits, whether civil or criminal, that were material in nature and had the potential to significantly impact the Company's business continuity, performance, or financial condition.

Permasalahan Hukum yang Dihadapi Perseroan

Sepanjang tahun 2025, Perseroan menghadapi sejumlah perkara hukum sebagai berikut:

Legal Issues Faced by the Company

Throughout 2025, the Company faced several legal cases as follows:

Permasalahan Hukum Legal Issue	Jumlah Kasus Perdata Number of Civil Cases	Jumlah Kasus Pidana Number of Criminal Cases
Jumlah kasus yang dihadapi Number of cases faced	17	1
Kasus yang telah diputuskan (telah mempunyai kekuatan hukum tetap) Cases that have been decided (having obtained final and binding legal force)	11	0
Kasus dalam proses penyelesaian (posisi Desember 2025) Cases under settlement (as of December 2025)	6	1
Total Perkara **Total Cases**	**17**	**1**

Pokok Perkara/Gugatan dan Status Perkara

Subject Matter of the Case/Lawsuit and Case Status

Perkara Perdata
Civil Cases

Perkara No.11/Pdt.Sus/PKPU/2025/PN.Niaga Mdn Case No.11/Pdt.Sus/PKPU/2025/PN.Niaga Mdn	
Para Pihak Parties	PT KDB TIFA FINANCE Tbk (Penggugat) & RUDI SALAM RAMBE (Tergugat) PT KDB TIFA FINANCE Tbk (Plaintiff) & RUDI SALAM RAMBE (Defendant)
Pokok Perkara Subject	Penundaan Kewajiban Pembayaran Utang Suspension of Debt Payment Obligations
Nilai Perkara Value	Rp1.942.673.458
Status Perkara Case Status	Homologasi (Rencana Penyelesaian) Homologation (Settlement Plan)

Perkara No. 66/Pdt.Sus/PKPU/2025/PN.Niaga.Jkt.Pst Case No. 66/Pdt.Sus/PKPU/2025/PN.Niaga.Jkt.Pst	
Para Pihak Parties	PT KDB TIFA FINANCE Tbk (Penggugat) & PT MAULANA KARYA PERSADA (Tergugat) PT KDB TIFA FINANCE Tbk (Plaintiff) & PT MAULANA KARYA PERSADA (Defendant)
Pokok Perkara Subject	Penundaan Kewajiban Pembayaran Utang Suspension of Debt Payment Obligations
Nilai Perkara Value	Rp7.016.978.872
Status Perkara Case Status	Homologasi (Rencana Penyelesaian) Homologation (Settlement Plan)

Perkara No.253/Pdt.Sus/PKPU/2025/PN.Niaga Jkt.Pst Case No.253/Pdt.Sus/PKPU/2025/PN.Niaga Jkt.Pst	
Para Pihak Parties	PT KDB TIFA FINANCE Tbk (Penggugat) & PT PRAJAMITA INTERNUSA (Tergugat) PT KDB TIFA FINANCE Tbk (Plaintiff) & PT PRAJAMITA INTERNUSA (Defendant)
Pokok Perkara Subject	Penundaan Kewajiban Pembayaran Utang Suspension of Debt Payment Obligations
Nilai Perkara Value	Rp67.485.535.827
Status Perkara Case Status	Putusan (*inckracht*) Judgment (inckracht)

Perkara No.347/Pdt.Sus/PKPU/2025/PN.Niaga Jkt.Pst Case No.347/Pdt.Sus/PKPU/2025/PN.Niaga Jkt.Pst	
Para Pihak Parties	PT KDB TIFA FINANCE Tbk (Penggugat) & PT PRAJAMITA INTERNUSA (Tergugat) PT KDB TIFA FINANCE Tbk (Plaintiff) & PT PRAJAMITA INTERNUSA (Defendant)
Pokok Perkara Subject	Penundaan Kewajiban Pembayaran Utang Suspension of Debt Payment Obligations
Nilai Perkara Value	Rp67.485.535.827
Status Perkara Case Status	Putusan (*inckracht*) Judgment (inckracht)

Perkara No. 65/Pdt.Sus/PKPU/2025/PN.Niaga Sby Case No. 65/Pdt.Sus/PKPU/2025/PN.Niaga Sby	
Para Pihak Parties	PT KDB TIFA FINANCE Tbk (Penggugat) & PT ALINCO (Tergugat) PT KDB TIFA FINANCE Tbk (Plaintiff) & & PT ALINCO (Defendant)
Pokok Perkara Subject	Penundaan Kewajiban Pembayaran Utang Suspension of Debt Payment Obligations
Nilai Perkara Value	Rp1.493.319.519
Status Perkara Case Status	Putusan (*inckracht*) Judgment (inckracht)

Perkara No. 632/Pdt.G/2025/Pn.Jkt.Sel Case No. 632/Pdt.G/2025/Pn.Jkt.Sel	
Para Pihak Parties	PT BUMI SELATAN PERKASA (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT BUMI SELATAN PERKASA (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Gugatan Wanprestasi Breach of Contract Lawsuit
Nilai Perkara Value	Rp1.839.726.000
Status Perkara Case Status	Akta Perjanjian (*Akta Van Dadding*) - Putusan (*inckracht*) Deed of Settlement (Acte van Dading) – Judgment (inckracht)

Perkara No. 1190/Pdt.G/2024/Pn.Jkt.Sel Case No. 1190/Pdt.G/2024/Pn.Jkt.Sel	
Para Pihak Parties	PT PRAJAMITA INTERNUSA (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT PRAJAMITA INTERNUSA (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Perbuatan Melawan Hukum Unlawful Act
Nilai Perkara Value	Rp50.000.000.000
Status Perkara Case Status	Putusan (*inckracht*) Judgment (inckracht)

Perkara No. 932/Pdt.G/2025/PT.DKI Case No. 932/Pdt.G/2025/PT.DKI	
Para Pihak Parties	RIZAL ARYA (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) RIZAL ARYA (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Perbuatan Melawan Hukum Unlawful Act
Nilai Perkara Value	Rp10.250.000.000
Status Perkara Case Status	Putusan (*inckracht*) Judgment (inckracht)

Perkara No. 913/Pdt/2025/PT.DKI Case No. 913/Pdt/2025/PT.DKI	
Para Pihak Parties	PT ADICITRA BHIRAWA (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT ADICITRA BHIRAWA (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Perbuatan Melawan Hukum Unlawful Act
Nilai Perkara Value	Rp2.406.478.250
Status Perkara Case Status	Putusan (*inckracht*) Judgment (inckracht)

Perkara No. 2201/K/PDT/2025 Case No. 2201/K/PDT/2025	
Para Pihak Parties	PT INDOSERENA DWI MAKMUR (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT INDOSERENA DWI MAKMUR (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Perbuatan Melawan Hukum Unlawful Act
Nilai Perkara Value	Rp196.141.920.000
Status Perkara Case Status	Putusan (*inckracht*) Judgment (inckracht)

Perkara No. 3043 K/PDT/2025 Case No. 3043 K/PDT/2025	
Para Pihak Parties	PT INDOSERENA DWI MAKMUR (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT INDOSERENA DWI MAKMUR (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Pengajuan Keberatan Objection Filing
Nilai Perkara Value	N/A
Status Perkara Case Status	Putusan (*inckracht*) Judgment (inckracht)

Perkara No. 419/Pdt.G/2025/Pn.Jkt.Pst Case No. 419/Pdt.G/2025/Pn.Jkt.Pst	
Para Pihak Parties	PT INDOSERENA DWI MAKMUR (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT INDOSERENA DWI MAKMUR (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Perbuatan Melawan Hukum Unlawful Act
Nilai Perkara Value	Rp60.200.000.000
Status Perkara Case Status	Banding – Pengadilan Tinggi Jakarta Appeal – High Court of Jakarta

Perkara No. 775/Pdt.G/2025/Pn.Jkt.Pst Case No. 775/Pdt.G/2025/Pn.Jkt.Pst	
Para Pihak Parties	PT INDOSERENA DWI MAKMUR (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT INDOSERENA DWI MAKMUR (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Perbuatan Melawan Hukum Unlawful Act
Nilai Perkara Value	Rp2.000.000.000
Status Perkara Case Status	Tahap Awal Initial Stage

Perkara No. 6540 K/PDT/2024 Case No. 6540 K/PDT/2024	
Para Pihak Parties	PT PRAJAMITA INTERNUSA (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT PRAJAMITA INTERNUSA (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	*Submission of Objection*
Nilai Perkara Value	N/A
Status Perkara Case Status	Permohonan Peninjauan Kembali – Mahkamah Agung Petition for Judicial Review – Supreme Court

Perkara No. 604/Pdt.G/2025/Pn.Jkt.Sel Case No. 604/Pdt.G/2025/Pn.Jkt.Sel	
Para Pihak Parties	PT PRAJAMITA INTERNUSA (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT PRAJAMITA INTERNUSA (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Perbuatan Melawan Hukum Unlawful Act
Nilai Perkara Value	Rp50.000.000.000
Status Perkara Case Status	Kasasi – Mahkamah Agung Cassation – Supreme Court

Perkara No. 648/Pdt.G/2025/Pn.Jkt.Sel Case No. 648/Pdt.G/2025/Pn.Jkt.Sel	
Para Pihak Parties	PT PRAJAMITA INTERNUSA (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT PRAJAMITA INTERNUSA (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Lainnya Others
Nilai Perkara Value	N/A
Status Perkara Case Status	Banding – Pengadilan Tinggi Jakarta Appeal – High Court of Jakarta

Perkara No. 1414/Pdt.G/2025/Pn.Jkt.Sel Case No. 1414/Pdt.G/2025/Pn.Jkt.Sel	
Para Pihak Parties	PT ALINCO (Penggugat) & PT KDB TIFA FINANCE Tbk (Tergugat) PT ALINCO (Plaintiff) & PT KDB TIFA FINANCE Tbk (Defendant)
Pokok Perkara Subject	Perbuatan Melawan Hukum Unlawful Act
Nilai Perkara Value	Rp3.000.000.000
Status Perkara Case Status	Tahap Awal Initial Stage

Perkara Pidana
Criminal Cases

Perkara No. LP/B/399/IV/2025/SPKT/Polrestabes Surabaya/Polda Jawa Timur Case No. LP/B/399/IV/2025/SPKT/Polrestabes Surabaya/Polda Jawa Timur	
Para Pihak Parties	PT KDB TIFA FINANCE Tbk (Pelapor) & Mr. WAWAN KURNIA BASNAWI as Director of PT NAWATA KURNIA PUTRA (Terlapor) PT KDB TIFA FINANCE Tbk (Complainant) & Mr. WAWAN KURNIA BASNAWI as Director of PT NAWATA KURNIA PUTRA (Reported Party)
Pokok Perkara Subject	Penggelapan Embezzlement
Nilai Perkara Value	Rp1.378.014.000
Status Perkara Case Status	Investigasi Investigation

Pokok Perkara dan Pengaruhnya terhadap Perseroan

Case Subjects and Their Impacts on the Company

Sepanjang periode pelaporan, sejumlah gugatan dan perkara yang dihadapi Perseroan tidak menimbulkan dampak material yang berpotensi mengganggu kelangsungan usaha maupun memengaruhi kinerja dan kondisi keuangan Perseroan. Hal ini mencerminkan pengelolaan risiko hukum yang efektif serta kepatuhan Perseroan terhadap peraturan yang berlaku.

Throughout the reporting period, the lawsuits and cases faced by the Company did not have any material impact that could potentially disrupt business continuity or affect the Company's performance and financial condition. This reflects effective legal risk management and the Company's compliance with applicable laws and regulations.

Sanksi Administratif

Administrative Sanctions

Pada tahun 2025, baik Perseroan maupun Direksi dan Dewan Komisaris tidak menerima sanksi administratif yang dijatuhkan oleh regulator terhadap Perseroan yang berdampak signifikan.

In 2025, both the Company and the Board of Directors and the Board of Commissioners did not receive any administrative sanctions imposed by regulators that had a significant impact on the Company.

Kode Etik

Code of Conduct

Pernyataan Kode Etik Berlaku bagi Seluruh insan Perseroan

Perseroan menempatkan penerapan Kode Etik sebagai salah satu fondasi utama dalam membangun budaya perusahaan yang profesional, transparan, dan berintegritas. Kode Etik ini menjadi pedoman bagi seluruh jajaran Direksi, Dewan

The Code of Ethics Applies to All Employees of the Company

The Company places the implementation of the Code of Conduct as one of the key foundations in building a professional, transparent, and high-integrity corporate culture. This Code of Conduct serves as a guideline for the Board of Directors, Board

Komisaris, karyawan, dan pihak terkait dalam menjalankan tugas dan tanggung jawabnya sehingga setiap aktivitas usaha senantiasa sejalan dengan prinsip GCG dan peraturan perundang-undangan yang berlaku.

Kode Etik Perseroan menekankan prinsip-prinsip integritas, kejujuran, akuntabilitas, objektivitas, dan kepatuhan terhadap regulasi. Selain itu, Kode Etik juga mendorong praktik bisnis yang berkelanjutan, termasuk perlindungan hak pemangku kepentingan, transparansi informasi, dan tanggung jawab sosial serta lingkungan. Seluruh pelaksanaan Kode Etik dipantau secara berkala melalui mekanisme internal, pelatihan, dan sosialisasi, sehingga seluruh karyawan memahami, mematuhi, dan menerapkan nilai-nilai etika dalam setiap keputusan dan tindakan.

Melalui implementasi Kode Etik yang konsisten, Perseroan mampu membangun budaya perusahaan yang kokoh, memperkuat kepercayaan pemangku kepentingan, dan sekaligus mendukung keberlanjutan operasional serta kinerja jangka panjang Perseroan.

Pokok dan Isi Kode Etik

Pokok-pokok Kode Etik Perseroan secara umum mengatur tentang:

1. Tanggung Jawab terhadap Perseroan
   a. Disiplin dalam mengikuti aturan yang berlaku
      Setiap karyawan diwajibkan menghormati dan menjalankan hukum dan peraturan yang berlaku baik peraturan yang dikeluarkan oleh pemerintah maupun peraturan internal Perseroan dengan kedisiplinan tinggi.
   b. Menghindari konflik kepentingan
      Setiap karyawan diharuskan menghindari kondisi atau situasi yang menimbulkan konflik kepentingan.
   c. Kerahasiaan
      Setiap karyawan wajib menjaga kerahasiaan informasi yang berkaitan dengan Perseroan dari pihak-pihak yang tidak berkepentingan yang dapat menimbulkan kerugian.

2. Bekerja dengan Pelanggan dan Pemasok
   a. Pemberian dan Penerimaan
      Perseroan melarang semua karyawan untuk menerima atau memberikan (termasuk menawarkan) hadiah dalam bentuk apapun kepada dan/atau dari pelanggan, pemasok, ataupun pihak-pihak ketiga lainnya yang bertujuan untuk mempengaruhi pengambilan keputusan.
   b. Hubungan dengan Pelanggan
      Seluruh karyawan diharuskan untuk selalu berusaha memberikan pelayanan dan produk yang berkualitas serta mengembangkan solusi yang saling menguntungkan.
   c. Menentukan Pemasok
      Dalam menentukan pemasok, karyawan dilarang untuk mempengaruhi proses pengambilan keputusan dengan cara yang tidak wajar. Perseroan juga melarang

of Commissioners, employees, and related parties in carrying out their duties and responsibilities, ensuring that all business activities are consistently aligned with GCG principles and applicable laws and regulations.

The Company's Code of Conduct emphasizes the principles of integrity, honesty, accountability, objectivity, and regulatory compliance. In addition, it promotes sustainable business practices, including the protection of stakeholders' rights, information transparency, and social and environmental responsibility. The implementation of the Code of Conduct is regularly monitored through internal mechanisms, training, and dissemination programs, ensuring that all employees understand, comply with, and uphold ethical values in every decision and action.

Through the consistent implementation of the Code of Conduct, the Company is able to build a strong corporate culture, strengthen stakeholder trust, and support the sustainability of its operations as well as its long-term performance.

Code of Conduct Principles and Contents

The main principles of the Company's Code of Conduct generally regulates the following:

1. Responsibility to the Company
   a. Discipline in complying with Applicable Rules
      All employees are required to respect and comply with applicable laws and regulations, both those issued by the government and the Company's internal policies, with a high level of discipline.

   b. Avoiding Conflict of Interest
      All employees are required to avoid any conditions or situations that may give rise to a conflict of interest.
   c. Confidentiality
      All employees are obligated to maintain the confidentiality of information related to the Company from unauthorized parties that may cause harm.

2. Working with Customers and Suppliers
   a. Giving and Receiving
      The Company prohibits all employees from giving or receiving (including offering) gifts in any form to and/or from customers, suppliers, or other third parties with the intention of influencing decision-making.

   b. Relationship with Customers
      All employees are required to consistently strive to provide quality services and products and to develop mutually beneficial solutions.

   c. Selection of Suppliers
      In selecting suppliers, employees are prohibited from influencing the decision-making process in an improper

karyawan untuk membahas informasi atas kinerja pemasok dengan pihak lain di luar Perseroan dengan tujuan mempengaruhi pemasok lain.

3. Menghormati Lingkungan
   a. Keselamatan, Kesehatan dan Lingkungan Kerja
      Perseroan dan karyawan berkomitmen untuk mengikuti semua aturan dan hukum yang berkaitan dengan keamanan dan kesehatan lingkungan kerja. Semua karyawan berkewajiban melaporkan jika menemukan kondisi kerja yang tidak aman, tidak sehat atau membahayakan lingkungan kerja.
   b. Tanggung Jawab Sosial Perusahaan
      Perseroan dan karyawan memiliki komitmen untuk memelihara lingkungan tempat Perseroan beroperasi dengan mengelola dampak yang ditimbulkan kepada lingkungan sekitar. Perseroan juga memiliki komitmen untuk berpartisipasi dalam kegiatan sosial tidak hanya di lingkungan sekitar Perseroan namun juga memberikan berkontribusi optimal bagi masyarakat luas.

manner. The Company also prohibits employees from discussing supplier performance information with external parties for the purpose of influencing other suppliers.

3. Respect for the Environment
   a. Occupational Health, Safety, and Work Environment
      The Company and its employees are committed to complying with all regulations and laws related to workplace safety and health. All employees are required to report any unsafe, unhealthy, or environmentally hazardous working conditions.

   b. Corporate Social Responsibility
      The Company and its employees are committed to preserving the environment in which the Company operates by managing its environmental impact. The Company also participates in social activities, not only within the surrounding community but also by contributing optimally to the wider society.

Sosialisasi Kode Etik

Perseroan memiliki Kode Etik untuk memastikan penerapan perilaku profesional dan etis yang konsisten di seluruh jenjang organisasi di lingkungan Perseroan. Kode Etik Perseroan ditetapkan melalui Keputusan Direksi No. 111/DIR/HO/09/21 tanggal 22 September 2021. Untuk menjamin pemahaman dan penerapan nilai-nilai etika bisnis secara menyeluruh, Perseroan rutin melakukan sosialisasi serta komunikasi internal berkala melalui media resmi Perseroan. Sosialisasi ini ditujukan kepada seluruh karyawan, termasuk Direksi dan Dewan Komisaris, serta menjadi bagian dari program orientasi bagi karyawan baru, sehingga budaya kepatuhan dan integritas tertanam secara menyeluruh.

Dissemination of the Code of Conduct

The Company has established a Code of Conduct to ensure the consistent implementation of professional and ethical behavior across all levels of the organization. The Company's Code of Conduct was enacted through Board of Directors' Decision No. 111/DIR/HO/09/21 dated September 22, 2021. To ensure comprehensive understanding and implementation of business ethics values, the Company regularly conducts dissemination and periodic internal communications through its official channels. This dissemination is intended for all employees, including the Board of Directors and the Board of Commissioners, and is also incorporated into the orientation program for new employees, thereby embedding a culture of compliance and integrity throughout the organization.

Sanksi Pelanggaran Kode Etik

Penanganan pelanggaran Kode Etik dilakukan melalui mekanisme pemeriksaan dan evaluasi yang transparan, dengan tetap menjunjung tinggi prinsip kehati-hatian, kerahasiaan, serta asas praduga tidak bersalah. Perseroan memastikan bahwa setiap laporan atau temuan pelanggaran ditindaklanjuti secara tepat.

Sanksi atas pelanggaran Kode Etik dikenakan secara proporsional dengan tingkat dan dampak pelanggaran, mulai dari teguran lisan atau tertulis, sanksi administratif, hingga tindakan disiplin lainnya sesuai dengan ketentuan internal Perseroan dan peraturan perundang-undangan yang berlaku. Dalam hal pelanggaran mengandung unsur pelanggaran hukum, Perseroan akan menindaklanjutinya sesuai dengan ketentuan hukum yang berlaku.

Sanction for Violations of the Code of Conduct

Handling of Code of Conduct violations is carried out through a transparent investigation and evaluation mechanism, while upholding the principles of prudence, confidentiality, and the presumption of innocence. The Company ensures that every report or finding of a violation is properly followed up.

Sanctions for violations of the Code of Conduct are imposed proportionally based on the severity and impact of the violation, ranging from verbal or written warnings, administrative sanctions, to other disciplinary actions in accordance with the Company's internal policies and applicable laws and regulations. In cases where violations involve legal offenses, the Company will proceed in accordance with the prevailing legal provisions.

Keterbukaan Informasi dan Akses Informasi Perseroan

Disclosure of Information and Access to Company Information

Perseroan menempatkan prinsip keterbukaan dan transparansi sebagai pilar utama dalam membangun komunikasi yang efektif dengan pemegang saham, investor, regulator, serta seluruh pemangku kepentingan. Melalui prinsip ini, Perseroan memastikan penyampaian informasi yang relevan, akurat, dan tepat waktu, mencakup kinerja keuangan dan operasional, penerapan tata kelola perusahaan, manajemen risiko, serta kebijakan dan langkah strategis Perseroan.

Dalam penyampaian informasi, Perseroan tetap menjaga prinsip kerahasiaan terhadap data yang bersifat rahasia, strategis, atau diatur oleh ketentuan hukum, untuk melindungi kepentingan Perseroan dan para pemangku kepentingan.

Informasi mengenai keterbukaan Perseroan disediakan melalui laporan-laporan yang disampaikan oleh Sekretaris Perusahaan, serta dapat diakses secara rinci melalui situs resmi Bursa Efek Indonesia (BEI) di www.idx.co.id. Sementara itu, informasi terkait profil Perseroan, produk dan layanan, serta kegiatan usaha dapat dijangkau melalui laman resmi Perseroan di www.kdbtifa.co.id/id.

The Company regards the principles of disclosure and transparency main pillars in building effective communication with shareholders, investors, regulators, and all stakeholders. Through these principles, the Company ensures the delivery of relevant, accurate, and timely information, including financial and operational performance, the implementation of corporate governance, risk management, as well as the Company's policies and strategic initiatives.

In disclosing information, the Company continues to uphold confidentiality principles for data that is classified as confidential, strategic, or regulated under applicable laws, in order to protect the interests of the Company and its stakeholders.

Information regarding the Company's disclosure is provided through reports submitted by Corporate Secretary and can also be accessed in detail via the official website of the Indonesia Stock Exchange (IDX) at www.idx.co.id. Meanwhile, information related to the Company's profile, products and services, and business activities can be accessed through the Company's official website at www.kdbtifa.co.id/id.

Keterbukaan Informasi

Laporan Periodik

Sepanjang tahun 2025, Perseroan secara konsisten menyampaikan laporan periodik yang bersifat wajib kepada regulator dengan rincian sebagai berikut:

Information Disclosure

Periodic Reports

Throughout 2025, the Company consistently submitted mandatory periodic reports to the regulators, as detailed below:

Jenis Laporan Type of Report	Penerima Recipient	Periode Laporan Reporting Frequency
Laporan Bulanan Registrasi Pemegang Efek Monthly Securities Holder Registration Report	Otoritas Jasa Keuangan Financial Services Authority	Bulanan Monthly
Laporan Hutang dan Pembayaran dalam Valuta Asing Report on Liabilities and Payments in Foreign Currency	Otoritas Jasa Keuangan Financial Services Authority	Bulanan Monthly
Penyampaian Data Penyaluran Pembiayaan Berdasarkan Klasifikasi Usia dan Pekerjaan Submission of Financing Distribution Data by Age and Occupation Classification	Otoritas Jasa Keuangan Financial Services Authority	Bulanan Monthly
Laporan SLIK (Konvensional dan Syariah) SLIK Report (Conventional and Sharia)	Otoritas Jasa Keuangan Financial Services Authority	Bulanan Monthly
Laporan SILARAS (Konvensional dan Syariah) SILARAS Report (Conventional and Sharia)	Otoritas Jasa Keuangan Financial Services Authority	Bulanan Monthly
Laporan Keuangan Interim Interim Financial Report	Otoritas Jasa Keuangan Financial Services Authority	Triwulan Quarterly

Jenis Laporan Type of Report	**Penerima** Recipient	**Periode Laporan** Reporting Frequency
Laporan Pemenuhan Kewajiban Kembali Hasil Penawaran Tender Wajib sehubungan dengan Pengambilalihan PT KDB Tifa Finance Tbk oleh Korea Development Bank ("KDB") Report on the Fulfillment of the Obligation to Return the Proceeds of the Mandatory Tender Offer in relation to the Acquisition of PT KDB Tifa Finance Tbk by Korea Development Bank ("KDB")	Otoritas Jasa Keuangan Financial Services Authority	Triwulan Quarterly
Laporan Keuangan Tengah Tahunan Mid-Year Financial Statements	Otoritas Jasa Keuangan Financial Services Authority	Semester Semi-annual
Laporan Realisasi Rencana Bisnis Business Plan Realization Report	Otoritas Jasa Keuangan Financial Services Authority	Semester Semi-annual
Laporan Pengawasan Rencana Bisnis Business Plan Monitoring Report	Otoritas Jasa Keuangan Financial Services Authority	Semester Semi-annual
Laporan Realisasi Pelaksanaan Literasi dan Inklusi Keuangan Report on the Realization of Financial Literacy and Inclusion Programs	Otoritas Jasa Keuangan Financial Services Authority	Semester Semi-annual
Laporan Tahunan dan Laporan Keberlanjutan Annual Report and Sustainability Report	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Keuangan Tahunan (*Audited*) Annual Financial Statements (Audited)	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Rencana Bisnis Business Plan Report	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Rencana Aksi Keuangan Berkelanjutan Sustainable Finance Action Plan Report	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Rencana Pelaksanaan Literasi dan Inklusi Keuangan Financial Literacy and Inclusion Implementation Plan Report	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Transparansi Tata Kelola Perusahaan yang Baik Good Corporate Governance Transparency Report	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Rencana Pengkinian Data Nasabah Customer Data Updating Plan Report	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Realisasi Pengkinian Data Nasabah Customer Data Updating Realization Report	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Hasil Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit Report on the Audit Committee's Evaluation of the Implementation of Audit Services	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik Report on the Appointment of a Public Accountant and/or Public Accounting Firm	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Evaluasi Pemenuhan Prinsip Syariah Report on the Evaluation of Sharia Compliance	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan *Self-Assessment* Edukasi dan Pelindungan Konsumen Self-Assessment Report on Consumer Education and Protection	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan *Self-Assessment* Tingkat Kesehatan Perusahaan Pembiayaan Self-Assessment Report on the Financial Soundness Level of the Financing Company	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Penilaian Risiko APU PPT AML/CFT Risk Assessment Report	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Penyampaian Data/Dokumen Pengawasan *Offsite* Perusahaan Pembiayaan Submission of Data/Documents for Offsite Supervision of Financing Companies	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Penilaian Risiko Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme, dan Tindak Pidana Pendanaan Proliferasi Senjata Pemusnah Massal secara Individual Individual Risk Assessment of Money Laundering, Terrorism Financing, and Proliferation Financing of Weapons of Mass Destruction	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual
Laporan Penerapan Strategi *Anti Fraud* Anti-Fraud Strategy Implementation Report	Otoritas Jasa Keuangan Financial Services Authority	Tahunan Annual

Laporan Insidental

Selain menyampaikan laporan periodik secara reguler, Perseroan juga menyampaikan laporan insidental terkait peristiwa atau informasi material dengan prinsip transparansi dan ketepatan waktu. Daftar laporan insidental yang disampaikan sepanjang tahun 2025 adalah sebagai berikut:

Incidental Reports

In addition to regularly submitting periodic reports, the Company also submits incidental reports related to material events or information in accordance with the principles of transparency and timeliness. The list of incidental reports submitted throughout 2025 is as follows:

Tanggal Date	Perihal Subject
2 Januari 2025 January 2, 2025	Laporan Nihil atas Pemblokiran Secara Serta Merta Report of Nil Submission on Immediate Blocking
9 Januari 2025 January 9, 2025	Penyampaian Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa Submission of the Deed of Minutes of the Extraordinary General Meeting of Shareholders
9 Januari 2025 January 9, 2025	Penyampaian Data Penyaluran Pembiayaan pada Kendaraan Listrik Periode Desember 2024 Submission of Financing Distribution Data for Electric Vehicles for the December 2024 Period
21 Januari 2025 January 21, 2025	Laporan Perusahaan Tercatat dalam Satu Grup Perusahaan Report on Listed Companies within the Same Corporate Group
22 Januari 2025 January 22, 2025	Jawaban PT KDB Tifa Finance Tbk (Perseroan) atas Permintaan Penjelasan Bursa atas Rencana Pemenuhan Pengalihan Kembali Saham Hasil Penawaran Tender dan Batasan Minimum Saham *Free Float* Response of PT KDB Tifa Finance Tbk (the Company) to the Exchange's Request for Clarification regarding the Plan to Fulfill the Re-transfer of Shares from the Tender Offer and the Minimum Free Float Requirement
23 Januari 2025 January 23, 2025	Permintaan Nomor Surat Otoritas Jasa Keuangan untuk Koreksi Laporan Rencana Pengkinian Data Periode 2025 di APOLO Request for Financial Services Authority Letter Number for Correction of the 2025 Data Updating Plan Report in APOLO
24 Januari 2025 January 24, 2025	Laporan Rencana Pengkinian Data Nasabah PT KDB Tifa Finance Tbk Periode 2025 (Koreksi) Submission of the Customer Data Updating Plan Report of PT KDB Tifa Finance Tbk for the 2025 Period (Correction)
24 Januari 2025 January 24, 2025	Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama Ketua Dewan Pengawas Syariah Perusahaan Pembiayaan Application for Approval as a Fit and Proper Party for Chairman of the Sharia Supervisory Board of a Financing Company
24 Januari 2025 January 24, 2025	Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama Anggota Dewan Pengawas Syariah Perusahaan Pembiayaan Application for Approval as a Fit and Proper Party for Member of the Sharia Supervisory Board of a Financing Company
24 Januari 2025 January 24, 2025	Penyampaian Informasi Kerja Sama dengan Pihak Ketiga Submission of Information on Cooperation with Third Parties
3 Februari 2025 February 3, 2025	Laporan Data Entitas Anak dan Manajemen Entitas Anak PT KDB Tifa Finance Tbk per 31 Desember 2024 Report on Subsidiary Entities and Their Management of PT KDB Tifa Finance Tbk as of December 31, 2024
5 Februari 2025 February 5, 2025	Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama Direktur Perusahaan Pembiayaan Application for Approval as a Fit and Proper Party for Director of a Financing Company
11 Februari 2025 February 11, 2025	Laporan Tingkat Kesehatan Perusahaan Pembiayaan (Konvensional dan Syariah) 2024 Financing Company Soundness Level Report (Conventional and Sharia) 2024
19 Februari 2025 February 19, 2025	Permohonan Penghentian Proses Persetujuan Menjadi Pihak Utama Anggota Dewan Pengawas Syariah Perusahaan Pembiayaan Application for Termination of the Fit and Proper Test Process for Member of the Sharia Supervisory Board of a Financing Company
26 Februari 2025 February 26, 2025	Penyampaian Data/Dokumen Pengawasan *Offsite* Perusahaan Pembiayaan Submission of Data/Documents for Offsite Supervision of Financing Companies
6 Maret 2025 March 6, 2025	Penyampaian Tanggapan atas Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Layanan Pembiayaan Digital *Buy Now Pay Later* oleh Perusahaan Pembiayaan dan Perusahaan Pembiayaan Syariah Submission of Response to the Draft Financial Services Authority Circular Letter on Digital Financing Services "Buy Now Pay Later" by Financing Companies and Sharia Financing Companies
11 Maret 2025 March 11, 2025	Tanggapan atas Penyampaian Laporan Kegiatan Penanaman Modal Periode Triwulan I Tahun 2025 Response to the Submission of Investment Activity Report for Q1 2025
11 Maret 2025 March 11, 2025	Tanggapan PT KDB Tifa Finance Tbk (Perseroan) atas Permintaan Penjelasan Bursa atas Volatilitas Transaksi Efek Response of PT KDB Tifa Finance Tbk (the Company) to the Exchange's Request for Clarification regarding Securities Transaction Volatility
24 Maret 2025 March 24, 2025	Laporan Evaluasi Pemenuhan Prinsip Syariah PT KDB Tifa Finance Tbk (Periode 1 Januari 2024 – 31 Desember 2024) Report on the Evaluation of Sharia Compliance of PT KDB Tifa Finance Tbk (Period January 1, 2024 – December 31, 2024)

Tanggal Date	Perihal Subject
24 Maret 2025 March 24, 2025	Penyampaian Penjelasan atas Perubahan Liabilitas Laporan Keuangan Audit yang Berakhir pada 31 Desember 2024 Submission of Explanation on Changes in Liabilities in the Audited Financial Statements for the Year Ended December 31, 2024
26 Maret 2025 March 26, 2025	Penyampaian Bukti Iklan Laporan Keuangan Tahunan (*Audited*) yang Berakhir pada 31 Desember 2024 Submission of Proof of Advertisement for the Annual Financial Statements (Audited) for the Year Ended December 31, 2024
26 Maret 2025 March 26, 2025	Penyampaian Informasi Pemenuhan Kewajiban *Public Expose* 2025 Submission of Information on the Fulfillment of Public Expose Obligations 2025
26 Maret 2025 March 26, 2025	Laporan Nihil atas Update Data Pihak Diduga Terkait Judi *Online* Tahap 1-4 Nil Report on Updates of Data on Parties Suspected of Online Gambling (Stages 1–4)
26 Maret 2025 March 26, 2025	Laporan Nihil atas Update Data Pihak Diduga Terkait Judi *Online* Tahap 5 Nil Report on Updates of Data on Parties Suspected of Online Gambling (Stage 5)
15 April 2025 April 15, 2025	Laporan Nihil atas Pemblokiran Secara Serta Merta Report of Nil Submission on Immediate Blocking
17 April 2025 April 17, 2025	Penyampaian Laporan Transaksi Keuangan Mencurigakan atas Permintaan PPATK Submission of Suspicious Financial Transaction Reports upon Request from PPATK
17 April 2025 April 17, 2025	Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama Ketua Dewan Pengawas Syariah Perusahaan Pembiayaan Application for Approval as a Fit and Proper Party for Chairman of the Sharia Supervisory Board of a Financing Company
22 April 2025 April 22, 2025	Pemberitahuan Rencana Pelaksanaan dan Agenda Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Notification of the Plan and Agenda for the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders
24 April 2025 April 24, 2025	Penyampaian Tanggapan Tertulis atas 2 (dua) Rancangan Surat Edaran Otoritas Jasa Keuangan di Bidang Pengawasan Perilaku Pelaku Usaha Jasa Keuangan, Edukasi, dan Pelindungan Konsumen Submission of Written Responses to 2 (two) Draft Financial Services Authority Circular Letters in the Areas of Market Conduct Supervision, Education, and Consumer Protection
29 April 2025 April 29, 2025	Penyampaian Penjelasan atas Perubahan Liabilitas Laporan Keuangan yang Berakhir pada 31 Maret 2025 Submission of Explanation on Changes in Liabilities in the Financial Statements for the Period Ended March 31, 2025
29 April 2025 April 29, 2025	Penyampaian Pengumuman Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Submission of Announcement of the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders
29 April 2025 April 29, 2025	Penyampaian Bukti Iklan Pengumuman Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Submission of Proof of Advertisement for the Announcement of the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders
30 April 2025 April 30, 2025	Penyampaian Laporan Keuangan Interim yang Tidak Diaudit yang Berakhir pada 31 Maret 2025 Submission of Unaudited Interim Financial Statements for the Period Ended March 31, 2025
30 April 2025 April 30, 2025	Penyampaian Bukti Iklan Laporan Keuangan Interim yang Tidak Diaudit yang Berakhir pada 31 Maret 2025 Submission of Proof of Advertisement for the Unaudited Interim Financial Statements for the Period Ended March 31, 2025
30 April 2025 April 30, 2025	Penyampaian Tambahan Data atas Laporan Keuangan Tahunan (*Audited*) yang Berakhir pada 31 Desember 2024 Submission of Additional Data to the Annual Financial Statements (Audited) for the Year Ended December 31, 2024
30 April 2025 April 30, 2025	Laporan Informasi atau Fakta Material terkait Perubahan Kepemilikan Saham Korea Development Bank Report on Material Information or Facts regarding Changes in Share Ownership of Korea Development Bank
2 Mei 2025 May 2, 2025	Laporan Informasi atau Fakta Material terkait Perubahan Pengurus Report on Material Information or Facts regarding Changes in Management
2 Mei 2025 May 2, 2025	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Report on Share Ownership or Any Changes in Share Ownership of a Public Company
2 Mei 2025 May 2, 2025	Laporan Perubahan Pengurus Report on Changes in Management
6 Mei 2025 May 6, 2025	Penyampaian Informasi Pemenuhan Kewajiban Pengalihan Kembali Saham Korea Development Bank di PT KDB Tifa Finance Tbk Submission of Information on the Fulfillment of the Obligation to Re-transfer Shares of Korea Development Bank in PT KDB Tifa Finance Tbk
7 Mei 2025 May 7, 2025	Laporan Pengkinian Data dan Informasi Domisili dari Pihak Utama dan/atau Pihak yang Dapat Dihubungi Report on Updating Data and Domicile Information of Key Parties and/or Contactable Parties
14 Mei 2025 May 14, 2025	Penyampaian Panggilan Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Submission of Invitation to the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders

Tanggal Date	Perihal Subject
14 Mei 2025 May 14, 2025	Penyampaian Bukti Iklan Panggilan Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Submission of Proof of Advertisement for the Invitation to the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders
15 Mei 2025 May 15, 2025	Laporan Nihil atas Pemblokiran Secara Serta Merta Report of Nil Submission on Immediate Blocking
21 Mei 2025 May 21, 2025	Surat Tanggapan PT KDB Tifa Finance Tbk atas Permintaan Penjelasan Bursa terkait Rencana Pemenuhan Batas Minimum Saham *Free Float* Perseroan Response Letter of PT KDB Tifa Finance Tbk to the Exchange's Request for Clarification regarding the Plan to Fulfill the Minimum Free Float Requirement
28 Mei 2025 May 28, 2025	Penyampaian Ralat Penjelasan Agenda Ke-5 Rapat Umum Pemegang Saham Tahunan pada Panggilan Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Submission of Correction to the Explanation of the 5th Agenda of the Annual General Meeting of Shareholders in the Invitation to the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders
5 Juni 2025 June 5, 2025	Laporan Informasi atau Fakta Material terkait Perubahan Kepemilikan Saham Korea Development Bank di PT KDB Tifa Finance Tbk Report on Material Information or Facts regarding Changes in Share Ownership of Korea Development Bank in PT KDB Tifa Finance Tbk
10 Juni 2025 June 10, 2025	Laporan Informasi atau Fakta Material terkait Pengangkatan Kembali Presiden Komisaris Report on Material Information or Facts regarding the Reappointment of the President Commissioner
11 Juni 2025 June 11, 2025	Penyampaian Bukti Pelaporan Pemilik Manfaat kepada Kementerian Hukum dan Hak Asasi Manusia Submission of Proof of Beneficial Ownership Reporting to the Ministry of Law and Human Rights
11 Juni 2025 June 11, 2025	Penyampaian Hasil Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Submission of the Results of the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders
11 Juni 2025 June 11, 2025	Penyampaian Bukti Iklan Hasil Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Submission of Proof of Advertisement of the Results of the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders
11 Juni 2025 June 11, 2025	Penyampaian Jadwal dan Tata Cara Pembayaran Dividen Tunai Submission of the Schedule and Procedures for Cash Dividend Payment
11 Juni 2025 June 11, 2025	Penyampaian Bukti Iklan Jadwal dan Tata Cara Pembayaran Dividen Tunai Submission of Proof of Advertisement of the Schedule and Procedures for Cash Dividend Payment
12 Juni 2025 June 12, 2025	Laporan Perubahan Direksi, Dewan Komisaris serta Dewan Pengawas Syariah Perusahaan Pembiayaan Report on Changes in the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Financing Company
12 Juni 2025 June 12, 2025	Laporan Pengangkatan Kembali Presiden Komisaris Report on the Reappointment of the President Commissioner
13 Juni 2025 June 13, 2025	Penyampaian Penilaian Risiko Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme, dan Tindak Pidana Pendanaan Proliferasi Senjata Pemusnah Massal Secara Individual Tahun 2024 Submission of Individual Risk Assessment of Money Laundering, Terrorism Financing, and Proliferation Financing of Weapons of Mass Destruction for 2024
17 Juni 2025 June 17, 2025	Penyampaian Akta Berita Acara Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa Submission of the Deed of Minutes of the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders
24 Juni 2025 June 24, 2025	Laporan Nihil atas Update Data atas Pihak yang Diduga terkait dengan Judi *Online* Nil Report on Updates of Data on Parties Suspected of Being Involved in Online Gambling
25 Juni 2025 June 25, 2025	Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama Presiden Komisaris Perusahaan Pembiayaan Application for Approval as a Fit and Proper Party for President Commissioner of a Financing Company
30 Juni 2025 June 30, 2025	Tanggapan atas Penyampaian Laporan Kegiatan Penanaman Modal Periode Triwulan II dan Semester I Tahun 2025 Response to the Submission of Investment Activity Report for Q2 and First Semester of 2025
30 Juni 2025 June 30, 2025	Penyampaian Tanggapan atas Rancangan Surat edaran Otoritas Jasa Keuangan tentang Laporan Penerapan Tata Kelola yang Baik bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya Submission of Response to the Draft Financial Services Authority Circular Letter on the Implementation of Good Corporate Governance for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions
30 Juni 2025 June 30, 2025	Laporan KPPK KPPK Report

Tanggal Date	Perihal Subject
4 Juli 2025 July 4, 2025	Penyampaian Formulir *Refreshment Point* BOD, BOC dan DPS PT KDB Tifa Finance Tbk Semester I Tahun 2025 Submission of Refreshment Point Forms for BOD, BOC, and DPS of PT KDB Tifa Finance Tbk for the First Semester of 2025
7 Juli 2025 July 7, 2025	Instruksi Pendistribusian Dividen Tunai atas Saham PT KDB Tifa Finance Tbk Instruction for Distribution of Cash Dividends for Shares of PT KDB Tifa Finance Tbk
11 Juli 2025 July 11, 2025	Konfirmasi Pembayaran Dividen Tunai PT KDB Tifa Finance Tbk Confirmation of Cash Dividend Payment of PT KDB Tifa Finance Tbk
14 Juli 2025 July 14, 2025	Laporan Nihil atas Pemblokiran Secara Serta Merta Report of Nil Submission on Immediate Blocking
21 Juli 2025 July 21, 2025	Penyampaian Tanggapan Tertulis atas Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Laporan Bulanan Perusahaan Pembiayaan dan Perusahaan Pembiayaan Syariah Submission of Written Response to the Draft Financial Services Authority Circular Letter on Monthly Reports of Financing Companies and Sharia Financing Companies
22 Juli 2025 July 22, 2025	Jawaban PT KDB Tifa Finance Tbk atas Permintaan Penjelasan Otoritas Jasa Keuangan terkait Penelaahan atas Laporan Keuangan per 31 Desember 2024 Response of PT KDB Tifa Finance Tbk to Financial Services Authority's Request for Clarification regarding the Review of Financial Statements as of December 31, 2024
29 Juli 2025 July 29, 2025	Penyampaian Penjelasan atas Perubahan Liabilitas Laporan Keuangan yang Berakhir pada 30 Juni 2025 Submission of Explanation on Changes in Liabilities in the Financial Statements for the Period Ended June 30, 2025
30 Juli 2025 July 30, 2025	*Tax Question Answer* (SP2DK – Tahun Pajak 2022) Tax Question and Answer (SP2DK – Fiscal Year 2022)
31 Juli 2025 July 31, 2025	Penyampaian Bukti Iklan Laporan Keuangan Interim Tengah Tahunan yang Berakhir 30 Juni 2025 Submission of Proof of Advertisement of the Mid-Year Interim Financial Statements for the Period Ended June 30, 2025
31 Juli 2025 July 31, 2025	Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama Presiden Komisaris Perusahaan Pembiayaan Application for Approval as a Fit and Proper Party for President Commissioner of a Financing Company
31 Juli 2025 July 31, 2025	Jawaban terkait Permintaan Informasi mengenai Proses Bisnis Penjualan NPL-NPF Response to Request for Information regarding the Business Process of NPL/NPF Sales
31 Juli 2025 July 31, 2025	Pelaporan Implementasi Cetak Biru Pengembangan SDM SJK Triwulan II Tahun 2025 Report on the Implementation of the HR Development Blueprint for the Financial Services Sector (SJK) for Q2 2025
5 Agustus 2025 August 5, 2025	Laporan Nihil atas Pemblokiran Secara Serta Merta Report of Nil Submission on Immediate Blocking
6 Agustus 2025 August 6, 2025	Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama Presiden Komisaris Perusahaan Pembiayaan Application for Approval as a Fit and Proper Party for President Commissioner of a Financing Company
8 Agustus 2025 August 8, 2025	Laporan Nihil atas Pemblokiran Secara Serta Merta Report of Nil Submission on Immediate Blocking
13 Agustus 2025 August 13, 2025	Permohonan Pengaktifan User SLIK PT KDB Tifa Finance Tbk Application for Activation of SLIK User for PT KDB Tifa Finance Tbk
13 Agustus 2025 August 13, 2025	Permohonan Persetujuan Perpanjangan Penggunaan Tenaga Kerja Asing Perusahaan Pembiayaan Application for Approval for Extension of Employment of Foreign Workers for a Financing Company
13 Agustus 2025 August 13, 2025	Tanggapan PT KDB Tifa Finance Tbk atas Permintaan Penjelasan Bursa atas Volatilitas Transaksi Efek Response of PT KDB Tifa Finance Tbk to the Exchange's Request for Clarification regarding Securities Transaction Volatility
25 Agustus 2025 August 25, 2025	Permohonan Persetujuan Penggunaan Tenaga Kerja Asing Perusahaan Pembiayaan Application for Approval for the Employment of Foreign Workers for a Financing Company
28 Agustus 2025 August 28, 2025	Penyampaian Laporan Penilaian Risiko APU PPT per 30 Juni 2025 Submission of AML/CFT Risk Assessment Report as of June 30, 2025
4 September 2025 September 4, 2025	Penyampaian Tanggapan Tertulis atas Draft Kajian Pengembangan dan Penguatan Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro dan Lembaga Jasa Keuangan Lainnya (PVML) Syariah Submission of Written Response to the Draft Study on the Development and Strengthening of Sharia Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions (PVML)
12 September 2025 September 12, 2025	Permohonan Hak Akses Sistem Informasi Pelaku di Sektor Jasa Keuangan (SIPELAKU) Application for Access Rights to the Financial Services Actors Information System (SIPELAKU)
19 September 2025 September 19, 2025	Jawaban terkait Permintaan Informasi Tambahan Mengenai Proses Bisnis Penjualan NPL/NPF Response to Request for Additional Information regarding the Business Process of NPL/NPF Sales
19 September 2025 September 19, 2025	Permohonan Pengguna Aplikasi Sistem Informasi Terduga Pendanaan Terorisme (SIPENDAR) Application for User Access to the Terrorism Financing Suspect Information System (SIPENDAR)
22 September 2025 September 22, 2025	Penyampaian Tanggapan Tertulis atas Rancangan Peraturan Otoritas Jasa Keuangan tentang Gugatan oleh Otoritas Jasa Keuangan untuk Pelindungan Konsumen di Sektor Jasa Keuangan Submission of Written Response to the Draft Financial Services Authority Regulation on Lawsuits Filed by the Financial Services Authority for Consumer Protection in the Financial Services Sector

Tanggal Date	**Perihal** Subject
23 September 2025 September 23, 2025	Laporan KPPK Q2 Tahun 2025 KPPK Report Q2 2025
24 September 2025 September 24, 2025	Penyampaian Laporan *Self-Assessment* Edukasi dan Pelindungan Konsumen PT KDB Tifa Finance Tbk Tahun 2025 Submission of the Self-Assessment Report on Consumer Education and Protection of PT KDB Tifa Finance Tbk for 2025
2 Oktober 2025 October 2, 2025	Laporan SIPESAT Q3 Tahun 2025 SIPESAT Report Q3 2025
14 Oktober 2025 October 14, 2025	Laporan Kegiatan Penanaman Modal Tahap Operasional dan/atau Komersial Periode Triwulan III Tahun 2025 Report on Investment Activities in the Operational and/or Commercial Stage for Q3 2025
20 Oktober 2025 October 20, 2025	Laporan SIPENDAR Q3 Tahun 2025 SIPENDAR Report Q3 2025
30 Oktober 2025 October 30, 2025	Permohonan Persetujuan Perpanjangan Penggunaan Tenaga Kerja Asing Perusahaan Pembiayaan Application for Approval for Extension of Employment of Foreign Workers for a Financing Company
30 Oktober 2025 October 30, 2025	Permohonan Persetujuan Penggunaan Tenaga Kerja Asing Perusahaan Pembiayaan Application for Approval for the Employment of Foreign Workers for a Financing Company
31 Oktober 2025 October 31, 2025	Penyampaian Bukti Iklan Laporan Keuangan Interim yang Tidak Diaudit yang Berakhir pada 30 September 2025 Submission of Proof of Advertisement of the Unaudited Interim Financial Statements for the Period Ended September 30, 2025
31 Oktober 2025 October 31, 2025	Penyampaian Penjelasan atas Perubahan Liabilitas Laporan Keuangan yang Berakhir pada 30 September 2025 Submission of Explanation on Changes in Liabilities in the Financial Statements for the Period Ended September 30, 2025
31 Oktober 2025 October 31, 2025	Laporan Nihil atas Pemblokiran Secara Serta Merta Report of Nil Submission on Immediate Blocking
31 Oktober 2025 October 31, 2025	Pelaporan Implementasi Cetak Biru Pengembangan SDM SJK Triwulan III Tahun 2025 Report on the Implementation of the HR Development Blueprint for the Financial Services Sector (SJK) for Q3 2025
24 November 2025 November 24, 2025	Tanggapan PT KDB Tifa Finance Tbk atas Permintaan Penjelasan Bursa atas Volatilitas Transaksi Efek Response of PT KDB Tifa Finance Tbk to the Exchange's Request for Clarification regarding Securities Transaction Volatility
26 November 2025 November 26, 2025	Laporan Informasi atau Fakta Material terkait Perubahan Anggota Komite Nominasi dan Remunerasi Report on Material Information or Facts regarding Changes in Members of the Nomination and Remuneration Committee
26 November 2025 November 26, 2025	Permohonan Persetujuan Penggunaan Tenaga Kerja Asing Perusahaan Pembiayaan Application for Approval for the Employment of Foreign Workers for a Financing Company
26 November 2025 November 26, 2025	Permohonan Persetujuan Perpanjangan Penggunaan Tenaga Kerja Asing Perusahaan Pembiayaan Application for Approval for Extension of Employment of Foreign Workers for a Financing Company
3 Desember 2025 December 3, 2025	Penyampaian Laporan Transaksi Afiliasi Perubahan Perjanjian Kredit PT KDB Tifa Finance Tbk beserta Bukti Keterbukaan Informasi kepada Masyarakat Submission of the Affiliated Transaction Report on Amendments to the Credit Agreement of PT KDB Tifa Finance Tbk along with Proof of Public Disclosure
3 Desember 2025 December 3, 2025	Laporan Informasi atau Fakta Material terkait Perubahan Perjanjian Kredit Report on Material Information or Facts regarding Amendments to the Credit Agreement
3 Desember 2025 December 3, 2025	Penyampaian Bukti Iklan Laporan Bukti Iklan Keterbukaan Informasi Transaksi Afiliasi Perubahan Perjanjian Kredit Submission of Proof of Advertisement of Public Disclosure for the Affiliated Transaction on Amendments to the Credit Agreement
12 Desember 2025 December 12, 2025	Tanggapan atas Surat No:S-428/P2DK/KPP.0708/2025 Response to Letter No. S-428/P2DK/KPP.0708/2025
12 Desember 2025 December 12, 2025	Penyampaian Tanggapan atas Draft Peraturan KSEI No.XI-D dan Rancangan Peraturan KSEI No.XI-C Submission of Response to the Draft KSEI Regulation No. XI-D and Draft KSEI Regulation No. XI-C
12 Desember 2025 December 12, 2025	Laporan Nihil atas Pemblokiran Secara Serta Merta Report of Nil Submission on Immediate Blocking
17 Desember 2025 December 17, 2025	Laporan Informasi atau Fakta Material terkait Jangka Waktu Fasilitas Kredit Report on Material Information or Facts regarding the Tenor of Credit Facilities
19 Desember 2025 December 19, 2025	Penyampaian Penyelarasan Berkala Basis Data Susunan Direksi, Dewan Komisaris dan/atau Dewan Pengawas Syariah PT KDB Tifa Finance Tbk Submission of Periodic Alignment of the Database on the Composition of the Board of Directors, Board of Commissioners, and/or Sharia Supervisory Board of PT KDB Tifa Finance Tbk
22 Desember 2025 December 22, 2025	Penyampaian Formulir *Refreshment Point* BOD, BOC dan DPS PT KDB Tifa Finance Tbk Semester II Tahun 2025 Submission of Refreshment Point Forms for BOD, BOC, and DPS of PT KDB Tifa Finance Tbk for the Second Semester of 2025

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Employee and/or Management Stock Ownership Program (ESOP/MSOP)

Sepanjang tahun 2025 Perseroan tidak menyelenggarakan program kepemilikan saham oleh karyawan dan/atau manajemen (ESOP/MSOP).

Throughout 2025, the Company did not implement any Employee and/or Management Stock Ownership Program (ESOP/MSOP).

Kebijakan Kepemilikan Saham Direksi dan Dewan Komisaris

Policy on Stock Ownership by Board of Directors and Board of Commissioners

Perseroan memiliki kebijakan terkait pengungkapan kepemilikan saham melalui Keputusan Direksi No. 182/DIR/HO/12/25 tanggal 09 Desember 2025 tentang Perubahan *Share Ownership Regulation*. Sesuai ketentuan tersebut, Pemegang Saham Tertentu yang merupakan Direksi, Dewan Komisaris, dan pemegang saham dengan hak suara minimal 5% serta pengendali Perseroan, baik yang memiliki saham dengan hak suara langsung maupun tidak langsung wajib melaporkan kepemilikan hak suara atas saham dan setiap perubahan kepemilikan hak suara atas saham Perseroan kepada Otoritas Jasa Keuangan.

Informasi mengenai perubahan kepemilikan saham Direksi dan Dewan Komisaris harus disampaikan paling lambat 5 (lima) hari kerja sejak terjadinya kepemilikan hak suara atas saham atau setiap perubahan kepemilikan hak suara atas saham Perseroan, dan jika disampaikan melalui sistem elektronik wajib dilakukan paling lambat 3 (tiga) hari kerja sejak terjadinya kepemilikan hak suara atas saham atau setiap perubahan kepemilikan hak suara atas saham Perseroan. Kebijakan ini diterapkan untuk menjamin transparansi, kepatuhan terhadap regulasi, dan integritas tata kelola Perseroan, sekaligus menjaga kepercayaan pemangku kepentingan.

The Company has a policy regarding the disclosure of share ownership as stipulated in Board of Directors' Decision Letter No. 182/DIR/HO/12/25 dated December 9, 2025 concerning the Amendment to the Share Ownership Regulation. Pursuant to this regulation, certain shareholders, namely members of the Board of Directors, the Board of Commissioners, and shareholders holding at least 5% of voting rights, as well as the controlling shareholder of the Company, whether holding shares with direct or indirect voting rights, are required to report their voting rights ownership in the Company's shares and any changes thereto to the Financial Services Authority.

Information regarding changes in share ownership of the Board of Directors and Board of Commissioners must be submitted no later than 5 (five) working days from the occurrence of such ownership or any change in voting rights ownership in the Company's shares. If submitted through an electronic system, the report must be filed no later than 3 (three) working days from the occurrence of such ownership or change. This policy is implemented to ensure transparency, regulatory compliance, and the integrity of the Company's governance, as well as to maintain stakeholder trust.

Pelaksanaan Kebijakan Kepemilikan Saham Perseroan oleh Dewan Komisaris dan Direksi Tahun 2025

Sepanjang tahun 2025, tidak terdapat Pemegang Saham Tertentu dalam hal ini Dewan Komisaris dan Direksi Perseroan yang tercatat sebagai pemegang saham, baik secara langsung maupun tidak langsung. Oleh karena itu, kewajiban pelaporan kepemilikan saham oleh Dewan Komisaris dan Direksi sesuai kebijakan Perseroan tidak dilaksanakan pada periode ini.

Implementation of the Company's Stock Ownership Policy by the Board of Commissioners and the Board of Directors in 2025

Throughout 2025, there were no Certain Shareholders, namely members of the Company's Board of Commissioners and Board of Directors, recorded as shareholders, either directly or indirectly. Therefore, the obligation to report share ownership by the Board of Commissioners and Board of Directors in accordance with the Company's policy was not applicable during this period.

Kebijakan Antikorupsi
Anti-Corruption Policy

Sistem Anti Fraud

Perseroan menempatkan praktik antikorupsi dan pencegahan kecurangan sebagai bagian integral dari penguatan GCG. Komitmen ini diwujudkan melalui keselarasan berbagai kebijakan dan mekanisme, termasuk Kode Etik, Sistem Pelaporan Pelanggaran (*Whistleblowing System*), peraturan Anti-*Fraud*, serta kebijakan dan prosedur internal lainnya yang dirancang untuk mencegah, mendeteksi, dan menindaklanjuti setiap potensi tindakan kecurangan secara efektif dan transparan.

Setiap indikasi atau laporan mengenai potensi *fraud* ditangani secara serius dan ditindaklanjuti melalui pemeriksaan internal yang menyeluruh. Proses ini mencakup identifikasi sumber masalah, analisis risiko, serta rekomendasi tindakan korektif dan preventif. Dengan mekanisme tersebut, Perseroan tidak hanya memperkuat integritas dan akuntabilitas internal, tetapi juga membangun budaya kepatuhan dan etika yang konsisten di seluruh tingkatan organisasi, sehingga mendukung keberlanjutan operasional dan menjaga kepercayaan pemangku kepentingan.

Anti-Fraud System

The Company recognizes anti-corruption practices and fraud prevention as an integral part of strengthening GCG. This commitment is reflected through the alignment of various policies and mechanisms, including the Code of Conduct, Whistleblowing System, Anti-Fraud regulations, as well as other internal policies and procedures designed to prevent, detect, and address any potential fraudulent activities effectively and transparently.

Any indication or report of potential fraud is treated seriously and followed up through comprehensive internal investigations. This process includes identifying the source of the issue, conducting risk analysis, and providing recommendations for corrective and preventive actions. Through this mechanism, the Company not only strengthens internal integrity and accountability but also fosters a consistent culture of compliance and ethics across all levels of the organization, thereby supporting operational sustainability and maintaining stakeholder trust.

Pengawasan Aktif Manajemen

Direksi dan manajemen Perseroan secara konsisten menjalankan pengawasan aktif atas penerapan Sistem Anti-*Fraud* memastikan setiap indikasi kecurangan ditangani secara tepat dan seluruh proses usaha berjalan dengan integritas tinggi. Direksi menegaskan kecukupan mekanisme dan prosedur penanganan *fraud*, termasuk penunjukan unit khusus yang dikelola oleh SDM dengan kompetensi, profesionalisme, dan integritas yang terjamin.

Selain itu, laporan indikasi *fraud*, hasil investigasi, dan tindak lanjut perbaikan secara rutin ditelaah oleh Direksi untuk menetapkan arahan strategis, memperkuat pengendalian internal, dan menyempurnakan proses bisnis. Pendekatan ini

Active Oversight by Management

The Board of Directors and the Company's management consistently exercise active oversight over the implementation of the Anti-Fraud System, ensuring that any indication of fraud is properly addressed and that all business processes are conducted with a high level of integrity. The Board of Directors ensures the adequacy of fraud handling mechanisms and procedures, including the designation of a dedicated unit managed by personnel with assured competence, professionalism, and integrity.

Moreover, reports on fraud indications, investigation results, and corrective follow-up actions are regularly reviewed by the Board of Directors to determine strategic directions, strengthen internal controls, and refine business processes. This approach

memastikan budaya anti-*fraud* tertanam secara menyeluruh di seluruh organisasi, mendukung transparansi, akuntabilitas, serta keberlanjutan operasional Perseroan.

Unit Kerja Khusus Pengendali Fraud

Dalam rangka memperkuat implementasi Sistem Anti-*Fraud*, Perseroan membentuk Unit Kerja Pengendali *Fraud* yang dipimpin oleh *Compliance and AML Head* dan bekerja secara kolaboratif dengan departemen terkait. Unit kerja ini bertanggung jawab langsung kepada anggota Direksi sehingga setiap temuan dan rekomendasi penanganan *fraud* dapat ditindaklanjuti secara tepat dan transparan.

Tugas dan tanggung jawab Unit Kerja Khusus Pengendali *Fraud* meliputi:

1. Menyusun kebijakan dan prosedur pengendalian yang khusus ditujukan untuk pengendalian *fraud*;
2. Memastikan setiap kebijakan pengendalian melalui kaji ulang baik oleh manajemen (*top level review*) maupun kaji ulang operasional (*functional review*) oleh audit internal atas pelaksanaan strategi;
3. Memastikan adanya pengendalian lain seperti pengendalian aset fisik dan dokumentasi;
4. Melakukan koordinasi dan pemantauan terhadap pelaksanaan program pengendalian *fraud* dan strategi anti-*fraud* oleh setiap unit, Departemen, Kantor Cabang atau Kantor Perwakilan;
5. Memantau, menganalisis dan merekomendasikan rencana edukasi bagi pegawai yang terlibat sesuai dengan kebutuhan pelatihan tentang pedoman pelaksanaan pengendalian *fraud* dan strategi anti-*fraud* paling sedikit 1 (satu) kali dalam 1 (satu) tahun;
6. Memastikan adanya standarisasi investigasi Perseroan dengan memperhatikan kerahasiaan, independensi dan kompetensi yang dibutuhkan. Proses ini dapat dilakukan atas permintaan manajemen, pengaduan laporan nasabah, hasil pemeriksaan Audit Internal, dan *whistleblowing*;
7. Menyusun mekanisme laporan atas setiap kejadian *fraud* kepada manajemen Perseroan maupun kepada Otoritas Jasa Keuangan (OJK);
8. Melakukan kegiatan pemantauan, evaluasi, dan tindak lanjut pada setiap kejadian *fraud*;
9. Bertanggung jawab pada penyampaian laporan-laporan Strategi Anti-*Fraud* sesuai ketentuan Otoritas Jasa Keuangan.

Peraturan Anti-Fraud

Perseroan telah menetapkan ketentuan dan regulasi terkait penerapan Sistem Anti-*Fraud* melalui Keputusan Sirkuler Direksi No. 014/DIR/HO/01/25 tanggal 24 Januari 2025 tentang Pengesahan Perubahan Anti-*Fraud Regulation* dan Keputusan Sirkuler Direksi No. 015/DIR/HO/01/25 tanggal 24 Januari 2025 tentang Pengesahan Prosedur Anti-*Fraud*. Peraturan ini menjadi pedoman resmi bagi seluruh insan Perseroan dalam menangani tindakan kecurangan secara terstruktur, konsisten, dan berkesinambungan. Untuk mendukung transparansi

ensures that an anti-fraud culture is embedded throughout the organization, supporting transparency, accountability, and the Company's operational sustainability.

Fraud Control Special Work Unit

In order to strengthen the implementation of the Anti-Fraud System, the Company has established a Fraud Control Unit led by the Compliance and AML Head, working collaboratively with relevant departments. This unit reports directly to members of the Board of Directors, ensuring that all findings and recommendations related to fraud handling are followed up appropriately and transparently.

The duties and responsibilities of the Special Fraud Control Unit include:

1. Developing policies and procedures specifically aimed at fraud control;
2. Ensuring that all control policies are subject to review, both through management (top-level review) and operational (functional review) assessments by internal audit on the implementation of strategies;
3. Ensuring the implementation of other controls, such as physical asset control and documentation control;
4. Coordinating and monitoring the implementation of fraud control programs and anti-fraud strategies across all units, departments, branches, and representative offices;
5. Monitoring, analyzing, and recommending educational programs for employees involved, in accordance with training needs on fraud control guidelines and anti-fraud strategies, at least once a year;
6. Ensuring the standardization of the Company's investigation processes, by considering to confidentiality, independence, and required competence. This process may be initiated based on management requests, customer complaints, internal audit findings, and whistleblowing reports;
7. Preparing reporting mechanisms for every fraud incident to the Company's management and to the Financial Services Authority (OJK);
8. Conducting monitoring, evaluation, and follow-up actions for every fraud incident;
9. Being responsible for the submission of Anti-Fraud Strategy reports in accordance with the requirements of the Financial Services Authority.

Anti-Fraud Regulation

The Company has established provisions and regulations regarding the implementation of the Anti-Fraud System through Board of Directors' Circular Decision No. 014/DIR/HO/01/25 dated January 24, 2025 on the Ratification of Amendments to the Anti-Fraud Regulation and Board of Directors' Circular Decision No. 015/DIR/HO/01/25 dated January 24, 2025 on the Ratification of Anti-Fraud Procedures. These regulations serve as official guidelines for all Company personnel in handling fraudulent activities in a structured, consistent, and

dan aksesibilitas, pedoman tersebut tersedia bagi seluruh pemangku kepentingan melalui situs resmi Perseroan di www.kdbtifa.co.id.

Pelaksanaan Pelatihan/Sosialisasi/Seminar Anti-Korupsi atau Anti-Fraud Tahun 2025

Sepanjang tahun 2025, Perseroan secara berkelanjutan memperkuat internalisasi nilai integritas dan kepatuhan melalui pelaksanaan program pelatihan, sosialisasi, dan kampanye anti-korupsi serta anti-fraud yang menjangkau seluruh karyawan di berbagai lini organisasi. Inisiatif ini dirancang sebagai bagian integral dari upaya membangun budaya sadar risiko (*risk awareness*) dan perilaku etis yang konsisten di seluruh aktivitas operasional.

Implementasi program dilakukan secara terstruktur dan berlapis, dimulai dari sosialisasi anti-fraud kepada karyawan baru sebagai fondasi pembentukan perilaku sejak awal masa kerja, hingga perluasan jangkauan melalui kegiatan sosialisasi di kantor perwakilan Makassar dan kantor cabang Surabaya. Perseroan juga mengoptimalkan media komunikasi internal untuk menjaga kesinambungan pesan, antara lain melalui kampanye visual berupa penayangan materi edukasi anti-fraud di area publik kantor pusat, serta penyampaian fraud awareness secara berkala melalui email kepada seluruh karyawan.

Melalui pendekatan yang terpadu dan berkesinambungan tersebut, Perseroan memastikan bahwa pemahaman terhadap risiko fraud tidak hanya bersifat administratif, namun terinternalisasi sebagai bagian dari budaya kerja sehari-hari. Hal ini sekaligus memperkuat efektivitas sistem pengendalian internal dan mendukung penerapan praktik GCG secara konsisten.

sustainable manner. To support transparency and accessibility, these guidelines are available to all stakeholders through the Company's official website at www.kdbtifa.co.id.

Conduct of Anti-Corruption or Anti-Fraud Training/Outreach/Seminars in 2025

Throughout 2025, the Company continuously strengthened the internalization of integrity and compliance values through the implementation of anti-corruption and anti-fraud training, dissemination, and campaigns that reached all employees across all levels of the organization. This initiative was designed as an integral part of efforts to build a culture of risk awareness and consistent ethical behavior across all operational activities.

The program's implementation is structured and multi-layered, starting with anti-fraud dissemination for new employees as a foundation for behavioral development from the beginning of employment, and extending its reach through outreach activities at Makassar representative office and Surabaya branch office. The Company also optimizes internal communication channels to maintain message continuity, including through visual campaigns featuring anti-fraud educational materials in public areas at head office and regular fraud awareness campaigns via email to all employees.

Through this integrated and continuous approach, the Company ensures that understanding of fraud risks is not merely administrative but internalized as part of the daily work culture. This simultaneously strengthens the effectiveness of internal control system and supports the consistent implementation of GCG practices.

Sistem Pelaporan Pelanggaran
Whistleblowing System

Perseroan memiliki dan menjalankan Sistem Pelaporan Pelanggaran (*Whistleblowing System*/"WBS") sebagai sarana resmi bagi seluruh pemangku kepentingan untuk melaporkan dugaan pelanggaran, termasuk pelanggaran Kode Etik, penyimpangan kebijakan, maupun indikasi tindakan kecurangan di lingkungan Perseroan. Sistem ini dirancang untuk menjamin kerahasiaan identitas pelapor serta memberikan perlindungan bagi *whistleblower* yang bertindak dengan itikad baik. Setiap laporan yang diterima ditindaklanjuti secara objektif, profesional, dan independen, dengan tetap menjunjung prinsip kehati-hatian dan asas praduga tidak bersalah.

Efektivitas WBS didukung oleh kebijakan internal Perseroan yang ditetapkan melalui Keputusan Direksi No. 101/DIR/HO/06/25 tanggal 13 Juni 2025 tentang Perubahan

The Company has established and implements a Whistleblowing System ("WBS") as an official channel for all stakeholders to report alleged violations, including breaches of the Code of Conduct, policy deviations, and indications of fraudulent activities within the Company. This system is designed to ensure the confidentiality of the whistleblower's identity and to provide protection for whistleblowers acting in good faith. All reports received are followed up objectively, professionally, and independently, while upholding the principles of prudence and the presumption of innocence.

The effectiveness of the WBS is supported by the Company's internal policy as stipulated in Board of Directors' Decision No. 101/DIR/HO/06/25 dated June 13, 2025 concerning

Whistleblowing Regulation, yang menjadi pedoman pelaksanaan pelaporan pelanggaran secara konsisten dan berkesinambungan.

Jenis pelanggaran yang dapat dilaporkan melalui WBS meliputi:

1. Tindakan/perbuatan *fraud*;
2. Perbuatan/praktik gratifikasi;
3. Kesalahan operasional yang signifikan;
4. Benturan kepentingan;
5. Pelanggaran atas kode etik yang berlaku di Perseroan;
6. Pelanggaran ketentuan Perseroan;
7. Tindakan melanggar etika dan moral;
8. Tindakan melanggar hukum pidana maupun hukum perdata ataupun peraturan perundang-undangan lainnya; dan
9. Tindakan membahayakan keselamatan dan lingkungan kerja, membahayakan keamanan Perseroan, termasuk membahayakan aset pihak ketiga/nasabah.

Sesuai kebijakan internal, *Whistleblower* dapat berasal dari pihak internal, termasuk seluruh karyawan (tetap, kontrak, maupun outsourcing) serta manajemen Perseroan, maupun dari pihak eksternal, seperti mantan karyawan, vendor, nasabah, konsultan, dan pihak eksternal lain. Pelaporan dapat diarahkan kepada seluruh kategori terlapor, mulai dari karyawan hingga pimpinan, termasuk Direksi, Dewan Komisaris, Dewan Pengawas Syariah, dan anggota Komite di bawah Dewan Komisaris.

Mekanisme Penyampaian Laporan Pelanggaran

Perseroan menyediakan mekanisme pelaporan yang transparan, aman, dan mudah diakses bagi seluruh pihak internal maupun eksternal yang ingin menyampaikan dugaan pelanggaran. Laporan pelanggaran dapat disampaikan melalui 2 (dua) kanal resmi, yaitu:

Email: **whistleblowing@kdbtifa.co.id**

Telp: **021-5094 1140** ext 100 atau/or 007
Whatsapp: **+62 856-9523-0235**

Seluruh laporan yang diterima Perseroan melalui WBS ditangani secara cermat dan profesional, dengan proses yang transparan, independen, dan konsisten, sehingga setiap pengaduan memperoleh tindak lanjut yang tepat dan terukur sesuai dengan ketentuan yang berlaku.

Pihak yang Mengelola Pengaduan

Perseroan menempatkan Unit Kerja Pengendali *Fraud* sebagai pihak yang bertanggung jawab atas pemeriksaan dan tindak lanjut setiap laporan dugaan *fraud*. Unit ini memastikan setiap pengaduan ditangani secara profesional, independen, dan

Amendments to the Whistleblowing Regulation, which serves as a guideline for the consistent and sustainable implementation of violation reporting.

The types of violations that can be reported through the WBS include:

1. Fraudulent acts;
2. Acts/practices of gratification;
3. Significant operational errors;
4. Conflicts of interest;
5. Violations of the Company's Code of Conduct;
6. Violations of Company regulations;
7. Acts that violate ethics and morals;
8. Violations of criminal law, civil law, or other applicable laws and regulations; and
9. Actions that endanger workplace safety and the environment, compromise the Company's security, or threaten third-party/customer assets.

In accordance with internal policy, whistleblowers may come from internal parties, including all employees (permanent, contract, and outsourced) as well as the Company's management, or from external parties such as former employees, vendors, customers, consultants, and other external stakeholders. Reports may be submitted against all categories of reported parties, ranging from employees to senior management, including the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and committees under the Board of Commissioners.

Whistleblowing Report Submission Mechanism

The Company provides a transparent, secure, and easily accessible reporting mechanism for all internal and external parties who wish to report alleged violations. Reports can be submitted through 2 (two) official channels, namely:

All reports received by the Company through the WBS are handled carefully and professionally, through a process that is transparent, independent, and consistent, ensuring that every complaint is properly followed up in accordance with applicable provisions.

Complaint Handling Unit

The Company has designated the Fraud Control Work Unit as the party responsible for examining and following up on every report of alleged fraud. This unit ensures that each complaint is handled professionally, independently, and consistently in

konsisten sesuai kebijakan yang berlaku. Selain mekanisme pengaduan formal, Perseroan juga melaksanakan *surprise audit* secara berkala yang dilakukan oleh Audit Internal, sebagai langkah proaktif untuk mendeteksi potensi pelanggaran dan memperkuat pengendalian internal di seluruh aktivitas operasional.

Perlindungan bagi Pelapor

Perseroan berkomitmen untuk memastikan setiap pelapor mendapatkan perlindungan penuh serta menjaga kerahasiaan identitas dan isi laporan yang disampaikan. Komitmen ini merupakan bagian dari penerapan budaya integritas dan akuntabilitas yang dijunjung tinggi di seluruh aktivitas Perseroan. Bentuk dukungan dan perlindungan bagi pelapor meliputi:

1. Fasilitas media pelaporan dan administrasinya yang menjamin kerahasiaan identitas pelapor dan kasus yang dilaporkan;
2. Perlindungan kerahasiaan identitas pelapor. Perlindungan ini diberikan kepada pelapor yang memberikan identitas dan Informasi yang dapat digunakan untuk berkomunikasi mengenai kasus yang dilaporkan;
3. Dalam hal kasus pelanggaran tersebut masuk dalam sengketa di pengadilan, pelapor atau saksi diberikan fasilitas apabila dimungkinkan sesuai hukum yang berlaku untuk memberikan keterangan tanpa harus bertatap muka dengan terlapor pada setiap tingkat pemeriksaan perkara;
4. Perlindungan dari tindakan terlapor yang meliputi tekanan, penundaan kenaikan pangkat, pemecatan, gugatan hukum, ancaman terhadap harta benda serta tindakan fisik dan catatan yang merugikan dalam file pribadi data pribadinya;
5. Pengurangan sanksi dalam hal pelapor terlibat dalam kasus yang dilaporkan;
6. Unit Kerja Pengendali *Fraud* wajib melakukan *monitoring* dan melaporkan kepada Presiden Direktur atau Komite Audit apabila terjadi masalah dalam perlindungan pelapor;
7. Dalam hal pelapor merasa tidak terlindungi oleh Perseroan ataupun selama proses investigasi, maka dapat melaporkan hal tersebut secara langsung kepada Kepala Manajemen Risiko dan/atau Presiden Direktur.

Mekanisme Penanganan Pengaduan

Perseroan menerapkan mekanisme penanganan pengaduan yang sistematis untuk memastikan setiap laporan pelanggaran ditindaklanjuti secara profesional, objektif, dan akuntabel. Mekanisme ini mencakup langkah-langkah berikut:

1. Pelapor wajib memiliki bukti berupa data dan/atau informasi atas pelanggaran yang disertakan saat pelaporan;
2. Setiap pelapor harus memiliki alasan kuat dalam menyampaikan laporan pelanggaran atau potensi pelanggaran, serta harus memiliki itikad baik (bukan fitnah dan tidak dilakukan untuk kepentingan pribadi semata atau dengan motivasi lain);
3. Dalam setiap pelaporan pelanggaran agar mempercepat proses penanganan maka laporan setidaknya memuat hal-

accordance with applicable policies. In addition to the formal reporting mechanism, the Company also conducts periodic surprise audits carried out by Internal Audit as a proactive measure to detect potential violations and strengthen internal controls across all operational activities.

Whistleblower Protection

The Company is committed to ensuring that every whistleblower receives full protection and that the confidentiality of both the whistleblower's identity and the contents of the report is maintained. This commitment is a part of the Company's implementation of a culture of integrity and accountability across all its activities. The forms of support and protection provided to whistleblowers include:

1. Reporting channels and administrative facilities that ensure the confidentiality of the whistleblower's identity and the reported case;
2. Protection of the whistleblower's identity. This protection is granted to whistleblowers who provide identity and contact information that can be used for communication regarding the reported case;
3. In the event that the reported violation becomes subject to court proceedings, the whistleblower or witness may be provided with facilities, where permitted by applicable law, to give testimony without having to face the reported party at each stage of the proceedings;
4. Protection against retaliatory actions by the reported party, including pressure, delays in promotion, termination of employment, legal claims, threats to property, as well as physical actions and adverse records in personal files;
5. Mitigation of sanctions in the event that the whistleblower is involved in the reported case;
6. The Fraud Control Work Unit is required to monitor and report to the President Director or the Audit Committee if any issues arise regarding whistleblower protection;
7. In the event that the whistleblower feels inadequately protected by the Company or during the investigation process, the whistleblower may report the matter directly to the Risk Management Head and/or the President Director.

Complaint Handling Mechanism

The Company implements a systematic complaint-handling mechanism to ensure that every report of violations is followed up in a professional, objective, and accountable manner. This mechanism includes the following steps:

1. The whistleblower must possess supporting evidence in the form of data and/or information related to the violation, which must be submitted along with the report;
2. Each whistleblower must have a valid basis for submitting a report of violation or potential violation and must act in good faith (not defamatory, and not for personal gain or other improper motives);
3. To expedite the handling process, each report should at least include the following:

hal sebagai berikut:
a. Jenis pelanggaran dan kronologisnya;
b. Pihak-pihak yang terlibat;
c. Lokasi kejadian;
d. Waktu kejadian;
e. Ketersediaan bukti terhadap pelanggaran tersebut.

4. Jika Unit Kerja Pengendali *Fraud* menerima laporan yang disertai dengan identitas pelapor maka wajib menanyakan kesediaan pelapor untuk menjadi saksi. Jika pelapor tidak bersedia maka pelapor tidak bisa dijadikan saksi dalam tahap tindakan hukum selanjutnya;
5. Unit Kerja Pengendali *Fraud* mengkaji dan melakukan verifikasi atas laporan yang diterima dan mendiskusikan laporan tersebut ke Presiden Direktur untuk ditetapkan ke proses investigasi atau proses selanjutnya.
6. Pada dasarnya Perseroan akan menindaklanjuti laporan yang diterima dari pelapor. Namun Perseroan dapat untuk tidak melanjutkan laporan yang diduga kuat mengandung unsur-unsur:
   a. Tidak termasuk jenis pelanggaran sebagaimana yang telah ditentukan;
   b. Berdasarkan itikad buruk yang dilakukan untuk fitnah, balas dendam, pencemaran nama baik pegawai lain, SARA dan lain-lain; atau
   c. Memiliki tujuan tertentu untuk kepentingan pribadi atau kelompok.
7. Apabila pelapor memberikan identitasnya, Unit Kerja Pengendali *Fraud* akan menghubungi pelapor atas laporan yang disampaikan dan memberitahukan apabila laporan akan ditindaklanjuti atau tidak dapat ditindaklanjuti.

Pelaporan Pelanggaran Tahun 2025 dan Tindak Lanjut

Sepanjang tahun 2025, Unit Kerja Pengendali *Fraud* tidak menerima laporan pengaduan maupun indikasi tindakan *fraud* atau pelanggaran dari pihak internal maupun eksternal sesuai dengan kriteria pelanggaran berdasarkan ketentuan yang berlaku. Hal ini mencerminkan komitmen Perseroan terhadap penerapan sistem pengendalian internal dan mekanisme anti-*fraud* yang efektif, sekaligus menunjukkan kesadaran karyawan dan pemangku kepentingan terhadap pentingnya kepatuhan dan integritas dalam setiap aktivitas usaha.

a. Type of violation and its chronology;
b. Parties involved;
c. Location of the incident;
d. Time of the incident;
e. Availability of supporting evidence;

4. If the Fraud Control Work Unit receives a report accompanied by the whistleblower's identity, it must ask for the whistleblower's willingness to act as a witness. If the whistleblower is unwilling, they cannot be designated as a witness in subsequent legal proceedings;
5. The Fraud Control Work Unit reviews and verifies the report received and discusses it with the President Director to determine whether it will proceed to the investigation stage or other follow-up processes;
6. In principle, the Company will follow up on all reports received. However, the Company may decide not to proceed with reports that are strongly suspected to:
   a. Not fall within the defined categories of violations;
   b. Be submitted in bad faith for purposes such as defamation, retaliation, character assassination, discrimination (SARA), or similar motives; or
   c. Be intended for personal or group interests;
7. If the whistleblower provides his/her identity, the Fraud Control Work Unit will contact the whistleblower regarding the submitted report and inform them whether the report will be followed up or cannot be processed further.

Violation Reports in 2025 and Follow-up

Throughout 2025, the Fraud Control Work Unit did not receive any complaints or indications of fraud or violations from either internal or external parties that met the criteria of violations under applicable regulations. This reflects the Company's commitment to implementing effective internal control systems and anti-fraud mechanisms, while also demonstrating the awareness of employees and stakeholders regarding the importance of compliance and integrity in all business activities.

Kebijakan Insider Trading
Insider Trading Policy

Perseroan menetapkan Kebijakan *Insider Trading* sebagai pedoman utama dalam mencegah penyalahgunaan informasi material yang belum tersedia untuk publik. Kebijakan ini berlaku bagi seluruh pihak internal Perseroan, termasuk Direksi, Dewan Komisaris, dan karyawan, dengan tujuan memastikan setiap transaksi efek dilakukan secara etis dan sesuai ketentuan hukum yang berlaku.

The Company has established an Insider Trading Policy as a primary guideline to prevent the misuse of material information that is not yet available to the public. This policy applies to all internal parties of the Company, including the Board of Directors, Board of Commissioners, and employees, with the aim of ensuring that all securities transactions are conducted ethically and in accordance with applicable laws and regulations.

Kebijakan *Insider Trading* Perseroan diresmikan melalui *Application of Approval of Insider Trading Guidelines* No. 168/COS/HO/09/25 tanggal 30 Januari 2026. Ketentuan ini secara tegas melarang pemanfaatan informasi orang dalam (*inside information*) untuk keuntungan pribadi maupun pihak lain, yang berpotensi menimbulkan benturan kepentingan atau merugikan Perseroan dan pemangku kepentingan.

Implementasi kebijakan ini dipantau secara berkala, termasuk melalui sosialisasi, pelatihan, dan mekanisme pelaporan, untuk memastikan kesadaran, kepatuhan, serta integritas seluruh insan Perseroan dalam menjalankan aktivitas pasar modal.

The Company's Insider Trading Policy was formalized through the Application of Approval of Insider Trading Guidelines No. 168/COS/HO/09/25 dated January 30, 2026. This policy strictly prohibits the use of inside information for personal gain or for the benefit of other parties, which may give rise to conflicts of interest or cause harm to the Company and its stakeholders.

The implementation of this policy is monitored regularly, including through socialization, training, and reporting mechanisms, to ensure awareness, compliance, and integrity among all Company personnel in carrying out capital market activities.

Komitmen terhadap Perlindungan Data Pribadi

Commitment to Personal Data Protection

Perseroan menempatkan perlindungan data pribadi sebagai bagian yang tidak terpisahkan dari praktik GCG. Komitmen ini tercermin dalam penerapan kebijakan, prosedur, dan mekanisme pengamanan yang komprehensif untuk memastikan seluruh data pribadi debitur, calon debitur, serta karyawan maupun calon karyawan dikelola dengan aman, akurat, dan sesuai ketentuan Undang-Undang No. 27 Tahun 2022 tentang Perlindungan Data Pribadi ("UU PDP").

Dalam menghadapi perkembangan teknologi dan digitalisasi layanan keuangan yang semakin kompleks, Perseroan menekankan prinsip legalitas, transparansi, dan keamanan dalam mengelola data pribadi. Upaya ini tidak hanya memitigasi risiko hukum dan reputasi, tetapi juga memperkuat kepercayaan nasabah dan pemangku kepentingan, sekaligus mendukung keberlanjutan operasional dan kualitas layanan Perseroan secara menyeluruh.

Komitmen Perseroan dalam perlindungan data pribadi dituangkan melalui serangkaian langkah strategis yang dirancang untuk memastikan keamanan, kerahasiaan, dan kepatuhan terhadap peraturan yang berlaku, antara lain:

1. Menyusun Perubahan *Personal Data Protection Regulation* yang disahkan berdasarkan Keputusan Sirkuler Direksi No. 184/DIR/HO/12/25 tanggal 09 Desember 2025;
2. Menyusun *Personal Data Protection Procedure* yang disahkan berdasarkan Keputusan Sirkuler Direksi No. 095/DIR/ HO/10/23 tanggal 10 Oktober 2023;
3. Membentuk Komite Perlindungan dan Pengelola Data Pribadi berdasarkan Keputusan Sirkuler Direksi No. 096/DIR/HO/10/23 tanggal 10 Oktober 2023;
4. Menunjuk Petugas Penanggung Jawab Perlindungan Data Pribadi berdasarkan Keputusan Sirkuler Direksi No. 097/DIR/HO/10/23 tanggal 10 Oktober 2023;

The Company considers personal data protection as an integral part of its GCG practices. This commitment is reflected in the implementation of comprehensive policies, procedures, and security mechanisms to ensure that all personal data of debtors, prospective debtors, employees, and prospective employees are managed securely, accurately, and in compliance with Law No. 27 of 2022 on Personal Data Protection ("PDP Law").

In response to the increasingly complex development of technology and the digitalization of financial services, the Company emphasizes the principles of legality, transparency, and security in managing personal data. These efforts not only mitigate legal and reputational risks but also strengthen the trust of customers and stakeholders, while supporting the sustainability of the Company's operations and overall service quality.

The Company's commitment to personal data protection is implemented through a series of strategic measures designed to ensure security, confidentiality, and compliance with applicable regulations, including:

1. Establishing amendments to the Personal Data Protection Regulation as ratified by Board of Directors' Circular Decision No. 184/DIR/HO/12/25 dated December 9, 2025;
2. Establishing the Personal Data Protection Procedure as ratified by Board of Directors' Circular Decision No. 095/DIR/HO/10/23 dated October 10, 2023;
3. Establishing a Personal Data Protection and Management Committee based on Board of Directors' Circular Decision No. 096/DIR/HO/10/23 dated October 10, 2023;
4. Appointing a Personal Data Protection Officer in charge based on Board of Directors' Circular Decision No. 097/DIR/HO/10/23 dated October 10, 2023;

5. Menyusun prosedur terkait *consent* atas penggunaan data pribadi nasabah dan/atau calon nasabah serta karyawan dan/atau calon karyawan;
6. Melakukan *review* terhadap perjanjian pembiayaan dan perjanjian kerja terkait dengan klausul perlindungan data pribadi;
7. Melakukan *review* terhadap ketentuan terkait proses bisnis yang mengoptimalkan unsur perlindungan data pribadi di dalamnya;
8. Melakukan inisiasi penerapan *Data Protection Impact Assessment* (DPIA) dan *Record of Processing Activities* (ROPA) dalam kegiatan bisnis dan operasional Perseroan.

5. Developing procedures related to obtaining consent for the use of personal data of customers and/or prospective customers as well as employees and/or prospective employees;
6. Reviewing financing agreements and employment agreements in relation to personal data protection clauses;
7. Reviewing provisions related to business processes to optimize the integration of personal data protection elements;
8. Initiating the implementation of Data Protection Impact Assessment (DPIA) and Record of Processing Activities (ROPA) in the Company's business and operational activities.

Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Governance Guidelines

Perseroan menerapkan Tata Kelola Perusahaan yang Baik berdasarkan POJK No. 21/POJK.04/2015 dan Surat Edaran OJK No. 32/SEOJK.O4/2015, dengan penjabaran sebagai berikut:

The Company implements Good Corporate Governance based on POJK No. 21/POJK.04/2015 and OJK Circular Letter No. 32/SEOJK.O4/2015, with the following details:

	Rekomendasi Recommendation	Keterangan Description	Penerapan Implementation
Prinsip 1 : Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). Principle 1: Enhancing the Value of Holding General Meeting of Shareholders (GMS).			
1.1	Perseroan memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. The Company has established methods or technical procedures for vote collection (voting), both openly and confidentially, which prioritize independence and the interests of shareholders.	Perseroan telah menetapkan prosedur pengambilan keputusan pada saat RUPS melalui proses *voting* terbuka, di mana seluruh pemegang saham yang hadir dalam RUPS memiliki hak yang sama. The Company has also set procedures for resolutionadoption at the GMS through an open voting process, where all shareholders present at the GMS have equal rights.	Sudah diterapkan Implemented
1.2	Seluruh anggota Direksi dan anggota Dewan Komisaris Perseroan hadir dalam RUPS Tahunan. All members of the Board of Directors and the Board of Commissioners attended the Annual GMS.	Seluruh anggota Direksi dan sebagian besar anggota Dewan Komisaris menghadiri RUPS Tahunan dan Luar Biasa di tahun 2025. All members of the Board of Directors and the majority of the Board of Commissioners members attended the Annual and Extraordinary GMS in 2025.	Sudah diterapkan Implemented
1.3	Ringkasan risalah RUPS tersedia dalam situs web Perseroan paling sedikit selama 1 tahun. A summary of the minutes of the GMS is available on the Company's website for at least one year.	Perseroan telah mengunggah risalah RUPS selama 10 tahun terakhir, informasi tersebut dapat diakses di laman https://www.kdbtifa.co.id/id/gms/gms. The Company has uploaded GMS minutes for the past 10 years, which can be accessed at https://www.kdbtifa.co.id/id/gms/gms.	Sudah diterapkan Implemented

Rekomendasi Recommendation		Keterangan Description	Penerapan Implementation
Prinsip 2 : Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2: Enhancing the Quality of Communication between Public Companies and Shareholders or Investors			
2.1	Perseroan memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. The Company has established a communication policy with shareholders and/or investors.	Perseroan secara berkala mengunggah laporan berkala dan keterbukaan informasi Perseroan melalui laman Bursa Efek Indonesia dan/atau laman Perseroan https://www.kdbtifa.co.id/id. Di samping itu, Perseroan memiliki sarana komunikasi dengan pemegang saham dan investor melalui: a. Rapat Umum Pemegang Saham Tahunan; b. Paparan Publik tahunan. The Company periodically publishes its periodic reports and information disclosures through the Indonesia Stock Exchange website and/or the Company's website at https://www.kdbtifa.co.id/id. In addition, the Company provides communication channels with shareholders and investors through: a. Annual General Meeting of Shareholders; b. Annual Public Expose.	Sudah diterapkan Implemented
2.2	Perseroan mengungkapkan kebijakan komunikasi dengan pemegang saham atau investor dalam situs web. The Company discloses its communication policy with shareholders and/or investors on its website.	Perseroan telah menetapkan kebijakan komunikasi dengan pemegang saham atau investor. Kebijakan tersebut telah diunggah di website Perseroan, https://www.kdbtifa.co.id/id/investor/laporan-dan-pernyataan/kebijakan-komunikasi. The Company has established a communication policy with shareholders and investors. This policy has been uploaded to the Company's website at https://www.kdbtifa.co.id/id/investor/laporan-dan-pernyataan/kebijakan-komunikasi.	Sudah diterapkan Implemented
Prinsip 3 : Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3: Strengthening the Membership and Composition of the Board of Commissioners			
3.1	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perseroan. The determination of the number of members of the Board of Commissioners considers the Company's condition.	Jumlah anggota Dewan Komisaris Perseroan mengacu kepada ketentuan peraturan perundang-undangan yang berlaku dan telah mempertimbangkan kebutuhan, kompleksitas, kondisi, serta kemampuan Perseroan. The number of members of the Board of Commissioners refers to applicable laws and regulations and has taken into consideration the Company's needs, complexity, condition, and capacity.	Sudah diterapkan Implemented
3.2	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of the composition of the Board of Commissioners considers the diversity of expertise, knowledge, and experience required.	Anggota Dewan Komisaris memiliki latar belakang pendidikan yang diperlukan Perseroan serta memenuhi aspek keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Members of the Board of Commissioners possess the educational background required by the Company and meet the diversity aspects in terms of expertise, knowledge, and experience.	Sudah diterapkan Implemented
Prinsip 4 : Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4: Enhancing the Quality of the Implementation of Duties and Responsibilities of the Board of Commissioners			
4.1	Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has a self-assessment policy to evaluate its performance.	Perseroan telah memiliki peraturan atas penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris. The Company has established regulations governing self-assessment for evaluating the performance of the Board of Commissioners.	Sudah diterapkan Implemented
4.2	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris diungkapkan melalui Laporan Tahunan Perseroan. The self-assessment policy for evaluating the performance of the Board of Commissioners is disclosed in the Company's Annual Report.	Kebijakan penilaian sendiri (*sef-assessment*) untuk menilai kinerja Dewan Komisaris telah diungkapkan dalam Laporan Tahunan Perseroan. The self-assessment policy for evaluating the performance of the Board of Commissioners has been disclosed in the Company's Annual Report.	Sudah diterapkan Implemented

Rekomendasi Recommendation		Keterangan Description	Penerapan Implementation
4.3	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has a policy regarding the resignation of its members in the event they are involved in financial crimes.	Kebijakan pengunduran diri anggota Dewan Komisaris Perseroan telah diatur dalam Peraturan Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan. Anggota Dewan Komisaris yang diangkat juga telah lulus Penilaian Kemampuan dan Kepatutan (*fit and proper test*) oleh Otoritas Jasa Keuangan (OJK) dan menandatangani surat pernyataan yang salah satu isinya menyatakan tidak pernah terlibat dalam kejahatan di bidang keuangan. This resignation policy is stipulated in the Company's Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulations. Members of the Board of Commissioners appointed have also passed the Fit and Proper Test conducted by the Financial Services Authority (OJK) and have signed a statement declaring, among others, that they have never been involved in financial crimes.	Sudah diterapkan Implemented
4.4	Dewan Komisaris atau Komite Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or the Nomination and Remuneration Committee formulates a succession policy in the nomination process for members of the Board of Directors.	Kebijakan suksesi telah diatur dalam Peraturan Komite Nominasi dan Remunerasi dan diungkapkan dalam Laporan Tahunan ini. The succession policy is stipulated in the Nomination and Remuneration Committee Regulation and disclosed in this Annual Report.	Sudah diterapkan Implemented
Prinsip 5 : Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5: Strengthening the Membership and Composition of the Board of Directors			
5.1	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perseroan serta efektifitas dalam pengambilan keputusan. The determination of the number of members of the Board of Directors considers the Company's condition as well as the effectiveness of decision-making.	Penentuan jumlah Direksi Perseroan telah mempertimbangkan kompleksitas, kebutuhan dan juga kondisi Perseroan. Jumlah anggota Direksi Perseroan telah sesuai dengan ketentuan dalam POJK No. 33/POJK.04/2014, dan POJK 48/2024. The determination of the number of Directors has considered the Company's complexity, needs, and condition. The number of members of the Board of Directors is in compliance with POJK No. 33/POJK.04/2014 and POJK 48/2024.	Sudah diterapkan Implemented
5.2	Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of the composition of the Board of Directors considers the diversity of expertise, knowledge, and experience required.	Direksi Perseroan memiliki keberagaman pengetahuan, keahlian dan pengalaman, khususnya di bidang keuangan, operasional dan juga bisnis pembiayaan. The Board of Directors possesses diverse knowledge, expertise, and experience, particularly in the areas of finance, operations, and financing business.	Sudah diterapkan Implemented
5.3	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors responsible for accounting or finance functions have expertise and/or knowledge in accounting.	Direktur Perseroan yang membawahi bidang akuntansi atau keuangan yaitu Bapak Eun Seonghyuk merupakan lulusan Sarjana Ekonomi dari Universitas Sogang, Korea dan memiliki gelar Master of Science dari Bayes Business School, City University of London, UK. Beliau pernah menjabat pada berbagai posisi penting di Korea Development Bank yang merupakan pemegang saham pengendali Perseroan, dengan pengalaman yang tidak perlu diragukan lagi di bidang akuntansi dan keuangan. The Director responsible for accounting or finance, namely Mr. Eun Seonghyuk, holds a Bachelor of Economics degree from Sogang University, Korea, and a Master of Science degree from Bayes Business School, City University of London, UK. He had held various important positions at Korea Development Bank, the Company's controlling shareholder, and possesses extensive experience in accounting and finance.	Sudah diterapkan Implemented

Rekomendasi Recommendation		Keterangan Description	Penerapan Implementation
Prinsip 6 : Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6: Enhancing the Quality of the Implementation of Duties and Responsibilities of the Board of Directors			
6.1	Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi. The Board of Directors has a self-assessment policy to evaluate its performance.	Perseroan telah memiliki peraturan atas penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi. The Company has established regulations governing self-assessment for evaluating the performance of the Board of Directors.	Sudah diterapkan Implemented
6.2	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perseroan. The self-assessment policy for evaluating the performance of the Board of Directors is disclosed in the Company's Annual Report.	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi telah diungkapkan dalam Laporan Tahunan Perseroan. The self-assessment policy for evaluating the performance of the Board of Directors has been disclosed in the Company's Annual Report.	Sudah diterapkan Implemented
6.3	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has a policy regarding the resignation of members of the Board of Directors in the event they are involved in financial crimes.	Kebijakan pengunduran diri Direksi tertuang dalam Peraturan Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan. Seluruh Direksi telah menandatangani surat pernyataan yang salah satu isinya menyatakan bahwa Direksi yang bersangkutan tidak pernah terlibat dalam kejahatan di bidang keuangan dan telah lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) yang diselenggarakan oleh Otoritas Jasa Keuangan (OJK). The resignation policy of the Board of Directors is stipulated in the Company's Board of Commissioners, Board of Directors, and Sharia Supervisory Board Regulations. All members of the Board of Directors have signed a statement declaring, among others, that they have never been involved in financial crimes and have passed the Fit and Proper Test conducted by the Financial Services Authority (OJK).	Sudah diterapkan Implemented
Prinsip 7 : Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7: Enhancing Corporate Governance Aspects through Stakeholder Engagement			
7.1	Perseroan memiliki kebijakan untuk mencegah terjadinya *insider trading*. The Company has a policy to prevent insider trading.	Perseroan memiliki kebijakan untuk mencegah terjadinya insider trading yang termuat dalam *Insider Trading Guidelines* dan juga Kode Etik Perseroan (*Code of Conduct*). The Company's policy on preventing insider trading is stipulated in the Insider Trading Guidelines as well as the Company's Code of Conduct.	Sudah diterapkan Implemented
7.2	Perseroan memiliki kebijakan antikorupsi dan anti-*fraud*. The Company has an anti-corruption and anti-fraud policy.	Perseroan telah memiliki Anti *Fraud* Regulation sesuai Keputusan Sirkuler Direksi No. 014/DIR/HO/01/25 tanggal 24 Januari 2025 tentang Pengesahan Perubahan Anti *Fraud* Regulation, Prosedur Anti *Fraud* sesuai Keputusan Sirkuler Direksi No. 015/DIR/HO/01/25 tanggal 24 Januari 2025 tentang Pengesahan Prosedur Anti *Fraud* serta Pedoman Penerapan Sistem Manajemen Anti Penyuapan sesuai Keputusan Sirkuler Direksi No. 060/ DIR/HO/06/23 tanggal 22 Juni 2023. The Company has established an Anti-Fraud Regulation pursuant to Board of Directors' Circular Decision No. 014/DIR/HO/01/25 dated January 24, 2025 concerning the Ratification of Amendments to the Anti-Fraud Regulation, Anti-Fraud Procedures pursuant to Board of Directors' Circular Decision No. 015/DIR/HO/01/25 dated January 24, 2025 concerning the Ratification of Anti-Fraud Procedures, as well as Guidelines for the Implementation of the Anti-Bribery Management System pursuant to Board of Directors' Circular Decision No. 060/DIR/HO/06/23 dated June 22, 2023.	Sudah diterapkan Implemented

Rekomendasi Recommendation		Keterangan Description	Penerapan Implementation
7.3	Perseroan memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. The Company has a policy on supplier or vendor selection and capability enhancement.	Perseroan telah memiliki peraturan internal terkait seleksi dan peningkatan kemampuan pemasok atau *vendor*. The Company has established internal regulations related to the selection and capability improvement of suppliers or vendors.	Sudah diterapkan Implemented
7.4	Perseroan memiliki kebijakan tentang pemenuhan hak-hak kreditur. The Company has a policy on fulfilling creditors' rights.	Perseroan memiliki kebijakan pemenuhan hak-hak kreditur, yang telah diatur dalam perjanjian tertulis antara kreditur dengan Perseroan. The Company's policy on fulfilling creditors' rights is governed under written agreements between the creditors and the Company.	Sudah diterapkan Implemented
7.5	Perseroan memiliki kebijakan sistem *whistleblowing*. The Company has a whistleblowing system policy.	Kebijakan sistem *whistleblowing* telah diungkapkan dalam Laporan Tahunan Perseroan. The whistleblowing system policy has been disclosed in the Company's Annual Report.	Sudah diterapkan Implemented
7.6	Perseroan memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Company has a policy on the provision of long-term incentives for members of the Board of Directors and employees.	Perseroan tidak memiliki kebijakan terkait pemberian insentif jangka panjang kepada Direksi dan karyawan. The Company does not have a policy regarding the provision of long-term incentives for the Board of Directors and employees.	Tidak diterapkan Not Implemented
Prinsip 8 : Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Enhancing the Implementation of Information Disclosure			
8.1	Perseroan memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. The Company utilizes information technology more broadly beyond its website as a medium for information disclosure.	Selain situs web, Perseroan memanfaatkan teknologi informasi sebagai sarana keterbukaan informasi bagi para pemangku kepentingan, di antaranya situs web Bursa Efek Indonesia dan juga pernyataan pers yang dikeluarkan secara resmi, selain kegiatan telekonferensi dengan para pemangku kepentingan seperti analis dan wartawan. Perseroan senantiasa berkomitmen untuk mengembangkan media keterbukaan informasi khususnya melalui situs web Perseroan sehingga para pemangku kepentingan dapat memperoleh informasi yang lengkap, menyeluruh dan efektif mengenai Perseroan. In addition to its official website, the Company also uses information technology as a means of disclosure for stakeholders, including the Indonesia Stock Exchange website and officially issued press releases, as well as teleconferences with stakeholders such as analysts and journalists. The Company is consistently committed to developing its information disclosure channels, particularly through its official website, so that stakeholders can obtain complete, comprehensive, and effective information regarding the Company.	Sudah diterapkan Implemented
8.2	Laporan Tahunan Perseroan mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perseroan paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perseroan melalui pemegang saham utama dan pengendali. The Company's Annual Report discloses the ultimate beneficial owner of share ownership of at least 5%, in addition to the disclosure of the ultimate beneficial owner of the Company's shares through its major and controlling shareholders.	Perseroan telah mengungkapkan dalam Laporan Tahunan ini terkait pemilik manfaat akhir dalam kepemilikan saham Perseroan paling sedikit 5%, selain pengungkapan pemilik manfaat terakhir dalam kepemilikan saham Perseroan melalui pemegang saham utama atau pengendali. The Company has disclosed in this Annual Report the ultimate beneficial owner of share ownership of at least 5%, in addition to the disclosure of the ultimate beneficial owner through major or controlling shareholders.	Sudah diterapkan Implemented

KDB Tifa Finance

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Perseroan berkomitmen menciptakan dampak lingkungan dan sosial melalui penerapan keberlanjutan dalam operasional dan pembiayaan. Sepanjang 2025, efisiensi energi diperkuat dan integrasi LST dalam pembiayaan terus didorong guna mendukung pertumbuhan inklusif dan nilai jangka panjang.

The Company is committed to creating environmental and social impact through implementing sustainability in its operations and financing. Throughout 2025, energy efficiency was improved and LST integration in financing was constantly encouraged to support inclusive growth and long-term value.



Laporan Keberlanjutan

Sustainability Report



Strategi dan Komitmen Keberlanjutan

Sustainability Strategy and Commitment

Dalam menghadapi dinamika industri pembiayaan yang terus berkembang, Perseroan menempatkan keberlanjutan sebagai pilar strategis yang melekat dalam setiap keputusan bisnis. Komitmen ini bukan sekadar memenuhi kewajiban regulasi, tetapi menjadi fondasi untuk menciptakan nilai jangka panjang bagi pemegang saham, debitur, dan masyarakat.

Perseroan menerapkan strategi keberlanjutan dengan fokus pada 3 (tiga) aspek utama, yaitu lingkungan (*environment*), sosial (*social*), dan tata kelola (*governance*). Dari perspektif lingkungan, Perseroan mendorong praktik pembiayaan yang ramah lingkungan, sekaligus mengoptimalkan efisiensi penggunaan sumber daya. Setiap produk dan proyek pembiayaan dievaluasi tidak hanya dari potensi keuntungan finansial, tetapi juga dari dampaknya terhadap lingkungan, sebagai bagian dari upaya mendukung pembangunan yang lebih hijau dan mitigasi risiko perubahan iklim.

Dalam aspek sosial, Perseroan berupaya memperluas akses terhadap layanan pembiayaan yang inklusif, sekaligus meningkatkan literasi dan kesadaran finansial debitur. Upaya ini memastikan perlindungan konsumen tetap menjadi prioritas, sekaligus memberdayakan masyarakat melalui layanan yang adil, transparan, dan bertanggung jawab.

Integrasi prinsip Lingkungan, Sosial, dan Tata Kelola (LST) ke dalam seluruh lini bisnis Perseroan mencerminkan keyakinan bahwa keberlanjutan tidak hanya penting untuk hari ini, tetapi juga untuk mempersiapkan Perseroan menghadapi tantangan masa depan. Strategi ini memungkinkan Perseroan menciptakan nilai finansial sekaligus memberikan dampak positif yang nyata bagi masyarakat, lingkungan, dan seluruh pemangku kepentingan.

Melalui pendekatan yang komprehensif ini, Perseroan menegaskan posisinya sebagai perusahaan pembiayaan yang profesional, etis, dan berorientasi pada pertumbuhan yang berkelanjutan, sekaligus menunjukkan komitmen untuk menghasilkan manfaat jangka panjang bagi seluruh pemangku kepentingan.

In facing the ever-evolving dynamics of the financing industry, the Company places sustainability as a strategic pillar inherent in every business decision. This commitment is not just about fulfilling regulatory obligations, but it is the foundation for creating long-term value for shareholders, debtors, and the community.

The Company implements a sustainability strategy by focusing on 3 (three) main aspects: environment, social, and governance. From an environmental perspective, the Company encourages environmentally friendly financing practices, while optimizing the efficiency of resource use. Each financing product and project is evaluated not only for its potential financial benefits, but also for its impact on the environment, as part of efforts to support greener development and climate change risk mitigation.

In the social aspect, the Company seeks to expand access to inclusive financing services, while improving debtors' financial literacy and awareness. This effort ensures that consumer protection remains a priority, while empowering the community through fair, transparent, and responsible services.

The integration of Environment, Social, and Governance (ESG) principles into the Company's entire business line reflects the belief that sustainability is not only important today, but also to prepare the Company for future challenges. This strategy enables the Company to create financial value while having a real positive impact on society, the environment, and all stakeholders.

Through this comprehensive approach, the Company affirms its position as a professional, ethical, and growth-oriented finance company, while demonstrating its commitment to generating long-term benefits for all stakeholders.

Roadmap RAKB 5 (Lima) Tahunan: Langkah Strategis Menuju Keuangan Berkelanjutan

5-Year Sustainable Finance Action Plan (RAKB) Roadmap: Strategic Steps Towards Sustainable Finance

Langkah nyata Perseroan dalam menerapkan prinsip keuangan berkelanjutan diwujudkan melalui penyusunan *Roadmap* Rencana Aksi Keuangan Berkelanjutan (RAKB) lima tahunan yang memuat target kinerja keberlanjutan secara jelas, terukur, dan dapat dievaluasi secara berkala. *Roadmap* ini berfungsi sebagai panduan strategis untuk memastikan integrasi aspek LST ke dalam seluruh kegiatan operasional, pengelolaan risiko, serta portofolio pembiayaan Perseroan sehingga setiap keputusan bisnis selaras dengan prinsip keberlanjutan jangka panjang.

The Company's concrete steps in implementing sustainable finance principles are realized through the preparation of the five-year Sustainable Finance Action Plan (RAKB) Roadmap which contains clear, measurable, and periodically evaluative sustainability performance targets. This roadmap serves as a strategic guide to ensure the integration of ESG aspects into all of the Company's operations, risk management, and financing portfolio so that every business decision is aligned with the principles of long-term sustainability.

Penyusunan RAKB Perseroan merujuk pada ketentuan POJK No. 51/POJK.03/2017 (“POJK 51/2017”) tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Hal ini menegaskan bahwa penerapan keberlanjutan bukan sekadar kewajiban regulasi, melainkan bagian integral dari strategi pertumbuhan bisnis yang berkelanjutan.

The preparation of the Company's RAKB refers to the provisions of POJK No. 51/POJK.03/2017 ("POJK 51/2017") on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. This confirms that the implementation of sustainability is not just a regulatory obligation, but an integral part of a sustainable business growth strategy.

Dalam *roadmap* RAKB, Perseroan merumuskan langkah-langkah konkret untuk meningkatkan efisiensi energi dan pemanfaatan sumber daya, memperluas akses dan inklusi keuangan, menegakkan praktik bisnis yang etis, serta memitigasi risiko lingkungan dan sosial di seluruh portofolio pembiayaan. Dengan pendekatan ini, setiap keputusan bisnis Perseroan selaras dengan prinsip keberlanjutan jangka panjang, sekaligus menciptakan nilai tambah bagi pemegang saham, mitra bisnis, dan masyarakat.

In the RAKB roadmap, the Company formulates concrete measures to improve energy efficiency and resource utilization, expand access to and financial inclusion, enforce ethical business practices, and mitigate environmental and social risks across its financing portfolio. With this approach, every business decision of the Company is aligned with the principles of long-term sustainability, while creating added value for shareholders, business partners, and the community.

2026-2027 **Memperkuat Pemberdayaan Utama Keuangan Berkelanjutan antara lain Sumber Daya, Teknologi, Produk, dan Sosialisasi** 2026-2027 Strengthening the Main Empowerment of Sustainable Finance including Resources, Technology, Products, and Dissemination	**2028-2029** **Menciptakan Pertumbuhan yang Berkualitas untuk Produk dan/atau Jasa Keuangan Berkelanjutan** 2028-2029 Creating Quality Growth for Sustainable Finance Products and/or Services	**2030** **Pengembangan Pertumbuhan yang Berkualitas untuk Produk dan/atau Jasa Keuangan Berkelanjutan** 2030 Development of Quality Growth for Sustainable Finance Products and/or Services
• Pelaksanaan edukasi internal bekerja sama dengan berbagai pihak eksternal seperti Regulator dan Lembaga/Instansi terkait lainnya. • Peningkatan implementasi target dan optimalisasi alokasi *Corporate Social Responsibility* (CSR). • Penyaluran pembiayaan kepada kategori usaha berkelanjutan sebagai bagian dari target penyaluran pembiayaan secara keseluruhan.	• Peningkatan portofolio produk dan/atau jasa keuangan berkelanjutan secara lebih variatif. • Pengembangan SDM tingkat lanjutan. • Pengembangan portofolio produk dan/atau jasa keuangan berkelanjutan. • Pelaksanaan edukasi nasabah terkait produk dan/atau jasa keuangan berkelanjutan. • Peningkatan implementasi target dan alokasi *Corporate Social Responsibility* (CSR).	• Penyusunan sistem pengelolaan bisnis yang terintegrasi antara komponen lingkungan hidup, sosial dan tata kelola dalam pengelolaan risiko. • Pengembangan SDM tingkat lanjutan. • Pengembangan portofolio produk dan/atau jasa keuangan berkelanjutan.

2026-2027 **Memperkuat Pemberdayaan Utama Keuangan Berkelanjutan antara lain Sumber Daya, Teknologi, Produk, dan Sosialisasi** 2026-2027 Strengthening the Main Empowerment of Sustainable Finance including Resources, Technology, Products, and Dissemination	**2028-2029** **Menciptakan Pertumbuhan yang Berkualitas untuk Produk dan/atau Jasa Keuangan Berkelanjutan** 2028-2029 Creating Quality Growth for Sustainable Finance Products and/or Services	**2030** **Pengembangan Pertumbuhan yang Berkualitas untuk Produk dan/atau Jasa Keuangan Berkelanjutan** 2030 Development of Quality Growth for Sustainable Finance Products and/or Services
• Pengembangan SDM untuk mengelola fungsi Keuangan Berkelanjutan secara berkesinambungan melalui program pelatihan. • Pelaksanaan review dan penyesuaian Pedoman Keuangan Berkelanjutan. • Peningkatan porsi atas penyaluran pembiayaan kepada kategori usaha berkelanjutan sebagai bagian dari target pembiayaan secara keseluruhan. • Pengembangan Sistem Teknologi pelaporan Keuangan Berkelanjutan. • Pelaksanaan edukasi eksternal. • Penyusunan pedoman internal yang mendukung praktek ramah lingkungan dalam kegiatan operasional Perseroan atau review terhadap pedoman-pedoman yang berlaku terkait keuangan berkelanjutan. • *Design*, pengembangan dan inovasi produk dan/atau jasa Keuangan Berkelanjutan. • Pengembangan SDM secara berkelanjutan. • Peningkatan porsi atas penyaluran pembiayaan kepada kategori usaha berkelanjutan sebagai bagian dari target pembiayaan secara keseluruhan. • Peningkatan implementasi target dan optimalisasi alokasi *Corporate Social Responsibility* (CSR). • The implementation of internal education is in collaboration with various external parties such as Regulators and other related Institutions/Agencies. • Increasing the implementation of targets and optimizing the allocation of Corporate Social Responsibility (CSR). • Financing distribution to the sustainable business category is part of the overall financing distribution target. • Human resource development to manage the Sustainable Finance function in a sustainable manner through training programs. • Implementation of review and adjustment of the Sustainable Finance Guidelines. • Increasing the portion of financing distribution to the sustainable business category as part of the overall financing target. • Development of Sustainable Finance Reporting Technology System. • Implementation of external education. • Preparation of internal guidelines that support environmentally friendly practices in the Company's operational activities or review of applicable guidelines related to sustainable finance.	• Penyusunan sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan. • Penyusunan sistem pengelolaan bisnis yang terintegrasi antara komponen lingkungan hidup, sosial, dan ekonomi dalam pengelolaan risiko. • Pengembangan SDM secara lanjutan. • Pengembangan portofolio produk dan/atau jasa keuangan berkelanjutan. • Peningkatan implementasi target dan alokasi *Corporate Social Responsibility* (CSR). • Peningkatan porsi atas penyaluran pembiayaan kepada kategori usaha berkelanjutan sebagai bagian dari target pembiayaan secara keseluruhan. • Improving the portfolio of sustainable finance products and/or services in a more varied manner. • Advanced level human resource development. • Development of a portfolio of sustainable finance products and/or services. • Implementation of customer education related to sustainable finance products and/or services. • Improving the implementation of Corporate Social Responsibility (CSR) targets and allocations. • Preparation of a monitoring and reporting system for the implementation of sustainable finance. • Preparation of a business management system that integrates environmental, social, and economic components in risk management. • Advanced human resource development. • Development of a portfolio of sustainable finance products and/or services. • Improving the implementation of Corporate Social Responsibility (CSR) targets and allocations. • Increasing the portion of financing distribution to the sustainable business category as part of the overall financing target.	• Peningkatan porsi atas penyaluran pembiayaan kepada kategori usaha berkelanjutan sebagai bagian dari target pembiayaan secara keseluruhan. • The preparation of a business management system that integrates environmental, social and governance components in risk management. • Advanced level human resource development. • Development of a portfolio of sustainable finance products and/or services. • Increasing the portion of financing distribution to the sustainable business category as part of the overall financing target.

2026-2027 **Memperkuat Pemberdayaan Utama Keuangan Berkelanjutan antara lain Sumber Daya, Teknologi, Produk, dan Sosialisasi** 2026-2027 Strengthening the Main Empowerment of Sustainable Finance including Resources, Technology, Products, and Dissemination	2028-2029 **Menciptakan Pertumbuhan yang Berkualitas untuk Produk dan/atau Jasa Keuangan Berkelanjutan** 2028-2029 Creating Quality Growth for Sustainable Finance Products and/or Services	2030 **Pengembangan Pertumbuhan yang Berkualitas untuk Produk dan/atau Jasa Keuangan Berkelanjutan** 2030 Development of Quality Growth for Sustainable Finance Products and/or Services
• Design, development and innovation of Sustainable Finance products and/or services. • Sustainable human resource development. • Increasing the portion of financing distribution to the sustainable business category as part of the overall financing target. • Increasing the implementation of targets and optimizing the allocation of Corporate Social Responsibility (CSR).		

Melalui implementasi *roadmap* di atas, Perseroan menempatkan keberlanjutan sebagai bagian integral dari strategi bisnis lima tahunan sehingga menjadikannya sebagai landasan untuk merangkul pertumbuhan yang lebih resilien, inklusif, dan bertanggung jawab.

Through the implementation of the above roadmap, the Company places sustainability as an integral part of its five-year business strategy, making it the foundation to embrace more resilient, inclusive, and responsible growth.

Aktualisasi RAKB Tahun 2025

2025 RAKB Implementation

Implementasi *roadmap* RAKB tahun 2025 diwujudkan melalui berbagai langkah strategis, termasuk pengadopsian kebijakan yang mendukung prinsip keberlanjutan, peningkatan kesadaran lingkungan hidup kepada para pemangku kepentingan, serta pelaksanaan evaluasi berkala untuk memastikan efektivitas dan relevansi strategi yang diterapkan.

Rincian pencapaian dan implementasi inisiatif RAKB sepanjang tahun 2025 disajikan secara terperinci pada tabel berikut:

The implementation of the RAKB roadmap for 2025 is realized through various strategic steps, including the adoption of policies that support sustainability principles, increasing environmental awareness among stakeholders, and conducting periodic evaluations to ensure the effectiveness and relevance of the strategies implemented.

Details of the achievements and implementation of the RAKB initiative throughout 2025 are presented in detail in the following table:

Target Kegiatan Prioritas Priority Activity Targets	**Indikator Keberhasilan** Success Indicators	**Realisasi Tahun 2025** 2025 Realization
Pelaksanaan edukasi internal bekerja sama dengan berbagai pihak eksternal seperti Regulator dan Lembaga/Instansi terkait lainnya. The implementation of internal education is in collaboration with various external parties such as Regulators and other related Institutions/Agencies.	• Sebanyak 80% dari total pengurus dan pejabat tingkat manajerial telah mengikuti training terkait keuangan berkelanjutan tingkat dasar atau pelatihan sejenisnya. • Peningkatan kompetensi karyawan Satuan Kerja Aksi Keuangan Berkelanjutan. • Melakukan pelatihan kepada karyawan analis kredit sebanyak 1 (satu) kali untuk 3 (tiga) orang.	Sebanyak 4 (empat) orang personil Unit Khusus Pengelola Keuangan Berkelanjutan dan 5 orang departemen terkait telah mengikuti 7 pelatihan dan sosialisasi terkait keuangan berkelanjutan. A total of 4 (four) personnel of the Special Unit for Sustainable Finance Management and 5 related departments have participated in 7 trainings and disseminations related to sustainable finance.

Target Kegiatan Prioritas Priority Activity Targets	**Indikator Keberhasilan** Success Indicators	**Realisasi Tahun 2025** 2025 Realization
	• Melakukan pelatihan kepada karyawan marketing sebanyak 1 (satu) kali untuk 10 (sepuluh) orang. • Pelatihan penyusunan Laporan Keberlanjutan kepada karyawan di Departemen Sekretaris Perseroan, Kepatuhan, dan Anti Pencucian Uang sebanyak 1 (satu) orang. • As many as 80% of the total management and managerial-level officers have participated in training related to basic sustainable finance or similar training. • Improving the competence of employees of the Sustainable Finance Action Work Unit. • Conducting training for credit analyst employees 1 (one) time for 3 (three) people. • Conducting training for marketing employees 1 (one) time for 10 (ten) people. • Training on the preparation of Sustainability Reports for employees in the Company Secretary, Compliance, and Anti-Money Laundering Department as many as 1 (one) person.	
Peningkatan implementasi target dan alokasi *Corporate Social Responsibility* (CSR). Improving the implementation of Corporate Social Responsibility (CSR) targets and allocations.	• Peningkatan realisasi *budget* pelaksanaan CSR. • Cakupan wilayah CSR yang lebih luas. • Terdapat mekanisme *monitoring* dan evaluasi secara berkala. • Increasing the realization of CSR implementation budget . • Wider coverage of CSR areas. • There is a periodic monitoring and evaluation mechanism.	Kegiatan CSR di sepanjang tahun 2025 telah terealisasi sebanyak 3 (tiga) kegiatan dengan total realisasi budget sebesar Rp134 juta. Kegiatan CSR Perseroan dilakukan di beberapa daerah yang menjadi target pelaksanaan dengan mempertimbangkan berbagai faktor, di antaranya target penerima, kesesuaian dengan rencana yang telah ditetapkan dalam RAKB, serta kebutuhan. CSR activities throughout 2025 were realized as many as 3 (three) activities with a total budget realization of Rp134 million. The Company's CSR activities were carried out in several areas that are targeted for implementation by considering various factors, including target recipients, conformity with the plan set in the RAKB, and needs.
Penyusunan pedoman lanjutan terkait penerapan keuangan berkelanjutan. Preparation of advanced guidelines related to the implementation of sustainable finance.	Pedoman lanjutan terkait penerapan keuangan berkelanjutan khususnya terkait CSR telah disetujui Direksi. Follow-up guidelines related to the implementation of sustainable finance, especially related to CSR, have been approved by the Board of Directors.	Perseroan telah memiliki *Sustainable Finance Guidelines* tertanggal 22 November 2024 dan akan dikembangkan dengan penyusunan pedoman lanjutan. The Company already has Sustainable Finance Guidelines dated November 22, 2024, and will be developed with the preparation of follow-up guidelines.
Penyaluran pembiayaan kepada kategori usaha berkelanjutan sebagai bagian dari target penyaluran pembiayaan secara keseluruhan. Financing distribution to the sustainable business category as part of the overall financing distribution target.	Terealisasinya target penyaluran pembiayaan kepada kategori usaha berkelanjutan sesuai dengan rencana yang telah ditetapkan. The realization of the target of distributing financing to the sustainable business category is in accordance with the plan that has been set.	Perseroan telah melakukan penyaluran pembiayaan kepada kategori usaha berkelanjutan pada sektor transportasi ramah lingkungan dengan total pembiayaan sebesar Rp80,586 miliar. The Company distributed financing to the sustainable business category in the environmentally friendly transportation sector with a total financing of Rp80.586 billion.

Tata Kelola Keberlanjutan

Sustainability Governance

Penanggung Jawab Penerapan Keuangan Berkelanjutan

Perseroan membentuk Unit Khusus Pengelola Keuangan Berkelanjutan sebagai bagian dari upaya strategis dalam menerapkan prinsip keuangan berkelanjutan sesuai ketentuan POJK 51/2017. Inisiatif ini pertama kali ditetapkan melalui Keputusan Sirkuler Direksi No. 011/DIR/HO/02/20 tanggal 5 Februari 2020, dan kemudian disempurnakan melalui Keputusan Sirkuler Direksi No. 101/DIR/HO/10/24 tanggal 21 Oktober 2024, seiring penyesuaian struktur organisasi Perseroan.

Unit ini bertanggung jawab merumuskan, mengimplementasikan, dan memantau strategi keberlanjutan, sekaligus memastikan integrasi prinsip LST ke seluruh proses operasional dan portofolio pembiayaan. Akuntabilitas kinerja unit ini dilaporkan secara langsung kepada Direksi sehingga setiap kebijakan dan inisiatif dapat dievaluasi dan diselaraskan dengan strategi bisnis Perseroan.

Sebagai panduan pelaksanaan, berikut disajikan pembagian peran dan tanggung jawab antarorgan dan departemen yang terlibat dalam penerapan tata kelola keuangan berkelanjutan Perseroan:

Unit Responsible for Sustainable Finance Implementation

The Company established a Special Unit for Sustainable Finance Management as part of a strategic effort in implementing sustainable finance principles in accordance with the provisions of POJK 51/2017. This initiative was first established through the Board of Directors' Circular Decision No. 011/DIR/HO/02/20 dated February 5, 2020, and then refined through the Board of Directors' Circular Decision No. 101/DIR/HO/10/24 dated October 21, 2024, in line with the adjustment of the Company's organizational structure.

This unit is responsible for formulating, implementing, and monitoring sustainability strategies, while ensuring the integration of ESG principles into all operational processes and financing portfolios. The accountability of the performance of this unit is reported directly to the Board of Directors, so that every policy and initiative can be evaluated and aligned with the Company's business strategy.

As a guide for implementation, the following is presented the division of roles and responsibilities between the organs and departments involved in the implementation of the Company's sustainable finance governance:

Jabatan Position	**Tugas dan Tanggung Jawab** Duties and Responsibilities
Penanggung Jawab Komite Keuangan Berkelanjutan Unit in Charge of the Sustainable Finance Committee	• Bertanggung jawab terhadap pengelolaan program aksi keuangan berkelanjutan secara keseluruhan; • Memastikan bahwa program keuangan berkelanjutan dijalankan dengan baik oleh Unit Khusus Pengelola Keuangan Berkelanjutan; • Menetapkan Pedoman Aksi Keuangan Berkelanjutan; • Memastikan bahwa Pedoman Aksi Keuangan Berkelanjutan telah diterapkan dan dilaksanakan; • Menetapkan dan menyetujui Rencana Aksi Keuangan Berkelanjutan. • Responsible for the overall management of sustainable finance action programs; • Ensuring that the sustainable finance program is properly implemented by the Special Unit for Sustainable Finance Management; • Establishing guidelines for sustainable finance action; • Ensuring that the Sustainable Finance Action Guidelines have been implemented and implemented; • Establishing and approve the Sustainable Finance Action Plan.
Koordinator Unit Khusus Pengelola Keuangan Berkelanjutan Coordinator of the Special Unit for Sustainable Finance Management	• Bertanggung jawab kepada Direksi terhadap pengelolaan program keuangan berkelanjutan secara keseluruhan; • Mengelola program keuangan berkelanjutan; • Melakukan penyesuaian terkait susunan Unit Khusus Pengelola Keuangan Berkelanjutan apabila terdapat perubahan di internal Perseroan; • Menyusun Rencana Aksi Keuangan Berkelanjutan; • Menyusun Pedoman Aksi Keuangan Berkelanjutan; • Mengawasi pelaksanaan keuangan berkelanjutan; • Menyusun Laporan Keberlanjutan. • Responsible to the Board of Directors for the overall management of sustainable finance programs; • Managing sustainable finance programs; • Making adjustments related to the composition of the Special Unit for Sustainable finance Management if there are changes within the Company; • Developing a Sustainable Finance Action Plan; • Developing guidelines for sustainable finance action; • Supervising the implementation of sustainable finance; • Compiling a Sustainability Report.

Jabatan Position	Tugas dan Tanggung Jawab Duties and Responsibilities
Anggota Unit Khusus Pengelola Keuangan Berkelanjutan Member of the Special Unit for Sustainable Finance Management	• Bertanggung jawab terhadap pelatihan peningkatan kompetensi terkait program keuangan berkelanjutan; • Membantu penyusunan Rencana Aksi Keuangan Berkelanjutan; • Mendukung penyusunan Pedoman Aksi Keuangan Berkelanjutan; • Mendukung penyusunan Laporan Keberlanjutan; • Melakukan *review* dan rekomendasi terkait aspek kepatuhan terhadap program keuangan berkelanjutan; • Melakukan pengawasan risiko kredit/pembiayaan dan risiko lainnya terkait penerapan keuangan berkelanjutan; • Bertanggung jawab terhadap proyeksi pertumbuhan penyaluran pembiayaan kepada kegiatan usaha kategori berkelanjutan; • Bertanggung jawab terhadap penyaluran pembiayaan kepada kegiatan usaha kategori berkelanjutan; • Bertanggung jawab terkait pengembangan dan/atau penerbitan produk dan/atau program-program pembiayaan terkait keuangan berkelanjutan; • Bertanggung jawab terhadap laporan bulanan realisasi penyaluran pembiayaan kepada kegiatan usaha kategori berkelanjutan; • Bertanggung jawab terhadap penyediaan sistem IT terkait penyaluran pembiayaan kepada kegiatan usaha kategori berkelanjutan; • Membantu pengelolaan program keuangan berkelanjutan; • Membantu mengawasi pelaksanaan aksi keuangan berkelanjutan. • Responsible for competency improvement training related to sustainable finance programs; • Assisting in the preparation of the Sustainable Finance Action Plan; • Supporting the preparation of the Sustainable Finance Action Guidelines; • Supporting the preparation of Sustainability Reports; • Reviewing and providing recommendations related to compliance aspects of sustainable finance programs; • Supervising credit/financing risks and other risks related to the implementation of sustainable finance; • Responsible for the projected growth of financing distribution to sustainable category business activities; • Responsible for the distribution of financing to sustainable business activities; • Responsible for the development and/or issuance of sustainable finance related products and/or financing programs; • Responsible for the monthly report on the realization of financing distribution to sustainable category business activities; • Responsible for the provision of IT systems related to the distribution of financing to sustainable category business activities; • Assisting in managing the sustainable finance programs; • Assisting in overseeing the implementation of sustainable finance actions.

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan

Penguatan kesiapan dan kompetensi teknis karyawan menjadi langkah strategis Perseroan dalam menjalankan bisnis pembiayaan yang bertanggung jawab, sekaligus menciptakan dampak positif bagi seluruh pemangku kepentingan. Fokus utama diarahkan pada pemahaman praktik keuangan berkelanjutan yang wajib dipatuhi oleh pelaku usaha di sektor jasa keuangan, sekaligus memastikan keselarasan seluruh kegiatan operasional dengan prinsip LST.

Melalui program pelatihan yang dilaksanakan secara berkesinambungan, Perseroan berupaya membangun talenta internal yang memiliki pemahaman mendalam terhadap produk dan jasa Perseroan, serta wawasan komprehensif mengenai dinamika industri jasa keuangan. Kegiatan ini mencakup sosialisasi, seminar, dan webinar, baik secara daring maupun luring yang diselenggarakan oleh OJK, BEI, maupun asosiasi dan organisasi profesional terkait.

Sampai dengan 31 Desember 2025, Perseroan telah menyelenggarakan serangkaian program pengembangan kompetensi di bidang keuangan berkelanjutan yang melibatkan Direksi serta karyawan, khususnya yang tergabung dalam Unit Khusus Pengelola Keuangan Berkelanjutan, yaitu sebagai berikut:

Competency Development in Sustainable Finance

Strengthening the readiness and technical competence of employees is a strategic step for the Company in running a responsible financing business, while creating a positive impact on all stakeholders. The main focus is directed at understanding sustainable finance practices that must be adhered to by business actors in the financial services sector, while ensuring the alignment of all operational activities with ESG principles.

Through the training program that is carried out on an ongoing basis, the Company strives to build internal talents who have a deep understanding of the Company's products and services, as well as comprehensive insight into the dynamics of the financial services industry. This activity includes Dissemination, seminars, and webinars, both online and offline, organized by the OJK, IDX, and related professional associations and organizations.

Up to December 31, 2025, the Company organized a series of competency development programs in the field of sustainable finance involving the Board of Directors and employees, especially those who are members of the Special Unit for Sustainable Finance Management, as follows:

Tanggal Date	Nama Pelatihan Training Title	Penyelenggara Organizer	Peserta Participants
23 Januari 2025 January 23, 2025	Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan Digital Transformation: Technological Innovation Trends in the Financial Sector	OJK Institute	• Imam Maulana • Anggara Galih • Retno Oktafianti
6 Maret 2025 March 06, 2025	*Sustainability Accounting and Reporting in the Financial Services*	OJK Institute	• Darwin Tanamas • Margareth Hana • Putri Suci LS Simanjuntak
27 Mei 2025 May 27, 2025	*From Policy to Practice: Embedding ESG Into Business Strategy*	(Indonesia Corporate Secretary Association) ICSA	Dwi Indriyanie
3 September 2025 September 3, 2025	Undangan Seminar IDX-GRI-AEI Series III "GRI 102: *Climate Change* dan GRI 103: *Energy Topic Standards*" Invitation to IDX-GRI-AEI Series III Seminar "GRI 102: Climate Change and GRI 103: Energy Topic Standards	Bursa Efek Indonesia (BEI) Indonesia Stock Exchange (IDX)	• Margareth Hana • Clarisa Nabella
12 September 2025 September 12, 2025	Keuangan Berkelanjutan dan Penerapannya di Perusahaan Pembiayaan Sustainable Finance and Its Application in Finance Companies	Asosiasi Perusahaan Pembiayaan Indonesia (APPI) Indonesian Financial Services Association (APPI)	• Rany Ken • Margareth Hana
29 Oktober 2025 October 29, 2025	Webinar IDX-IAI: Sosialiasi Pernyataan Standar Pengungkapan Keberlanjutan (PSPK 1 dan PSPK 2) IDX-IAI Webinar: Dissemination of Sustainability Disclosure Standard Statement (PSPK 1 and PSPK 2)	Asosiasi Perusahaan Pembiayaan Indonesia (APPI) Indonesian Financial Services Association (APPI)	• Dwi Indriyanie • Putri Suci LS Simanjuntak
7 November 2025 November 7, 2025	*From Compliance to Confidence: Redefining ACGS through ESG and Digital Governance*	ICSA Academy	Dwi Indriyanie

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan

Dalam mendukung keberlanjutan usaha jangka panjang, Perseroan menempatkan pengelolaan risiko sebagai aspek yang krusial bagi bisnis pembiayaan. Sejalan dengan pencapaian program dan target kinerja keberlanjutan yang tercantum dalam RAKB tahunan, Perseroan telah melakukan identifikasi dan pemetaan risiko utama, termasuk risiko keberlanjutan yang relevan dengan *core business* sehingga dapat memastikan portofolio pembiayaan tetap sehat, efisien, dan berorientasi jangka panjang.

Perseroan telah mengintegrasikan risiko keberlanjutan ke dalam kerangka *Enterprise Risk Management* (ERM), yang dikoordinasikan secara aktif oleh Departemen Manajemen Risiko. Unit kerja ini tidak hanya bertugas mengidentifikasi dan menilai risiko, tetapi juga memastikan adanya mitigasi yang tepat sehingga risiko dapat dikendalikan secara efektif sebelum berdampak pada kinerja bisnis maupun reputasi Perseroan.

Dewan Komisaris dan Direksi terlibat langsung dalam proses pengawasan risiko, melalui rapat *monitoring* rutin dan koordinasi dengan komite-komite terkait, termasuk Komite Audit dan Komite Pemantau Risiko. Pendekatan ini memungkinkan Perseroan untuk menanggapi setiap tantangan dengan cepat, menjaga integritas keputusan, sekaligus memastikan bahwa setiap strategi bisnis selaras dengan prinsip keberlanjutan dan tujuan jangka panjang Perseroan.

Risk Assessment on Sustainable Finance Implementation

In supporting long-term business sustainability, the Company places risk management as a crucial aspect for the financing business. In line with the achievement of sustainability performance programs and targets listed in the annual RAKB, the Company has identified and mapped key risks, including sustainability risks relevant to its core business in order to ensure that its financing portfolio remains healthy, efficient, and long-term oriented.

The Company has integrated sustainability risk into the Enterprise Risk Management (ERM) framework, which is actively coordinated by the Risk Management Department. This work unit is not only tasked with identifying and assessing risks, but also ensuring that there is appropriate mitigation so that risks can be effectively controlled before they have an impact on the Company's business performance and reputation.

The Board of Commissioners and the Board of Directors are directly involved in the risk monitoring process, through regular monitoring meetings and coordination with relevant committees, including the Audit Committee and the Risk Monitoring Committee. This approach allows the Company to respond quickly to each challenge, maintaining the integrity of decisions, while ensuring that each business strategy is aligned with the Company's sustainability principles and long-term goals.

Dengan demikian, pengelolaan risiko LST di Perseroan tidak sekadar kewajiban kepatuhan, melainkan telah terinternalisasi dalam budaya perusahaan, yang berfungsi sebagai panduan bagi seluruh tim untuk bertindak dengan kehati-hatian, tanggung jawab, serta visi yang berfokus pada dampak positif bagi pemangku kepentingan, masyarakat, dan lingkungan.

Risiko-Risiko Keuangan Berkelanjutan terkait Penyaluran Pembiayaan

Sejalan dengan komitmen penerapan keuangan berkelanjutan, Perseroan secara proaktif mengidentifikasi dan mempertimbangkan berbagai risiko yang melekat dalam aktivitas operasional dan penyaluran pembiayaan, termasuk risiko ekonomi, lingkungan, dan sosial. Identifikasi risiko ini dilakukan sebagai bagian dari upaya Perseroan dalam menjaga kualitas portofolio pembiayaan sekaligus memastikan keberlanjutan usaha jangka panjang.

Sebagai salah satu langkah mitigasi, Perseroan melakukan penyesuaian atas persyaratan dan proses pengajuan pembiayaan dengan mempertimbangkan aspek keberlanjutan, termasuk mendorong peningkatan portofolio pembiayaan hijau. Pendekatan ini tidak hanya ditujukan untuk memitigasi potensi risiko, tetapi juga untuk menangkap peluang pertumbuhan yang selaras dengan prinsip LST.

Dalam mengelola risiko lingkungan dan sosial, Perseroan menerapkan sistem manajemen risiko berbasis LST yang mengacu pada Dokumen Sistem Manajemen Lingkungan dan Sosial (*Environmental and Social Management System*/"ESMS"). ESMS tersebut menjadi kerangka kerja utama dalam memastikan bahwa setiap keputusan pembiayaan telah melalui penilaian risiko yang memadai, dengan cakupan antara lain:

1. kebijakan lingkungan dan sosial sebagai dasar penerapan prinsip keberlanjutan;
2. kapasitas serta kompetensi organisasi internal dalam mengelola risiko LST;
3. proses dan prosedur tinjauan lingkungan dan sosial (*environmental and social review*) untuk mengidentifikasi risiko serta dampak dari calon debitur; dan
4. mekanisme pemantauan serta penelaahan berkala atas portofolio pembiayaan Perseroan.

Melalui penerapan ESMS, Perseroan telah mengidentifikasi risiko-risiko berbasis LST yang relevan dengan kegiatan usaha pembiayaan serta menetapkan prioritas mitigasi yang selaras dengan profil risiko Perseroan. Pedoman tertulis ini digunakan sebagai acuan bagi karyawan dan Manajemen dalam pengambilan keputusan bisnis sehingga seluruh aktivitas pembiayaan tetap sejalan dengan prinsip keuangan berkelanjutan serta ketentuan POJK 51/2017.

Adapun hasil identifikasi risiko keuangan berkelanjutan terkait penyaluran pembiayaan diuraikan sebagai berikut:

Thus, ESG risk management in the Company is not just a compliance obligation, but has been internalized in the company culture, which serves as a guide for the entire team to act with prudence, responsibility, and vision that focuses on positive impacts on stakeholders, society, and the environment.

Sustainable Finance Risks Related to Financing Activities

In line with its commitment to implementing sustainable finance, the Company proactively identifies and considers various risks inherent in operational activities and financing disbursements, including economic, environmental, and social risks. This risk identification is carried out as part of the Company's efforts to maintain the quality of its financing portfolio while ensuring long-term business sustainability.

As one of the mitigation measures, the Company has made adjustments to the requirements and process for financing applications by considering sustainability aspects, including encouraging the improvement of its green financing portfolio. This approach is not only aimed at mitigating potential risks, but also at capturing growth opportunities that align with ESG principles.

In managing environmental and social risks, the Company implements an ESG-based risk management system which refers to the Environmental and Social Management System (ESMS) Document. The ESMS is the main framework in ensuring that every financing decision has gone through an adequate risk assessment, with the scope of including:

1. environmental and social policies as the basis for the application of sustainability principles;
2. internal organizational capacity and competence in managing ESG risks;
3. environmental and social review processes and procedures to identify the risks and impacts of potential debtors; and
4. monitoring mechanism and periodic review of the Company's financing portfolio.

Through the implementation of ESMS, the Company has identified ESG-based risks relevant to its financing business activities and set mitigation priorities that are in line with the Company's risk profile. These written guidelines are used as a reference for employees and Management in making business decisions, so that all financing activities remain in line with the principles of sustainable finance and the provisions of POJK 51/2017.

The results of the identification of sustainable finance risks related to financing distribution are described as follows:

Topik LST ESG Topics	**Jenis Risiko** Risk Type	**Penjelasan Risiko** Risk Explanation	**Mitigasi** Mitigation
Lingkungan Environment	Pembiayaan Ramah Lingkungan Environmentally Friendly Financing	Keberlanjutan usaha debitur juga dipengaruhi oleh pengelolaan risiko sosial dan lingkungan hidup yang dimilikinya. Selain itu, pengendalian dampak sosial dan lingkungan dari pembiayaan juga sejalan dengan program pemerintah ke depan. The sustainability of the debtor's business is also influenced by the management of social and environmental risks that it has. In addition, controlling the social and environmental impacts of financing is also in line with the government's programs in the future.	• Menetapkan Perseroan yang termasuk pada kategori berwawasan sosial dan lingkungan, serta *exclusion list*; • Meningkatkan kualitas penerapan ESMS secara bertahap; • Mengedukasi (calon) debitur perihal ESMS serta kegiatan usaha yang bertanggung jawab. • Determining the Company that is included in the category of social and environmental insights, as well as the exclusion list; • Gradually improving the quality of ESMS implementation; • Educating (candidates) debtors about ESMS and responsible business activities.
	Pencemaran Lingkungan Environmental Pollution	Penurunan kualitas lingkungan hidup akibat penggunaan energi dan sumber daya secara berlebihan, serta limbah yang dihasilkan dari kegiatan operasional. A decrease in environmental quality due to excessive use of energy and resources, as well as waste generated from operational activities.	• Melakukan kampanye peduli lingkungan di internal Perseroan melalui poster kampanye hijau yang ditayangkan secara berkala di ruang lobby Perseroan; • Melakukan penghematan penggunaan kertas, terutama melalui penggunaan dokumen elektronik; • Mengefisienkan penggunaan energi dan melakukan inisiatif penyeimbangan karbon. • Conducting environmental care campaigns within the Company through green campaign posters that are regularly aired in the Company's lobby room; • Saving on paper use, especially through the use of electronic documents; • Efficient energy use and carrying out carbon offset initiatives.
	Risiko Lingkungan Debitur Environmental Risk of the Debtor	Kegiatan usaha debitur berpotensi menimbulkan pencemaran, kerusakan lingkungan, atau ketidakpatuhan terhadap perizinan lingkungan The debtor's business activities have the potential to cause pollution, environmental damage, or non-compliance with environmental permits	Penerapan ESMS, penilaian E&S pada proses pembiayaan, serta penetapan pengecualian penyaluran dana pada sektor berisiko tinggi. The implementation of ESMS, E&S assessment of the financing process, and the establishment of exclusions for the disbursement of funds in high-risk sectors.
	Risiko Transisi Transition Risks	Perubahan regulasi lingkungan dan standar keberlanjutan berdampak pada kelangsungan usaha debitur. Changes in environmental regulations and sustainability standards have an impact on the debtor's business continuity.	Penyesuaian kebijakan pembiayaan dan penguatan portofolio hijau. Adjustment of financing policies and strengthening of green portfolios.

Topik LST ESG Topics	Jenis Risiko Risk Type	Penjelasan Risiko Risk Explanation	Mitigasi Mitigation
Sosial Social	Ketenagakerjaan, Kesehatan, dan Keselamatan Kerja Employment, Occupational Health, and Safety	Kompetensi, kesejahteraan, serta kesehatan dan keselamatan karyawan berpotensi memengaruhi produktivitas dan kinerja operasional. Employee competence, welfare, and health and safety have the potential to impact productivity and operational performance.	• Mengimplementasikan praktik terbaik pengelolaan ketenagakerjaan serta kesehatan dan keselamatan kerja; • Menetapkan Kode Etik yang harus dipenuhi karyawan dalam berhubungan dengan nasabah, mitra usaha, dan pemangku kepentingan lainnya. • Implementing best practices in employment management and occupational health and safety; • Establishing a Code of Conduct that must be fulfilled by employees in dealing with customers, business partners, and other stakeholders.
	Masyarakat Community	Perseroan beroperasi di tengah dinamika sosial yang beragam, di mana kesenjangan sosial serta potensi konflik atau bencana darurat dapat menimbulkan risiko terhadap keberlanjutan operasional. Oleh karena itu, pengelolaan risiko sosial menjadi perhatian penting dalam memastikan keberlangsungan usaha yang bertanggung jawab dan berkelanjutan. The Company operates in the midst of diverse social dynamics, where social disparities and the potential for conflicts or emergency disasters can pose risks to operational sustainability. Therefore, social risk management is an important concern in ensuring responsible and sustainable business sustainability.	Memberikan bantuan dana ataupun investasi lainnya dalam bidang pendidikan, pekerjaan dan kewirausahaan, ataupun bencana darurat. Providing financial assistance or other investments in the fields of education, employment and entrepreneurship, or emergency disasters.
	Risiko Ketenagakerjaan Debitur Debtor Employment Risk	Praktik ketenagakerjaan yang tidak sesuai ketentuan. Employment practices that are not in accordance with the provisions.	*Due diligence* sosial dalam proses penilaian pembiayaan. Social due diligence in the financing evaluation process.
	Risiko Dampak Sosial Social Impact Risk	Usaha debitur menimbulkan dampak negatif bagi masyarakat sekitar. The debtor's business has a negative impact on the surrounding community.	Evaluasi dampak sosial dan pemantauan berkelanjutan. Social impact evaluation and continuous monitoring.
Tata Kelola Governance	Risiko Kepatuhan Debitur Debtor Compliance Risks	Lemahnya tata kelola dan kepatuhan hukum debitur. Weak governance and legal compliance of debtors.	Penilaian tata kelola debitur dan penguatan persyaratan pembiayaan. Assessment of debtor governance and strengthening of financing requirements.
	Risiko Reputasi Reputational Risk	Pembiayaan pada sektor sensitif LST. Financing in ESG-sensitive sectors.	Penilaian tata kelola debitur dan penguatan persyaratan pembiayaan. Assessment of debtor governance and strengthening of financing requirements.

Membangun Hubungan yang Harmonis dengan Pemangku Kepentingan

Keberlanjutan usaha Perseroan dibangun melalui hubungan yang kuat dan saling percaya dengan seluruh pemangku kepentingan. Selama lebih dari tiga dekade berkiprah di industri pembiayaan, Perseroan menyadari bahwa pertumbuhan dan penguasaan pangsa pasar tidak hanya ditopang oleh kinerja finansial, tetapi juga oleh kontribusi, dukungan, serta kepercayaan para pemangku kepentingan, baik yang terlibat secara langsung maupun tidak langsung.

Dengan pemahaman tersebut, Perseroan secara konsisten menjaga komunikasi dan interaksi yang terbuka, konstruktif, dan berkesinambungan. Perseroan telah mengidentifikasi kelompok pemangku kepentingan utama yang memiliki pengaruh signifikan terhadap pencapaian tujuan keberlanjutan, serta menjadikan masukan dan ekspektasi mereka sebagai pertimbangan penting dalam proses pengambilan keputusan strategis.

Pada tahun 2025, Perseroan melakukan proses identifikasi dan pemetaan pemangku kepentingan secara menyeluruh, termasuk penetapan frekuensi dan metode pelibatan yang sesuai. Pendekatan ini dirancang untuk memastikan bahwa setiap inisiatif keberlanjutan yang dijalankan tidak hanya selaras dengan strategi bisnis Perseroan, tetapi juga mampu menciptakan nilai tambah jangka panjang bagi seluruh pemangku kepentingan.

Uraian mengenai kelompok pemangku kepentingan serta mekanisme pelibatannya disajikan pada bagian berikut:

Establishing Harmonious Relationships with Stakeholders

The Company's business sustainability is built through strong relationships and mutual trust with all stakeholders. During more than three decades of involvement in the financing industry, the Company has realized that growth and market share are not only supported by financial performance, but also by the contributions, support, and trust of stakeholders, both directly and indirectly.

By this understanding, the Company consistently maintains open, constructive, and continuous communication and interaction. The Company has identified key stakeholder groups that have a significant impact on the achievement of sustainability goals, and makes their input and expectations an important consideration in the strategic decision-making process.

In 2025, the Company conducted a comprehensive stakeholder identification and mapping process, including determining the appropriate frequency and engagement method. This approach is designed to ensure that each sustainability initiative implemented is not only aligned with the Company's business strategy, but also able to create long-term added value for all stakeholders.

A description of stakeholder groups and their involvement mechanisms is presented in the following sections:

Pemangku Kepentingan Stakeholders	**Topik dan Isu Utama** Key Topics and Issues	**Pendekatan** Approach	**Mitigasi** Mitigation
Pemegang Saham dan Investor **Shareholders and Investors**	• Informasi umum Perseroan. • Kinerja keuangan dan non-keuangan Perseroan untuk tahun buku yang bersangkutan. • Kinerja keberlanjutan Perseroan untuk tahun buku yang bersangkutan. • Pengesahan laporan keuangan, laporan tahunan, dan laporan keberlanjutan untuk tahun buku yang bersangkutan. • Perubahan manajemen (apabila ada). • Penunjukan akuntan publik dan/atau kantor akuntan publik untuk tahun buku yang bersangkutan. • Penetapan nominasi dan remunerasi bagi Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah. • General information of the Company. • The Company's financial and non-financial performance for the relevant financial year. • The Company's sustainability performance for the relevant financial year.	• Situs web. • Laporan Tahunan. • Laporan Keberlanjutan. • Paparan Publik. • RUPS Tahunan. • RUPS Luar Biasa. • Website. • Annual Report. • Sustainability Report. • Public Exposure. • Annual GMS. • Extraordinary GMS.	Setiap tahun, sesuai waktu yang ditentukan, atau sesuai kebutuhan. Annually, at the specified time, or as needed.

Pemangku Kepentingan Stakeholders	**Topik dan Isu Utama** Key Topics and Issues	**Pendekatan** Approach	**Mitigasi** Mitigation
	• Endorsement of financial statements, annual reports, and sustainability reports for the relevant financial year. • Management changes (if any). • Appointment of a public accountant and/or public accounting firm for the relevant financial year. • Determination of nominations and remuneration for the Board of Directors, Board of Commissioners, and Sharia Supervisory Board.		
Regulator	Penyampaian laporan periodik maupun insidental. Submission of periodic and incidental reports.	• Laporan Tahunan. • Laporan Keberlanjutan. • Rencana Aksi Keuangan Berkelanjutan (RAKB). • Konseling. • Korespondensi surat dan laporan. • Situs web. • Kegiatan literasi dan inklusi keuangan. • Annual Report. • Sustainability Report. • Sustainable Finance Action Plan (RAKB). • Counseling. • Correspondence, letters and reports. • Website. • Financial literacy and inclusion activities.	Setiap tahun, setiap semester, sesuai waktu yang ditentukan, atau sesuai kebutuhan. Every year, every semester, at the designated time, or as needed.
Mitra Bisnis **Business Partners**	• Sosialisasi kebijakan. • Sosialisasi produk. • Dissemination of policies. • Dissemination of products.	• Situs web. • Kegiatan inklusi keuangan. • Website. • Financial inclusion activities.	Setiap tahun, setiap semester atau sesuai kebutuhan. Annually, every semester or as needed.
Debitur **Debtor**	Sosialiasi produk dan layanan jasa keuangan. Dissemination of financial products and services.	• *Customer Care*. • Kantor Cabang. • Kantor Perwakilan. • Situs web dan media sosial lainnya. • Kegiatan inklusi keuangan. • Customer Care. • Branch Offices. • Representative Office. • Websites and other social media. • Financial inclusion activities.	Setiap tahun, setiap semester atau sesuai kebutuhan. Annually, every semester or as needed.
Komunitas/Asosiasi **Community/ Association**	• Informasi umum Perseroan. • Kinerja keuangan dan non-keuangan Perseroan. • General information of the Company. • The Company's financial and non-financial performance.	• Situs web. • Laporan Tahunan. • Laporan Keberlanjutan. • Paparan Publik. • Website. • Annual Report. • Sustainability Report. • Public Exposure.	Sepanjang tahun atau sesuai kebutuhan. Year-round or as needed.

Pemangku Kepentingan Stakeholders	Topik dan Isu Utama Key Topics and Issues	Pendekatan Approach	Mitigasi Mitigation
Karyawan **Employees**	• Sosialisasi peraturan internal dan eksternal. • Sosialisasi kebijakan manajemen. • Sosialiasi kampanye hijau. • Evaluasi kinerja periodik. • Dissemination of internal and external regulations. • Dissemination of management policies. • Dissemination of green campaigns. • Periodic performance evaluation.	• Media internal. • *Town Hall meeting*. • Rapat koordinasi. • Internal media. • Town Hall meeting. • Coordination meetings.	Sepanjang tahun atau sesuai rencana pelaksanaan program. Throughout the year or according to the program implementation plan.
Masyarakat **Society**	• Informasi umum Perseroan. • Kinerja keuangan dan non-keuangan Perseroan. • General information of the Company. • The Company's financial and non-financial performance.	• Situs web. • Laporan Tahunan. • Laporan Keberlanjutan. • Paparan Publik. • Edukasi literasi keuangan. • Website. • Annual Report. • Sustainability Report. • Public Exposure. • Financial literacy education.	Setiap tahun, setiap semester atau sesuai rencana pelaksanaan program atau sesuai kebutuhan. Every year, every semester or as adjust the program implementation plan or as needed.
Media Massa **Mass Media**	• Kinerja keuangan Perseroan. • Kejadian material bagi Perseroan. • The Company's financial performance. • Material events for the Company.	• Paparan Publik • Siaran Pers. • Public Exposure • Press Release.	Tahunan dan sesuai kebutuhan. Annual and as needed.

Pencegahan Konflik Kepentingan [S-12]

Perseroan menempatkan integritas dan transparansi sebagai prinsip utama dalam seluruh kegiatan operasional dan pengambilan keputusan bisnis. Untuk itu, pengelolaan potensi konflik kepentingan menjadi fokus penting dalam tata kelola perusahaan.

Setiap jajaran manajemen, karyawan, dan pihak terkait diwajibkan untuk mengidentifikasi, melaporkan, dan mengelola situasi yang berpotensi menimbulkan konflik kepentingan. Mekanisme ini mencakup prosedur internal berupa kode etik, pedoman perilaku, serta sistem pelaporan yang jelas sehingga keputusan bisnis tetap objektif, adil, dan bertanggung jawab.

Perseroan secara berkala melakukan sosialisasi dan pemantauan untuk memastikan seluruh pihak memahami tanggung jawabnya dan mematuhi prinsip-prinsip pencegahan konflik kepentingan. Selain itu, setiap pelanggaran atau indikasi potensi konflik akan ditindaklanjuti sesuai prosedur internal, untuk memastikan kepatuhan terhadap regulasi, etika bisnis, dan prinsip LST.

Langkah-langkah ini tidak hanya menjaga reputasi dan integritas Perseroan, tetapi juga meningkatkan kepercayaan pemangku kepentingan, debitur, dan regulator, sekaligus mendukung praktik bisnis yang berkelanjutan dan profesional.

Prevention of Conflict of Interest [S-12]

The Company places integrity and transparency as the main principles in all operational activities and business decision-making. For this reason, the management of potential conflicts of interest is an important focus in corporate governance.

Every level of management, employees, and related parties is required to identify, report, and manage situations that have the potential to give rise to conflicts of interest. This mechanism includes internal procedures in the form of a code of ethics, code of conduct, and a clear reporting system, so that business decisions remain objective, fair, and accountable.

The Company regularly conducts dissemination and monitoring to ensure that all parties understand their responsibilities and comply with the principles of conflict of interest prevention. In addition, any violations or indications of potential conflicts will be followed up in accordance with internal procedures, to ensure compliance with regulations, business ethics, and ESG principles.

These measures not only maintain the Company's reputation and integrity, but also increase the trust of stakeholders, debtors, and regulators, while supporting sustainable and professional business practices.

Permasalahan, Perkembangan, dan Pengaruh Penerapan Keuangan Berkelanjutan Sepanjang Tahun 2025

Dalam perjalanan menuju transformasi bisnis yang berkelanjutan, Perseroan memandang penerapan keuangan berkelanjutan sebagai sumber nilai strategis sekaligus area yang mengandung risiko yang perlu dikelola secara cermat. Sepanjang tahun 2025, Perseroan melakukan penilaian menyeluruh terhadap tantangan internal dan dinamika eksternal yang memengaruhi ketercapaian kinerja RAKB, khususnya dalam pengembangan portofolio pembiayaan hijau.

Dari sisi risiko, Perseroan mengidentifikasi bahwa keterbatasan kesiapan internal, terutama terkait literasi LST dan pemahaman risiko lingkungan dan sosial dalam proses pembiayaan dapat berdampak pada kualitas pengambilan keputusan bisnis. Risiko tersebut mencakup potensi ketidaktepatan penilaian kelayakan pembiayaan hijau, ketidaksesuaian penerapan standar keberlanjutan hingga risiko reputasi apabila ekspektasi pemangku kepentingan terhadap praktik pembiayaan yang bertanggung jawab tidak terpenuhi.

Selain itu, kesenjangan pemahaman di kalangan debitur dan mitra usaha terkait prinsip keberlanjutan juga berpotensi meningkatkan risiko transisi, khususnya dalam sektor-sektor yang tengah beradaptasi dengan regulasi dan teknologi ramah lingkungan. Namun demikian, di balik tantangan tersebut, Perseroan melihat adanya peluang pertumbuhan yang signifikan terutama pada pembiayaan kendaraan listrik (*electric vehicle*/"EV") yang sejalan dengan agenda transisi energi nasional dan komitmen pemerintah dalam menurunkan emisi karbon. Permintaan terhadap kendaraan listrik yang terus meningkat didorong oleh insentif fiskal, pengembangan infrastruktur pendukung, serta perubahan preferensi masyarakat menuju moda transportasi rendah emisi, membuka ruang ekspansi portofolio pembiayaan hijau yang berpotensi memberikan pertumbuhan berkelanjutan bagi Perseroan.

Dalam hal ini, pembiayaan EV tidak hanya dipandang sebagai instrumen pembiayaan, tetapi juga sebagai peluang strategis untuk memperkuat kualitas aset jangka panjang. Risiko lingkungan dan sosial pada sektor ini relatif lebih terkendali dibandingkan pembiayaan kendaraan berbasis bahan bakar fosil sehingga berpotensi menurunkan eksposur risiko transisi dan risiko reputasi Perseroan.

Di sisi lain, pengembangan pembiayaan EV mendorong Perseroan untuk meningkatkan kapabilitas analisis risiko berbasis LST, termasuk penilaian siklus hidup aset, kesiapan infrastruktur pendukung, serta profil keberlanjutan debitur.

Sebagai respons atas berbagai dinamika tersebut, Perseroan mengambil langkah-langkah mitigasi yang berfokus pada penguatan kapasitas internal, antara lain melalui peningkatan literasi LST, penyusunan dan penguatan kebijakan pembiayaan hijau, serta penyelarasan proses manajemen risiko dengan

Challenges, Developments, and Impacts of Sustainable Finance Implementation Throughout 2025

In the journey towards sustainable business transformation, the Company sees the implementation of sustainable finance as a source of strategic value as well as an area that contains risks that need to be managed carefully. Throughout 2025, the Company conducted a comprehensive assessment of internal challenges and external dynamics that affected the achievement of RAKB's performance, especially in the development of its green financing portfolio.

In terms of risk, the Company identifies that limited internal readiness, especially related to ESG literacy and understanding of environmental and social risks in the financing process, can have an impact on the quality of business decision-making. These risks include the potential for inaccuracies in green financing feasibility assessments, non-compliance in the implementation of sustainability standards, and reputational risks if stakeholders' expectations of responsible financing practices are not met.

Furthermore, the gap in understanding among debtors and business partners related to sustainability principles also has the potential to increase transition risks, especially in sectors that are adapting to environmentally friendly regulations and technologies. However, despite these challenges, the Company sees significant growth opportunities, especially in electric vehicle (EV) financing which is in line with the national energy transition agenda and the government's commitment to reducing carbon emissions. The increasing demand for electric vehicles is driven by fiscal incentives, the development of supporting infrastructure, and changing public preferences towards low-emission modes of transportation, opening up space for the expansion of the green financing portfolio that has the potential to provide sustainable growth for the Company.

In this regard, EV financing is not only seen as a financing instrument, but also as a strategic opportunity to strengthen the quality of long-term assets. Environmental and social risks in this sector are relatively more controllable than fossil fuel-based vehicle financing, which has the potential to reduce the Company's exposure to transition risks and reputational risks.

On the other hand, the development of EV financing encourages the Company to improve ESG-based risk analysis capabilities, including asset lifecycle assessment, readiness of supporting infrastructure, and debtor sustainability profile.

In response to these various dynamics, the Company has taken mitigation measures that focus on strengthening internal capacity, including through increasing ESG literacy, drafting and strengthening green financing policies, and aligning risk management processes with an integrated sustainability

kerangka keberlanjutan yang terintegrasi. Upaya tersebut diwujudkan secara konkret melalui penyaluran pembiayaan hijau senilai Rp80,586 miliar kepada 3 (tiga) debitur di sektor transportasi ramah lingkungan sebagai fondasi awal dalam membangun rekam jejak dan pengembangan portofolio pembiayaan kendaraan listrik Perseroan.

framework. These efforts are concretely realized through the distribution of green financing worth Rp80.586 billion to 3 (three) debtors in the environmentally friendly transportation sector as the initial foundation in building a track record and developing the Company's electric vehicle financing portfolio.

Ke depan, Perseroan meyakini bahwa pembiayaan kendaraan listrik akan menjadi salah satu pendorong utama pertumbuhan bisnis pembiayaan hijau. Dengan pengelolaan risiko yang terintegrasi dan pendekatan bisnis yang adaptif, Perseroan berpeluang memanfaatkan momentum transisi menuju ekonomi rendah karbon untuk menciptakan nilai ekonomi yang berkelanjutan, sekaligus memperkuat posisi Perseroan sebagai institusi pembiayaan yang responsif terhadap perubahan struktural di industri jasa keuangan.

In the future, the Company believes that electric vehicle financing will be one of the main drivers of the growth of the green financing business. With integrated risk management and an adaptive business approach, the Company has the opportunity to leverage the momentum of the transition to a low-carbon economy to create sustainable economic value, while strengthening the Company's position as a financing institution that is responsive to structural changes in the financial services industry.

Kegiatan Membangun Budaya Keberlanjutan

Building A Culture of Sustainability

Dalam rangka memperkuat internalisasi nilai keberlanjutan di seluruh organisasi, Perseroan secara konsisten membangun budaya keberlanjutan sebagai bagian integral dari strategi bisnis. Upaya ini dijalankan dengan mendorong keterlibatan aktif seluruh karyawan melalui peran Unit Khusus Pengelola Keuangan Berkelanjutan, yang berfungsi sebagai penggerak utama dalam penyebarluasan nilai, prinsip, dan praktik Keuangan Berkelanjutan di lingkungan kerja.

In order to strengthen the internalization of sustainability values throughout the organization, the Company consistently builds a culture of sustainability as an integral part of its business strategy. This effort is carried out by encouraging the active involvement of all employees through the role of the Special Unit for Sustainable Finance Management, which serves as the main driver in the dissemination of Sustainable Finance values, principles, and practices in the work environment.

Perseroan secara berkelanjutan menyelenggarakan berbagai program edukasi, sosialisasi, dan pelatihan yang dirancang secara sistematis dan berkesinambungan dengan melibatkan fasilitator internal maupun pihak eksternal yang kompeten. Inisiatif tersebut diarahkan untuk meningkatkan pemahaman, literasi, dan kapabilitas karyawan terkait aspek LST, sekaligus memperkuat peran SDM sebagai agen perubahan dalam mendukung penerapan keuangan berkelanjutan. Perseroan meyakini bahwa peningkatan kapasitas internal merupakan fondasi utama dalam membangun budaya keberlanjutan yang terintegrasi, terukur, dan berkelanjutan di seluruh lini operasional.

The Company continuously organizes various education, dissemination, and training programs that are designed systematically and continuously by involving competent internal and external facilitators. The initiative is directed to increase employee understanding, literacy, and capabilities related to ESG aspects, while strengthening the role of human resources as agents of change in supporting the implementation of sustainable finance. The Company believes that internal capacity building is the main foundation in building an integrated, measurable, and sustainable sustainability culture across all operational lines.

Sejalan dengan pelaksanaan kegiatan usaha pembiayaan, Perseroan secara konsisten mengintegrasikan prinsip-prinsip Keuangan Berkelanjutan ke dalam seluruh rantai nilai bisnis serta menuangkannya secara sistematis dalam RAKB yang disusun dan dievaluasi setiap tahun. Berbagai inisiatif strategis telah dijalankan secara konsisten guna mendorong peningkatan kinerja keberlanjutan, sekaligus memastikan bahwa budaya keberlanjutan tidak hanya dipahami sebagai kepatuhan regulasi, tetapi juga sebagai pola pikir dan perilaku kerja yang melekat dalam pengambilan keputusan bisnis.

In line with the implementation of financing business activities, the Company consistently integrates the principles of Sustainable Finance into the entire business value chain and systematically puts them into the RAKB which is compiled and evaluated annually. Various strategic initiatives have been consistently implemented to drive improved sustainability performance, while ensuring that sustainability culture is not only understood as regulatory compliance, but also as an inherent mindset and work behavior in business decision-making.

Dalam mendukung agenda tersebut, Perseroan juga mendorong terciptanya lingkungan kerja yang ramah lingkungan dan selaras dengan Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/"SDGs"), khususnya pilar ke-3. Perseroan secara aktif menanamkan pola pikir dan perilaku kerja berwawasan lingkungan di seluruh tingkatan organisasi melalui inisiatif efisiensi energi, pengurangan penggunaan kertas, serta optimalisasi pemanfaatan teknologi digital guna meningkatkan efektivitas dan produktivitas operasional.

In supporting this agenda, the Company also encourages the creation of an environmentally friendly work environment that is in line with the Sustainable Development Goals (SDGs), especially the 3rd pillar. The Company actively instills an environmentally sound mindset and work behavior at all levels of the organization through energy efficiency initiatives, reducing paper use, and optimizing the use of digital technology to increase operational effectiveness and productivity.

Selain fokus pada penguatan implementasi keberlanjutan di internal organisasi, Perseroan secara berkesinambungan mengomunikasikan komitmen, perkembangan, serta kinerja keberlanjutan kepada para pemangku kepentingan eksternal secara transparan. Informasi tersebut mencakup tantangan yang dihadapi, langkah perbaikan yang dilakukan, serta capaian yang telah diraih, dan diungkapkan melalui publikasi Laporan Keberlanjutan yang dapat diakses secara terbuka melalui situs web resmi Perseroan (https://www.kdbtifa.co.id/id/investor/laporan-dan-pernyataan/laporan-tahunan).

In addition to focusing on strengthening the implementation of sustainability within the organization, the Company continuously communicates its commitments, developments, and sustainability performance to external stakeholders in a transparent manner. The information includes the challenges faced, improvement steps taken, and achievements, and is disclosed through the publication of Sustainability Report, accessible publicly at the Company's official website (https://www.kdbtifa.co.id/id/investor/laporan-dan-pernyataan/laporan-tahunan).

Sebagai bagian dari komitmen menjaga keberlanjutan usaha jangka panjang, Perseroan senantiasa menerapkan praktik operasional yang adil, bertanggung jawab, dan beretika dengan berpedoman pada peraturan perundang-undangan, norma sosial, serta kode etik yang berlaku. Kerangka tata kelola tersebut menjadi landasan bagi pelaksanaan berbagai inisiatif keberlanjutan yang melibatkan partisipasi aktif karyawan, sekaligus memperkuat kontribusi Perseroan dalam pengembangan ekosistem pembiayaan berkelanjutan di Indonesia.

As part of its commitment to maintain long-term business sustainability, the Company always implements fair, responsible, and ethical operational practices guided by applicable laws and regulations, social norms, and codes of ethics. The governance framework is the foundation for the implementation of various sustainability initiatives involving the active participation of employees, while strengthening the Company's contribution to the development of the sustainable finance ecosystem in Indonesia.

Kinerja Ekonomi
Economic Performance



Perseroan menempatkan kinerja ekonomi yang sehat dan berkelanjutan sebagai fondasi utama dalam menjaga kesinambungan usaha. Stabilitas kinerja keuangan menjadi prasyarat penting untuk memastikan keberlangsungan operasional sehingga Perseroan dapat memenuhi kewajiban jangka panjang dan mempertahankan kepercayaan pemangku kepentingan.

The Company places healthy and sustainable economic performance as the main foundation in maintaining business continuity. Stability of financial performance is an important prerequisite to ensure operational continuity so that the Company can meet its long-term obligations and maintain the trust of stakeholders.

Dalam mencapai tujuan tersebut, Perseroan menerapkan pengelolaan usaha yang *prudent* dan bertanggung jawab dengan memperhatikan dinamika industri pembiayaan, kondisi makroekonomi, serta profil risiko pembiayaan. Pendekatan ini memastikan kegiatan operasional berjalan secara terkendali dan selaras dengan prinsip kehati-hatian sehingga mendukung stabilitas kinerja keuangan secara berkelanjutan.

In achieving these goals, the Company implements prudent and responsible business management by taking into account the dynamics of the financing industry, macroeconomic conditions, and financing risk profile. This approach ensures that operational activities run in a controlled manner and in line with the prudential principle so as to support the stability of financial performance in a sustainable manner.

Sejalan dengan penguatan agenda keberlanjutan, Perseroan mengembangkan portofolio pembiayaan hijau secara selektif pada segmen kendaraan ramah lingkungan dengan tetap memperhatikan kelayakan usaha debitur, risiko kredit, serta potensi risiko lingkungan dan sosial. Strategi ini memungkinkan Perseroan mendorong pertumbuhan pembiayaan berkelanjutan tanpa mengesampingkan kualitas aset.

In line with strengthening the sustainability agenda, the Company is selectively developing a green financing portfolio in the environmentally friendly vehicle segment while still paying attention to the debtor's business viability, credit risk, and potential environmental and social risks. This strategy allows the Company to drive sustainable financing growth without compromising asset quality.

Selama tahun 2025, penerapan strategi bisnis yang terukur dan disiplin dalam pengelolaan risiko berkontribusi positif terhadap kinerja ekonomi Perseroan, yang tercermin dari peningkatan pendapatan dan laba bersih tahun berjalan. Capaian tersebut menunjukkan keterkaitan yang kuat antara penerapan prinsip keuangan berkelanjutan, manajemen risiko yang efektif, dan penciptaan nilai ekonomi yang berkelanjutan.

During 2025, the implementation of a measurable and disciplined business strategy in risk management contributed positively to the Company's economic performance, which was reflected in the increase in revenue and net profit for the current year. These achievements demonstrate a strong link between the application of sustainable finance principles, effective risk management, and sustainable economic value creation.

Capaian pelaksanaan RAKB tahun 2025 disajikan pada tabel berikut:

The achievements of the RAKB in 2025 are presented in the following table:

Tahun Year	**Uraian** Description	**Target Tahun 2025** Target in 2025	**2025**	**2024**	**2023**
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan The number of products that meet the criteria for sustainable business activities	Unit	2	3	5	4
Total pembiayaan keseluruhan selama tahun buku Total financing during the fiscal year	Rp	1.100.000	1.038.112	1.059.730	1.035.090
Total pembiayaan untuk Kegiatan Usaha Berkelanjutan dan/atau berwawasan lingkungan Total financing for Sustainable and/or environmentally sound Business Activities	Rp	90.000	80.586	130.236	25.239
	Rp	**90.000**	**80.586**	**130.236**	**25.239**
Persentase total pembiayaan kegiatan usaha berkelanjutan terhadap total pembiayaan (%) **The percentage of total financing of sustainable business activities to total financing (%)**	**%**	**8,18**	**7,76**	**12,29**	**2,44**

Uraian lebih lanjut mengenai kinerja ekonomi Perseroan disajikan secara komprehensif pada Bab Analisis dan Pembahasan Manajemen.

Further details of the Company's economic performance are presented comprehensively in the Management Discussion and Analysis Chapter.

Kinerja Sosial
Social Performance

Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Debitur

Sebagai perusahaan pembiayaan, Perseroan berkomitmen untuk menyediakan layanan pembiayaan yang setara, inklusif, dan bertanggung jawab kepada seluruh debitur. Komitmen ini didasarkan pada prinsip perlakuan yang adil serta upaya perlindungan kepentingan debitur guna memastikan bahwa setiap fasilitas pembiayaan diberikan secara transparan, proporsional, dan sesuai dengan profil risiko debitur.

Perseroan memastikan bahwa setiap pengajuan pembiayaan diproses berdasarkan prinsip kehati-hatian melalui penerapan due diligence yang komprehensif dan objektif. Proses penilaian mencakup evaluasi atas kelayakan usaha, kondisi keuangan, kapasitas pembayaran, serta kesesuaian tujuan pembiayaan dengan kebijakan internal dan ketentuan peraturan perundang-undangan yang berlaku. Pendekatan ini bertujuan menjaga kualitas portofolio pembiayaan sekaligus mencegah potensi pembiayaan yang melebihi kemampuan finansial debitur.

Dalam menjalankan kegiatan usahanya, Perseroan menyampaikan informasi produk dan/atau layanan pembiayaan secara terbuka, jelas, dan mudah dipahami melalui berbagai kanal komunikasi resmi baik secara digital maupun melalui layanan tatap muka di kantor pusat dan jaringan kantor cabang. Penyampaian informasi tersebut mencakup karakteristik produk, manfaat, risiko, biaya, serta hak dan kewajiban debitur, sehingga debitur dapat mengambil keputusan secara sadar dan bertanggung jawab.

Melalui penerapan proses penilaian yang objektif, transparan, dan *prudent*, Perseroan terus berupaya memperluas akses pembiayaan yang inklusif sekaligus menjaga perlindungan debitur dan stabilitas kinerja keuangan. Pendekatan ini mendukung terciptanya hubungan jangka panjang yang berkelanjutan antara Perseroan dan debitur, serta memperkuat kepercayaan pemangku kepentingan terhadap praktik pembiayaan yang bertanggung jawab.

Commitment to Providing Equal Access to Products and/or Services for Debtors

As a financing company, the Company is committed to providing equitable, inclusive, and responsible financing services to all debtors. This commitment is based on the principle of fair treatment and efforts to protect the interests of debtors to ensure that each financing facility is provided transparently, proportionately, and in accordance with the debtor's risk profile.

The Company ensures that every financing application is processed based on the principle of prudence through the application of comprehensive and objective due diligence. The assessment process includes an evaluation of business feasibility, financial condition, payment capacity, and suitability of financing objectives with internal policies and applicable laws and regulations. This approach aims to maintain the quality of the financing portfolio while preventing potential financing that exceeds the debtor's financial capabilities.

In carrying out its business activities, the Company conveys information on financing products and/or services in an open, clear, and easy-to-understand manner through various official communication channels both digitally and through face-to-face services at the head office and branch network. The delivery of such information includes product characteristics, benefits, risks, costs, and the rights and obligations of the debtor, so that the debtor can make conscious and responsible decisions.

Through the implementation of an objective, transparent, and prudent valuation process, the Company continues to strive to expand access to inclusive financing while maintaining debtor protection and financial performance stability. This approach supports the creation of sustainable long-term relationships between the Company and debtors, as well as strengthens stakeholder confidence in responsible financing practices.

Aspek Ketenagakerjaan: Komitmen terhadap Pemberdayaan Karyawan
Employment Aspect: Commitment to Employee Empowerment



Kesetaraan Kesempatan Bekerja

Perseroan berkomitmen menciptakan lingkungan kerja yang inklusif dan berkeadilan dengan memberikan kesempatan yang setara kepada seluruh karyawan untuk berkontribusi dan mengembangkan potensi terbaiknya. Prinsip kesetaraan dan non-diskriminasi diterapkan secara konsisten tanpa membedakan latar belakang suku, agama, ras, maupun gender, sebagai bagian dari upaya membangun SDM yang profesional dan berdaya saing.

Komitmen tersebut diimplementasikan secara menyeluruh dalam seluruh siklus pengelolaan SDM, mulai dari proses rekrutmen, pengembangan kompetensi dan karier hingga penetapan remunerasi serta kebijakan ketenagakerjaan lainnya. Seluruh kebijakan ketenagakerjaan Perseroan disusun dengan mengacu pada peraturan perundang-undangan yang berlaku dan prinsip perlindungan tenaga kerja, guna memastikan terpenuhinya hak serta kewajiban karyawan secara seimbang.

Sebagai bentuk transparansi dan akuntabilitas, Perseroan menyajikan indikator ketenagakerjaan utama yang relevan dengan standar pelaporan keberlanjutan, antara lain:

Equal Employment Opportunity

The Company is committed to creating an inclusive and equitable work environment by providing equal opportunities for all employees to contribute and develop their best potential. The principles of equality and non-discrimination are applied consistently regardless of ethnic, religious, racial, or gender background, as part of efforts to build professional and competitive human resources.

This commitment is implemented comprehensively in the entire human resource management cycle, starting from the recruitment process, competency and career development to the determination of remuneration and other employment policies. All of the Company's employment policies are prepared with reference to applicable laws and regulations and labor protection principles, in order to ensure the fulfillment of employees' rights and obligations in a balanced manner.

As a form of transparency and accountability, the Company presents key employment indicators relevant to sustainability reporting standards, including:

Indikator Indicator	Satuan Unit	Tahun 2025 2025
Jumlah Karyawan Number of Employees	Orang Person	101
Komposisi Karyawan Pria Male Employee Composition	Karyawan Employee	54
Komposisi Karyawan Wanita Female Employee Composition	Karyawan Employee	47
Rasio Karyawan Pria: Karyawan Wanita Male Employee: Female Employee Ratio	Rasio Ratio	54:47
Keterwakilan Perempuan pada Direksi Female Representation on the Board of Director	%	50
Keterwakilan Perempuan pada Manajemen Menengah & Senior Female Representation in Middle & Senior Management	%	28

Komitmen Perseroan dalam mendukung prinsip inklusivitas dan kesetaraan tercermin dari tidak ditemukannya pelanggaran terkait diskriminasi, ketenagakerjaan, maupun perlakuan tidak setara terhadap karyawan sepanjang tahun 2025. Hal ini menegaskan konsistensi Perseroan dalam menerapkan kebijakan sumber daya manusia yang adil, objektif, dan selaras dengan prinsip kehati-hatian serta ketentuan peraturan perundang-undangan yang berlaku.

The Company's commitment to supporting the principles of inclusivity and equality is reflected in the absence of violations related to discrimination, employment, or unequal treatment of employees throughout 2025. This confirms the Company's consistency in implementing a human resource policy that is fair, objective, and in line with the principles of prudence and the provisions of applicable laws and regulations.

Komitmen terhadap Perlindungan Hak Asasi Manusia (HAM) Karyawan Termasuk Pelecehan Seksual

Perseroan berkomitmen untuk menjunjung tinggi dan melindungi Hak Asasi Manusia (HAM) seluruh karyawan sebagai bagian dari penerapan GCG dan praktik ketenagakerjaan yang bertanggung jawab. Komitmen tersebut diwujudkan melalui penyediaan lingkungan kerja yang aman, bermartabat, inklusif, serta menghormati hak dan martabat setiap individu tanpa diskriminasi dalam bentuk apa pun.

Perlindungan HAM karyawan di lingkungan Perseroan diatur secara jelas dan tegas dalam kebijakan internal Perseroan, termasuk namun tidak terbatas pada Kebijakan Ketenagakerjaan, Kode Etik, serta Peraturan Perusahaan, yang secara tegas mengatur prinsip kesetaraan, non-diskriminasi, serta perlindungan terhadap hak-hak dasar karyawan. **[S-08][S-09]**

Seluruh kebijakan tersebut diterapkan secara konsisten di kantor pusat maupun jaringan kantor cabang dan kantor perwakilan, serta menjadi pedoman bagi seluruh jajaran manajemen dan karyawan dalam menjalankan aktivitas kerja sehari-hari.

Perseroan menerapkan kebijakan *zero tolerance* terhadap segala bentuk pelanggaran HAM, termasuk tindakan pelecehan seksual baik secara verbal maupun fisik, intimidasi, perundungan, maupun perlakuan tidak manusiawi lainnya. Setiap dugaan pelanggaran diproses melalui mekanisme pengaduan internal yang menjamin kerahasiaan, objektivitas, serta perlindungan terhadap pelapor, sesuai dengan ketentuan yang berlaku.

Sepanjang tahun 2025, Perseroan tidak mencatat adanya kasus pelanggaran HAM, termasuk pelecehan seksual, baik yang terjadi di kantor pusat maupun di kantor cabang dan kantor perwakilan. Hal ini mencerminkan efektivitas penerapan kebijakan internal, penguatan budaya kerja yang saling menghormati, serta komitmen berkelanjutan Perseroan dalam menciptakan lingkungan kerja yang aman, etis, dan berkeadilan. **[S-07]**

Commitment to Protecting Employees Human Rights (HR) Including Sexual Harassment

The Company is committed to upholding and protecting the Human Rights of all employees as part of the implementation of GCG and responsible labor practices. This commitment is realized through the provision of a safe, dignified, inclusive work environment, and respect for the rights and dignity of every individual without discrimination of any kind.

The protection of employee human rights within the Company is clearly and strictly regulated in the Company's internal policies, including but not limited to the Employment Policy, Code of Ethics, and Company Regulations, which expressly regulate the principles of equality, non-discrimination, and protection of the basic rights of employees. **[S-08][S-09]**

All of these policies are implemented consistently at the head office as well as the network of branch offices and representative offices, and serve as guidelines for all levels of management and employees in carrying out daily work activities.

The Company implements a zero tolerance policy against all forms of human rights violations, including acts of sexual harassment both verbally and physically, intimidation, bullying, and other inhumane treatment. Every alleged violation is processed through an internal complaint mechanism that ensures confidentiality, objectivity, and protection for the reporter, in accordance with applicable regulations.

Throughout 2025, the Company did not record any cases of human rights violations, including sexual harassment, either at the head office or at branch offices and representative offices. This reflects the effectiveness of the implementation of internal policies, the strengthening of a work culture of mutual respect, and the Company's continued commitment to creating a safe, ethical, and equitable work environment. **[S-07]**

Larangan Tenaga Kerja Anak dan Tenaga Kerja Paksa [S-10]

Perseroan menerapkan kebijakan perekrutan yang bertanggung jawab dengan menetapkan batas usia minimum 18 (delapan belas) tahun bagi seluruh calon pekerja. Ketentuan ini diberlakukan secara menyeluruh di seluruh unit operasional dan jaringan kantor Perseroan sebagai bentuk kepatuhan terhadap peraturan perundang-undangan serta komitmen Perseroan dalam melindungi kesejahteraan dan masa depan generasi muda.

Perseroan juga menegaskan komitmennya dalam menciptakan lingkungan kerja yang adil, manusiawi, dan bermartabat melalui penerapan prinsip kemanusiaan dalam pengelolaan SDM. Dalam kerangka tersebut, Perseroan menolak secara

Prohibition of Child Labor and Forced Labor [S-10]

The Company implements a responsible recruitment policy by setting a minimum age limit of 18 (eighteen) years for all prospective workers. This provision is applied comprehensively across all operational units and the Company's office network as a form of compliance with laws and regulations as well as the Company's commitment to protecting the welfare and future of the younger generation.

The Company also affirms its commitment to creating a fair, humane, and dignified work environment through the application of humanitarian principles in human resource management. Within this framework, the Company expressly

tegas segala bentuk praktik tenaga kerja paksa, baik secara langsung maupun tidak langsung, serta menjamin bahwa setiap karyawan bekerja atas dasar kesepakatan kerja yang sah, sukarela, dan sesuai dengan ketentuan yang berlaku.

Sepanjang tahun pelaporan 2025, Perseroan tidak menemukan maupun mencatat adanya praktik tenaga kerja anak dan tenaga kerja paksa di lingkungan kerja Perseroan, baik di kantor pusat maupun kantor cabang dan kantor perwakilan. Hal ini mencerminkan konsistensi penerapan kebijakan ketenagakerjaan yang bertanggung jawab serta penguatan budaya kerja yang menjunjung tinggi hak asasi manusia dan prinsip keadilan sosial.

Kepatuhan terhadap Pemenuhan Upah Minimum Regional

Penerapan prinsip kesetaraan dalam sistem penghargaan kepada karyawan merupakan bagian dari komitmen Perseroan dalam mengelola SDM secara bertanggung jawab. Komitmen tersebut diwujudkan melalui penerapan sistem manajemen SDM yang dirancang secara menyeluruh untuk menjamin keadilan, transparansi, serta pemenuhan hak asasi manusia di lingkungan kerja. Melalui pendekatan ini, Perseroan berupaya membangun hubungan ketenagakerjaan yang sehat, saling menghargai, dan berkelanjutan sebagai fondasi bagi kinerja organisasi jangka panjang.

Dalam rangka memastikan objektivitas dan keadilan dalam pemberian remunerasi, Perseroan menerapkan konsep 3P (*Position, Person, and Performance*) sebagai kerangka utama penetapan kompensasi. Penilaian jabatan dilakukan berdasarkan tingkat tanggung jawab dan kompleksitas pekerjaan, sedangkan penilaian individu didasarkan pada kompetensi serta kualifikasi yang dimiliki. Mekanisme penetapan remunerasi ini dijalankan secara konsisten dan terintegrasi guna menjamin keselarasan antara penghargaan yang diberikan dengan peran serta kontribusi karyawan.

Selaras dengan kepatuhan terhadap ketentuan peraturan perundang-undangan di bidang ketenagakerjaan, Perseroan secara konsisten menyesuaikan standar upah karyawan dengan Upah Minimum Regional (UMR) tahun 2025 di seluruh wilayah operasional. Penyesuaian tersebut mencerminkan tanggung jawab Perseroan dalam menjamin pemenuhan hak dasar karyawan atas penghasilan yang layak, sekaligus menegaskan komitmen terhadap praktik ketenagakerjaan yang adil dan beretika.

rejects all forms of forced labor practices, either directly or indirectly, and guarantees that every employee works on the basis of a legal, voluntary, and in accordance with applicable regulations.

Throughout the 2025 reporting year, the Company did not find or record any practices of child labor and forced labor in the Company's work environment, both at the head office and branch offices and representative offices. This reflects the consistency of the implementation of responsible labor policies and the strengthening of a work culture that upholds human rights and the principles of social justice.

Compliance with Regional Minimum Wage

The application of the principle of equality in the reward system to employees is part of the Company's commitment to managing human resources responsibly. This commitment is realized through the implementation of a comprehensive HR management system to ensure fairness, transparency, and fulfillment of human rights in the work environment. Through this approach, the Company strives to build healthy, respectful, and sustainable employment relationships as the foundation for long-term organizational performance.

In order to ensure objectivity and fairness in the provision of remuneration, the Company applies the concept of 3P (Position, Person, and Performance) as the main framework for determining compensation. Position assessments are carried out based on the level of responsibility and complexity of the job, while individual assessments are based on competencies and qualifications possessed. This remuneration determination mechanism is carried out consistently and integrated to ensure harmony between the awards given and the participation of employees.

In line with compliance with the provisions of laws and regulations in the field of employment, the Company consistently adjusts employee wage standards to the Regional Minimum Wage (UMR) in 2025 in all operational areas. The adjustment reflects the Company's responsibility to ensure the fulfillment of employees' basic rights to a decent income, while affirming its commitment to fair and ethical labor practices.

Sebagai bentuk implementasi kepatuhan tersebut, Perseroan menerapkan standar UMR tahun 2025 di setiap wilayah operasionalnya, meliputi:

As a form of implementation of this compliance, the Company implemented the 2025 UMR standard in each of its operational areas, including:

Wilayah Region	**Upah Karyawan Tetap Terendah** Lowest Permanent Employee Wages **(Rp)**	**Upah Minimum Regional (UMR)** Regional Minimum Wage (UMR) **(Rp)**	**Rasio Upah Karyawan Tetap Terendah dibandingkan UMR** Lowest Permanent Employee Wage Ratio compared to UMR **(%)**
Jakarta	5.397.000	5.396.761	100
Surabaya	5.285.000	4.961.753	106,5
Semarang	6.562.394	3.454.827	189,9
Balikpapan	9.353.338	3.701.508	252,7
Pekanbaru	6.011.260	3.675.937	163,5
Makasar	6.875.477	3.880.136	177,2

Sepanjang tahun pelaporan 2025, tidak terdapat pelanggaran maupun pengaduan terkait ketidakpatuhan atas pemenuhan UMR. Hal ini mencerminkan konsistensi Perseroan dalam menerapkan prinsip kesetaraan, kepatuhan, dan kehati-hatian dalam pengelolaan remunerasi, serta memperkuat fondasi kesejahteraan karyawan sebagai bagian dari strategi keberlanjutan usaha jangka panjang.

Throughout the 2025 reporting year, there were no violations or complaints related to non-compliance with the fulfillment of the UMR. This reflects the Company's consistency in applying the principles of equity, compliance, and prudence in remuneration management, as well as strengthening the foundation of employee welfare as part of its long-term business sustainability strategy.

Tingkat Pergantian Karyawan [S-03]

Employee Turnover Rate [S-03]

Employee Turnover Rate Tingkat pergantian karyawan merupakan salah satu indikator utama yang digunakan Perseroan untuk menilai stabilitas pengelolaan SDM, efektivitas pengembangan dan pengelolaan talenta, serta kesiapan organisasi dalam mendukung keberlangsungan operasional. Indikator ini juga mencerminkan kualitas lingkungan kerja, penerapan kebijakan ketenagakerjaan, serta tingkat keselarasan antara kebutuhan Perseroan dan ekspektasi karyawan dalam hubungan kerja jangka panjang.

The employee turnover rate is one of the main indicators used by the Company to assess the stability of human resource management, the effectiveness of talent development and management, and the readiness of the organization to support operational sustainability. This indicator also reflects the quality of the work environment, the implementation of employment policies, and the level of alignment between the Company's needs and employee expectations in long-term employment relationships.

Dalam rangka menjaga stabilitas organisasi dan kesinambungan kinerja, Perseroan secara konsisten menerapkan berbagai program retensi karyawan yang terintegrasi dengan kebijakan pengembangan kompetensi, perencanaan karier, serta sistem remunerasi yang berkeadilan. Pendekatan tersebut diarahkan untuk menciptakan lingkungan kerja yang kondusif, meningkatkan keterikatan karyawan (*employee engagement*), serta mempertahankan talenta yang memiliki kompetensi dan kinerja yang selaras dengan kebutuhan Perseroan.

In order to maintain organizational stability and performance continuity, the Company consistently implements various employee retention programs that are integrated with competency development policies, career planning, and a fair remuneration system. This approach is directed to create a conducive work environment, increase employee engagement, and retain talents who have competencies and performance that are in line with the Company's needs.

Adapun data tingkat pergantian karyawan Perseroan selama tahun 2025 adalah sebagai berikut:

The data on the Company's employee turnover rate during 2025 is as follows:

	Jumlah Karyawan Tahun 2025 Number of Employees in 2025	**Persentase Karyawan** Percentage of Employees
Jumlah karyawan resign atau Pemutusan Hubungan Kerja (PHK) Number of employees resigned or Termination of Employment (PHK)	23 orang 23 people	22,77%
Jumlah karyawan baru atau pengganti Number of new or replacement employees	27 orang 27 people	26,73%

Tren pergantian karyawan selama periode pelaporan masih berada dalam batas yang terkelola dan tidak berdampak material terhadap kelangsungan operasional Perseroan.

The trend of employee turnover during the reporting period is still within a manageable limit and has no material impact on the Company's operational continuity.

Lingkungan Bekerja yang Layak dan Kondusif [S-11]

Perseroan memiliki kebijakan internal yang mengatur penerapan Kesehatan dan Keselamatan Kerja (K3) serta penyediaan lingkungan kerja yang aman, sehat, dan layak bagi seluruh karyawan. Kebijakan tersebut disusun dan diterapkan sebagai bentuk kepatuhan terhadap ketentuan peraturan perundang-undangan di bidang ketenagakerjaan dan K3, sekaligus mencerminkan komitmen Perseroan dalam melindungi keselamatan, kesehatan, dan kesejahteraan karyawan.

Implementasi kebijakan K3 dilakukan secara konsisten melalui penerapan prosedur operasional, sosialisasi kepada karyawan, serta pengawasan berkala oleh unit kerja terkait. Dalam pelaksanaannya, Perseroan juga memastikan bahwa setiap karyawan memperoleh hak yang setara atas lingkungan kerja yang aman dan layak tanpa diskriminasi, serta didukung oleh mekanisme pelaporan dan penanganan apabila terdapat potensi risiko keselamatan maupun kesehatan kerja.

Dengan adanya kebijakan K3 dan lingkungan kerja yang aman dan layak tersebut, Perseroan meyakini bahwa risiko operasional yang berkaitan dengan keselamatan dan kesehatan kerja dapat dikelola secara efektif, sekaligus mendukung keberlangsungan usaha dan pencapaian kinerja secara berkelanjutan.

Decent and Conducive Work Environment [S-11]

The Company has an internal policy that regulates the implementation of Occupational Health and Safety (OHS) and the provision of a safe, healthy, and decent work environment for all employees. The policy was prepared and implemented as a form of compliance with the provisions of laws and regulations in the field of employment and OHS, while reflecting the Company's commitment to protecting the safety, health, and welfare of employees.

The implementation of the OHS policy is carried out consistently through the implementation of operational procedures, dissemination to employees, and periodic supervision by related work units. In its implementation, the Company also ensures that every employee has an equal right to a safe and decent work environment without discrimination, and is supported by a reporting and handling mechanism if there are potential occupational safety and health risks.

With the existence of the OHS policy and a safe and decent work environment, the Company believes that operational risks related to occupational safety and health can be managed effectively, while supporting business continuity and performance achievement in a sustainable manner.

Tingkat Kecelakaan Kerja [S-06]

Komitmen Perseroan dalam menghadirkan lingkungan kerja yang aman, layak, dan kondusif tercermin dari nihilnya kejadian kecelakaan kerja selama 3 (tiga) tahun terakhir. Capaian tersebut mencerminkan konsistensi Perseroan dalam menerapkan kebijakan serta prosedur K3 secara disiplin dan berkesinambungan di seluruh unit operasional.

Kinerja keselamatan kerja tersebut didukung oleh penerapan standar K3 yang memadai, ketersediaan fasilitas kerja yang aman, pengelolaan lingkungan kerja yang terkendali, serta upaya berkelanjutan dalam meningkatkan kesadaran dan kepatuhan karyawan terhadap prinsip keselamatan kerja dalam aktivitas operasional sehari-hari.

Sebagai bagian dari pemantauan kinerja keselamatan kerja, berikut disajikan data tingkat kecelakaan kerja Perseroan selama tahun 2025:

Occupational Accident Rate [S-06]

The Company's commitment to providing a safe, feasible, and conducive work environment is reflected in the zero incidents of occupational accidents over the last 3 (three) years. This achievement reflects the Company's consistency in implementing OHS policies and procedures in a disciplined and sustainable manner across all operational units.

The occupational safety performance is supported by the implementation of adequate OHS standards, the availability of safe work facilities, controlled work environment management, and continuous efforts to increase employee awareness and compliance with the principles of occupational safety in daily operational activities.

As part of monitoring occupational safety performance, the following data is presented on the Company's occupational accident rate during 2025:

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 serious and fatal injuries of total employees (%)
0	0

Pencapaian nihil kecelakaan kerja, termasuk kejadian yang berpotensi menimbulkan cedera serius maupun fatal, menunjukkan efektivitas penerapan sistem manajemen keselamatan kerja Perseroan. Ke depan, Perseroan berkomitmen untuk terus mempertahankan dan meningkatkan standar K3 sebagai bagian dari upaya perlindungan karyawan serta penopang keberlanjutan operasional jangka panjang.

The achievement of zero occupational accidents, including incidents that have the potential to cause serious or fatal injuries, demonstrates the effectiveness of the implementation of the Company's occupational safety management system. Going forward, the Company is committed to continuing to maintain and improve K3 standards as part of employee protection efforts and to support long-term operational sustainability.

Dukungan Pelatihan dan Pengembangan Kapasitas Karyawan [S-05]

Dalam mendukung efektivitas pelaksanaan kegiatan usaha pembiayaan yang *prudent* dan berkelanjutan, Perseroan secara konsisten memfasilitasi karyawan untuk mengikuti berbagai program pelatihan dan pengembangan kompetensi. Penguatan kapasitas sumber daya manusia dipandang sebagai faktor kunci dalam menjaga kualitas pengelolaan pembiayaan, penerapan manajemen risiko yang memadai, serta pemenuhan ketentuan regulasi yang berlaku di sektor jasa keuangan.

Program pelatihan yang diselenggarakan Perseroan dirancang untuk meningkatkan kompetensi teknis dan non-teknis karyawan, mencakup pemahaman produk pembiayaan, analisis kelayakan dan risiko kredit, kepatuhan terhadap peraturan OJK, penerapan tata kelola perusahaan yang baik, serta penguatan literasi keuangan berkelanjutan dan prinsip LST. Melalui pendekatan tersebut, Perseroan memastikan bahwa karyawan memiliki kapabilitas yang relevan dengan dinamika industri pembiayaan serta mampu mendukung pengambilan keputusan bisnis yang bertanggung jawab.

Program pelatihan dilaksanakan melalui berbagai metode, antara lain pelatihan internal, partisipasi dalam seminar dan lokakarya eksternal, serta program pembelajaran daring yang disesuaikan dengan kebutuhan organisasi dan individu.

Komitmen Perseroan terhadap pengembangan kompetensi karyawan tercermin dari pelaksanaan berbagai kegiatan peningkatan kapasitas yang telah dijalankan secara berkelanjutan sepanjang 3 (tiga) tahun terakhir, sebagaimana diuraikan pada tabel berikut:

Employee Training and Capacity Building Support [S-05]

In supporting the effectiveness of the implementation of prudent and sustainable financing business activities, the Company consistently facilitates employees to participate in various training and competency development programs. Strengthening the capacity of human resources is seen as a key factor in maintaining the quality of financing management, implementing adequate risk management, and fulfilling applicable regulatory provisions in the financial services sector.

The training program organized by the Company is designed to improve the technical and non-technical competencies of employees, including understanding financing products, credit feasibility and risk analysis, compliance with OJK regulations, implementation of good corporate governance, and strengthening sustainable finance literacy and ESG principles. Through this approach, the Company ensures that employees have capabilities that are relevant to the dynamics of the financing industry and are able to support responsible business decision-making.

The training program is carried out through various methods, including internal training, participation in external seminars and workshops, as well as online learning programs tailored to the needs of organizations and individuals.

The Company's commitment to employee competency development is reflected in the implementation of various capacity building activities that have been carried out continuously over the past 3 (three) years, as outlined in the following table:

Jenis Pelatihan Type of Training	2025		2024		2023	
	Jumlah Pelatihan Number of Programs	Jumlah Kepesertaan Number of Participants	Jumlah Pelatihan Number of Programs	Jumlah Kepesertaan Number of Participants	Jumlah Pelatihan Number of Programs	Jumlah Kepesertaan Number of Participants
Technical Skill	16	54	88	42	81	72
Soft Skill	54	112	17	93	15	94
Sertifikasi *Certification*	12	12	9	15	12	14
Master's Degree	3	3	2	2	2	2
Total karyawan yang mengikuti pelatihan **Total employees attending training**	**N/A**	**181**	**N/A**	**152**	**N/A**	**182**
Persentase jumlah karyawan yang ikut serta dalam pelatihan **Percentage of employees attending training**	**N/A**	**179,20%**	**N/A**	**153,50%**	**N/A**	**187,60%**
Total Waktu Pelatihan Total Training Time	2.323 jam 2,323 hours		2.760 jam 2,760 hours		2.771 jam 2,771 hours	
Rata-rata jam pelatihan per karyawan dalam tahun Pelaporan Average training hours per employee in a reporting year	12.8 jam/karyawan 12.8 hours/employee		18.15 jam/karyawan 18.15 hours/employee		15.22 jam/karyawan 15.22 hours/employee	

Sarana Pengaduan Karyawan

Perseroan berkomitmen untuk menjaga hubungan industrial yang harmonis serta memastikan terpenuhinya hak dan kewajiban karyawan secara adil dan transparan. Dalam rangka tersebut, Perseroan menyediakan mekanisme pengelolaan pengaduan ketenagakerjaan yang terstruktur dan bertanggung jawab.

Perseroan telah menyediakan kanal pengaduan karyawan yang bersifat khusus dan terpisah, yang dapat diakses melalui:

- *Email*: whistleblowing@kdbtifa.co.id
- Telepon: 021-50941140 ext. 100 atau 007
- WhatsApp: 085695230235

Seluruh kanal tersebut dikelola oleh Unit Kerja Pengendali Fraud sebagai unit yang berwenang dan bertanggung jawab dalam menerima, menangani, serta menindaklanjuti setiap pengaduan yang disampaikan. Seluruh pengaduan yang disampaikan oleh karyawan dikelola secara profesional, objektif, dan mengedepankan prinsip kerahasiaan, kepatuhan terhadap ketentuan ketenagakerjaan, serta penyelesaian yang berkeadilan.

Efektivitas mekanisme tersebut tercermin dari terjaganya kualitas hubungan industrial di lingkungan Perseroan, yang ditunjukkan dengan tidak adanya laporan atau pengaduan ketenagakerjaan yang tercatat selama 3 (tiga) tahun terakhir. Kondisi ini menunjukkan bahwa komunikasi antara manajemen dan karyawan berjalan secara terbuka, serta permasalahan ketenagakerjaan dapat dikelola dan diselesaikan secara internal dengan baik.

Employee Complaint Mechanism

The Company is committed to maintaining harmonious industrial relations and ensuring the fulfillment of employees' rights and obligations in a fair and transparent manner. In this context, the Company provides a structured and responsible labor complaint management mechanism.

The Company has established a dedicated and separate employee grievance channel, which can be accessed through the following:

- Email: whistleblowing@kdbtifa.co.id
- Telephone: +62 21 50941140 ext. 100 or 007
- WhatsApp: +62 856 9523 0235

All channels are managed by the Fraud Control Unit, which is authorized and responsible for receiving, handling, and following up on all reported complaints. All complaints submitted by employees are handled professionally and objectively, with a focus on confidentiality, compliance with labor regulations, and fair resolution.

The effectiveness of this mechanism is reflected in the maintenance of the quality of industrial relations within the Company, which is shown by the absence of labor reports or complaints recorded for the last 3 (three) years. This condition shows that communication between management and employees runs openly, and employment problems can be managed and resolved internally properly.

Kontribusi Perseroan bagi Masyarakat

Dampak Operasi terhadap Masyarakat Sekitar

Sebagai perusahaan pembiayaan, Perseroan menjalankan perannya di tengah masyarakat dengan berfokus pada penyediaan layanan pembiayaan yang bertanggung jawab, inklusif, dan berkelanjutan. Melalui aktivitas usahanya, Perseroan memberikan kontribusi nyata dalam mendukung aktivitas ekonomi masyarakat, khususnya melalui penyaluran pembiayaan produktif yang mendorong pertumbuhan usaha, peningkatan kapasitas pelaku usaha, serta perluasan akses terhadap sumber pendanaan formal.

Dalam pelaksanaannya, kegiatan pembiayaan tersebut disalurkan secara *prudent* dan berlandaskan prinsip kehati-hatian. Pendekatan ini memungkinkan Perseroan berkontribusi dalam memperkuat ekosistem pembiayaan nasional, mendukung kelancaran rantai usaha, serta menciptakan *multiplier effect* terhadap perekonomian di wilayah operasional. Pembiayaan yang diberikan tidak hanya memenuhi kebutuhan modal kerja dan investasi debitur, tetapi juga berperan dalam meningkatkan keberlanjutan usaha serta menjaga stabilitas ekonomi lokal.

Di samping berkontribusi melalui penyaluran pembiayaan, Perseroan juga berperan aktif dalam mendorong pertumbuhan ekonomi lokal melalui keberadaan jaringan kantor cabang dan kantor perwakilan di beberapa wilayah. Dalam menjalankan kegiatan operasional sehari-hari, Perseroan secara konsisten menggandeng pemasok dan penyedia jasa setempat untuk memenuhi kebutuhan operasional dan bisnis, termasuk penyediaan jasa pendukung, pengadaan barang, dan layanan operasional lainnya. Praktik ini memberikan dampak ekonomi tidak langsung bagi masyarakat sekitar melalui peningkatan perputaran ekonomi lokal serta pemberdayaan pelaku usaha di daerah.

Selanjutnya, melalui praktik pengadaan yang menjunjung prinsip kewajaran dan keberlanjutan, Perseroan membangun hubungan kemitraan yang sehat dengan pemasok lokal sekaligus mendukung penguatan ekosistem usaha di wilayah operasional. Keberadaan kantor cabang dan kantor perwakilan Perseroan juga turut berkontribusi dalam penciptaan lapangan kerja serta peningkatan kapasitas sumber daya manusia setempat.

Dalam keseluruhan kegiatan operasionalnya, Perseroan senantiasa memperhatikan dampak sosial yang ditimbulkan, termasuk perlindungan konsumen, kepatuhan terhadap ketentuan yang berlaku, serta penerapan praktik usaha yang etis dan transparan. Pendekatan ini ditujukan untuk membangun hubungan jangka panjang yang saling menguntungkan antara Perseroan, debitur, dan masyarakat sekitar. Dengan demikian, operasional Perseroan diharapkan dapat terus memberikan nilai tambah yang berkelanjutan serta mendukung pembangunan ekonomi yang inklusif.

The Company's Contribution to Community

Impact of the Operations on Surrounding Communities

As a financing company, the Company carries out its role in the community by focusing on providing responsible, inclusive, and sustainable financing services. Through its business activities, the Company makes a real contribution to supporting the community's economic activities, especially through the distribution of productive financing that encourages business growth, capacity building of business actors, and expanding access to formal funding sources.

In its implementation, the financing activities are distributed prudently and based on the principle of prudence. This approach allows the Company to contribute to strengthening the national financing ecosystem, supporting the smooth running of the business chain, and creating a multiplier effect on the economy in the operational area. The financing provided not only meets the working capital and investment needs of debtors, but also plays a role in improving business sustainability and maintaining local economic stability.

In addition to contributing through the distribution of financing, the Company also plays an active role in encouraging local economic growth through the existence of a network of branch offices and representative offices in several regions. In carrying out its daily operational activities, the Company consistently collaborates with local suppliers and service providers to meet operational and business needs, including the provision of support services, procurement of goods, and other operational services. This practice has an indirect economic impact on the surrounding community through increasing local economic turnover and empowering business actors in the region.

Furthermore, through procurement practices that uphold the principles of fairness and sustainability, the Company builds healthy partnership relationships with local suppliers while supporting the strengthening of the business ecosystem in its operational areas. The existence of the Company's branch offices and representative offices also contributes to job creation and capacity building of local human resources.

In all of its operational activities, the Company always pays attention to the social impact caused, including consumer protection, compliance with applicable regulations, and the implementation of ethical and transparent business practices. This approach is aimed at building long-term mutually beneficial relationships between the Company, debtors, and the surrounding community. Thus, the Company's operations are expected to continue to provide sustainable added value and support inclusive economic development.

Mekanisme Pengaduan Masyarakat

Perseroan menyediakan mekanisme pengaduan yang dapat dimanfaatkan oleh para pemangku kepentingan dan masyarakat di sekitar wilayah operasional sebagai sarana untuk menyampaikan laporan, masukan, maupun keluhan terkait dugaan ketidaksesuaian pelaksanaan program tanggung jawab sosial Perseroan dengan nilai, norma, serta ketentuan peraturan perundang-undangan yang berlaku.

Pengaduan masyarakat dikelola secara terpusat dan profesional oleh Unit Khusus Pengelola Keuangan Berkelanjutan. Perseroan memastikan bahwa setiap pengaduan yang diterima akan ditindaklanjuti secara objektif, transparan, dan bertanggung jawab sesuai dengan prosedur internal yang berlaku.

Masyarakat dapat menyampaikan pengaduan melalui beberapa saluran resmi, yaitu dengan melakukan kunjungan langsung ke kantor pusat Perseroan atau melalui media komunikasi berikut:
- *Email*: corporate.secretary@kdbtifa.co.id
- Situs web: www.kdbtifa.co.id

Seluruh saluran pengaduan tersebut tersedia untuk memastikan aksesibilitas dan kemudahan bagi masyarakat dalam menyampaikan pengaduan atau aspirasi.

Sepanjang tahun 2025, Perseroan tidak mencatat adanya keluhan maupun pengaduan yang masuk dari masyarakat. Kondisi ini mencerminkan efektivitas pelaksanaan program tanggung jawab sosial Perseroan serta terjaganya hubungan yang harmonis antara Perseroan dan masyarakat di sekitar wilayah operasional.

Kegiatan Tanggung Jawab Sosial Perseroan Tahun 2025 [S-12]

Perseroan menjalankan komitmen keberlanjutan melalui pelaksanaan tanggung jawab sosial perusahaan yang diarahkan untuk menciptakan dampak sosial yang nyata dan berkelanjutan bagi masyarakat di sekitar wilayah operasional. Pelaksanaan kegiatan tanggung jawab sosial perusahaan (*Corporate Social Responsibility*/"CSR") merupakan bagian dari upaya Perseroan dalam mendukung pembangunan sosial, memperkuat hubungan dengan masyarakat, serta menciptakan nilai tambah yang sejalan dengan tujuan bisnis jangka panjang.

Pada tahun 2025, Perseroan melaksanakan aktivitas CSR yang diarahkan untuk memberikan manfaat sosial langsung kepada masyarakat, dengan rincian sebagai berikut:

Community Complaint Mechanism

The Company provides a complaint mechanism that can be used by stakeholders and the community around the operational area as a means to submit reports, inputs, and complaints related to alleged non-compliance with the implementation of the Company's social responsibility program with the values, norms, and provisions of applicable laws and regulations.

Community complaints are managed centrally and professionally by the Special Unit for Sustainable Finance Management. The Company ensures that every complaint received will be followed up objectively, transparently, and responsibly in accordance with applicable internal procedures.

The community can submit complaints through several official channels, namely by making a direct visit to the Company's head office or through the following communication media:
- Email: corporate.secretary@kdbtifa.co.id
- Website: www.kdbtifa.co.id

All complaint channels are available to ensure accessibility and ease for the public to submit complaints or aspirations.

Throughout 2025, the Company did not record any complaints or complaints from the community. This condition reflects the effectiveness of the implementation of the Company's social responsibility program and the maintenance of harmonious relationships between the Company and the community around the operational area.

Corporate Social Responsibility Activities in 2025 [S-12]

The Company carries out its commitment to sustainability through the implementation of corporate social responsibility which is directed to create a real and sustainable social impact for the community around its operational area. The implementation of Corporate Social Responsibility ("CSR") activities is part of the Company's efforts to support social development, strengthen relationships with the community, and create added value in line with long-term business goals.

In 2025, the Company carried out CSR activities directed to provide direct social benefits to the community, with the following details:

Tanggal Date	Bidang Sector	Program	Lokasi Location	Penerima manfaat Beneficiaries	Biaya Cost
24 Juni 2025 June 24, 2025	Kesehatan Health	Pemeriksaan Kesehatan Mata Eye Health Checkup	SD Negeri Karet 04 Pagi	116 Siswa dan 12 Guru 116 Students and 12 Teachers	Rp41.935.111
16 Oktober 2025 October 16, 2025	Lingkungan Hidup Environment	Penanaman Pohon Mangrove Mangrove Tree Planting	Pulau Pari, Kepulauan Seribu	Masyarakat setempat Local communities	Rp63.794.132
17 Desember 2025 December 17, 2025	Kesehataan Health	Pemeriksaan Kesehatan Gigi Dental Health Checkup	SMPN 294 dan SMPN 58 Jakarta	270 Siswa 270 Students	Rp28.426.548
Total Kegiatan Total Activities					**3**
Total Penerima Manfaat Total Beneficiaries					**±398**
Total Biaya Kegiatan Total Activity Costs					**Rp134.155.791**

Sepanjang tahun 2025, Perseroan melaksanakan program CSR dalam bentuk investasi sosial dan/atau sumbangan kepada komunitas serta organisasi nirlaba yang terdaftar. Pelaksanaan program tersebut dilakukan melalui kerja sama dengan Rumah Sakit Murni Teguh, LindungiHutan, dan Rumah Sakit Jakarta yang dikelola secara terencana serta bertanggung jawab. Kegiatan CSR tersebut dikelola secara transparan, terdokumentasi dengan baik, serta diselaraskan dengan nilai-nilai Perseroan dan prinsip GCG.

Throughout 2025, the Company carried out CSR programs in the form of social investments and/or donations to communities and registered non-profit organizations. The implementation of the program was carried out in collaboration with Murni Teguh Hospital, LindungiHutan, and Jakarta Hospital which was managed in a planned and responsible manner. These CSR activities were managed transparently, well documented, and aligned with the Company's values and GCG principles.

Pelaksanaan CSR secara berkelanjutan menegaskan peran Perseroan dalam mendukung terciptanya lingkungan sosial yang inklusif dan harmonis. Perseroan berkomitmen untuk terus mengevaluasi dan mengembangkan program CSR agar dapat memberikan manfaat yang lebih luas bagi masyarakat serta mendukung pencapaian keberlanjutan jangka panjang.

The sustainable implementation of CSR affirms the Company's role in supporting the creation of an inclusive and harmonious social environment. The Company is committed to continuing to evaluate and develop CSR programs in order to provide wider benefits to the community and support the achievement of long-term sustainability.

Realisasi Biaya CSR Tahun 2025

Realization of CSR Costs in 2025

Dalam rangka memperkuat komitmen berkelanjutan terhadap praktik tanggung jawab sosial, Perseroan secara konsisten mengalokasikan dana untuk mendukung berbagai inisiatif yang memberikan manfaat langsung bagi masyarakat dan lingkungan. Fokus alokasi Perseroan mencakup sektor-sektor strategis, antara lain pendidikan, pengembangan masyarakat, kesehatan, dan pelestarian lingkungan.

In order to strengthen its sustainable commitment to social responsibility practices, the Company consistently allocates funds to support various initiatives that provide direct benefits to society and the environment. The Company's allocation focus covers strategic sectors, including education, community development, health, and environmental conservation.

Pada tahun 2025, Perseroan melanjutkan upaya tersebut dengan menyalurkan dana secara tepat sasaran, selaras dengan prinsip keberlanjutan dan tata kelola yang baik. Rincian alokasi dana CSR Perseroan selama 3 (tiga) tahun terakhir tercermin sebagai berikut:

In 2025, the Company continued these efforts by distributing funds in a targeted manner, in line with the principles of sustainability and good governance. The details of the Company's CSR fund allocation for the last 3 (three) years are reflected as follows:

Bidang Sector	2025	2024	2023
Pendidikan Education	-	-	-
Pengembangan Masyarakat Community Development	-	-	-
Kesehatan Health	70.361.659	101.659.705	29.473.423
Lingkungan Hidup Environment	63.794.132	46.148.434	117.673.195
Jumlah **Total**	**134.155.791**	**147.808.139**	**147.146.618**

Realisasi pendanaan CSR dari tahun ke tahun mencerminkan konsistensi Perseroan dalam mendorong pertumbuhan sosial yang inklusif serta peningkatan kualitas hidup masyarakat di sekitar wilayah operasional.

Penggunaan Tenaga Kerja Lokal

Perseroan berkomitmen untuk mendorong pemberdayaan ekonomi lokal melalui optimalisasi tenaga kerja dari wilayah sekitar operasional. Dalam menjalankan kegiatan bisnisnya, Perseroan secara konsisten memprioritaskan perekrutan tenaga kerja lokal baik untuk posisi operasional maupun manajerial, sejalan dengan prinsip keberlanjutan dan tanggung jawab sosial perusahaan.

Per 31 Desember 2025, sebanyak 96 karyawan atau 95% dari total tenaga kerja Perseroan berasal dari komunitas setempat. Komposisi ini menunjukkan kontribusi nyata Perseroan dalam menciptakan dampak ekonomi positif bagi masyarakat sekitar.

Pendekatan ini memperkuat hubungan Perseroan dengan komunitas lokal sekaligus mendukung pertumbuhan ekonomi regional, peningkatan kapasitas sumber daya manusia, dan pengembangan keterampilan yang berkelanjutan. Upaya tersebut menjadi bagian integral dari strategi Perseroan dalam mewujudkan dampak sosial yang inklusif serta mendukung pencapaian SDGs.

Literasi dan Inklusi Keuangan

Perseroan berkomitmen mendukung peningkatan literasi dan inklusi keuangan nasional sebagai bagian dari peran strategisnya sebagai perusahaan pembiayaan. Perseroan menyadari pentingnya pemahaman masyarakat terhadap produk dan layanan keuangan untuk mendorong kesejahteraan ekonomi yang inklusif dan berkelanjutan.

Sejalan dengan dukungan terhadap kebijakan pemerintah, Perseroan melaksanakan program literasi dan inklusi keuangan yang mengacu pada ketentuan POJK No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat, POJK No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, serta Undang-Undang

The realization of CSR funding from year to year reflects the Company's consistency in encouraging inclusive social growth and improving the quality of life of the community around its operational areas.

Penggunaan Tenaga Kerja Lokal

The Company is committed to encouraging local economic empowerment through the optimization of the workforce from the surrounding operational areas. In carrying out its business activities, the Company consistently prioritizes the recruitment of local workers for both operational and managerial positions, in line with the principles of sustainability and corporate social responsibility.

As of December 31, 2025, as many as 96 employees or 95% of the Company's total workforce are from the local community. This composition shows the Company's real contribution in creating a positive economic impact for the surrounding community.

This approach strengthens the Company's relationship with local communities while supporting regional economic growth, human resource capacity building, and sustainable skills development. These efforts are an integral part of the Company's strategy in realizing inclusive social impact and supporting the achievement of the Sustainable Development Goals (SDGs).

Financial Literacy and Inclusion

The Company is committed to supporting the improvement of national financial literacy and inclusion as part of its strategic role as a financing company. The Company recognizes the importance of public understanding of financial products and services to promote inclusive and sustainable economic welfare.

In line with support for government policies, the Company implements financial literacy and inclusion programs that refer to the provisions of POJK No. 3 of 2023 concerning Improving Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the Community, POJK No. 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector, and Law No. 4 of 2023 concerning

No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.

Sepanjang tahun 2025, Perseroan telah mengimplementasikan program literasi dan inklusi keuangan melalui berbagai aksi nyata, antara lain:

1. **Program Edukasi Literasi Keuangan bagi Generasi Muda**
   Menyelenggarakan edukasi literasi keuangan bagi generasi muda yang membahas manajemen keuangan pribadi, pengenalan terhadap perusahaan pembiayaan dan produk pembiayaan Perseroan berkolaborasi dengan berbagai Universitas di beberapa wilayah di Jakarta.
2. **Program Inklusi Keuangan kepada Nasabah dan Calon Nasabah**
   Menyelenggarakan kegiatan inklusi keuangan dengan sasaran target kepada nasabah dan calon nasabah Perseroan dengan memberikan pengetahuan mengenai produk-produk pembiayaan Perseroan dan pemanfaatan produk pembiayaan dimaksud.
3. ***Monitoring* dan Evaluasi**
   - Melakukan evaluasi terhadap pelaksanaan program edukasi literasi keuangan terhadap peserta program untuk mengukur peningkatan pemahaman dan efektivitas program melalui *pre-test* dan *post-test*.
   - Melakukan evaluasi terhadap pelaksanaan program inklusi keuangan melalui peningkatan pemanfaatan produk-produk pembiayaan Perseroan.

Untuk memberikan gambaran yang lebih konkret mengenai implementasi program literasi dan inklusi keuangan, tabel berikut merangkum kegiatan, dokumentasi, dan deskripsi setiap program yang telah dilaksanakan Perseroan sepanjang tahun 2025:

the Development and Strengthening of the Financial Sector.

Throughout 2025, the Company implemented financial literacy and inclusion programs through various concrete actions, including:

1. **Financial Literacy Education Program for the Young Generation**
   Organizing financial literacy education for the younger generation, which discusses personal financial management, introduction to financing companies and financing products The Company collaborates with various universities in several regions in Jakarta.
2. **Financial Inclusion Program for Customers and Prospective Customers**
   Organizing financial inclusion activities with targeted targets to customers and prospective customers of the Company by providing knowledge about the Company's financing products and the use of the financing products.

3. **Monitoring and Evaluation**
   - Evaluating the implementation of financial literacy education programs for program participants to measure the improvement of understanding and effectiveness of the program through pre-tests and post-tests.
   - Evaluating the implementation of financial inclusion programs through increasing the utilization of the Company's financing products.

To provide a more concrete picture of the implementation of financial literacy and inclusion programs, the following table summarizes the activities, documentation, and descriptions of each program that the Company implemented throughout 2025:

Tanggal Date	Dokumentasi Documentation	Program	Deskripsi Description
25 Februari 2025 February 25, 2025		Literasi Keuangan Financial Literacy	Kegiatan Literasi Keuangan diselenggarakan oleh Perseroan, bekerja sama dengan PT MNC Sekuritas, Universitas Pembangunan Jaya, dan Jaya Stock Club, di Kampus A Universitas Pembangunan Jaya, Bintaro. Kegiatan ini bertujuan untuk meningkatkan pemahaman dan kesadaran mahasiswa mengenai pentingnya pengelolaan keuangan yang sehat serta pengambilan keputusan investasi yang bijak. Acara ini diikuti oleh 132 peserta yang terdiri dari mahasiswa dan dosen Fakultas Humaniora dan Bisnis, serta berlangsung secara interaktif melalui sesi pemaparan materi, diskusi, dan tanya jawab yang berjalan dengan antusias. Melalui penyelenggaraan kegiatan ini, Perseroan berharap dapat berkontribusi dalam meningkatkan literasi keuangan generasi muda, sehingga mereka memiliki bekal yang lebih baik dalam menghadapi dinamika dan tantangan ekonomi di masa depan. The Financial Literacy Activity was organized by the Company, in collaboration with PT MNC Sekuritas, Pembangunan Jaya University, and Jaya Stock Club, at Campus A of Pembangunan Jaya University, Bintaro. This activity aimed to increase students' understanding and awareness of the importance of sound financial management and wise investment decision-making. This event was attended by 132 participants consisting of students and lecturers of the Faculty of Humanities and Business, and took place interactively through material presentation sessions, discussions, and questions and answers that ran enthusiastically. Through the implementation of this activity, the Company hopes to contribute to improving the financial literacy of the younger generation, so that they have better provisions in facing economic dynamics and challenges in the future.
13 Juni 2025 June 13, 2025		Inklusi Keuangan Financial Inclusion	Perseroan menyelenggarakan kegiatan Inklusi Keuangan bekerja sama dengan PT Setia Manggala Abadi dengan mengangkat tema *“Financing for Health Business Growth.”* Kegiatan ini bertujuan untuk meningkatkan pemahaman para pelaku usaha, khususnya di sektor kesehatan, mengenai akses pembiayaan yang tepat dan optimal dalam mendukung pertumbuhan serta pengembangan usaha secara berkelanjutan. Selain itu, kegiatan ini juga menjadi sarana untuk memperkuat sinergi antara Perseroan dan mitra strategis dalam mendorong pertumbuhan industri nasional, khususnya pada sektor kesehatan yang memiliki peran penting dalam mendukung kesejahteraan masyarakat. The Company held a Financial Inclusion activity in collaboration with PT Setia Manggala Abadi with the theme "Financing for Health Business Growth." This activity aimed to increase the understanding of business actors, especially in the health sector, regarding appropriate and optimal access to financing in supporting sustainable business growth and development. In addition, this activity is also a means to strengthen synergy between the Company and strategic partners in encouraging national industrial growth, especially in the health sector which has an important role in supporting people's welfare.

Tanggal Date	Dokumentasi Documentation	Program	Deskripsi Description
9 Oktober 2025 October 9, 2025		Inklusi Keuangan Financial Inclusion	Perseroan menyelenggarakan kegiatan Inklusi Keuangan bekerja sama dengan PT Zoomlion Indonesia Heavy Industry dengan mengusung tema *"A Financing Solution for Your Business Growth."* Kegiatan ini bertujuan untuk meningkatkan pemahaman para pelaku usaha mengenai pentingnya akses pembiayaan yang tepat dan terstruktur dalam mendukung pertumbuhan serta pengembangan bisnis secara berkelanjutan. Selain itu, kegiatan ini juga menjadi wadah untuk memperkuat sinergi antara Perseroan dan mitra strategis dalam mendorong pertumbuhan sektor industri nasional secara lebih optimal dan berdaya saing. The Company held a Financial Inclusion activity in collaboration with PT Zoomlion Indonesia Heavy Industry with the theme "A Financing Solution for Your Business Growth." This activity aimed to increase the understanding of business actors about the importance of access to appropriate and structured financing in supporting sustainable business growth and development. In addition, this activity is also a forum to strengthen synergy between the Company and strategic partners in encouraging the growth of the national industrial sector in a more optimal and competitive manner.
21 Oktober 2025 October 21, 2025		Literasi Keuangan Financial Literacy	Perseroan menyelenggarakan kegiatan edukasi literasi keuangan dengan tema *"Have Fund – Investors from the Future"* bekerja sama dengan PT MNC Sekuritas dan Universitas Pembangunan Nasional Veteran Jakarta. Kegiatan ini dilaksanakan di Auditorium Bhinneka Tunggal Ika UPN Veteran Jakarta. Acara tersebut dihadiri oleh 121 peserta yang terdiri dari mahasiswa dan dosen Fakultas Ekonomi dan Bisnis, serta bertujuan untuk meningkatkan pemahaman mengenai pengelolaan keuangan dan investasi sejak dini. Melalui kegiatan ini, Perseroan berkomitmen untuk mendukung peningkatan literasi keuangan generasi muda sebagai bekal dalam menghadapi tantangan ekonomi di masa depan. The Company held a financial literacy education activity with the theme "Have Fund – Investors from the Future" in collaboration with PT MNC Sekuritas and the National Development University of Veteran Jakarta. This activity was held at the Bhinneka Tunggal Ika Auditorium UPN Veteran Jakarta. The event was attended by 121 participants consisting of students and lecturers from the Faculty of Economics and Business, and aimed to increase understanding of financial and investment management from an early age. Through this activity, the Company is committed to supporting the improvement of financial literacy of the younger generation as a provision in facing future economic challenges.

Pendekatan ini memperkuat peran Perseroan dalam memperluas akses layanan keuangan, meningkatkan pengetahuan masyarakat, dan mendukung ekosistem keuangan yang inklusif. Seluruh kegiatan sejalan dengan SDGs dan arahan OJK terkait literasi dan inklusi keuangan.

This approach strengthens the Company's role in expanding access to financial services, improving public knowledge, and supporting an inclusive financial ecosystem. All activities are in line with the Sustainable Development Goals (SDGs) and OJK directives related to financial literacy and inclusion.

Dukungan Pembiayaan Berkelanjutan bagi Pelaku UMKM

Perseroan berkomitmen untuk menghadirkan layanan pembiayaan yang berkelanjutan, inklusif, dan mudah diakses oleh seluruh lapisan masyarakat, termasuk pelaku usaha kecil dan menengah (UMKM). Produk dan layanan yang dirancang

Sustainable Financing Support for MSME Actors

The Company is committed to providing sustainable, inclusive, and easily accessible financing services to all levels of society, including small and medium enterprises (MSMEs). Products and services that are designed to be appropriate, affordable,

tepat guna, terjangkau, serta sederhana dalam prosesnya membantu mendorong pertumbuhan kapasitas UMKM sekaligus memperkuat peran mereka dalam mendorong pertumbuhan ekonomi nasional.

Hingga akhir tahun 2025, Perseroan belum memiliki program CSR yang secara khusus ditujukan bagi segmen UMKM. Inisiatif ini menjadi peluang bagi Perseroan untuk mengembangkan inisiatif keberlanjutan yang lebih terfokus pada pemberdayaan UMKM, sejalan dengan prinsip LST dan visi pembangunan ekonomi yang inklusif.

Kemitraan Strategis dengan Pemasok Lokal

Dalam rangka meningkatkan kualitas dan jangkauan layanan pembiayaan, Perseroan menjalin kerja sama dengan berbagai mitra usaha dari beragam sektor yang strategis bagi pengembangan bisnis. Kolaborasi ini tidak hanya memperluas akses layanan bagi debitur, tetapi juga memastikan kualitas dan keandalan layanan pembiayaan yang diterima.

Pendekatan ini mencerminkan praktik tata kelola yang transparan, adil, dan berkelanjutan, sekaligus memperkuat kepercayaan antara Perseroan dan mitra usaha. Implementasi nyata dari kemitraan ini turut mendukung peningkatan kapasitas mitra lokal serta memperkuat ekosistem pembiayaan yang inklusif dan berkelanjutan.

Hubungan Harmonis dengan Mitra Usaha

Perseroan senantiasa menempatkan hubungan dengan mitra usaha sebagai fondasi penting dalam menjaga keberlanjutan rantai pasokan dan kualitas layanan pembiayaan. Setiap hubungan kemitraan didukung oleh komitmen Perseroan untuk memenuhi kewajiban pembayaran tepat waktu, menjaga komunikasi terbuka, serta menyelesaikan setiap permasalahan secara konstruktif. Pendekatan ini memastikan terciptanya ekosistem kerja sama yang harmonis dan berkelanjutan, sekaligus memperkuat kepercayaan dan loyalitas mitra usaha.

Hingga akhir tahun 2025, Perseroan mencatat tidak ada konflik atau perselisihan dengan para mitra usaha. Hal tersebut menegaskan keberhasilan Perseroan dalam membangun hubungan yang berkesinambungan pada jangka panjang. Praktik ini sekaligus mencerminkan penerapan prinsip LST dalam tata kelola mitra usaha, yang menekankan pada keadilan, keterbukaan, dan tanggung jawab sosial.

and simple in the process help encourage MSME capacity growth while strengthening their role in driving national economic growth.

Until the end of 2025, the Company did not have a CSR program specifically aimed at the MSME segment. This initiative was an opportunity for the Company to develop sustainability initiatives that are more focused on empowering MSMEs, in line with ESG principles and the vision of inclusive economic development.

Strategic Partnerships with Local Suppliers

In order to improve the quality and reach of financing services, the Company collaborates with various business partners from various strategic sectors for business development. This collaboration not only expands access to services for debtors, but also ensures the quality and reliability of the financing services received.

This approach reflects transparent, fair, and sustainable governance practices, while strengthening trust between the Company and business partners. The tangible implementation of this partnership also supports capacity building of local partners and strengthens an inclusive and sustainable financing ecosystem.

Harmonious Relationship with Business Partners

The Company always places relationships with business partners as an important foundation in maintaining the sustainability of the supply chain and the quality of financing services. Each partnership relationship is supported by the Company's commitment to fulfill payment obligations on time, maintain open communication, and resolve every problem constructively. This approach ensures the creation of a harmonious and sustainable cooperation ecosystem, while strengthening the trust and loyalty of business partners.

Until the end of 2025, the Company noted that there were no conflicts or disputes with business partners. This confirms the Company's success in building sustainable relationships in the long term. This practice also reflects the application of ESG principles in the governance of business partners, which emphasizes fairness, transperancy, and social responsibility.

Kinerja Lingkungan Hidup
Environmental Performance



Biaya Lingkungan Hidup Tahun 2025

Pada tahun 2025, Perseroan telah merealisasikan anggaran sebesar Rp134.155.791 untuk mendukung berbagai inisiatif CSR termasuk di dalamnya bidang lingkungan hidup, dengan fokus utama pada konservasi alam melalui penanaman pohon.

Penggunaan Material yang Ramah Lingkungan

Perseroan secara konsisten mendorong penerapan konsep perkantoran ramah lingkungan (*Eco Office*) sebagai bagian dari komitmen terhadap pelestarian lingkungan hidup dan praktik keberlanjutan di lingkungan kerja. Seluruh karyawan didorong untuk mengutamakan efisiensi energi, mengurangi timbulan sampah yang tidak dapat didaur ulang, serta memanfaatkan produk ramah lingkungan dalam aktivitas kerja sehari-hari.

Sepanjang tahun 2025, Perseroan melaksanakan sejumlah inisiatif strategis untuk membangun kesadaran dan perilaku karyawan yang lebih peduli terhadap aspek lingkungan, antara lain:

1. Menggunakan pencahayaan hemat energi dengan menggunakan lampu *Light Emitting Diode* (LED) di seluruh gedung kantor Perseroan.
2. Menggunakan kertas jenis *Hout Vrij Schrift* (HVS) bersertifikasi *Programme for the Endorsement of Forest Certification* (PEFC) untuk pencetakan dokumen penting guna mendukung keberlanjutan lingkungan.
3. Pengembangan Aplikasi inti (TFIS) dan HRIS (*Human Resources Information System*) untuk meningkatkan efisiensi operasional.
4. Mengoptimalkan penggunaan perangkat komputer dengan mengganti desktop konvensional ke prosesor berdaya rendah untuk menurunkan konsumsi listrik.
5. Membatasi pemakaian plastik di lingkungan kantor dengan mengutamakan bahan yang mudah didaur ulang, seperti kantong kertas, gelas kertas, serta material ramah lingkungan lainnya.

Environmental Costs in 2025

In 2025, the Company realized a budget of Rp134,155,791 to support various CSR initiatives, including the environmental sector, with a main focus on nature conservation through tree planting.

Use of Environmentally Friendly Materials

The Company consistently encourages the application of the eco-friendly office concept as part of its commitment to environmental conservation and sustainability practices in the work environment. All employees are encouraged to prioritize energy efficiency, reduce the generation of non-recyclable waste, and utilize environmentally friendly products in their daily work activities.

Throughout 2025, the Company carrid out a number of strategic initiatives to build awareness and employee behavior that is more concerned about environmental aspects, including:

1. Using energy-efficient lighting by using Light Emitting Diode (LED) lights throughout the Company's office buildings.
2. Using Programme for the Endorsement of Forest Certification (PEFC) certified Hout Vrij Schrift (HVS) paper for the printing of important documents to support environmental sustainability.
3. Development of core applications (TFIS) and HRIS (Human Resources Information System) to improve operational efficiency.
4. Optimizing the use of computer devices by replacing conventional desktops with low-power processors to reduce power consumption.
5. Limiting the use of plastic in the office environment by prioritizing materials that are easy to recycle, such as paper bags, paper cups, and other environmentally friendly materials.

1 **Penerangan Hemat Energi**
Energy-Efficient Lighting

Menggunakan lampu LED hemat energi di seluruh gedung kantor Perseroan.
Implementation of document checking procedures before printing to minimize errors and paper waste.

2 **Penggunaan Kertas Bersertifikasi**
Use of Certified Paper

Menerapkan kertas HVS bersertifikasi PEFC untuk pencetakan dokumen penting.
Using PEFC-certified HVS paper for printing important documents.

3 **Efisiensi Operasional Melalui Teknologi**
Operational Efficiency Through Technology

Pengembangan aplikasi (TFIS) dan HRMS untuk meningkatkan efisiensi operasional.
Development of core applications (TFIS) and HRMS to improve operational efficiency.

4 **Perangkat Komputer Berdaya Rendah**
Low Power Computer Devices

Mengganti desktop konvernsional ke prosesor berdaya rendah untuk menurunkan konsumsi listrik.
Using conventional desktop to low power processors to reduce electricity consumption.

5 **Pengurangan Plastik dan Material Ramah Lingkungan**
Plastic Reduction and Eco-Friendly Materials

Mengutamakan kantong kertas, gelas kertas, dan bahan mudah didaur ulang di lingkungan kantor.
Prioritize paper bags, paper cups, and easily recycled materials in the office environment.

Melalui pelibatan aktif seluruh karyawan dalam kampanye *Green Office*, Perseroan berupaya menciptakan lingkungan kerja yang sehat, produktif, dan berkelanjutan. Inisiatif ini menjadi bagian dari upaya keberlanjutan yang dijalankan secara konsisten dengan dampak positif jangka panjang bagi Perseroan dan mendukung pencapaian target LST secara menyeluruh, termasuk pengelolaan sumber daya, pengurangan emisi, dan peningkatan kesadaran lingkungan di internal perusahaan.

Through the active involvement of all employees in the Green Office campaign, the Company strives to create a healthy, productive, and sustainable work environment. This initiative is part of sustainability efforts that are carried out consistently with a long-term positive impact on the Company and support the achievement of ESG targets across the board, including resource management, emission reduction, and environmental awareness within the company.

Penggunaan Kertas Secara Bertanggung Jawab

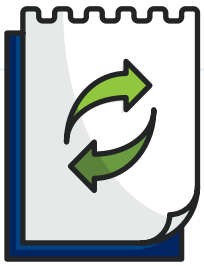
Dalam rangka mendukung pelestarian lingkungan, khususnya pengurangan dampak penggunaan kertas terhadap kelestarian hutan, Perseroan mengimplementasikan inisiatif penghematan kertas melalui penerapan budaya *paperless office*. Inisiatif ini didukung oleh pengembangan sistem kerja yang terdigitalisasi dan terintegrasi secara menyeluruh, sehingga proses administrasi, komunikasi, dan koordinasi internal dapat berjalan secara efisien tanpa ketergantungan penuh pada media cetak.

Responsible Use of Paper

In order to support environmental conservation, especially the reduction of the impact of paper use on forest conservation, the Company implements paper saving initiatives through the implementation of paperless office culture. This initiative is supported by the development of a fully digitized and integrated work system, so that the administration, communication, and internal coordination processes can run efficiently without full dependence on print media.

Meskipun penggunaan kertas masih diperlukan untuk keperluan tertentu, seperti korespondensi, pencetakan dokumen resmi, pelaporan kepada regulator dan administrasi kantor, Perseroan secara konsisten mengendalikan pemakaiannya agar lebih efisien, bertanggung jawab, dan berkelanjutan. Upaya ini mencerminkan komitmen Perseroan terhadap prinsip LST, khususnya pada aspek lingkungan dengan fokus pada pengelolaan sumber daya secara bijak dan pengurangan jejak ekologis.

Although the use of paper is still necessary for certain purposes, such as correspondence, printing of official documents, reporting to regulators and office administration, the Company has consistently controlled its use to make it more efficient, responsible, and sustainable. This effort reflects the Company's commitment to ESG principles, especially in the environmental aspect with a focus on managing resources wisely and reducing ecological footprints.



Penghematan Kertas/ Paper Savings

- Mengoptimalkan fungsi media elektronik seperti e-mail dalam mensosialisasikan informasi dan kebijakan internal;
- Menerapkan kebijakan teliti sebelum mencetak, untuk meminimalisir kesalahan cetak; dan
- Pemakaian kembali kertas bekas untuk mencetak materi yang sifatnya non-esensial.

- Optimizing the function of electronic media such as e-mail in disseminating information and internal policies;
- Implementing a thorough policy before printing, to minimize printing errors; and
- Reuse of used paper to print non-essential materials.



Tren penggunaan kertas di lingkungan Perseroan selama tiga tahun terakhir menunjukkan komitmen berkelanjutan terhadap efisiensi sumber daya meskipun pada tahun ini penggunaan kertas mengalami peningkatan sebagaimana tercermin pada data berikut:

The trend of paper use in the Company over the last three years shows a continued commitment to resource efficiency although this year the use of paper has increased as reflected in the following data:

Bidang Sector	Satuan Unit	2025	2024	2023
Konsumsi kertas Paper consumption	Rim	514	433	555
Biaya Cost	jutaan Rupiah million Rupiah	23,95	20,15	25,29

Meskipun penggunaan kertas Perseroan sepanjang tahun 2025 mengalami peningkatan sebesar 18,86%, namun Perseroan tetap menerapkan langkah-langkah pengendalian konsumsi kertas dan penerapan praktik kerja yang lebih ramah lingkungan untuk mengendalikan penggunaan kertas ke depannya.

Although the Company's paper use throughout 2025 has increased by 18.86%, the Company continues to implement measures to control paper consumption and implement more environmentally friendly work practices to control paper use in the future.

Efisiensi Energi Listrik dan BBM

Dalam pelaksanaan operasional sehari-hari, Perseroan menggunakan energi listrik dan bahan bakar minyak (BBM) secara selektif untuk mendukung aktivitas usaha. Karakteristik kegiatan usaha pembiayaan yang dijalankan Perseroan tidak melibatkan ekstraksi maupun pengolahan material sehingga kegiatan operasional tidak menimbulkan dampak langsung terhadap kelestarian lingkungan hidup.

Energi listrik dimanfaatkan untuk menjalankan berbagai fasilitas dan peralatan kerja, termasuk sistem pendingin ruangan, penerangan, pengoperasian lift, serta perangkat

Energy and Fuel Efficiency

In the implementation of daily operations, the Company selectively uses electrical energy and fuel oil (BBM) to support business activities. The characteristics of the financing business activities carried out by the Company do not involve the extraction or processing of materials so that operational activities do not have a direct impact on environmental sustainability.

Electrical energy is used to run various facilities and work equipment, including air conditioning systems, lighting, elevator operation, and electronic devices in head offices,

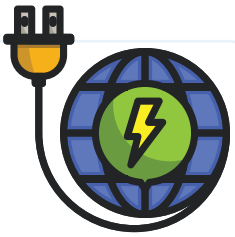
elektronik di kantor pusat, kantor cabang, dan kantor perwakilan. Sementara itu, BBM digunakan untuk menunjang mobilitas kendaraan operasional.

Sampai dengan akhir 2025, Perseroan telah memulai langkah transisi energi dengan menghadirkan 2 (dua) unit kendaraan listrik yang menggunakan sumber energi terbarukan meskipun konsumsi energi utama masih didominasi BBM berbahan baku fosil. Sebagai bagian dari upaya mitigasi risiko lingkungan, Perseroan juga secara konsisten menerapkan berbagai inisiatif penghematan energi di seluruh area perkantoran guna meminimalkan jejak lingkungan.

branch offices, and representative offices. Meanwhile, fuel is used to support the mobility of operational vehicles.

Until the end of 2025, the Company has started the energy transition step by presenting 2 (two) units of electric vehicles that use renewable energy sources even though the main energy consumption is still dominated by fossil-based fuel. As part of its environmental risk mitigation efforts, the Company also consistently implements various energy-saving initiatives in all office areas to minimize its environmental footprint.

Penghematan Listrik/ Electricity Savings



- Mematikan lampu jika tidak digunakan baik di ruang meeting, gudang, atau ruangan lainnya;
- Membudayakan mencabut stop kontak atau barang elektronik apabila telah selesai digunakan seperti komputer, laptop, handphone dan peralatan pantry;
- Mengatur suhu ruangan agar tidak boros energi;
- Pembatasan penggunaan penerangan hanya pada ruang-ruang yang sedang digunakan.



- Turning off the lights when not in use either in a meeting room, warehouse, or other room;
- Cultivating the habit of unplugging sockets or electronic items when they have finished being used such as computers, laptops, mobile phones and pantry equipment;
- Adjusting the room temperature so that it does not waste energy;
- Restrictions on the use of lighting are only in the spaces that are being used.



Penghematan BBM/ Fuel Savings



- Melakukan perawatan berkala terhadap seluruh kendaraan operasional;
- Melakukan uji pengendalian emisi secara berkala;
- Memastikan setiap kendaraan menggunakan bahan bakar sesuai dengan standar dan spesifikasinya; dan
- Menekan mobilitas dan mengoptimalkan telekonferensi.

- Carrying out periodic maintenance of all operational vehicles;
- Conducting regular emission control tests;
- Ensuring each vehicle uses fuel in accordance with its standards and specifications; and
- Suppressing mobility and optimize teleconferencing.



Melalui berbagai inisiatif ini, Perseroan berkomitmen untuk meminimalkan dampak lingkungan dari seluruh aktivitas operasional, sekaligus mendukung upaya global dalam menekan laju pemanasan bumi. Pendekatan tersebut mencerminkan penerapan prinsip LST secara menyeluruh, khususnya pada aspek lingkungan hidup, dan menegaskan tanggung jawab Perseroan dalam menciptakan operasi yang efisien, berkelanjutan, dan ramah lingkungan.

Through these initiatives, the Company is committed to minimizing the environmental impact of all operational activities, while supporting global efforts to reduce the rate of global warming. This approach reflects the comprehensive application of ESG principles, especially in environmental aspects, and affirms the Company's responsibility in creating efficient, sustainable, and environmentally friendly operations.

Untuk memastikan transparansi dan memudahkan pemantauan, Perseroan mendokumentasikan volume serta tingkat intensitas pemakaian listrik dan BBM selama 3 (tiga) tahun terakhir, yang disajikan sebagai berikut:

To ensure transparency and facilitate monitoring, the Company documents the volume and intensity level of electricity and fuel consumption for the last 3 (three) years, which are presented as follows:

Uraian Description	Satuan Unit	2025	2024	2023
Listrik [E-03] Electricity **[E-03]**	kWh	84.889	80.869	78.708
	Gigajoule	306	291	283
Bahan Bakar Minyak (BBM) Fuel Oil	Liter	21.365	26.142	30.267
	Gigajoule	705	863	999
Total Penggunaan Energi Total Energy Usage	***Gigajoule***	**1.011**	**1.154**	**1.282**
Pendapatan Revenue	Jutaan Rupiah Million Rupiah	176.793	182.531	173.680
Intensitas Penggunaan Energi terhadap Pendapatan Energy Use Intensity to Income	*Gigajoule*/Jutaan Rupiah Gigajoule/Million Rupiah	0,00572	0,00632	0,00738
Efisiensi Penggunaan Energi terhadap Pendapatan Energy Use Efficiency to Revenue	*Gigajoule*/Jutaan Rupiah Gigajoule/Million Rupiah	(0,00060)	(0,00106)	(0,00030)
Persentase Peningkatan (Pengurangan) Penggunaan Energi Terhadap Pendapatan Percentage of Increase (Reduction) of Energy Use to Income	%	(9,57)	(14,37)	4,17

Catatan | Note:
Konversi perhitungan dari kWh ke *Gigajoule* menggunakan asumsi 1 kWh = 0,0036 GJ | The conversion of the calculation from kWh to Gigajoules uses the assumption that 1 kWh = 0.0036 GJ.
Konversi satuan dari liter ke *Gigajoule* menggunakan 1 liter BBM = 0,033 GJ. | Unit conversion from liters to Gigajoules using 1 liter of fuel = 0.033 GJ.

Konsumsi Energi Listrik Electrical Energy Consumption	Jumlah total energi yang dikonsumsi secara langsung (kWh or GJ) Total amount of energy consumed directly (kWh or GJ)	705 GJ
	Jumlah total energi yang dikonsumsi secara tidak langsung (kWh or GJ) Total amount of energy consumed indirectly (kWh or GJ)	306 GJ
	Total konsumsi energi (kWh or GJ) **Total energy consumption (kWh or GJ)**	**1.011**

Perseroan mencatat peningkatan efisiensi penggunaan energi sepanjang tahun 2025, tercermin dari penurunan intensitas energi dari 0,00632 GJ menjadi 0,00572 GJ per juta Rupiah, atau membaik 7,60%. Sejalan dengan hal tersebut, total konsumsi energi juga menurun sebesar 12,41% menjadi 1.011 GJ dibandingkan 1.154 GJ pada tahun sebelumnya, menunjukkan pengelolaan energi yang semakin optimal.

Dari sisi sumber energi, konsumsi BBM mengalami penurunan signifikan sebesar 18,28%, sementara konsumsi listrik meningkat sebesar 4,97% seiring dengan meningkatnya kebutuhan operasional, khususnya pada fungsi back office. Secara keseluruhan, tren ini mencerminkan upaya berkelanjutan Perseroan dalam meningkatkan efisiensi operasional sekaligus menjaga keseimbangan antara kebutuhan bisnis dan pengelolaan dampak lingkungan.

The Company recorded an increase in energy efficiency throughout 2025, reflected in a decrease in energy intensity from 0.00632 GJ to 0.00572 GJ per million Rupiah, a 7.60% improvement. Consistently, total energy consumption also decreased by 12.41% to 1,011 GJ compared to 1,154 GJ in the previous year, demonstrating increasingly optimal energy management.

In terms of energy sources, fuel consumption experienced a significant decrease of 18.28%, while electricity consumption increased by 4.97% in line with increasing operational needs, particularly for back-office functions. Overall, this trend reflected the Company's ongoing efforts to improve operational efficiency while maintaining a balance between business needs and environmental impact management.

Komitmen Perseroan terhadap Pencapaian *Net Zero Emission* (NZE) [E-06]

Perseroan memiliki komitmen untuk mencapai target *Net Zero Emission* (NZE) sebagai bagian dari strategi mitigasi perubahan iklim dan penerapan prinsip LST secara menyeluruh. Komitmen ini sejalan dengan arahan OJK terkait pengungkapan keberlanjutan bagi lembaga jasa keuangan yang mendorong

The Company's Commitment to Achieving Net Zero Emission (NZE) [E-06]

The Company is committed to achieving the Net Zero Emission (NZE) target as part of its climate change mitigation strategy and the comprehensive implementation of ESG principles. This commitment is in line with the OJK's directive regarding sustainability disclosure for financial services institutions

perusahaan pembiayaan untuk memperhitungkan dampak lingkungan dari seluruh kegiatan operasional dan portofolio pembiayaan.

Target pencapaian NZE Perseroan telah dipublikasikan dan direncanakan untuk tercapai pada tahun 2060 dengan strategi bertahap yang disesuaikan dengan karakter sektor pembiayaan. Untuk mewujudkan target tersebut, Perseroan telah menerapkan berbagai langkah efisiensi energi yang sistematis dan berkesinambungan, seperti:

1. **Efisiensi Energi di Lingkungan Perkantoran**: Optimalisasi penggunaan energi listrik dan bahan bakar, termasuk penerapan teknologi hemat energi pada gedung kantor, cabang, dan perwakilan.
2. **Transisi ke Energi Terbarukan**: Penggunaan sumber energi alternatif untuk mendukung fasilitas operasional, termasuk penerapan kendaraan listrik atau *hybrid* dalam mobilitas operasional.
3. **Pengelolaan Mobilitas Operasional**: Perencanaan dan optimalisasi armada kendaraan operasional untuk menekan konsumsi BBM dan emisi terkait, sejalan dengan praktik *green fleet management*.
4. **Pengurangan Intensitas Emisi di Kegiatan Pembiayaan**: Integrasi prinsip LST dalam penyaluran pembiayaan, dengan mendorong proyek atau usaha debitur yang ramah lingkungan, sehingga portofolio pembiayaan turut mendukung pengurangan emisi secara tidak langsung.

Langkah ini memastikan bahwa Perseroan tidak hanya menjalankan praktik operasional berkelanjutan, tetapi juga berkontribusi pada tujuan nasional dan global dalam mitigasi perubahan iklim, sesuai prinsip LST dan regulasi OJK.

Komitmen Pengendalian Emisi Gas Rumah Kaca (GRK) [E-01][E-07]

Perseroan menyadari bahwa setiap aktivitas operasional memiliki potensi dampak terhadap lingkungan, termasuk melalui emisi Gas Rumah Kaca (GRK). Dalam kegiatan operasional, emisi GRK Perseroan terutama berasal dari emisi langsung (cakupan 1) akibat penggunaan bahan bakar minyak (BBM) pada kendaraan operasional, serta emisi tidak langsung (cakupan 2) yang timbul dari konsumsi listrik di seluruh kantor, yang bersumber dari PLN.

Meskipun sektor pembiayaan tidak melakukan aktivitas ekstraksi atau manufaktur, komitmen untuk meminimalkan jejak karbon tetap menjadi fokus utama Perseroan. Setiap tahun, Perseroan secara konsisten memantau dan mencatat tren emisi GRK berdasarkan jenis dan sumbernya yang meliputi cakupan 1 dan cakupan 2. Pemantauan ini tidak hanya menjadi alat internal untuk pengendalian dan efisiensi, tetapi juga sebagai mekanisme pengungkapan yang transparan sesuai arahan OJK.

Tabel berikut menyajikan dokumentasi volume dan intensitas emisi GRK Perseroan selama 3 (tiga) tahun terakhir:

that encourages finance companies to take into account the environmental impact of all operational activities and financing portfolios.

The Company's NZE achievement target has been published and is planned to be achieved by 2060 with a gradual strategy tailored to the character of the financing sector. To realize this target, the Company has implemented various systematic and sustainable energy efficiency measures, such as:

1. **Energy Efficiency in Office Environments**: Optimizing the use of electrical energy and fuel, including the application of energy-saving technology in office, branch, and representative buildings.
2. **Transition to Renewable Energy**: The use of alternative energy sources to support operational facilities, including the deployment of electric or hybrid vehicles in operational mobility.
3. **Operational Mobility Management**: Planning and optimization of operational vehicle fleets to reduce fuel consumption and related emissions, in line with green fleet management practices.
4. **Reducing Emission Intensity in Financing Activities**: Integrating ESG principles in financing distribution, by encouraging environmentally friendly debtor projects or businesses, so that the financing portfolio also supports indirect emission reduction.

This step ensures that the Company not only carries out sustainable operational practices, but also contributes to national and global goals in climate change mitigation, in accordance with ESG principles and OJK regulations.

Commitment to Greenhouse Gas (GHG) Emission Control [E-01][E-07]

The Company realizes that every operational activity has a potential impact on the environment, including through Greenhouse Gas (GHG) emissions. In operational activities, the Company's GHG emissions mainly come from direct emissions (scope 1) due to the use of fuel oil (BBM) in operational vehicles, as well as indirect emissions (scope 2) arising from electricity consumption in all offices, which are sourced from PLN.

Although the financing sector does not engage in extraction or manufacturing activities, the commitment to minimize the carbon footprint remains the Company's main focus. Every year, the Company consistently monitors and records GHG emission trends based on its type and source, which includes scope 1 and scope 2. This monitoring is not only an internal tool for control and efficiency, but also a transparent disclosure mechanism according to the direction of the OJK.

The following table presents documentation of the volume and intensity of the Company's GHG emissions over the last 3 (three) years:

Sumber Emisi Sources of Emissions	**Satuan** Unit	**2025**	**2024**	**2023**
Cakupan 1 - Emisi Langsung Scope 1 - Direct Emissions				
Emisi dari BBM Kendaraan Operasional Emissions from Operational Vehicle Fuel	Ton CO_2 eq	49,33	60,34	78,69
Emisi dari pembakaran stasioner (generator, *boiler*, dsb.) Emissions from stationary combustion (generators, boilers, etc.)	Ton CO_2 eq	-	-	-
Emisi dari proses pengolahan Emissions from the processing process	Ton CO_2 eq	-	-	-
Emisi fugitive langsung (kebocoran *refrigerant*, dsb.) Direct fugitive emissions (refrigerant leaks, etc.)	Ton CO_2 eq	-	-	-
Emisi *Land Use, Land Use Change and Forestry* (LULUCF) Land Use Emissions, Land Use Change and Forestry (LULUCF)	Ton CO_2 eq	-	-	-
Jumlah Emisi Langsung (Cakupan 1) Total Direct Emissions (Scope 1)	**Ton CO_2 eq**	**49,33**	**60,34**	**78,69**
Cakupan 2 - Emisi Tidak Langsung dari Energi [E-03] Scope 2 - Indiraect Emissions from Energy [E-03]				
Emisi dari Penggunaan Listrik Operasional Kantor dan Kendaraan Listrik (*EV Car*) Emissions from Office Operational Electricity Use and Electric Vehicles (EV Car)	Ton CO_2 eq	67,06	64,47	68,48
Emisi dari konsumsi energi lain yang dibeli (non-listrik) Emissions from other energy consumption purchased (non-electric)	Ton CO_2 eq	-	-	-
Jumlah Emisi Tidak Langsung (Cakupan 2) **Total Indirect Emissions (Scope 2)**	**Ton CO_2 eq**	**67,06**	**64,47**	**68,48**
Cakupan 3 - Emisi Tidak Langsung Lainnya Scope 3 - Other Indirect Emissions	Sampai dengan akhir 2025, Perseroan belum melakukan perhitungan secara komprehensif terhadap Cakupan 3 (Emisi Tidak Langsung Lainnya) yang mencakup emisi dari transportasi dan distribusi hulu, perjalanan dinas, transportasi klien dan pengunjung, pembelian barang dan jasa, limbah, serta penggunaan atau pengolahan produk yang dijual. Keputusan ini disesuaikan dengan karakter operasional Perseroan sebagai perusahaan pembiayaan, di mana sebagian besar aktivitas usaha tidak menghasilkan emisi langsung dari proses produksi atau manufaktur. Meskipun demikian, Perseroan menyadari pentingnya pemantauan dan pengendalian emisi tidak langsung sebagai bagian dari strategi mitigasi risiko lingkungan dan integrasi prinsip LST. Until the end of 2025, the Company has not comprehensively calculated Scope 3 (Other Indirect Emissions) which includes emissions from upstream transportation and distribution, official travel, client and visitor transportation, purchase of goods and services, waste, and the use or processing of products sold. This decision is adjusted to the operational character of the Company as a financing company, where most of its business activities do not result in direct emissions from the production or manufacturing process. Nevertheless, the Company recognizes the importance of monitoring and controlling indirect emissions as part of its environmental risk mitigation strategy and the integration of ESG principles.			

Sumber Emisi Sources of Emissions	Satuan Unit	2025	2024	2023
Jumlah Emisi GRK (Cakupan 1 + 2) **Total GHG Emissions (Scope 1 + 2)**	**Ton CO2 eq**	**116,39**	**124,81**	**147,17**
Pembelian *Renewable Energy Certificate* (REC)/*carbon credit*, dll. Purchase of Renewable Energy Certificate (REC)/carbon credit, etc.	kWh	-	-	-
Jumlah Karyawan Number of Employees	Orang Person	101	99	97
Intensitas Emisi per Karyawan Emission Intensity per Employee	Ton CO2 eq/ karyawan Tons of CO2 eq/ employee	1,15	1,26	1,52
Pendapatan Revenue	jutaan Rupiah million Rupiah	176.793	182.531	173.680
Intensitas Energi per Pendapatan [E-02] Energy Intensity per Income [E-02]	TonCO2eq/jutaan Rupiah Tons of CO2 eq/ million Rupiah	0,00066	0,00068	0,00085
Persentase Peningkatan (Pengurangan) Penggunaan Emisi Energi Listrik dan BBM Percentage of Increase (Reduction) in the Use of Electrical Energy and Fuel Emissions	%	(6,75)	(15,19)	(10,02)

Catatan Perhitungan Berdasarkan Kalkulator Hijau Bank Indonesia:
- Konversi perhitungan energi listrik dari kWh ke Ton CO2eq menggunakan asumsi 1 kWh = 0,790 Ton CO2 eq.
- Konversi perhitungan energi BBM dari liter ke Ton CO2eq menggunakan asumsi 1 liter = 2,309 Ton CO2 eq.

Calculation Notes Based on Bank Indonesia's Green Calculator:
- Conversion of electrical energy calculation from kWh to Ton CO2 eq using the assumption that 1 kWh = 0.790 Ton CO2 eq.
- Conversion of fuel energy calculation from liters to Ton CO2 eq using the assumption that 1 liter = 2.309 Ton CO2 eq.

Berdasarkan data tersebut, tren emisi GRK Perseroan pada tahun 2025 menunjukkan penurunan sebesar 6,75% dibandingkan tahun sebelumnya. Penurunan ini mencerminkan keberhasilan upaya efisiensi energi yang dijalankan secara konsisten, khususnya melalui pengurangan signifikan penggunaan BBM. Meskipun terdapat peningkatan konsumsi energi listrik seiring dinamika operasional, Perseroan tetap mampu menekan total emisi secara keseluruhan. Hal ini menunjukkan bahwa langkah-langkah mitigasi yang diterapkan berjalan efektif, sekaligus menegaskan komitmen Perseroan dalam mengelola dampak lingkungan secara bertanggung jawab dan berkelanjutan.

Based on the data, the Company's GHG emissions trend in 2025 recorded a decrease of 6.75% compared to the previous year. This reduction reflects the success of consistently implemented energy efficiency initiatives, particularly through a significant reduction in fuel consumption. Despite an increase in electricity consumption in line with operational dynamics, the Company was able to reduce its overall emissions. This demonstrates the effectiveness of the mitigation measures implemented, while reaffirming the Company's commitment to managing its environmental impact in a responsible and sustainable manner.

Praktik Bijak dalam Pemakaian Air [E-04]

Di tengah tantangan perubahan iklim yang berpotensi menyebabkan kelangkaan air bersih dan peningkatan biaya pemakaian, Perseroan menekankan pentingnya pengelolaan air secara efisien dan bertanggung jawab. Ketersediaan air bersih menjadi elemen vital bagi kelancaran operasional kantor, mulai dari sanitasi, *pantry*, berwudhu, hingga perawatan tanaman. Seluruh pasokan air di kantor pusat, cabang, dan kantor perwakilan bersumber dari Perusahaan Daerah Air Minum (PDAM) yang menjamin kualitas serta kontinuitas pasokan.

Untuk mendukung pengelolaan air yang berkelanjutan, Perseroan aktif menanamkan budaya hemat air di seluruh lingkungan kerja. Karyawan dan para tamu dihimbau untuk memanfaatkan air secara bijak, seperti menggunakan air secukupnya dan menutup keran rapat setelah digunakan.

Wise Practices in Water Use [E-04]

In the midst of the challenges of climate change that have the potential to cause a shortage of clean water and increased consumption costs, the Company emphasizes the importance of efficient and responsible water management. The availability of clean water is a vital element for the smooth operation of the office, ranging from sanitation, pantry, ablution, to plant care. All water supply at the head office, branches, and representative offices is sourced from the Regional Drinking Water Company (PDAM) which ensures the quality and continuity of supply.

To support sustainable water management, the Company actively instills a water-saving culture throughout the work environment. Employees and guests are encouraged to use water wisely, such as using enough water and turning off the taps after use. Although it may seem simple, this practice

Meskipun tampak sederhana, praktik ini memberikan kontribusi nyata dalam menjaga ketersediaan air bersih sekaligus membangun kesadaran kolektif mengenai pentingnya melestarikan sumber daya yang terbatas.

makes a real contribution to maintaining the availability of clean water while building a collective awareness of the importance of conserving limited resources.



Penghematan Air/ Water Savings

- Implementasi sensor kran otomatis untuk meningkatkan efisiensi penggunaan air.
- Meningkatkan kesadaran karyawan tentang pentingnya penggunaan air secara bijak melalui imbauan yang ditayangkan secara konsisten di lobby kantor pusat Perseroan.
- Melakukan inspeksi rutin terhadap kondisi keran, shower, toilet, dan meteran air untuk mencegah kebocoran serta menghindari pemborosan air, dengan berkoordinasi bersama *building management*.

- water usage efficiency.
- Increasing employee awareness about the importance of using water wisely through appeals that are consistently aired in the lobby of the Company's headquarters.
- Conducting routine inspections of the condition of faucets, showers, toilets, and water meters to prevent leaks and avoid water wastage, by coordinating with building management.



Melalui berbagai inisiatif hemat air, Perseroan tidak hanya meningkatkan efisiensi pemanfaatan sumber daya, tetapi juga menegaskan komitmennya dalam melestarikan ekosistem dan sumber daya alam. Selama tiga tahun terakhir, Perseroan secara konsisten memantau penggunaan air bersih, dengan perkembangan pemakaian yang dirangkum dalam tren konsumsi air sebagaimana disajikan pada tabel berikut:

Through various water-saving initiatives, the Company not only improves the efficiency of resource utilization, but also affirms its commitment to preserving ecosystems and natural resources. Over the past three years, the Company has consistently monitored the use of clean water, with usage developments summarized in water consumption trends as presented in the following table:

Uraian Description	Satuan Unit	2025	2024	2023
Pemakaian air dari PDAM Water use from PDAM	m^3	155	303	302

Data pada tabel menunjukkan bahwa penggunaan air Perseroan pada tahun 2025 mengalami penurunan signifikan sebesar 49% dibandingkan tahun sebelumnya. Penurunan ini mencerminkan upaya efisiensi penggunaan sumber daya air yang semakin optimal di lingkungan operasional Perseroan.

The data in the table shows that the Company's water usage in 2025 experienced a significant 49% decrease compared to that of the previous year. This decrease reflected efforts to optimize the efficient use of water resources within the Company's operational environment.

Meskipun aktivitas operasional, khususnya pada fungsi *back office*, menunjukkan peningkatan yang tercermin dari tren konsumsi listrik, Perseroan tetap mampu mengendalikan penggunaan air secara lebih efisien. Hal ini menunjukkan adanya pengelolaan sumber daya yang lebih terarah dan berkelanjutan.

Although operational activities, particularly in back office functions, showed an increase, as reflected in electricity consumption trends, the Company was still able to control water usage more efficiently. This demonstrated more targeted and sustainable resource management.

Pengelolaan Timbulan Limbah dan Efluen [E-05]

Dalam menjalankan aktivitas operasional, Perseroan menerapkan prinsip 3R (*Reduce, Reuse, Recycle*) sebagai langkah utama untuk mengendalikan timbulan limbah sekaligus menunjukkan tanggung jawab terhadap kelestarian

Handling Generated Waste and Effluent [E-05]

In carrying out operational activities, the Company applies the 3R (Reduce, Reuse, Recycle) principle as the main step to control waste generation while demonstrating responsibility for environmental sustainability. The waste produced by the

lingkungan. Adapun limbah yang dihasilkan Perseroan sebagian besar bersifat domestik, terutama plastik, dan tidak termasuk limbah Bahan Berbahaya dan Beracun (B3).

Company is mostly domestic, mainly plastic, and does not include Hazardous and Toxic Materials (B3) waste.

Data kuantitatif terkait pengelolaan limbah tidak disajikan secara rinci dalam laporan ini karena seluruh proses penanganan limbah dikelola oleh pihak pengelola gedung, bukan oleh Perseroan secara mandiri. Namun, pengelolaan tetap dilakukan melalui penunjukan pihak ketiga yang kompeten guna memastikan seluruh prosedur penanganan limbah berjalan sesuai ketentuan yang berlaku.

Quantitative data related to waste management is not presented in detail in this report because the entire waste handling process is managed by the building manager, not by the Company independently. However, management is still carried out through the appointment of a competent third party to ensure that all waste handling procedures run in accordance with applicable regulations.

Uraian Description	Satuan Unit	2025	2024	2023
Limbah Domestik (Plastik) Domestic Waste (Plastic)	Ton	0,016	0,019	0,01375

Pengelolaan limbah yang timbul dari kegiatan operasional Perseroan dilaksanakan melalui penunjukan pihak ketiga yang memastikan proses penanganan limbah berjalan sesuai ketentuan yang berlaku.

Waste management arising from the Company's operational activities is carried out through the appointment of a third party who ensures that the waste handling process runs in accordance with applicable regulations.

Tumpahan yang Terjadi

Perseroan mencatat bahwa tidak terjadi tumpahan limbah akibat kegiatan operasional sepanjang tahun 2025. Hal ini menunjukkan bahwa Perseroan menerapkan praktik pengelolaan limbah yang aman dan tertib.

Spill Incidents

The company noted that there were no waste spills due to operational activities throughout 2025. This shows that the Company implements safe and orderly waste management practices.

Perlindungan Keanekaragaman Hayati

Dalam rangka mengelola risiko lingkungan, Perseroan menjalankan aktivitas operasional di lokasi yang berada di luar kawasan konservasi dan area dengan keanekaragaman hayati tinggi. Sejalan dengan karakter usaha di sektor pembiayaan, Perseroan tetap mengintegrasikan komitmen pelestarian lingkungan hidup ke dalam setiap inisiatif yang relevan, meskipun operasionalnya tidak menimbulkan dampak langsung terhadap kawasan bernilai konservasi tinggi.

Sebagai wujud nyata komitmen terhadap mitigasi perubahan iklim, sepanjang tahun 2025, Perseroan melaksanakan program keberlanjutan *"KDB Tifa Plant for Earth"*, yang diwujudkan melalui penanaman 1.000 bibit pohon mangrove di kawasan Pulau Pari, Kepulauan Seribu. Aksi nyata tersebut merupakan bagian dari upaya aktif Perseroan dalam menjaga keseimbangan ekosistem dan mendukung kelestarian lingkungan.

Protection of Biodiversity

In order to manage environmental risks, the Company carries out operational activities in locations outside conservation areas and areas with high biodiversity. In line with the business character of the financing sector, the Company continues to integrate its commitment to environmental conservation into every relevant initiative, even though its operations do not have a direct impact on areas of high conservation value.

As a tangible manifestation of its commitment to climate change mitigation, throughout 2025, the Company implemented the "KDB Tifa Plant for Earth" sustainability program, which was realized through the planting of 1,000 mangrove tree seedlings in the Pari Island area, Thousand Islands. The concrete action was part of the Company's active efforts to maintain the balance of the ecosystem and support environmental sustainability.

Media Pengaduan Terkait Lingkungan Hidup

Perseroan menyediakan mekanisme pengaduan yang transparan bagi masyarakat untuk melaporkan dugaan pelanggaran terkait aspek lingkungan hidup. Pengaduan tersebut dikelola oleh Unit Khusus Pengelola Keuangan Berkelanjutan dan dapat disampaikan melalui kunjungan langsung ke kantor pusat Perseroan maupun melalui saluran berikut:

- *Email*: corporate.secretary@kdbtifa.co.id
- Situs web: www.kdbtifa.co.id

Selama tiga tahun terakhir, Perseroan tidak menerima laporan atau pengaduan terkait isu lingkungan hidup, baik dari masyarakat maupun pemangku kepentingan lainnya. Hal ini mencerminkan efektivitas pengelolaan aspek lingkungan dalam seluruh kegiatan operasional Perseroan serta menunjukkan komitmen yang konsisten terhadap praktik keberlanjutan dan tata kelola yang bertanggung jawab.

Environment-Related Complaint Media

The Company provides a transparent complaint mechanism for the public to report alleged violations related to environmental aspects. The complaint is managed by the Special Unit for Sustainable Financial Management and can be submitted through a direct visit to the Company's head office or through the following channels:

- Email: corporate.secretary@kdbtifa.co.id
- Website: www.kdbtifa.co.id

For the last three years, the Company has not received any reports or complaints related to environmental issues, either from the public or other stakeholders. This reflects the effectiveness of environmental management in all of the Company's operational activities and demonstrates a consistent commitment to sustainability practices and responsible governance.

Tanggung Jawab terhadap Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan

Responsibility for the Development of Sustainable Finance Products and/or Services

Inovasi dan Pengembangan Layanan Pembiayaan yang Berkelanjutan
Innovation and Development of Sustainable Finance Services



Perseroan secara konsisten menghadirkan program pembiayaan yang adaptif, inklusif, dan berfokus pada kemudahan akses untuk menjawab kebutuhan masyarakat yang beragam, termasuk segmen UMKM. Produk dan layanan pembiayaan Perseroan dirancang untuk mempersingkat waktu proses persetujuan, meningkatkan efisiensi operasional, dan memberikan pengalaman bertransaksi yang lebih baik bagi para debitur.

The Company consistently presents an adaptive, inclusive, and focused financing program to answer the needs of diverse communities, including the MSME segment. The Company's financing products and services are designed to shorten the approval process time, improve operational efficiency, and provide a better transaction experience for debtors.

Sejalan dengan tren digitalisasi di industri pembiayaan, Perseroan terus memperkuat transformasi digital dalam operasional internal melalui optimalisasi *core system* (TFIS) dan *Human Resources Information System* (HRIS). Inisiatif ini memungkinkan proses bisnis berjalan lebih efisien, transparan, dan responsif terhadap kebutuhan debitur, sekaligus mendukung pengelolaan risiko secara lebih terukur.

In line with the digitalization trend in the financing industry, the Company continues to strengthen digital transformation in its internal operations through core system optimization (TFIS) and Human Resources Information System (HRIS). This initiative allows business processes to run more efficiently, transparently, and responsive to debtors' needs, while supporting more measurable risk management.

Selain itu, Perseroan juga telah mengembangkan layanan pembiayaan berbasis teknologi yang mendukung inklusi keuangan dan mendorong pemberdayaan ekonomi. Strategi ini tidak hanya memperkuat posisi Perseroan di pasar yang kompetitif, tetapi juga meningkatkan ketahanan operasional dalam menghadapi disrupsi digital dan perubahan perilaku debitur.

Melalui inisiatif ini, pengembangan produk dan layanan Perseroan menekankan keberlanjutan, efisiensi, dan tanggung jawab sosial sehingga menciptakan nilai jangka panjang bagi debitur, pemangku kepentingan, dan masyarakat luas, sekaligus memastikan praktik bisnis selaras dengan regulasi OJK.

Evaluasi atas Produk dan/atau Layanan Pembiayaan

Dalam rangka menghadirkan layanan pembiayaan yang aman, efisien, dan sesuai kebutuhan debitur, Perseroan menjalankan proses evaluasi yang sistematis dan menyeluruh untuk setiap produk dan layanan yang dikembangkan. Setiap inisiatif produk telah melewati tahapan uji tuntas internal dan memperoleh persetujuan dari OJK atau regulator terkait sebelum diperkenalkan kepada masyarakat.

Proses evaluasi ini tidak hanya memastikan kepatuhan Perseroan terhadap regulasi, tetapi juga menjadi fondasi bagi pengembangan inovasi berkelanjutan. Dengan melakukan pemantauan kinerja produk secara berkesinambungan dan penyesuaian yang responsif terhadap kebutuhan pasar, Perseroan mampu menghadirkan layanan pembiayaan yang inklusif, mudah diakses, dan fleksibel, menjangkau berbagai segmen debitur, termasuk pelaku UMKM serta masyarakat yang sebelumnya kurang terlayani.

Selain fokus pada aspek regulasi dan kepuasan debitur, evaluasi produk juga mempertimbangkan dampak sosial dan keberlanjutan, seperti efisiensi proses, pengurangan penggunaan sumber daya, dan potensi kontribusi terhadap ekonomi lokal. Inisiatif ini menjadikan inovasi produk sebagai kontribusi nyata terhadap keberlanjutan industri pembiayaan, sekaligus memperkuat integrasi prinsip LST dalam setiap aspek operasional Perseroan.

Dampak Produk dan/atau Layanan Pembiayaan

Perseroan menghadirkan berbagai produk dan layanan pembiayaan yang dirancang untuk menjawab kebutuhan debitur secara tepat dan efisien. Setiap solusi pembiayaan tidak hanya bersifat kompetitif, tetapi juga berfokus pada pengembangan kapasitas dan pertumbuhan usaha debitur, termasuk pelaku UMKM dan segmen masyarakat yang sebelumnya kurang terlayani.

Furthermore, the Company has also developed technology-based financing services that support financial inclusion and encourage economic empowerment. This strategy not only strengthens the Company's position in a competitive market, but also increases operational resilience in the face of digital disruption and changes in debtor behavior.

Through this initiative, the Company's product and service development emphasizes sustainability, efficiency, and social responsibility to create long-term value for debtors, stakeholders, and the wider community, while ensuring that business practices are in line with OJK regulations.

Evaluation of Financing Products and/or Services

In order to provide financing services that are safe, efficient, and according to the needs of debtors, the Company carries out a systematic and thorough evaluation process for each product and service developed. Each product initiative has passed the internal due diligence stage and obtained approval from the OJK or relevant regulators before being introduced to the public.

This evaluation process not only ensures the Company's compliance with regulations, but also serves as a foundation for the development of sustainable innovation. By continuously monitoring product performance and adjusting responsively to market needs, the Company is able to provide inclusive, accessible, and flexible financing services, reaching various segments of debtors, including MSME actors and previously underserved communities.

In addition to focusing on regulatory aspects and debtor satisfaction, product evaluations also consider social and sustainability impacts, such as process efficiency, reduced resource use, and potential contribution to the local economy. This initiative makes product innovation a tangible contribution to the sustainability of the financing industry, while strengthening the integration of ESG principles in every aspect of the Company's operations.

Impact of Financing Products and/or Services

The Company presents a variety of financing products and services designed to respond to the needs of debtors appropriately and efficiently. Each financing solution is not only competitive, but also focuses on capacity building and business growth of debtors, including MSME actors and previously underserved segments of society.

Inovasi produk dan layanan ini mencerminkan komitmen Perseroan untuk menciptakan dampak positif yang berkelanjutan dengan menyeimbangkan kepentingan debitur, pemangku kepentingan, dan masyarakat luas. Melalui penyediaan solusi pembiayaan yang relevan dan adaptif terhadap dinamika pasar, Perseroan berupaya memastikan bahwa setiap layanan tidak sekadar memenuhi kebutuhan finansial, tetapi juga berkontribusi pada pertumbuhan ekonomi inklusif dan keberlanjutan industri pembiayaan.

Jumlah Produk yang Ditarik Kembali

Sepanjang tahun 2025, Perseroan tidak mengalami penarikan kembali produk maupun layanan pembiayaan oleh regulator maupun pihak pasar. Hal ini mencerminkan kepatuhan Perseroan terhadap regulasi, kualitas produk yang konsisten, serta keandalan layanan yang diberikan kepada debitur.

Survei Kepuasan Debitur terhadap Produk dan/atau Jasa Keuangan Berkelanjutan

Perseroan belum menyelenggarakan survei kepuasan debitur secara terpisah. Meski demikian, Perseroan tetap menerima, memantau, dan menindaklanjuti umpan balik debitur melalui berbagai saluran baik secara digital maupun langsung di jaringan kantor Perseroan.

Selama tahun 2025, tidak terdapat laporan signifikan terkait ketidakpuasan debitur terhadap produk atau layanan pembiayaan yang diberikan. Hal ini mencerminkan komitmen Perseroan dalam menjaga kualitas layanan, memastikan kepuasan debitur, dan mendukung praktik bisnis yang transparan dan berkelanjutan.

Layanan Konsumen

Dalam rangka meningkatkan kualitas layanan dan kepuasan debitur, Perseroan menyediakan berbagai saluran pengaduan bagi debitur yang ingin menyampaikan keluhan terkait produk dan layanan pembiayaan. Setiap pengaduan ditangani secara tertib dan sesuai ketentuan yang berlaku, sekaligus dimanfaatkan sebagai masukan berharga untuk evaluasi dan perbaikan layanan secara berkelanjutan.

Debitur dapat menyampaikan keluhan melalui berbagai sarana yang tersedia, antara lain secara langsung di kantor pusat, cabang, maupun perwakilan Perseroan, serta melalui kanal digital berikut:

- *Email*: customer.care@kdbtifa.co.id
- Situs Web: www.kdbtifa.co.id

Sepanjang tahun 2025, Perseroan mencatat jumlah pengaduan yang diterima dan status penyelesaiannya sebagaimana dirangkum berikut:

These product and service innovations reflect the Company's commitment to create a sustainable positive impact by balancing the interests of debtors, stakeholders, and the wider community. Through the provision of financing solutions that are relevant and adaptive to market dynamics, the Company strives to ensure that each service not only meets financial needs, but also contributes to inclusive economic growth and the sustainability of the financing industry.

Number of Products Recalled

Throughout 2025, the Company did not experience any recall of financing products or services by regulators or market parties. This reflects the Company's compliance with regulations, consistent product quality, and reliability of the services provided to debtors.

Debtor Satisfaction Survey on Sustainable Finance Products and/or Services

The company has not conducted a separate debtor satisfaction survey. Nevertheless, the Company continues to receive, monitor, and follow up on debtor feedback through various channels both digitally and directly in the Company's office network.

During 2025, there were no significant reports related to debtor dissatisfaction with the financing products or services provided. This reflects the Company's commitment to maintaining service quality, ensuring debtor satisfaction, and supporting transparent and sustainable business practices.

Customer Service

In order to improve the quality of service and debtor satisfaction, the Company provides various complaint channels for debtors who wish to submit complaints related to financing products and services. Each complaint is handled in an orderly manner and in accordance with applicable regulations, as well as being used as valuable input for continuous evaluation and improvement of services.

Debtors can submit complaints through various available means, including directly at the Company's head office, branches, and representatives, as well as through the following digital channels:

- Email: customer.care@kdbtifa.co.id
- Website: www.kdbtifa.co.id

Throughout 2025, the Company recorded the number of complaints received and their settlement status as summarized as follows:

Uraian Description	2025			2024	2023
	Jumlah Keluhan Number of Complaints	**Selesai** Settled	**Sedang Ditindaklanjuti** On Follow-Up	**Selesai** Settled	**Selesai** Settled
Pengaduan terkait permasalahan agunan atau jaminan melalui Aplikasi Portal Perlindungan Konsumen (APPK) OJK. Complaints related to collateral or guarantee problems through the OJK Consumer Protection Portal (APPK) Application.	3	3	0	0	3
Total	**3**	**3**	**0**	**0**	**3**

Data tersebut menunjukkan komitmen Perseroan dalam menanggapi setiap keluhan debitur dengan cepat dan transparan, sekaligus mencerminkan praktik tata kelola yang berorientasi pada keberlanjutan layanan, perlindungan konsumen, dan integrasi prinsip LST.

The data demonstrates the Company's commitment to responding to every debtor complaint quickly and transparently, while reflecting governance practices oriented towards service sustainability, consumer protection, and integration of ESG principles.



Verifikasi Tertulis dari Pihak Independen

Written Verification From Independent Party

Selama proses penyusunan Laporan Keberlanjutan 2025, Perseroan tidak menggunakan jasa pihak independen atau *external assurance* dengan mempertimbangkan berbagai aspek operasional serta mengacu pada rekomendasi POJK 51/2017 yang menegaskan bahwa penggunaan jasa tersebut tidak bersifat wajib.

Meski demikian, Perseroan memastikan bahwa seluruh informasi yang disajikan telah melalui proses pemeriksaan dan validasi internal yang cermat oleh Manajemen. Hal ini menjamin keakuratan, konsistensi, dan kebenaran data, sehingga seluruh konten laporan dapat dipertanggungjawabkan kepada pemangku kepentingan dan regulator.

During the process of preparing the 2025 Sustainability Report, the Company did not use the services of independent parties or external assurance by considering various operational aspects and referring to the recommendation of POJK 51/2017 which emphasizes that the use of these services is not mandatory.

However, the Company ensures that all information presented has gone through a careful internal examination and validation process by the Management. This ensures the accuracy, consistency, and correctness of the data, so that all report content can be accountable to stakeholders and regulators.

Tanggapan Umpan Balik Laporan Tahun Sebelumnya

Response to Feedback on the Previous Year's Reports

Sepanjang tahun 2025, Perseroan tidak menerima umpan balik atau masukan dari pembaca maupun pemangku kepentingan terkait Laporan Keberlanjutan Tahun 2024.

Throughout 2025, the Company did not receive any feedback or input from readers or stakeholders regarding the 2024 Sustainability Report.

Lembar Umpan Balik
Feedback Form

Dalam upaya menyempurnakan laporan dan meningkatkan keterlibatan pemangku kepentingan, Perseroan membuka kesempatan bagi seluruh pihak untuk menyampaikan kritik, saran, dan masukan terkait Laporan Keberlanjutan 2025. Umpan balik dapat disampaikan melalui Lembar Umpan Balik yang tersedia sehingga setiap masukan menjadi dasar untuk meningkatkan kualitas laporan, memperkuat transparansi, dan memperkuat praktik keberlanjutan di masa mendatang.

In an effort to improve the report and increase stakeholder engagement, the Company opens opportunities for all parties to submit criticism, suggestions, and inputs related to the 2025 Sustainability Report. Feedback can be delivered through the available Feedback Form so that each input is the basis for improving the quality of the report, strengthening transparency, and strengthening sustainability practices in the future.

Nama
Name

Institusi/Perusahaan
Institution/Company

E-mail

Telp/HP
Tel/Mobile

Klasifikasi Pemangku Kepentingan
Stakeholder Classification

(Pilih satu dan beri tanda sesuai jawaban)/ (Choose one and mark it according to the answer)

- ☐ Pemegang Saham / Shareholders
- ☐ Regulator
- ☐ Masyarakat / Community
- ☐ Karyawan / Employee
- ☐ Mitra Kerja / Partners
- ☐ Debitur / Debtor
- ☐ Lain-lain / Others .....

Pernyataan **(Pilih satu dan beri tanda "v" sesuai jawaban)** Statement (Choose one and mark a "v" as the answer)	**Ya** Yes	**Tidak** No
Laporan ini telah memberikan informasi mengenai Perseroan yang bermanfaat bagi Anda. This report has provided information about the Company that is useful to you.		
Laporan ini sudah cukup lengkap dan jelas dalam menggambarkan kinerja Perseroan terkait pembangunan berkelanjutan. This report is quite complete and clear in describing the Company's performance related to sustainable development.		
Bentuk, tampilan dan penyajian laporan mudah dipahami. The form, appearance and presentation of the report are easy to understand.		

Mohon berikan saran Anda atas Laporan ini:

Umpan Balik dapat dikirimkan kembali kepada Perseroan melalui *e-mail* atau pos ke alamat:

Sekretaris Perusahaan
Pacific Century Place, Lantai 41, SCBD Lot 10
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan 12190
T : +62 21 50941140
E : corporate.secretary@kdbtifa.co.id
W : www.kdbtifa.co.id

Please give your suggestions on this Report:

Feedback can be sent back to the Company by e-mail or post to the address:

Corporate Secretary
Pacific Century Place 41st Floor, SCBD Lot 10
Jl. Jenderal Sudirman Kav. 52-53
South Jakarta 12190
T: +62 21 50941140
E: corporate.secretary@kdbtifa.co.id
W: www.kdbtifa.co.id

Indeks Referensi SEOJK No. 16/ SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

Reference Index SEOJK No. 16/SEOJK.04/2021 regarding the Form and Content of the Annual Report of Issuers or Public Companies

No.	Kriteria	Criteria	Halaman Page
I.	**BENTUK LAPORAN TAHUNAN** | THE FORM OF ANNUAL REPORT		
A.	Laporan Tahunan disajikan dalam bentuk dokumen cetak dan dokumen elektronik.	The Annual Report shall be published in both hard and soft copy.	✓
B.	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 hard copy report shall be printed on light-colored, good quality, A4-sized paper, bound and able to be reproduced in good quality.	✓
C.	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 may present information in pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions so that they are easy to read and understand.	✓
D.	Laporan Tahunan yang disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam *Portable Document Format* (PDF).	The soft copy report shall be presented in an electronic document in a Portable Document Format (PDF) file format.	✓
II.	**ISI LAPORAN TAHUNAN** | THE CONTENT OF ANNUAL REPORT		
A.	Laporan Tahunan paling sedikit memuat: 1. Ikhtisar Data Keuangan Penting; 2. Informasi Saham (jika ada); 3. Laporan Direksi; 4. Laporan Dewan Komisaris; 5. Profil Emiten atau Perusahaan Publik; 6. Analisis dan Pembahasan Manajemen; 7. Tata Kelola Emiten atau Perusahaan Publik; 8. Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik; 9. Laporan Keuangan Tahunan yang Telah Diaudit; dan 10. Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan.	The Annual Report shall at least include: 1. Key Financial Highlights; 2. Share Highlights (if any); 3. The Board of Directors' Report; 4. The Board of Commissioners' Report; 5. Profile of the Issuer or Public Company; 6. Management Analysis and Discussion; 7. Corporate Governance of the Issuer or Public Company; 8. Corporate Social Responsibility of the Issuer or Public Company; 9. Audited Annual Financial Report; and 10. A Statement Letter from the Board of Directors and Board of Commissioners on the Responsibility of the Annual Report.	✓

No.	Kriteria	Criteria	Halaman Page
III.	**URAIAN ISI LAPORAN TAHUNAN |** THE DETAIL OF THE CONTENT OF ANNUAL REPORT		
A.	**Ikhtisar Data Keuangan Penting**	**Key Financial Highlights**	
	Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat: 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/penjualan; 14. rasio lancar; 15. rasio liabilitas terhadap ekuitas; 16. rasio liabilitas terhadap jumlah aset; dan 17. informasi dan rasio keuangan lainnya yang relevan.	Financial highlights shall be presented in comparison between 3 (three) fiscal years or since the business started if the Issuer or Public Company starts its business less than 3 (three) years, at least include: 1. net sales; 2. gross profit; 3. profit (loss); 4. total profit (loss) attributable to owners of parent entity and non-controlling interest; 5. total comprehensive profit (loss); 6. total comprehensive profit (loss) attributable to owners of parent entity and non-controlling interest; 7. earnings per share; 8. total assets; 9. total liabilities; 10. total equity; 11. return on assets; 12. return on equity; 13. return on net sales; 14. current ratio; 15. liabilities to equity ratio; 16. liabilities to assets ratio, and 17. other relevant information and financial ratio.	10-11
B.	**Informasi Saham**	**Share Information**	
	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat:	Share information of Public Company shall at least include:	
1.	saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) 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; 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;	the issued shares shall be reported every quarter in a form of a comparison of the last two fiscal years that shall include: a. number of issued shares; b. market capitalization based on the price on the stock exchange where the shares are listed; c. highest, lowest, and closing price based on the price on the stock exchange where the share is listed; d. trading volume based on the stock exchange where the share is listed. Information point b), c) and d) is only disclosed if the shares are listed on the stock exchange;	14
2.	dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham, penggabungan saham, 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, penggabungan saham, 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.	in regards to corporate action that causes changes in shares, such as stock split, reverse stock, dividends, bonus shares, changes in nominal value of shares, issuance of conversion bonds, as well as capital additions and subtraction, share highlights as stated in poin 1) shall be added some explanation at least about: a. corporate action dates; b. ratio of stock split, reverse stock, dividends, bonus share, total convention bonds issued, and changes in nominal value of shares; c. total number of issued shares before and after the corporate action; d. total convention bonds issued (if any); and e. share price before and after the corporate action.	15

No.	Kriteria	Criteria	Halaman Page
3.	dalam hal terjadi penghentian sementara perdagangan saham dan/atau pembatalan pencatatan saham dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham dan/atau pembatalan pencatatan saham tersebut; dan	in the event of a share suspension or delisting during fiscal year, provide the explanation for the share suspension and or delisting; and	15
4.	dalam hal penghentian sementara perdagangan saham sebagaimana dimaksud pada poin 3) dan/ atau proses pembatalan pencatatan saham masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham dan/atau pembatalan pencatatan saham tersebut.	in the event of a shares suspension and or the shares delisting as stated in point 3) are still going on until the end of the period of the Annual Report, provide explanation of actions taken to settle the shares suspension and or delisting.	15
C.	**Laporan Direksi**	**The Board of Directors' Report**	
	Laporan Direksi paling sedikit memuat uraian singkat mengenai:	The Board of Directors' report shall at least include:	
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;	the performance of the Issuer or Public Company, at least including: a. strategies and policies of the Issuer or Public Company; b. role of the Board of Directors in formulating the Issuer's or Public Company's strategies and strategic policies; c. process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategies; d. comparison between achievement and target of the Issuer or Public Company; and e. hallenges faced by the Issuer or Public Company;	33-43
2.	gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan	the overview of business outlook of the Issuer or Public Company; and	
3.	penerapan tata kelola Emiten atau Perusahaan Publik.	the corporate governance implementation of the Issuer or Public Company.	
D.	**Laporan Dewan Komisaris**	**The Board of Commissioners' Report**	
	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai:	The Board of Commissioners' Report shall at least include:	
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;	the evaluation of the Board of Directors' performance in managing the Issuer or Public Company, as well as the Board of Commissioners' supervision during the formulation and implementation of the Issuer's or Public Company's strategies by the Board of Directors;	25-31
2.	pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan	the view on the business outlook of the Issuer or Public Company prepared by the Board of Directors; and	
3.	pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik.	the view on the corporate governance implementation of the Issuer or Public Company.	
E.	**Profil Emiten atau Perusahaan Publik**	**Profile of the Issuer or Public Company**	
	Profil Emiten atau Perusahaan Publik paling sedikit memuat informasi:	The profile of the Issuer or Public Company shall at least include:	
1.	nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku;	name of the Issuer or Public Company including if there were change of name, reason of the change and the effective date of the name change in fiscal year;	46,48-51
2.	akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: a. alamat; b. nomor telepon; c. alamat surat elektronik; dan d. alamat situs web.	the access to the Issuer or Public Company, including branch or representative office that allow public to obtain information about the Issuer or Public Company, including: a. address; b. phone number; c. email address; and d. website link.	46
3.	riwayat singkat Emiten atau Perusahaan Publik;	brief history of the Issuer or Public Company;	48-51
4.	visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan atau nilai-nilai perusahaan;	vision and mission of the Issuer or Public Company as well as corporate culture or corporate values;	54-55
5.	kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan;	line of business in accordance with the latest article of association, operating business activities in the financial year, as well as generated products and offered services;	56-58

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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;	the operational area of the Issuer or Public Company; the intended operational area is the area where operational activities are held or within the range of the Company's operational activities;	59
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;	the organization structure of the Issuer or Public Company as seen in a chart, at least to one level below the Board of Directors including committee under the Board of Directors (if any) and committee under the Board of Commissioners along with names and positions;	60-61
8.	daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan;	list of membership in industrial associations in national or international scale which related with the implementation of sustainable finance;	62
9.	profil Direksi, paling sedikit memuat: 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: i. dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan; ii. 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 iii. 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;	the Board of Directors profile, which shall at least include: a. name and position in accordance with the duties and responsibilities; b. latest photograph; c. age; d. nationality; e. educational background and/or certification; f. work experience, covering this following information: i. the legal basis of appointment as the member of the Board of Directors of the Issuer or Public Company; ii. concurrent position, as a member of the Board of Directors, member of the Board of Commissioners, or member of committee and other position inside or outside the Issuer or Public Company. Please disclose if the member of the Board of Directors doesn't have concurrent position. iii. working experience with the time period both in and outside the Issuer or Public Company. g. affiliated relationship with other member of the Board of Directors, member of the Board of Commissioners, main shareholders, and controlling either directly or indirectly to the individual owner, the information shall be included the name of the affiliated parties. The Company have also to disclose the information if the member of the Board of Directors doesn't have affiliated relationship. h. the change in the composition of the Board of Directors and the reason of the change. If there were no change in the composition of the Board of Directors, a disclosure of this information is needed.	68-71 72-73
10.	profil Dewan Komisaris, paling sedikit memuat: 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: i. dasar hukum pengangkatan sebagai anggota Dewan Komisaris pada Emiten atau Perusahaan Publik yang bersangkutan; ii. dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan Komisaris Independen pada Emiten atau Perusahaan Publik yang bersangkutan;	the Board of Commissioners profile, which shall at least include: a. name and position in accordance with the duties and responsibilities; b. latest photograph; c. age; d. nationality; e. educational background and/or certification; f. work experience, covering this following information: i. the legal basis of appointment as the member of the Board of Commissioners of the Issuer or Public Company; ii. legal basis of the first appointment as member of the Board of Commissioners who also serves as Independent Commissioner of the Issuer or Public Company;	63-67

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	iii. 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	i. concurrent position, as a member of the Board of Commissioners, member of the Board of Directors, or member of committee and other position inside or outside the Issuer or Public Company. Please disclose if the member of the Board of Commissioners doesn't have concurrent position.	
	iv. pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	ii. working experience with the time period both in and outside the Issuer or Public Company.	
	g. hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, 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; dan	i. affiliated relationship with other member of the Board of Commissioners, member of the Board of Directors, main shareholders, and controlling either directly or indirectly to the individual owner, the information shall be included the name of the affiliated parties. The Company have also to disclose the information if the member of the Board of Commissioners doesn't have affiliated relationship.	
	h. perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut;	j. the change in the composition of the Board of Commissioners and the reason of the change. If there were no change in the composition of the Board of Commissioners, a disclosure of this information is needed.	67
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;	in the event that there were changes in the composition of the Board of Directors and/or the Board of Commissioners occurring between the period after year-end until the submission date of the Annual Report, then the latest and the previous composition of the Board of Commissioners and/or the Board of Directors shall be published in the Annual Report;	63-71
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.	number of employees based on sex, position, age, education and employment status (permanent/contract) during fiscal year. Information can be disclosed in table form.	76-78
13.	nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai:	names of shareholders and ownership percentage at the beginning and end of the fiscal year, consist of:	78-79
	a. pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik;	a. shareholders having 5% (five percent) or more shares of Issuer or Public Company;	
	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	b. members of the Board of Commissioners and Directors who own shares of the Issuers or Public Company. In the event that all members of the Board of Directors and/or Board of Commissioners do not have shares, a disclosure should be made regarding to this matter; and	
	c. kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik;	c. groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;	
	d. informasi di atas dapat disajikan dalam bentuk tabel.	d. the information above can be disclosed in table form.	
14.	persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut.	the percentage of indirect ownership of the Company share by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners; Please disclose if the member of the Board of Directors or Board of Commissioners doesn't have indirect ownership of the Company shares.	79

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15.	jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: a. kepemilikan institusi lokal; b. kepemilikan institusi asing; c. kepemilikan individu lokal; dan d. kepemilikan individu asing;	number of shareholders and ownership percentage at the end of the fiscal year, based on these classifications: a. ownership of local institutions; b. ownership of foreign institutions; c. ownership of local individuals; and d. ownership of foreign individuals;	79
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;	information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;	80-81
17.	nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut.	name of subsidiaries, associated companies, joint venture in which Issuers or Public Company has joint control over the entity (if any), along with percentage of stock ownership, line of business, total assets and operating status of the subsidiaries, associated companies, joint venture. For subsidiaries, include the address of the said subsidiaries;	82
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, penggabungan saham, dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada);	the chronological listing of shares, number of shares, nominal value, and offering price from the initial listing until the end of the fiscal year as well as the name of Stock Exchange where the Issuer of Public Company is listed, including stock split, reverse stock, dividend, bonus shares, and changes in nominal value of shares, implementation of conversion securities, addition and subtraction of capital (if any);	81
19.	informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada poin 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);	the information about other listing of securities as mentioned in point 18, that haven't due in the fiscal year at least mention about the name of securities, year of issuance, interest rate, date of maturity, offering value, and rating of securities (if any);	81
20.	informasi penggunaan jasa Akuntan Publik dan Kantor Akuntan Publik beserta jaringan/asosiasi/aliansinya meliputi: a. nama dan alamat; b. periode penugasan; c. informasi jasa audit dan/atau nonaudit yang diberikan; d. biaya jasa audit dan/atau nonaudit untuk masing-masing penugasan yang diberikan selama tahun buku; dan e. dalam hal Akuntan Publik dan Kantor Akuntan Publik beserta jaringan/asosiasi/aliansinya, yang ditunjuk tidak memberikan jasa nonaudit, maka diungkapkan mengenai informasi tersebut; dan f. pengungkapan informasi penggunaan jasa Akuntan Publik dan Kantor Akuntan Publik beserta jaringan/asosiasi/aliansinya dapat disajikan dalam bentuk tabel.	the information about the use of Public Accountant services and Public Accounting Firm with its network/association/alliance including: a. name and address; b. assignment period; c. information about audit and non-audit services provided; d. service fee for each audit and non-audit assignment during the fiscal year; and e. in terms of the Public Accountant and Public Accounting Firm didn't provide non-audit services, please disclose the information. f. the disclosure of information about Public Accountant and Public Accounting Firm services with its network/association/alliance, shall be presented in tabular form.	82
21.	nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain Akuntan Publik dan Kantor Akuntan Publik.	name and address of capital market supporting institutions and professions other than Public Accountant and Public Accounting Firm.	83
F.	**Analisis dan Pembahasan Manajemen**	**Management Analysis and Discussion**	
	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, yaitu paling sedikit memuat:	Management analysis and discussion shall include the analysis and discussion about financial report and other important information with an emphasis on material changes during the fiscal year, that include:	
1.	tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: a. produksi, yang meliputi proses, kapasitas, dan perkembangannya; b. pendapatan/penjualan; dan c. profitabilitas.	operational review per business segment according to the type of industry of the Company, include: a. production which include process, capacity and its development; b. revenue/sales; and c. profitability.	87

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2.	kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: 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.	comprehensive financial performance that include a comparison of financial performance for the latest two fiscal years, explanation about the cause and impact of the changes, at least include: 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.	88-94
3.	kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan;	the ability to pay debts or liabilities by presenting a relevant ratio calculation;	94
4.	tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan;	collectability level of Issuer or Public Company receivables by presenting a relevant ratio calculation;	96
5.	struktur modal dan kebijakan manajemen atas struktur modal tersebut disertai dasar penentuan kebijakan dimaksud;	capital structure and management policies of the capital structure including the basis of appointment of the related policies;	96
6.	bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit memuat: 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.	discussion about the commitment of the capital investments goods, with explanations at least include: a. the purpose of the commitment; b. the source of fund to fulfil the commitment; c. the denominated currency; and d. the plans of Issuer or Public Company to protect itself from related foreign currency risks.	97
7.	bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit memuat: a. jenis investasi barang modal; b. tujuan investasi barang modal; dan c. nilai investasi barang modal yang dikeluarkan.	discussion on the capital goods investment realized during the fiscal year, with explanations at least include: a. type of capital investment goods; b. purpose of the capital investment goods; and c. value of the capital investment goods realized.	98
8.	informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada);	the information and fact after the date of accounting report (if any);	98
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.	the business prospect of the Issuer or Public Company related with industry, economy and international market condition supporting by quantitative data from reliable sources.	102
10.	perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: a. pendapatan/penjualan; b. laba (rugi); c. struktur modal; atau d. hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;	comparison between target/projection in the beginning of the fiscal year and the actual result (realization) such as: a. revenue/sales; b. profit (loss); c. capital structure; or d. other matters considered important for Issuer or Public Company;	98-100
11.	target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 tahun mendatang, mengenai: a. pendapatan/penjualan; b. laba (rugi); c. struktur modal; d. kebijakan dividen; atau e. hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik.	target/projection to be achieved by the Issuer or Public Company in 1 (one) year, include: a. revenue/sales; b. profit (loss); c. capital structure; d. dividend policies; or e. other matters considered important for Issuer or Public Company.	99-100
12.	aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar;	marketing aspect of Issuer or Public Company's product and services, at least about the marketing strategy and market share;	103

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13.	uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: 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 nonkas; c. jumlah dividen per saham (kas dan/atau nonkas); 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 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut.	the explanation about dividend during the last 2 (two) fiscal years, include: a. dividend policies, such as information about the percentage of total dividend to net profit; b. the cash dividend pay-out date or the distribution date for non-cash dividend; c. the amount of dividend per share (cash or non-cash); and d. the amount of dividend pain per year. The disclosure of information can be presented in the tabular form. A disclosure is needed if the Issuer or Public Company didn't disburse dividends in the last 2 (two) years.	100-101
14.	realisasi penggunaan dana hasil penawaran umum, dengan ketentuan: 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;	the realization of the use of the proceed of the public offering, with requirements such as: a. if the Issuer has an obligation to submit a realization report of the use of fund within the fiscal year, then disclosed the cumulative use of the proceeds from the public offering until the end of the fiscal year; and b. the Issuer is required to explain if there is any change on the use of the proceeds as regulated in the Regulation of the Financial Services Authority on the use of the proceeds of the offering;	104
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, paling sedikit memuat: 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: i. 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 ii. 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*); iii. 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.	material information (if any) regarding to investment, expansion, divestment, merger/consolidation, acquisition, dept/equity restructuring, significant transaction, affiliated transaction, and conflict of interest transaction, with in the fiscal year, includes: a. date, amount and object of transaction; b. the name of parties involved in the transaction; c. the nature of the affiliated relationship (if any); d. the description of the fairness of the transaction; e. the compliance with the relevant provisions; and f. if there was affiliated relationship, other than disclosing the information as elaborated in point a) to e), the Issuer or Public Company shall also disclose: i. statement from the Board of Directors to explain that the affiliated transaction has gone through adequate procedures to ensure that the transaction done in accordance with generally accepted business practices among others by complying with the arms-length principle; and ii. the role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, by complying with the arms-length principle; iii. for affiliated transactions or material transactions which are business activities carried out in order to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and run regularly, repeatedly, and/or continuously; In the event that the affiliated transactions or material transactions in question have been disclosed in the annual financial statements, additional information regarding the disclosure reference in the annual financial statements is added;	105

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	iv. 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 v. dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut;	vi. for disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added; and vii. in the event that there is no affiliated transaction and/or conflict of interest transaction, then this is disclosed;	
16.	perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada); dan	the significant changes in rules and regulations towards the Issuer or Public Company's operation and its effect towards the financial report (if any);	109
17.	perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada).	the changes in the accounting policies, its reason and effect towards the financial report (if any).	109
G.	**Tata Kelola Emiten atau Perusahaan Publik**	**Corporate Governance of the Issuer or Public Company**	
	Tata kelola Emiten atau Perusahaan Publik paling sedikit memuat uraian singkat mengenai:	The corporate governance of the Issuer or Public Company shall at least include a brief description of:	
1.	Rapat Umum Pemegang Saham (RUPS), paling sedikit memuat: a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku meliputi: i. keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan ii. 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.	General Meeting of Shareholders (GMS), at least include: a. the information of the resolutions of the GMS in the fiscal year and 1 (one) year prior the fiscal year include: i. the resolution of the GMS in the fiscal year and 1 (one) year prior the fiscal year that realized in the fiscal year; and ii. the resolution of the GMS in the fiscal year and one year prior of the fiscal year that has not been realized along with the reason. b. in the event that the Issuer or Public Company uses an independent party in the implementation of the GMS to calculate the votes, then this matter shall be disclosed.	118-129
2.	Direksi, paling sedikit memuat: 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: i. kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan ii. pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada);	The Board of Directors, include: a. the Board of Directors duties and responsibilities; the information about each duties and responsibilities of the Board of Directors shall be presented in tabular form. b. a statement that the Board of Directors has guidelines or Board of Directors' charter; c. the policies and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners, and the level of attendance of members of the Board of Directors in the meeting including attendance at the GMS; information on the level of attendance of members of the Board of Directors at the meeting of the Board of Directors, the meeting of the Board of Directors with the Board of Commissioners, or the GMS can be presented in tabular form. d. training and/or competency improvement of members of the Board of Directors: i. policies for training and/or improving the competence of members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any); and ii. training and/or competency improvement attended by members of the Board of Directors in the financial year (if any);	139-155

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	e. penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: i. prosedur penilaian kinerja; dan ii. 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.	e. the evaluation of the Board of Directors on the performance of the committees that support the implementation of the duties of the Board of Directors in the fiscal year shall at least contain: i. the performance evaluation procedure; ii. the criteria used, such as achievements, competency, attendance at meeting; and f. in the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this matter shall be disclosed.	
3.	Dewan Komisaris, paling sedikit memuat: 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: i. kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan ii. 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: i. prosedur pelaksanaan penilaian kinerja; ii. kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan iii. pihak yang melakukan penilaian; dan f. penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: i. prosedur penilaian kinerja; dan ii. kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat.	The Board of Commissioners, shall include: a. duties and responsibilities of the Board of Commissioners; b. a statement that the Board of Commissioners has guidelines or Board of Commissioners' charter; c. policies and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners in these meetings including attendance at the GMS; Information on the level of attendance of members of the Board of Commissioners at the meeting of the Board of Commissioners, the meeting of the Board of Commissioners with the Board of Directors, or the GMS can be presented in tabular form. d. training and/or competency improvement of members of the Board of Commissioners: i. policies for training and/or improving the competence of members of the Board of Commissioners, including an orientation program for newly appointed members of the Board of Commissioners (if any); and ii. training and/or competency improvement attended by members of the Board of Commissioners in the fiscal year (if any); e. performance appraisal of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and the Board of Commissioners, at least containing: i. procedures for implementing performance appraisals; ii. the criteria used are performance achievements during the financial year, competence and attendance at meetings; and iii. the party conducting the assessment; and f. the Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes: i. performance appraisal procedures; and ii. the criteria used are performance achievements during the financial year, competence and attendance at meetings.	130-139
4.	Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat: 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: i. prosedur penetapan remunerasi Direksi dan Dewan Komisaris;	the nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain: a. the nomination procedure, including a brief description of the nomination policies and processes 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 the Board of Commissioners, among others: i. procedures for determining remuneration for the Board of Directors and the Board of Commissioners;	157-163

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	ii. struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/ bonus dan lainnya; dan iii. besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	ii. the remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus and others; and iii. the amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners; Disclosure of information can be presented in tabular form.	
5.	Dewan Pengawas Syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar, paling sedikit memuat: 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;	The Sharia Supervisory Board, for the Issuers or Public Company who carries out business activities based on sharia principles as stated in the articles of association, shall at least contain: a. name; b. the legal basis of the appointment of the Sharia Supervisory Board; c. the period of assignment of the Sharia Supervisory Board; d. duties and responsibilities of the Sharia Supervisory Board; and e. the frequency and method of providing advice and suggestions as well as supervising the fulfilment of sharia principles in the capital market to the Issuer or Public Company;	163-166
6.	Komite Audit, paling sedikit memuat: a. nama dan jabatannya dalam keanggotaan komite; b. usia; c. kewarganegaraan; d. riwayat pendidikan; e. riwayat jabatan, meliputi informasi: i. dasar hukum penunjukan sebagai anggota komite; ii. rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan iii. 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;	The Audit Committee, include: a. name and positions in the committee; b. age; c. nationality; d. educational background; e. work experience, include: i. legal basis for appointment as committee member; ii. concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any); and iii. work experience and period of time both inside and outside the Issuer or Public Company; f. period and term of office of audit committee members; g. statement of independence of the audit committee; h. training and/or competency improvement that have been followed in the fiscal year (if any); i. policies and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members in those meetings; and j. the implementation of the audit committee's activities for the financial year in accordance with the guidelines or charter of the audit committee;	166-174
7.	Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat: a. nama dan jabatannya dalam keanggotaan komite; b. usia; c. kewarganegaraan; d. riwayat pendidikan; e. riwayat jabatan, meliputi informasi: i. dasar hukum penunjukan sebagai anggota komite; ii. rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan iii. pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; 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);	the nomination and remuneration committee or function of the Issuer and Public Company, at least including: a. name and positions in the committee; b. age; c. nationality; d. educational background; e. work experience, include: i. legal basis for appointment as committee member; ii. concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any); and iii. work experience and period of time both inside and outside the Issuer or Public Company; f. period and term of office of the committee members; g. statement of independence of the committee; h. training and/or competency improvement that have been followed in the fiscal year (if any);	175-182

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	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 nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: i. alasan tidak dibentuknya komite; dan ii. pihak yang melaksanakan fungsi nominasi dan remunerasi;	i. description of duties and responsibilities; j. a statement that it has a guideline or charter; k. policies and implementation of the frequency of meetings and the level of attendance of members at the meeting; l. a brief description of the implementation of activities in the fiscal year; and m. in the event that no nomination and remuneration committee is formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose: i. reasons for not forming the committee; and ii. the party carrying out the nomination and remuneration function;	
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, paling sedikit memuat: a. nama dan jabatannya dalam keanggotaan komite; b. usia; c. kewarganegaraan; d. riwayat pendidikan; e. riwayat jabatan, meliputi informasi: f. dasar hukum penunjukan sebagai anggota komite; g. rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan h. pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; i. periode dan masa jabatan anggota komite; j. pernyataan independensi komite; k. pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); dan l. uraian tugas dan tanggung jawab; m. pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite; n. kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; dan o. uraian singkat pelaksanaan kegiatan komite pada tahun buku.	other committee of the Issuer or Public Company to support the role and function of the Board of Directors (if any) and/or committees who support the function and duties of the Board of Commissioners, at least including: a. name and positions in the committee; b. age; c. nationality; d. educational background; e. work experience, include: f. legal basis for appointment as committee member; g. concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any); and h. work experience and period of time both inside and outside the Issuer or Public Company; i. period and term of office of the committee members; j. statement of independence of the committee; k. training and/or competency improvement that have been followed in the fiscal year (if any); l. description of duties and responsibilities; m. a statement that it has a guideline or charter; n. policies and implementation of the frequency of meetings and the level of attendance of members at the meeting; o. a brief description of the implementation of activities in the fiscal year.	182-187,192-195,196-200,200-203,203-207
9.	Sekretaris Perusahaan, paling sedikit memuat: a. nama; b. domisili; c. riwayat jabatan, meliputi: i. dasar hukum penunjukan sebagai sekretaris perusahaan; dan ii. 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.	Corporate Secretary, at least include: a. name; b. domicile; c. work experience, include: i. legal basis for appointment as corporate secretary; and ii. work experience and the time period both in and outside the Company; d. educational background; e. training or competency development participated in the fiscal year; and f. brief description of the implementation of corporate secretary duties in the fiscal year.	207-210
	Unit Audit Internal, paling sedikit memuat: a. nama kepala unit audit internal; b. riwayat jabatan, meliputi: i. dasar hukum penunjukan sebagai kepala unit audit internal; dan ii. pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	Internal Audit Unit, include: a. name of head of internal audit; b. work experience, include: i. legal basis for appointment as head of internal audit; ii. work experience and the time period both in and outside the Issuer or Public Company;	211-215

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10.	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;	c. qualification or certification as internal audit (if any); d. training or competency development in the fiscal year. e. structure and position of Internal Audit Unit; f. description of duties and responsibilities; g. a statement that it has a guideline or Internal Audit Unit charter; h. brief description about the implementation of duties of the Internal audit unit in the fiscal year include the policies and implementation of meeting frequency with the Board of Directors, Board of Commissioners, or Audit Committee;	
11.	uraian mengenai sistem pengendalian internal (*internal control*) yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit memuat: 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;	a description of the internal control system implemented by the Issuer or Public Company, at least containing: a. financial and operational control, as well as compliance with other laws and regulations; b. review of the effectiveness of the internal control system; and c. statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;	219-223
12.	sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit memuat: 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;	risk management system implemented by the Issuer or Public Company, at least include: a. general description about the Company's risk management system; b. type of risks and how to manage; c. review of the effectiveness of the Issuer's or Public Company's risk management system; and d. statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;	223-228
13.	perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), paling sedikit memuat: a. pokok perkara/gugatan; b. status penyelesaian perkara/gugatan; dan c. pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik;	legal cases that have a material impact faced by the Company, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any), at least contain: a. subject matter/claim; b. status of settlement of cases/claims; and c. the effect on the condition of the Company;	228-233
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);	information on administrative sanctions/sanctions imposed on the Company, members of the Board of Commissioners and members of the Board of Directors, by the Financial Services Authority and other authorities for the fiscal year (if any);	233
15.	informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi: 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;	information on code of ethic and business conducts, include: a. the main points of the code of ethics; b. the form of socialization of the code of ethics and its enforcement efforts; and c. a statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer or Public Company;	233-235
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	a brief description of the policy of providing long-term performancebased compensation to management and/or employees owned by the Company (if any), including the management stock ownership program (MSOP) and/or program employee stock ownership (ESOP);	104

No.	Kriteria	Criteria	Halaman Page
	(*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*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 a management stock ownership program (MSOP) and/or an employee stock ownership program (ESOP), the information disclosed must at least contain: a. number of shares or option; b. implementation period; c. requirements for eligible employees and/or management; and d. exercise price or determination of exercise price;	
17.	uraian singkat mengenai kebijakan pengungkapan informasi mengenai: a. kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan b. pelaksanaan atas kebijakan dimaksud;	a brief description of the information disclosure policy regarding: a. share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a Public Company; and b. implementation of the said policy;	243
18.	uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik, paling sedikit memuat: 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: i. jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan ii. tindak lanjut pengaduan; dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran (*whistleblowing system*), maka diungkapkan mengenai hal tersebut.	a description of the whistleblowing system at the Issuer or Public Company, at least containing: a. method of submitting violation reports; b. protection for whistleblowers; c. the handling of complaints; d. the party managing the complaint; and e. the results of the handling of complaints, at least: i. the number of complaints received and processed in the financial year; and ii. follow-up of the complaints; in the event that the Issuer or Public Company does not have a whistleblowing system, a disclosure is needed regarding this matter.	246-249
19.	uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik, paling sedikit memuat: 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.	a description of the anti-corruption policy of the Company, at least containing: a. programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in the Issuer or Public Company; and b. anti-corruption training/socialization to employees of the Issuer or Public Company; in the event that the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having the said policy shall be explained.	244
20.	penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik, meliputi: 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.	implementation of the Public Company governance guidelines for Issuers that issue equity securities or Public Company, including: a. a statement regarding the recommendations that have been implemented; and/or b. explanation of recommendations that have not been implemented, along with reasons and alternative implementations (if any). Disclosure of information can be presented in tabular form.	251-255
H.	**Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik**	**Social and Environmental Responsibility of the Issuer or Public Company**	
1.	informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (Sustainability Report) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan	the information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of	

No.	Kriteria	Criteria	Halaman Page
	Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: 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;	Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, at most slightly load: a. explanation of the sustainability strategy; b. an overview of sustainability aspects (economic, social, and environmental); c. brief profile of the Issuer or Public Company; d. explanation of the Board of Directors; e. sustainability governance; f. sustainability performance; g. written verification from an independent party, if any; h. a feedback sheet for readers, if any; and i. the response of the Company to the previous year's report feedback;	258-307
2.	laporan keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	the sustainability report as referred to point 1), must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for the Issuer and Public Company as contained in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	
3.	informasi Laporan Keberlanjutan pada angka 1) dapat: 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 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;	information on the Sustainability Report in number 1) can: a. be disclosed in other relevant sections outside the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or b. refer to other sections outside the social and environmental responsibility section by still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as the profile of the Issuer or Public Company;	
4.	laporan keberlanjutan sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan;	the sustainability report as referred to point 1) is an inseparable 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: a. memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan b. disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	in the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the said Sustainability Report must: a. contain all the information as referred to in number 1); and b. be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	
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; dan	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 on social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and	
7.	penyampaian Laporan Keberlanjutan yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan.	submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the submission of the Annual Report.	
I.	**Laporan Keuangan Tahunan yang telah Diaudit**	**Audited Annual Financial Statements**	
J.	**Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan**	**Letter of Statement of the Members of the Board of Directors and Members of the Board of Commissioners concerning the Responsibility of the Annual Report**	

Indeks Referensi POJK No. 51/ POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik

Reference Index of POJK No. 51/SEOJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institution, Issuers, and Public Companies

No.	Kriteria	Criteria	Halaman Page
I.	**BENTUK LAPORAN KEBERLANJUTAN |** THE FORM OF SUSTAINABILITY REPORT		
A.	laporan keberlanjutan disajikan dalam bentuk dokumen cetak dan dokumen elektronik.	the sustainability report shall be presented in both hard and soft copy.	✓
B.	laporan keberlanjutan yang disajikan dalam bentuk dokumen elektronik merupakan laporan keberlanjutan yang dikonversi dalam format *Portable Document Format* (PDF) dan disampaikan kepada Otoritas Jasa Keuangan melalui Sistem Pelaporan Elektronik (SPE) sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai penyampaian laporan melalui SPE Emiten atau Perusahaan Publik.	the presented sustainability report in a soft copy is a converted Sustainability Report in a Portable Document Format (PDF) file format, to be submitted to the Financial Services Authority through the Electronic Reporting System (SPE) as regulated in the Financial Services Authority Regulation regarding the report submission through SPE of the Issuer or Public Company.	✓
C.	laporan keberlanjutan yang disajikan sebagai bagian dari Laporan Tahunan disajikan dalam bahasa indonesia dan bahasa asing yang paling sedikit menggunakan bahasa Inggris.	the sustainability report is a part of the annual report and is presented in indonesian and foreign language, at least in English.	✓
D.	laporan keberlanjutan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami.	the Sustainability Report may present information in pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions so that they are easy to read and understand.	✓
II.	**ISI LAPORAN KEBERLANJUTAN |** THE CONTENT OF SUSTAINABILITY REPORT		
A.	**Strategi Keberlanjutan**	**Sustainability Strategy**	
1.	penjelasan strategi keberlanjutan	elaboration of sustainability strategy	258
B.	**Ikhtisar Kinerja Aspek Keberlanjutan**	**Highlights of Sustainability Aspect Performance**	
1.	aspek ekonomi, paling sedikit memuat: a. kuantitas produksi atau jasa yang dijual; b. pendapatan atau penjualan; c. laba atau rugi bersih; d. produk ramah lingkungan; dan e. pelibatan pihak lokal yang berkaitan dengan proses bisnis keuangan berkelanjutan.	economic aspect that must cover at least the following information: a. quantity of products/services offered; b. revenue or sales; c. nett profit/loss; d. environmentally friendly products; and e. engagement of local stakeholders concerning the sustainable finance business process;	12
2.	aspek lingkungan hidup, paling sedikit memuat: a. penggunaan energi; b. pengurangan emisi yang dihasilkan; c. pengurangan limbah dan efluen; dan d. pelestarian keanekaragaman hayati.	environmental aspects that must cover at least the following information: a. energy consumption; b. emission reduction generated; c. reduction of waste and effluent; and d. biodiversity preservation.	13
3.	aspek sosial	social aspect	13

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C.	**Profil Perusahaan**	**Company Profile**	
1.	visi, misi, dan nilai keberlanjutan	vision, mission, and sustainability values	54
2.	alamat perusahaan	company address	46
3.	skala usaha, paling sedikit memuat: a. total aset atau kapitalisasi aset dan total kewajiban; b. jumlah karyawan menurut jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan; c. nama pemegang saham dan persentase kepemilikan saham; dan d. wilayah operasional.	business scale, at least including: 5. total asset or asset capitalisation and total liabilities; 6. number of employee by sex, position, age, education and employment status; 7. shareholding name and percentage; and 8. operational area.	47
4.	produk, layanan, dan kegiatan usaha yang dijalankan	products, services and business activities	56-58
5.	keanggotaan pada asosiasi	membership in association	62
6.	perubahan emiten dan perusahaan publik yang bersifat signifikan	significant changes of issuer and public company	47
D.	**Penjelasan Direksi**	**Statement of the Board of Directors**	
1.	kebijakan untuk merespon tantangan dalam pemenuhan strategi keberlanjutan	policy to respond challenges concerning sustainable finance fulfilment	40-42
2.	penerapan keuangan berkelanjutan	achievement of sustainable finance performance	
3.	strategi pencapaian target	strategies to achieve target	
E.	**Tata Kelola Keberlanjutan**	**Sustainability Governance**	
1.	penanggung jawab penerapan keuangan berkelanjutan	person in charge for the implementation of sustainable finance	263-264
2.	pengembangan kompetensi terkait keuangan berkelanjutan	competency development of sustainable finance	264-265
3.	penilaian risiko atas penerapan keuangan berkelanjutan	risk assessment for the implementation of sustainable finance	266-268
4.	hubungan dengan pemangku kepentingan	engagement with stakeholders	269-271
5.	permasalahan terhadap penerapan keuangan berkelanjutan	issues concerning the implementation of sustainable finance	272-273
F.	**Kinerja Keberlanjutan**	**Sustainable Performance**	
1.	kegiatan membangun budaya keberlanjutan	activities to build sustainable culture	273-274
	Kinerja Ekonomi	Economic Performance	
2.	perbandingan target dan kinerja produksi, portofolio, target pembiayaan, atau investasi, pendapatan dan laba rugi	comparison of target to performance of production, portfolio, financing target, or investment, revenue and profit/loss	274-275
3.	perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan keuangan berkelanjutan	comparison of target to performance of portfolio, financing target, or investment in financial instruments or projects in line with the sustainable finance application	274-275
	Kinerja lingkungan hidup	Environmental performance	
	aspek Umum	general Aspects	
4.	biaya lingkungan hidup	environmental costs	292
	aspek Material	material Aspects	
5.	penggunaan material yang ramah lingkungan	use of environmentally friendly materials	292-293
	Aspek Energi	Energy Aspects	
6.	jumlah dan intensitas energi yang digunakan	amount and intensity of energy consumed	294-296
7.	upaya dan pencapaian efisiensi energi dan penggunaan energi terbarukan	efforts and achievements made for energy efficiency including use of renewable energy sources	294-296
	Aspek Air	Water Aspect	
8.	penggunaan Air	water Consumption	299-300
	Aspek Keanekaragaman Hayati	Biodiversity Aspect	
9.	dampak dari wilayah operasional yang dekat atau berada di daerah konservasi atau memiliki keanekaragaman hayati	operational impacts on areas near conservation areas or within conservation areas	301
10.	usaha konservasi keanekaragaman hayati	biodiversity conservation efforts	301
	Aspek Emisi	Emission Aspect	
11.	jumlah dan intensitas emisi yang dihasilkan berdasarkan jenisnya	amount and intensity of emission produced by type	297-299
12.	upaya dan pencapaian pengurangan emisi yang dilakukan	efforts and achievements made in emission reduction	297-299

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13.	jumlah limbah dan efluen yang dihasilkan berdasarkan jenis	amount of waste and effluent produced by type	300-301
14.	mekanisme pengelolaan limbah dan efluen	waste and effluent management mechanism	302
15.	tumpahan yang terjadi (jika ada)	landfill (if any)	301
	Aspek Pengaduan Terkait Lingkungan Hidup	Complaint of Environmental Aspect	
16.	jumlah dan materi pengaduan lingkungan hidup yang diterima dan diselesaikan	number and contents of received and resolved environmental complaint	302
	Kinerja Sosial	Social Performance	
17.	komitmen untuk memberikan layanan atas produk dan/atau jasa yang setara kepada konsumen	commitment to provide equal product and/or services to consumers	276
	Aspek Ketenagakerjaan	Employment Aspect	
18.	kesetaraan kesempatan bekerja	equality of work opportunities	277
19.	tenaga kerja anak dan tenaga kerja paksa	forced and child labours	278-279
20	upah minimum regional	regional minimum wage	279-280
21.	lingkungan bekerja yang layak dan aman	decent and safe work environment	281
22.	pelatihan dan pengembangan kemampuan pegawai	training and capacity building for employees	282-283
	Aspek Masyarakat	Community Aspect	
23.	dampak operasi terhadap masyarakat sekitar	impact of operations to surrounding communities	284
24.	pengaduan masyarakat	public complaints	285
25.	kegiatan Tanggung Jawab Sosial Lingkungan (TJSL)	corporate Social Responsibility (CSR) activities	285-287
	Tanggung Jawab Pengembangan Produk/Jasa Berkelanjutan	Sustainable Finance Product and/or Service Development Responsibility	
26.	inovasi dan pengembangan produk/jasa keuangan berkelanjutan	innovation and development of sustainable finance products/services	302-303
27.	produk/jasa yang sudah dievaluasi keamanannya bagi pelanggan	number of evaluated product/services for safety for customers	303
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30.	survei kepuasan pelanggan terhadap produk dan/atau jasa keuangan berkelanjutan	survey of customer satisfaction on sustainable finance product and/or services	304
G.	**Lain-Lain**	**Others**	
1.	verifikasi tertulis dari pihak independen (jika ada)	written verification from independent party (if any)	306
2.	lembar umpan balik	feedback form	307
3.	tanggapan terhadap umpan balik laporan keberlanjutan tahun sebelumnya	response to the feedback of previous year's sustainability report	306
4.	daftar pengungkapan sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik	disclosure list in accordance with Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institution, Issuers, and Public Companies	323

Surat Pernyataan Dewan Komisaris dan Direksi tentang Tanggung Jawab atas Laporan Tahunan dan Laporan Keberlanjutan 2025 PT KDB Tifa Finance Tbk

Statement of Responsibility from the Board of Commissioners and Board of Directors on the 2025 Annual and Sustainability Report of PT KDB Tifa Finance Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan dan Laporan Keberlanjutan PT KDB Tifa Finance Tbk ("Perseroan") tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan dan Keberlanjutan Perseroan.

We, the undersigned, hereby declare that all information in the 2025 Annual and Sustainability Report of PT KDB Tifa Finance Tbk (the "Company") have been presented in its entirety, and that we assume full responsibility for the accuracy of the contents of the Company's Annual and Sustainability Report.

Demikian pernyataan ini dibuat dengan sebenarnya

This statement is made in all truthfulness.

Jakarta, April 2026
Jakarta, April 2026

Dewan Komisaris
Board of Commissioners

Kwon Younghoon
Presiden Komisaris
President Commissioner

Choi Jung Sik
Komisaris Independen
Independent Commissioner

Antonius Hanifah Komala
Komisaris Independen
Independent Commissioner

Direksi
Board of Directors

Cho Jaeseong
Presiden Direktur
President Director

Eun Seonghyuk
Direktur
Director

Ina Dashinta Hamid
Direktur
Director

Ade Rafida Saulina Samosir
Direktur
Director

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KDB Tifa Finance

07

Perseroan membukukan kinerja keuangan yang stabil dengan posisi aset dan ekuitas yang terjaga, serta laba tahun berjalan yang mengalami peningkatan. Kinerja tersebut didukung oleh pengelolaan operasional yang disiplin dan penerapan manajemen risiko yang *prudent.*

The Company recorded stable financial performance with maintained asset and equity positions, as well as increased profit for the year. This performance was supported by disciplined operational management and prudent risk management.



Laporan Keuangan

Financial Statements



PT KDB TIFA FINANCE TBK

LAPORAN KEUANGAN /
FINANCIAL STATEMENTS

UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025 DAN 2024/
FOR THE YEAR ENDED 31 DECEMBER 2025 AND 2024

DAN/*AND*

LAPORAN AUDITOR INDEPENDEN/
INDEPENDENT AUDITORS' REPORT

PT KDB TIFA FINANCE Tbk
LAPORAN KEUANGAN
31 DESEMBER 2025 DAN 2024

PT KDB TIFA FINANCE Tbk
FINANCIAL STATEMENTS
31 DECEMBER 2025 AND 2024

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Laporan Laba Rugi dan Penghasilan Komprehensif Lain	B	*Statement of Profit or Loss and Other Comprehensive Income*
Laporan Perubahan Ekuitas	C	*Statement of Changes in Equity*
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KDB Tifa Finance
Pacific Century Place 41st Floor, SCBD Lot 10
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan 12190, Indonesia
Phone : (62-21) 5094 1140
www.kdbtifa.co.id

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN UNTUK TAHUN 31 DESEMBER 2025 PT KDB TIFA FINANCE TBK

Kami yang bertanda tangan di bawah ini:

1. Nama : Cho Jaeseong
   Alamat Kantor : PT KDB Tifa Finance Tbk Pacific Century Place 41st Floor, SCBD Lot 10 Jl. Jenderal Sudirman Kav 52- 53 Jakarta Selatan 12910
   Alamat Domisili : Kebayoran Baru, Jakarta Selatan
   No. Telepon : 021 - 50941140
   Jabatan : Direktur Utama
2. Nama : Eun Seonghyuk
   Alamat Kantor : PT KDB Tifa Finance Tbk Pacific Century Place 41st Floor, SCBD Lot 10 Jl. Jenderal Sudirman Kav 52- 53 Jakarta Selatan 12910
   Alamat Domisili : Kebayoran Baru, Jakarta Selatan
   No. Telepon : 021-50941140
   Jabatan : Direktur

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT KDB Tifa Finance Tbk ("Perusahaan");
2. Laporan keuangan Perusahaan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Perusahaan telah dimuat secara lengkap dan benar;
   b. Laporan keuangan Perusahaan tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal Perusahaan;
5. Kami bertanggung jawab atas kepatuhan Perusahaan terhadap hukum dan peraturan.

BOARD OF DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025 PT KDB TIFA FINANCE TBK

We, the undersigned:

1. *Name* : Cho Jaeseong
   Office Address : PT KDB Tifa Finance Tbk Pacific Century Place 41st Floor, SCBD Lot 10 Jl. Jenderal Sudirman Kav 52- 53 Jakarta Selatan 12910
   Residential Address : Kebayoran Baru, Jakarta Selatan
   Phone number : 021 - 50941140
   Position : *President Director*
2. *Name* : Eun Seonghyuk
   Office Address : PT KDB Tifa Finance Tbk Pacific Century Place 41st Floor, SCBD Lot 10 Jl. Jenderal Sudirman Kav 52- 53 Jakarta Selatan 12910
   Residential Address : Kebayoran Baru, Jakarta Selatan
   Phone number : 021 - 50941140
   Position : *Director*

Declare that:

1. *We are responsible for the preparation and presentation of PT KDB Tifa Finance Tbk ("The Company") financial statements;*
2. *The Company's financial statements have been prepared and presented in with Indonesian Financial Accounting Standarts;*
3. *a. All information has been presented completely and correctly disclosed in the Company's financial statements;*
   b. The Company's financial statements do not contain any incorrect infomation or material fact, nor do they omit infomation or material facts;
4. *We are responsible for the Company's internal control system;*
5. *We are responsible for the Company's compliances with laws and regulations.*

KDB Tifa Finance

Demikian pernyataan ini dibuat dengan sebenarnya. *This statement has been made truthfully.*

Jakarta, 30 Maret 2026/*30 March 2026*



PT KDB Tifa Finance Tbk

Cho Jaeseong
Direktur Utama/
President Director

Eun Seonghyuk
Direktur/
Director

These financial statements are originally issued in Indonesian language

Ekshibit A | ***Exhibit A***

PT KDB TIFA FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT KDB TIFA FINANCE Tbk
STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2025 AND 2024
(Expressed in thousands of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
ASET				***ASSETS***
Kas dan setara kas	4	12.357.076	98.261.993	*Cash and cash equivalents*
Efek-efek	5	251.879.093	243.386.652	*Securities*
Piutang sewa pembiayaan	6	1.473.193.732	1.521.614.053	*Finance lease receivables*
Piutang pembiayaan multiguna	7	1.419.714	8.366.958	*Multipurpose financing receivables*
Piutang lain-lain	8	193.808	257.165	*Other receivables*
Properti investasi	9	7.017.084	7.600.044	*Investment properties*
Aset tetap dan aset hak-guna	10	4.211.443	8.820.662	*Property and equipment and right-of-use assets*
Piutang *Ijarah Muntahiyah Bittamlik*		1.503.661	320.432	*Ijarah Muntahiyah Bittamlik receivables*
Aset *Ijarah Muntahiyah Bittamlik*	11	184.440.940	78.217.525	*Assets for Ijarah Muntahiyah Bittamlik*
Aset pengampunan pajak		1.000.000	1.000.000	*Tax amnesty asset*
Biaya dibayar dimuka		2.469.642	1.376.849	*Prepaid expenses*
Aset pajak tangguhan - bersih	31b	6.173.097	771.237	*Deferred tax assets - net*
Aset lain-lain - bersih	12	94.832.122	87.960.874	*Other assets - net*
JUMLAH ASET		2.040.691.412	2.057.954.444	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Utang pajak	13	6.278.146	8.319.425	*Taxes payable*
Pinjaman yang diterima	14	732.558.601	793.674.546	*Loans received*
Liabilitas sewa	15	892.218	4.464.885	*Lease liabilities*
Beban akrual	16	1.677.359	3.777.833	*Accrued expenses*
Titipan debitur	17	18.618.212	23.547.466	*Deposits from debtors*
Liabilitas imbalan pasca-kerja	18	4.299.445	3.501.374	*Post-employment benefits obligation*
Liabilitas lain-lain	19	58.010.425	5.157.110	*Other liabilities*
Jumlah Liabilitas		822.334.406	842.442.639	***Total Liabilities***
EKUITAS				***EQUITY***
Modal saham - nilai nominal Rp 100 (dalam Rupiah penuh) per saham Modal dasar - 4.000.000.000 saham, modal ditempatkan dan disetor - 3.552.213.000 saham	21	355.221.300	355.221.300	*Share capital - par value of Rp 100 (in full Rupiah) per share* *Authorized - 4,000,000,000 shares, issued and paid-up - 3,552,213,000 shares*
Tambahan modal disetor	22	404.532.751	404.532.751	*Additional paid-in capital*
Saldo laba				*Retained earnings*
Cadangan umum	32	700.000	650.000	*Appropriated for general reserve*
Belum ditentukan penggunaannya		456.957.051	454.640.619	*Unappropriated*
Komponen ekuitas lain		945.904	467.135	*Other equity component*
Jumlah Ekuitas		1.218.357.006	1.215.511.805	***Total Equity***
JUMLAH LIABILITAS DAN EKUITAS		2.040.691.412	2.057.954.444	***TOTAL LIABILITIES AND EQUITY***

Catatan atas laporan keuangan pada Ekshibit E terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements on Exhibit E form an integral part of these financial statements taken as a whole.

These financial statements are originally issued in Indonesian language

Ekshibit B | ***Exhibit B***

PT KDB TIFA FINANCE Tbk
LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT KDB TIFA FINANCE Tbk
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2025 AND 2024
(Expressed in thousands of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
PENDAPATAN				***REVENUES***
Sewa pembiayaan	23	156.610.553	166.638.484	*Finance lease*
Pembiayaan multiguna	24	481.725	972.053	*Multipurpose financing*
Pendapatan *ijarah muntahiyah bittamlik* – bersih	25	9.740.728	9.150.730	*Ijarah muntahiyah bittamlik income - net*
Pendapatan bunga	26	4.218.465	4.287.997	*Interest income*
Keuntungan selisih kurs mata uang asing – bersih		36.235	-	*Gain on foreign exchange – net*
Pendapatan lain-lain	27	5.705.165	1.482.014	*Other revenues*
Jumlah Pendapatan		176.792.871	182.531.278	***Total Revenues***
BEBAN				***EXPENSES***
Beban bunga dan keuangan	28	29.855.330	32.686.327	*Interest and financing expenses*
Beban kepegawaian	29	46.568.441	43.213.557	*Personnel expenses*
Beban umum dan administrasi	30	19.176.493	18.050.241	*General and administrative Expenses*
Kerugian selisih kurs mata uang asing - bersih		-	151.692	*Loss on foreign exchange – net*
Pembentukan cadangan kerugian penurunan nilai - bersih	6,7,11,12	2.780.695	5.081.217	*Provision for impairment losses -net*
Lain-lain		847.905	2.405.657	*Others*
Jumlah Beban		99.228.864	101.588.691	***Total Expenses***
LABA SEBELUM PAJAK		77.564.007	80.942.587	***PROFIT BEFORE TAX***
(BEBAN) PENGHASILAN PAJAK				***TAX (EXPENSE) BENEFIT***
Kini	31a	(16.794.639)	(16.239.606)	*Current*
Tangguhan	31b	5.536.898	345.888	*Deferred*
Beban Pajak Penghasilan		(11.257.741)	(15.893.718)	***Income Tax Expense***
LABA TAHUN BERJALAN (Dipindahkan)		66.306.266	65.048.869	***PROFIT FOR THE YEAR*** *(Brought forward)*

These financial statements are originally issued in Indonesian language

Ekshibit B/2 | ***Exhibit B/2***

PT KDB TIFA FINANCE Tbk
LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT KDB TIFA FINANCE Tbk
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2025 AND 2024
(Expressed in thousands of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
LABA TAHUN BERJALAN (Pindahan)		66.306.266	65.048.869	***PROFIT FOR THE YEAR*** *(Carried forward)*
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos yang akan direklasifikasi ke laba rugi:				***Items that will be reclassified to profit or loss:***
Laba yang belum direalisasi atas perubahan nilai wajar dari efek-efek yang diukur melalui penghasilan komprehensif lain		-	311.516	*Unrealized income on change in fair value of securities at fair value through other comprehensive income*
Pos yang tidak akan direklasifikasi ke laba rugi:				***Items that will not be reclassified to profit or loss:***
Pengukuran kembali liabilitas imbalan pasti	18	613.807	461.171	*Remeasurement of defined benefit liability*
Pajak sehubungan dengan pos yang tidak akan direklasifikasi	31b	(135.038)	(101.458)	*Tax relating to item that will not be reclassified*
		478.769	359.713	
PENGHASILAN KOMPREHENSIF LAIN SETELAH PAJAK		478.769	671.229	***OTHER COMPREHENSIVE INCOME - NET OF TAX***
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		66.785.035	65.720.098	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM (dalam Rupiah penuh)	33	18,67	18,31	***EARNINGS PER SHARE*** *(in full Rupiah)*

Catatan atas laporan keuangan pada Ekshibit E terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements on Exhibit E form an integral part of these financial statements taken as a whole.

These financial statements are originally issued in Indonesian language

Ekshibit C

Exhibit C

PT KDB TIFA FINANCE Tbk
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT KDB TIFA FINANCE Tbk
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2025 AND 2024
(Expressed in thousands of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid-in capital*	Komponen ekuitas lain/ *Other equity component*	Saldo laba/ *Retained earnings*		Jumlah ekuitas/ *Total equity*	
					Cadangan umum/ *Appropriated for general reserve*	Belum ditentukan penggunaannya/ *Unappropriated*		
Saldo 1 Januari 2024		355.221.300	404.532.751	(204.094)	600.000	389.641.750	1.149.791.707	*Balance as of 1 January 2024*
Laba tahun berjalan		-	-	-	-	65.048.869	65.048.869	*Profit for the year*
Penghasilan komprehensif lain:								*Other comprehensive income:*
Penghasilan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih		-	-	311.516	-	-	311.516	*Unrealized loss on change in fair value of securities measured at fair value through other comprehensive income - net*
Pengukuran kembali liabilitas imbalan pasca-kerja - bersih	18,31b	-	-	359.713	-	-	359.713	*Remeasurement of post-employment benefit liability - net*
Pembentukan cadangan umum	32	-	-	-	50.000	(50.000)	-	*Appropriation for general reserve*
Saldo 31 Desember 2024		355.221.300	404.532.751	467.135	650.000	454.640.619	1.215.511.805	*Balance as of 31 December 2024*
Laba tahun berjalan		-	-	-	-	66.306.266	66.306.266	*Profit for the year*
Penghasilan komprehensif lain:								*Other comprehensive income:*
Pengukuran kembali liabilitas imbalan pasca-kerja - bersih	18,31b	-	-	478.769	-	-	478.769	*Remeasurement of post-employment benefit liability - net*
Pembentukan cadangan umum	32	-	-	-	50.000	(50.000)		*Appropriated for general reserve*
Dividen kas	32	-	-	-	-	(63.939.834)	(63.939.834)	*Cash dividend*
Saldo 31 Desember 2025		355.221.300	404.532.751	945.904	700.000	456.957.051	1.218.357.006	*Balance as of 31 December 2025*
		Catatan 21/ *Note 21*	Catatan 22/ *Note 22*		Catatan 32/ *Note 32*			

Catatan atas laporan keuangan pada Ekshibit E terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements on Exhibit E form an integral part of these financial statements taken as a whole.

These financial statements are originally issued in Indonesian language

Ekshibit D | ***Exhibit D***

PT KDB TIFA FINANCE Tbk
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT KDB TIFA FINANCE Tbk
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED
31 DECEMBER 2025 AND 2024
(Expressed in thousands of Rupiah, unless otherwise stated)

	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI			***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan kas dari:			*Cash receipts from:*
Sewa pembiayaan	1.092.955.574	1.004.189.253	*Finance lease*
Pembiayaan multiguna	7.161.405	10.276.964	*Multipurpose financing*
Ijarah muntahiyah bittamlik	27.693.245	46.168.628	*Ijarah muntahiyah bittamlik*
Penerimaan premi asuransi	26.033.175	26.103.553	*Insurance premiums*
Pendapatan bunga	4.404.810	4.761.673	*Interest income*
Tagihan dari jaminan yang dikuasai kembali	3.797.348	5.499.810	*Claims from collateral*
Pendapatan lain-lain	842.499	889.716	*Other income*
Jumlah penerimaan kas	1.162.888.056	1.097.889.597	*Total cash receipts*
Pengeluaran kas untuk:			*Cash disbursements for:*
Sewa pembiayaan	(803.809.793)	(994.314.829)	*Finance lease*
Pembiayaan multiguna	(6.766.569)	(9.634.979)	*Multipurpose financing*
Ijarah muntahiyah bittamlik	(158.422.153)	(66.273.532)	*Ijarah muntahiyah bittamlik*
Beban bunga dan keuangan	(26.120.601)	(32.609.661)	*Interest and financing charges*
Beban usaha	(67.462.497)	(55.271.052)	*Operating expenses*
Premi asuransi	(21.063.868)	(20.055.848)	*Insurance premiums*
Beban lain-lain	(758.844)	(810.471)	*Others*
Jumlah pengeluaran kas	(1.084.404.325)	(1.178.970.372)	*Total cash disbursements*
Kas diperoleh dari (digunakan untuk) operasi	78.483.731	(81.080.775)	*Net cash provided by (used in) operations*
Pembayaran pajak penghasilan	(18.818.429)	(16.997.126)	*Payment of withholding tax*
Kas bersih diperoleh dari (digunakan untuk) aktivitas operasi	59.665.302	(98.077.901)	***Net cash provided by (used in) operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI			***CASH FLOWS FROM INVESTING ACTIVITIES***
Penerimaan dari penjualan efek-efek	277.019.887	121.877.665	*Proceeds from sale of securities*
Pencairan penempatan di bank – terkait pinjaman yang diterima	-	78.365.000	*Withdrawal of placement with banks - related to loan received*
Penempatan efek-efek	(285.250.000)	(283.093.000)	*Placement in securities*
Perolehan aset tetap	(189.168)	(569.833)	*Acquisitions of property and equipment*
Hasil penjualan aset tetap	81.081	-	*Proceeds from sale of property and equipment*
Kas bersih digunakan untuk aktivitas investasi	(8.338.200)	(83.420.168)	***Net cash used in investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN			***CASH FLOWS FROM FINANCING ACTIVITIES***
Penerimaan dari pencairan pinjaman	826.954.414	599.034.342	*Proceeds from loan availment*
Pembayaran pinjaman	(899.647.188)	(396.023.981)	*Payments of loans*
Pembayaran liabilitas sewa	(3.940.004)	(3.378.739)	*Payments of lease liabilities*
Pembayaran dividen kas	(63.939.834)	-	*Cash payment dividend*
Kas bersih (digunakan untuk) diperoleh dari aktivitas pendanaan	(140.572.612)	199.631.622	***Net cash (used in) provided by financing activities***
(PENURUNAN) KENAIKAN BERSIH KAS DAN SETARA KAS	(89.245.510)	18.133.553	***NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN	98.261.993	77.375.676	***CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR***
Pengaruh perubahan kurs mata uang asing	3.340.593	2.752.764	*Effect of foreign exchange rate changes*
KAS DAN SETARA KAS AKHIR TAHUN	12.357.076	98.261.993	***CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR***

Catatan atas laporan keuangan pada Ekshibit E terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements on Exhibit E form an integral part of these financial statements taken as a whole.

These financial statements are originally issued in Indonesian language

Ekshibit E | ***Exhibit E***

PT KDB TIFA FINANCE Tbk
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT KDB TIFA FINANCE Tbk
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2025 AND 2024
(Expressed in thousands of Rupiah, unless otherwise stated)

1. UMUM

a. Pendirian Perusahaan

PT KDB Tifa Finance Tbk ("Perusahaan"), didirikan dengan nama PT Tifa Mutual Finance Corporation berdasarkan Akta No. 42 tanggal 14 Juni 1989 dari Esther Daniar Iskandar, S.H., notaris di Jakarta. Akta ini telah disahkan oleh Menteri Kehakiman Republik Indonesia melalui Surat Keputusan No. C2-6585.HT.01.01-TH.89 tanggal 25 Juli 1989, didaftarkan pada Pengadilan Negeri Jakarta Selatan dengan No. 344/Not/1990/ PN.JKT.SEL tanggal 17 Mei 1990, dan diumumkan dalam Tambahan No. 2257 pada Berita Negara Republik Indonesia No. 61 tanggal 30 Juli 1991. Berdasarkan Akta No. 39 tanggal 16 Agustus 2000 dari Adam Kasdarmadji, S.H., M.H., notaris di Jakarta, nama Perusahaan berubah dari PT Tifa Mutual Finance Corporation menjadi PT Tifa Finance dan disahkan oleh Menteri Kehakiman dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. C-6276.HT.01. 04.TH.2001 tanggal 27 April 2001. Berdasarkan Akta No. 192 tanggal 27 Agustus 2020 dari Christina Dwi Utami, S.H., M.Hum, MKn., Notaris di Kota Administrasi Jakarta Barat, nama Perusahaan berubah dari PT Tifa Finance Tbk menjadi PT KDB Tifa Finance Tbk dan disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-AH.01.03-0384918 tanggal 10 September 2020.

Anggaran Dasar Perusahaan telah mengalami beberapa kali perubahan, terakhir berdasarkan Akta No. 196 tanggal 24 September 2021, dari Christina Dwi Utami, S.H., M.Hum, MKn., notaris di Kota Administrasi Jakarta Barat mengenai peningkatan modal ditempatkan dan disetor dalam rangka penambahan modal dengan memberikan Hak Memesan Efek Terlebih Dahulu atau Penawaran Umum Terbatas I ("PUT I"). Perubahan Anggaran Dasar Perusahaan tersebut telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan surat No. AHU-AH.01.03-0453439 tanggal 27 September 2021.

Perusahaan memperoleh izin usaha sebagai perusahaan pembiayaan dari Menteri Keuangan dalam Surat Keputusan Nomor KEP-076/KM.6/2003 tanggal 24 Maret 2003 dan Surat Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-270/NB.11/2020 tentang Pemberlakuan Izin Usaha di Bidang Perusahaan Pembiayaan Sehubungan Perubahan Nama PT Tifa Finance menjadi PT KDB Tifa Finance Tbk. Berdasarkan Pasal 3 Anggaran Dasar Perusahaan, ruang lingkup kegiatan Perusahaan dalam bidang perusahaan pembiayaan investasi, pembiayaan syariah, pembiayaan modal kerja, pembiayaan multiguna, kegiatan usaha pembiayaan lain berdasarkan persetujuan OJK, sewa operasi dan/atau kegiatan berbasis fee sepanjang tidak bertentangan dengan peraturan perundang-undangan.

1. GENERAL

a. Establishment of the Company

PT KDB Tifa Finance Tbk ("the Company"), formerly PT Tifa Mutual Finance Corporation was established based on Notarial Deed No. 42 dated 14 June 1989 of Esther Daniar Iskandar, S.H., public notary in Jakarta. This Deed of Establishment was approved by the Minister of Justice of the Republic of Indonesia in his Decision Letter No. C2-6585.HT.01.01-TH.89 dated 25 July 1989, was registered at the South Jakarta Court of Justice under No. 344/Not/1990/ PN.JKT.SEL on May 17, 1990, and was published in Supplement No. 2257 to the State Gazette of the Republic of Indonesia No. 61 dated 30 July 1991. Based on Notarial Deed No. 39 dated 16 August 2000 of Adam Kasdarmadji, S.H., M.H., public notary in Jakarta, the Company's name was changed from PT Tifa Mutual Finance Corporation to PT Tifa Finance and was approved by the Minister of Justice and Human Rights of the Republic of Indonesia in his Decision Letter No. C-6276.HT.01.04.TH.2001 dated 27 April 2001. Based on Notarial Deed No. 192 dated 27 August 2020 of Christina Dwi Utami, S.H., M.Hum, MKn., public notary in West Jakarta, the Company's name is changed from PT Tifa Finance Tbk to PT KDB Tifa Finance Tbk and approved by the Minister of Justice and Human Rights of the Republic of Indonesia in his Decision Letter No. AHU-AH.01.03-0384918 dated 10 September 2020.

The Company's Articles of Association have been amended several times, most recently based on Notarial Deed No. 196 dated 24 September 2021 of Christina Dwi Utami, S.H., M.Hum, MKn., public notary in West Jakarta regarding increase in issued and paid up capital in order to increase capital with Pre-emptive Rights or Limited Public Offering I ("PUT I"). The changes of the Company's Article of Association has been received and recorded in Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia based on letter No. AHU-AH.01.03-0453439, dated 27 September 2021.

The Company obtained its license to operate as a financing company from the Ministry of Finance based on Decision Letter Number KEP-076/KM.6/2003 dated 24 March 2003 and Decree of the Board of Commissioners of the Financial Services Authority No. KEP-270/NB.11/2020 concerning the Enforcement of Business Licenses in the Financial Company Sector in Connection with the Change of Name of PT Tifa Finance to PT KDB Tifa Finance Tbk. As stated in Article 3 of the Company's Articles of Association, the scope of the Company's activities comprises of investment financing, sharia financing, working capital financing, multipurpose financing, other financing business activities based on approval of OJK, operating lease and/or fee-based activities to the extent not inconsistent with legislation.

1. **UMUM** (Lanjutan)

a. **Pendirian Perusahaan** (Lanjutan)

Pada tanggal 12 Februari 2011, Perusahaan secara resmi mengoperasikan Unit Usaha Syariah. Perusahaan telah memperoleh rekomendasi dari Dewan Syariah Nasional pada tanggal 1 Desember 2010 berdasarkan surat No U-375/DSN-MUI/XI/2010 dan melaporkan keberadaan Unit Usaha Syariah kepada Departemen Keuangan pada tanggal 8 Desember 2010.

Alamat kantor pusat Perusahaan adalah di Equity Tower lantai 39, SCBD Lot 9, Jl. Jend. Sudirman Kav. 52-53, Jakarta Selatan. Perusahaan memiliki kantor cabang di Surabaya, dan kantor perwakilan di Semarang, Balikpapan, Makassar dan Pekanbaru.

Pemegang saham akhir Perusahaan pada tanggal 31 Desember 2025 dan 2024 adalah Pemerintah Republik Korea.

b. **Penawaran Umum Efek Perusahaan**

Pada tanggal 30 Juni 2011, Perusahaan memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal (Bapepam atau Badan Pengawas Pasar Modal dan Lembaga Keuangan/Bapepam dan LK) atau sekarang Otoritas Jasa Keuangan ("OJK") melalui surat No. S-7296 untuk penawaran umum perdana atas 278.000 lembar saham Perusahaan dengan nilai nominal Rp 100 per saham (dalam Rupiah penuh) pada harga penawaran Rp 200 per saham (dalam Rupiah penuh) yang terdiri dari sebanyak 55.800 saham baru yang berasal dari portepel Perusahaan dan sebanyak 222.200 saham atas nama Pemegang Saham yang terdiri dari sejumlah 115.544 saham atas nama PT Dwi Satrya Utama dan 106.656 saham atas nama Tan Chong Credit Pte. Ltd. Saham-saham Perusahaan telah tercatat di Bursa Efek Indonesia pada tanggal 8 Juli 2011.

Pada tanggal 26 Agustus 2021, Perusahaan memperoleh pernyataan efektif dari OJK melalui surat No. S-144/D.04/2021 untuk melakukan Penawaran Umum Terbatas Dengan Hak Memesan Efek Terlebih Dahulu atas 2.472.513.000 lembar saham Perusahaan dengan nilai nominal Rp 100 per saham (dalam Rupiah penuh) pada harga penawaran Rp 260 per saham (dalam Rupiah penuh) yang semuanya berasal dari saham dalam simpanan (portepel) Perusahaan. Saham-saham tersebut telah tercatat di Bursa Efek Indonesia pada tanggal 22 September 2021.

1. ***GENERAL** (Continued)*

*a. **Establishment of the Company** (Continued)*

On 12 February 2011, the Company has started legally operating the Sharia Business Unit. The Company has received the recommendations from the National Council of Sharia on 1 December 2010 based on decision letter No. U-375/DSN-MUI/XI/2010 and reported the existence of Sharia units to the Ministry of Finance on 8 December 2010.

The Company's head office at Equity Tower 39th floor, SCBD Lot 9, Jl. Jend. Sudirman Kav. 52-53, South Jakarta. The Company has branch office in Surabaya, and representative offices in Semarang, Balikpapan, Makassar and Pekanbaru.

The Company's ultimate shareholder as of 31 December 2025 and 2024 is Government of Republic of Korea.

*b. **Initial Public Offering of Shares***

On 30 June 2011, the Company obtained the Notice of Effectivity from the Chairman of the Capital Market (Bapepam or the Capital Market and Financial Institutions Supervisory Agency/Bapepam – LK) or currently Financial Services Authority ("OJK") in his letter No. S-7296 of the initial public offering of the 278,000 new shares with par value of Rp 100 per share (in full Rupiah) at offering price of Rp 200 per share (in full Rupiah) consisting of 55,800 new shares from the Company's unissued share and 222,200 existing shares of the shareholders consisting of PT Dwi Satrya Utama and Tan Chong Credit Pte. Ltd. totaling to 115,544 shares and 106,656 shares, respectively. On 8 July 2011, those Company's shares were listed in the Indonesia Stock Exchange.

On 26 August 2021, the Company obtained the Notice of Effectivity from OJK through letter No. S-144/D.04/2021 for Limited Public Offering with Pre-emptive Rights of 2,472,513,000 shares of the Company with a par value of Rp 100 per share (in full Rupiah) at an offering price of Rp 260 per share (in full Rupiah) all of which come from the Company's unissued share. The Company's shares have been listed in the Indonesia Stock Exchange on 22 September 2021.

1. **UMUM** (Lanjutan)

b. **Penawaran Umum Efek Perusahaan** (Lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, seluruh saham Perusahaan masing-masing sejumlah 3.552.213.000 saham, telah tercatat di Bursa Efek Indonesia.

c. **Karyawan, Direksi, dan Dewan Komisaris**

Pada tanggal 31 Desember 2025 dan 2024, susunan pengurus Perusahaan berdasarkan Akta No. 158 tanggal 29 April 2025 dan Akta No. 103 tanggal 13 Juni 2024, keduanya dari Christina Dwi Utami, SH, MHum, MKn, notaris di Jakarta, adalah sebagai berikut:

*1. **GENERAL** (Continued)*

*b. **Initial Public Offering of Share** (Continued)*

As of 31 December 2025 and 2024, all of the Company's shares totaling 3,552,213,000 shares, are listed on the Indonesia Stock Exchange.

*c. **Employees, Directors, and Board of Commissioners***

As of 31 December 2025 and 2024, the composition of the Company's management based on the Notarial Deed No. 158 dated 29 April 2025 and Notarial Deed No. 103 dated 13 June 2024, both of Christina Dwi Utami, SH, MHum, MKn., public notary in Jakarta, follows:

		2025	2024		
Dewan Komisaris					***Board of Commisioners***
Komisaris Utama	:	Kwon Younghoon	Kwon Younghoon	:	*President Commisioner*
Komisaris Independen	:	Choi Jung Sik	Choi Jung Sik	:	*Independent Commisioner*
Komisaris Independen	:	Antonius Hanifah Komala	Antonius Hanifah Komala	:	*Independent Commisioner*
Direksi					***Directors***
Direktur Utama	:	Cho Jaeseong	Cho Jaeseong	:	*President Director*
Direktur	:	Eun Seonghyuk	Ester Gunawan*)	:	*Director*
Direktur	:	Ina Dashinta Hamid	Eun Seonghyuk	:	*Director*
Direktur	:	Ade Rafida Saulina Samosir*)	Ina Dashinta Hamid	:	*Director*

*) Pada tanggal 18 Desember 2024, telah diadakan Rapat Umum Pemegang Saham Luar Biasa Perusahaan, dimana atas keputusan Rapat tersebut selanjutnya dimuat dalam Akta Notaris tertanggal 29 April 2025, nomor: 158, yang mana telah memutuskan pengangkatan Ade Rafida Saulina Samosir sebagai Direktur Perusahaan dan memberhentikan dengan hormat Ester Gunawan sebagai Direktur Perusahaan, yang telah diterima dan dicatat dalam sistem Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia sebagimana dalam surat keputusan No.AHU-AH.01.09-0217150 tanggal 2 Mei 2025.

*) *On 18 December 2024, a Extraordinary General Meeting of Shareholders of the Company was held, as where the resolutions of the Meeting are subsequently set forth in the Notarial Deed dated 29 April 2025, number: 158, which decided to appoint Ade Rafida Saulina Samosir as Director of the Company and honorably dismiss Ester Gunawan as Director of the Company, which has been received and recorded in system of the Minister of Law and Human Rights of the Republic of Indonesia as stated in the decree No. AHU-AH.01.09-0217150 dated 2 May 2025.*

Pada tanggal 31 Desember 2025 dan 2024, Ketua Internal Audit Perusahaan adalah Feby Febrian. Sekretaris Perusahaan pada tanggal 31 Desember 2025 dan 2024 adalah Dwi Indriyanie.

As of 31 December 2025 and 2024, the Company's Internal Audit Chairman is Feby Febrian. The Corporate Secretary as of 31 December 2025 and 2024 is Dwi Indriyanie.

Susunan Komite Audit pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The composition of the Audit Committee as of 31 December 2025 and 2024 are as follows:

Ketua		Choi Jung Sik		*Chairman*
Anggota	:	Yoon Young Jun	:	*Members*
	:	Yustina Peniyanti	:	

Pada tanggal 31 Desember 2025, anggota Dewan Pengawas Syariah adalah AM Hasan Ali, M.A. dan pada tanggal 31 Desember 2024, anggota Dewan Pengawas Syariah adalah Dr. Jaenal Effendi, S.Ag., M.A.

As of 31 December 2025, the Member of Sharia Supervisory Board is AM Hasan Ali, M.A. and as of 31 December 2024, the Member of Sharia Supervisory Board is Dr. Jaenal Effendi, S.Ag., M.A., respectively.

Jumlah karyawan tetap pada tanggal 31 Desember 2025 dan 2024 Perusahaan (tidak diaudit) adalah 93 dan 81.

The Company had total number of permanent employees (unaudited) in 31 December 2025 and 2024 of 93 and 81, respectively.

1. **UMUM** (Lanjutan)

   d. **Penyelesaian Laporan Keuangan**

   Laporan keuangan PT KDB Tifa Finance Tbk untuk tahun yang berakhir 31 Desember 2025 telah diselesaikan dan diotorisasi untuk terbit oleh Direksi Perusahaan pada tanggal 30 Maret 2026. Direksi Perusahaan yang bertanggung jawab atas penyusunan dan penyajian laporan keuangan tersebut.

1. ***GENERAL*** *(Continued)*

   d. ***Completion of the Financial Statements***

   The financial statements of PT KDB Tifa Finance Tbk for the year ended 31 December 2025 were completed and authorized for issuance on 30 March 2026 by the Company's Directors. The Company's Directors are responsible for the preparation and presentation of the financial statements.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL**

   a. **Dasar Penyusunan dan Pengukuran Laporan Keuangan**

   Laporan keuangan disusun dan disajikan dengan menggunakan Standar Akuntansi Keuangan di Indonesia, meliputi pernyataan dan interpretasi yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (IAI) dan Dewan Standar Akuntansi Syariah IAI, dan Peraturan No. VIII.G.7 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik". Laporan keuangan tersebut merupakan terjemahan bahasa Inggris dari laporan wajib Perusahaan di Indonesia.

   Dasar pengukuran laporan keuangan ini adalah konsep biaya perolehan *(historical cost)*, kecuali beberapa akun tertentu disusun berdasarkan pengukuran lain sebagaimana diuraikan dalam kebijakan akuntansi masing- masing akun tersebut. Laporan keuangan ini disusun dengan metode akrual, kecuali laporan arus kas.

   Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi, dan pendanaan.

   Penyusunan laporan keuangan berdasarkan Standar Akuntansi Keuangan di Indonesia mengharuskan penggunaan estimasi akuntansi penting tertentu. Hal tersebut juga mengharuskan manajemen untuk membuat pertimbangan dalam proses penerapan kebijakan akuntansi Perusahaan. Area-area yang memerlukan tingkat pertimbangan yang lebih tinggi atau kompleks, atau area dimana asumsi dan estimasi yang berdampak signifikan terhadap laporan keuangan diungkapkan dalam Catatan 3.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION***

   a. ***Basis of Financial Statements Preparation and Measurement***

   The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards "SAK", which comprise the statements and interpretations issued by the Board of Financial Accounting Standards of the Institute of Indonesia Chartered Accountants (IAI) and the Board of Sharia Accounting Standards of IAI and Regulation No. VIII.G.7 regarding "Presentation and Disclosures of Public Companies' Financial Statements". Such financial statements are an English translation of the Company's statutory report in Indonesia.

   The measurement basis used is the historical cost, except for certain accounts which are measured on the bases described in the related accounting policies. The financial statements except for the statements of cash flows, are prepared under the accrual basis of accounting.

   The statements of cash flows are prepared using the direct method with classifications of cash flows into operating, investing, and financing activities.

   The preparation of financial statements in conformity with Indonesian Financial Accounting Standards requires the use of certain critical accounting estimates and asumptions. It also requires management to exercise its judgement in the process of applying the Company's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimate are significant to the financial statements are disclosed in Note 3.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

a. **Dasar Penyusunan dan Pengukuran Laporan Keuangan** (Lanjutan)

Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan

Penerapan dari revisi standar berikut yang berlaku efektif mulai 1 Januari 2025 tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya.

- Amendemen PSAK 221 "Pengaruh Perubahan Kurs Valuta Asing" – Kekurangan Ketertukaran

  Amandemen PSAK 221, 'Pengaruh Perubahan Kurs Valuta Asing', memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak tertukarkan serta pengungkapannya.

- PSAK 117 "Kontrak Asuransi"

  Kontrak Asuransi mengatur relaksasi beberapa ketentuan pada perusahaan asuransi seperti pemisahan antara pendapatan yang diperoleh dari bisnis asuransi dan bisnis investasi, termasuk penambahan pengecualian ruang lingkup, penyesuaian penyajian laporan keuangan, penerapan opsi mitigasi risiko dan beberapa modifikasi pada ketentuan transisi.

Penerapan dari revisi standar berikut yang berlaku efektif mulai 1 Januari 2026 tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya.

- Amendemen PSAK 109 dan PSAK 107 "Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan"

  Amendemen PSAK 109 ini menambahkan dan mengklarifikasi ketentuan dalam PSAK 109 terkait penghentian pengakuan liabilitas keuangan, serta mengklarifikasi penilaian karakteristik arus kas untuk aset keuangan dengan fitur *ESG-linked*, aset keuangan dengan fitur *non-recourse*, dan instrumen yang terikat secara kontraktual seperti *tranche*. Amendemen ini juga mengubah ketentuan dalam PSAK 107 terkait persyaratan pengungkapan investasi pada instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan menambah ketentuan terkait instrumen keuangan dengan persyaratan kontraktual yang mengubah waktu atau jumlah arus kas kontraktual.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

a. ***Basis of Financial Statements Preparation and Measurement*** *(Continued)*

Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards

The adoption of these amended standards, which are effective beginning 1 January 2025 did not result in substantial changes to the Company's accounting policies and had no material impact on the amounts reported for the current or prior financial years.

- *Amendment of SFAS 221 "The Effects of Changes in Foreign Exchange Rates" – Lack of Exchangeability*

  Amendment of SFAS 221 "The Effects of Changes in Foreign Exchange Rates" clarifies the requirements concerning the conditions under which a currency is non-exchangeable and its disclosure.

- *SFAS 117 "Insurance Contracts"*

  Insurance Contracts regulates the relaxation of several provisions for insurance companies such as the separation between income derived from the insurance business and investment business, including the addition of scope exceptions, adjustments to the presentation of financial statements, implementation of risk mitigation options and several modifications to transition provisions.

The adoption of these amended standards, which are effective beginning 1 January 2026 did not result in substantial changes to the Company's accounting policies and had no material impact on the amounts reported for the current or prior financial years.

- *Amendment of SFAS 109 and SFAS 107 "Classification and Measurement of Financial Instruments"*

  The amendment adds and clarifies provisions in SFAS 109 regarding the derecognition of financial liabilities and clarifies the assessment of cash flow characteristics for financial assets with environmental, social and governance (ESG)-linked features, financial assets with non-recourse features and contractually linked instruments such as tranches. The amendment also modifies provisions in SFAS 107 related to disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and adds provisions related to financial instruments with contractual terms that alter the timing or amount of contractual cash flow.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

a. **Dasar Penyusunan dan Pengukuran Laporan Keuangan** (Lanjutan)

Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan (Lanjutan)

Penerapan dari revisi standar berikut yang berlaku efektif mulai 1 Januari 2026 tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya. (Lanjutan)

- Amendemen PSAK 109 dan PSAK 107 terkait Kontrak yang Mengacu pada Listrik Bergantung Alam

  Amandemen ini mengubah persyaratan ‘pengunaan sendiri' dan akuntansi lindung nilai dalam PSAK 109 serta memperkenalkan persyaratan pengungkapan khusus untuk PSAK 107. Ketentuan ini hanya berlaku untuk kontrak yang melibatkan variabilitas dalam pembangkit listrik yang disebabkan oleh kondisi alam yang tidak dapat dikendalikan, seperti cuaca. Kontrak-kontrak ini dikenal sebagai 'kontrak dengan referensi listrik yang bergantung pada alam'.

Penerapan dari standar baru berikut berlaku efektif mulai 1 Januari 2027. Penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun keuangan yang berakhir pada 31 Desember 2026 akan disajikan ulang sesuai dengan standar ini.

- PSAK 118 “Penyajian dan Pengungkapan dalam Laporan Keuangan”

  PSAK 118 menggantikan PSAK 201, mempertahankan banyak prinsip yang ada tetapi secara signifikan mengubah cara entitas melaporkan “laba atau rugi operasional.” PSAK ini menetapkan struktur yang jelas untuk laporan laba rugi dengan mengelompokkan pos-pos ke dalam kategori operasi, investasi, pembiayaan, pajak penghasilan, dan operasi yang dihentikan. Standar ini mewajibkan pengungkapan tertentu, termasuk ukuran kinerja tetapan manajemen (UKTM), yang memungkinkan investor memahami bagaimana pandangan manajemen atas kinerja keuangan perusahaan dan bagaimana ukuran tersebut dibandingkan dengan ukuran yang didefinisikan dalam PSAK 118.

  Meskipun PSAK 118 tidak memengaruhi pengakuan atau pengukuran pos-pos dalam laporan keuangan, dampaknya terhadap penyajian dan pengungkapan diperkirakan akan sangat luas, terutama yang berkaitan dengan laporan kinerja keuangan dan penyediaan UKTM dalam laporan keuangan.

2. *MATERIAL ACCOUNTING POLICIES INFORMATION (Continued)*

a. ***Basis of Financial Statements Preparation and Measurement*** *(Continued)*

Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards *(Continued)*

The adoption of these amended standards, which are effective beginning 1 January 2026 did not result in substantial changes to the Company’s accounting policies and had no material impact on the amounts reported for the current or prior financial years. (Continued)

- *Amendments to SFAS 109 and SFAS 107 of Contracts Referencing Nature-dependent Electricity*

  The amendment modifies the 'own use' and hedge accounting requirements of SFAS 109 and introduce specific disclosure requirements for SFAS 107. They apply only to contracts that involve variability in electricity generation due to uncontrollable natural conditions, like weather. These are known as 'contracts referencing nature dependent electricity’.

The adoption of the new standard is effective beginning 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with this standard.

- *SFAS 118 “Presentation and Disclosure in Financial Statements”*

  SFAS 118 supersedes SFAS 201, retaining many existing principles but significantly changing how entities report “operating profit or loss.” It establishes a defined structure for the statement of profit or loss, categorising items into operating, investing, financing, income taxes and discontinued operations. The standard mandates specific disclosures, including management-defined performance measures (MPMs), allowing investors to understand management's view of the company's financial performance and how these measures compare to those defined in SFAS 118.

  Even though SFAS 118 will not impact the recognition or measurement of items in the financial statements, its impacts on presentation and disclosure are expected to be pervasive, in particular those related to the statement of financial performance and providing MPM within the financial statements.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

a. **Dasar penyusunan laporan keuangan** (Lanjutan)

Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan (Lanjutan)

Penerapan dari standar baru berikut berlaku efektif mulai 1 Januari 2027. Penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun keuangan yang berakhir pada 31 Desember 2026 akan disajikan ulang sesuai dengan standar ini. (Lanjutan)

- PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan" (Lanjutan)

  Manajemen saat ini sedang menilai secara rinci implikasi penerapan standar baru ini pada laporan keuangan Perusahaan. Dari penilaian awal, secara garis besar, dampak potensial berikut telah diidentifikasi:

  1) Meskipun adopsi PSAK 118 tidak akan berpengaruh pada laba bersih Perusahaan, Perusahaan mengharapkan pengelompokan pos pendapatan dan beban dalam laporan laba rugi ke dalam kategori baru akan memengaruhi cara perhitungan dan pelaporan laba operasi. Dari penilaian dampak garis besar yang dilakukan Perusahaan, pos-pos berikut mungkin berpotensi memengaruhi laba operasi:

     (a) Perbedaan nilai tukar yang saat ini digabungkan dalam pos 'pendapatan lain dan keuntungan/ (kerugian) lain – neto' dalam laba operasi mungkin perlu dipisahkan, dengan beberapa keuntungan atau kerugian dari nilai tukar disajikan di bawah laba operasi.

     (b) PSAK 118 memiliki persyaratan khusus mengenai kategori di mana keuntungan atau kerugian derivatif diakui – yaitu kategori yang sama dengan pendapatan dan beban yang dipengaruhi oleh risiko yang dikelola oleh derivatif tersebut. Meskipun Perusahaan saat ini mengakui beberapa keuntungan atau kerugian dalam laba operasi dan lainnya dalam biaya keuangan, mungkin akan terjadi perubahan mengenai tempat di mana keuntungan atau kerugian tersebut diakui, dan Perusahaan saat ini sedang mengevaluasi kebutuhan untuk melakukan perubahan.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

a. ***Basis of preparation of the financial statements*** *(Continued)*

Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards *(Continued)*

The adoption of the new standard is effective beginning 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with this standard. (Continued)

- *SFAS 118 "Presentation and Disclosure in Financial Statements" (Continued)*

  Management is currently assessing the detailed implications of applying the new standard on the Company's consolidated financial statements. From the high-level preliminary assessment performed, the following potential impacts have been identified:

  1) Although the adoption of SFAS 118 will have no impact on the Company's net profit, the Company expects that grouping items of income and expenses in the statement of profit or loss into the new categories will impact how operating profit is calculated and reported. From the high-level impact assessment that the Company has performed, the following items might potentially impact operating profit:

     (a) Foreign exchange differences currently aggregated in the line item 'other income and other gains/(losses) – net' in operating profit might need to be disaggregated, with some foreign exchange gains or losses presented below operating profit.

     (b) SFAS 118 has specific requirements on the category in which derivative gains or losses are recognised – which is the same category as the income and expenses affected by the risk that the derivative is used to manage. Although the Company currently recognises some gains or losses in operating profit and others in finance costs, there might be a change to where these gains or losses are recognised, and the Company is currently evaluating the need for change.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

a. **Dasar penyusunan laporan keuangan** (Lanjutan)

Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan (Lanjutan)

Penerapan dari standar baru berikut berlaku efektif mulai 1 Januari 2027. Penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun keuangan yang berakhir pada 31 Desember 2026 akan disajikan ulang sesuai dengan standar ini. (Lanjutan)

- PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan" (Lanjutan)

2) Pos-pos yang disajikan dalam laporan keuangan utama mungkin akan berubah akibat penerapan konsep 'ringkasan terstruktur yang berguna' dan prinsip yang ditingkatkan mengenai agregasi dan disagregasi. Selain itu, karena goodwill akan disajikan secara terpisah dalam laporan posisi keuangan, Perusahaan akan memisahkan goodwill dan aset tidak berwujud lainnya serta menyajikannya secara terpisah dalam laporan posisi keuangan.

3) Perusahaan tidak mengharapkan adanya perubahan signifikan dalam informasi yang saat ini diungkapkan dalam catatan, karena persyaratan untuk mengungkapkan informasi material tetap tidak berubah; namun, cara pengelompokan informasi tersebut mungkin berubah sebagai akibat dari prinsip agregasi/disagregasi. Selain itu, akan ada pengungkapan baru yang signifikan yang diwajibkan untuk:
   (i) UKTM;
   (ii) rincian jenis beban untuk pos-pos yang disajikan berdasarkan fungsi dalam kategori operasi laporan laba rugi – rincian ini hanya diperlukan untuk beberapa jenis beban tertentu; dan
   (iii) untuk periode tahunan pertama penerapan PSAK 118, rekonsiliasi untuk setiap pos dalam laporan laba rugi antara angka yang telah disajikan ulang berdasarkan penerapan PSAK 118 dan angka yang sebelumnya disajikan berdasarkan PSAK 201.

2. *MATERIAL ACCOUNTING POLICIES INFORMATION (Continued)*

*a. **Basis of preparation of the financial statements** (Continued)*

***Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards** (Continued)*

The adoption of the new standard is effective beginning 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with this standard. (Continued)

- *SFAS 118 "Presentation and Disclosure in Financial Statements" (Continued)*

2) The line items presented on the primary financial statements might change as a result of the application of the concept of 'useful structured summary' and the enhanced principles on aggregation and disaggregation. In addition, since goodwill will be required to be separately presented in the statement of financial position, the Company will disaggregate goodwill and other intangible assets and present them separately in the statement of financial position

3) The Company does not expect there to be a significant change in the information that is currently disclosed in the notes because the requirement to disclose material information remains unchanged; however, the way in which the information might change as a result of the aggregation/disaggregation principles. In addition, there will be significant new disclosures required for:
   (i) MPM;
   (ii) a break-down of the nature of expenses for line items presented by function in the operating category of the statement of profit or loss – this break-down is only required for certain nature expenses; and
   (iii) for the first annual period of application of SFAS 118, a reconciliation for each line item in the statement of profit or loss between the restated amounts presented by applying SFAS 118 and the amounts previously presented applying SFAS 201.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

a. **Dasar penyusunan laporan keuangan** (Lanjutan)

Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan (Lanjutan)

Penerapan dari standar baru berikut berlaku efektif mulai 1 Januari 2027. Penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun keuangan yang berakhir pada 31 Desember 2026 akan disajikan ulang sesuai dengan standar ini. (Lanjutan)

- PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan" (Lanjutan)

  4) Dari perspektif laporan arus kas, akan ada perubahan cara penyajian bunga diterima dan bunga dibayar. Bunga dibayar akan disajikan sebagai arus kas pendanaan dan bunga diterima akan disajikan sebagai arus kas investasi, yang merupakan perubahan dari penyajian saat ini sebagai bagian dari arus kas operasi.

Perusahaan sedang mempelajari dampak yang mungkin timbul atas penerbitan standar akuntansi keuangan tersebut.

b. **Penjabaran Mata Uang Asing**

Mata Uang Fungsional dan Pelaporan

Akun-akun yang tercakup dalam laporan keuangan dalam Perusahaan diukur menggunakan mata uang dari lingkungan ekonomi utama dimana entitas beroperasi (mata uang fungsional).

Laporan keuangan disajikan dalam Rupiah, yang merupakan mata uang fungsional dan penyajian Perusahaan.

Transaksi dan Saldo

Pada tanggal 31 Desember 2025 dan 2024, kurs konversi yakni kurs tengah Bank Indonesia yang digunakan oleh Perusahaan masing-masing adalah Rp 16.782 dan Rp 16.162 (dalam Rupiah penuh) per US$ 1.

Transaksi dalam mata uang asing dijabarkan kedalam mata uang fungsional menggunakan kurs pada tanggal transaksi. Keuntungan atau kerugian selisih kurs yang timbul dari penyelesaian transaksi dan dari penjabaran pada kurs akhir tahun atas aset dan liabilitas moneter dalam mata uang asing diakui dalam laba rugi.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

a. ***Basis of preparation of the financial statements*** *(Continued)*

Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards *(Continued)*

The adoption of the new standard is effective beginning 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with this standard. (Continued)

- *SFAS 118 "Presentation and Disclosure in Financial Statements" (Continued)*

  4) From a cash flow statement perspective, there will be changes to how interest received and interest paid are presented. Interest paid will be presented as financing cash flows and interest received as investing cash flows, which is a change from current presentation as part of operating cash flows.

The Company is still evaluating the possible impact of the issuance of these financial accounting standards.

b. ***Foreign Currency Transactions***

Functional and Reporting Currency

Items included in the financial statements of the Company is measured using the currency of the primary economic environment in which the entity operates (the functional currency).

The financial statements are presented in Rupiah which is the Company's functional and presentation currency.

Transactions and Balances

As of 31 December 2025 and 2024, the conversion rates used by the Company were the middle rates of Bank Indonesia of Rp 16,782 and Rp 16,162 (in full Rupiah), respectively, per US$ 1.

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognized in profit or loss.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

c. **Transaksi dengan Pihak Berelasi**

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas pelapor:

(1) Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
   (a) memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   (b) memiliki pengaruh signifikan atas entitas pelapor; atau
   (c) manajemen kunci entitas pelapor atau entitas induk entitas pelapor.

(2) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:

   (a) Entitas dan entitas pelapor adalah anggota dari Perusahaan yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lain).
   (b) Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu Grup, yang mana entitas lain tersebut adalah anggotanya).
   (c) Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.
   (d) Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.
   (e) Entitas tersebut adalah suatu program imbalan pasca-kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor.
   (f) Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (1).

   (g) Orang yang diidentifikasi dalam huruf (1)(a) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas).
   (h) Entitas, atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk entitas pelapor.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

c. ***Transactions with Related Party***

Related party represents a person or an entity who is related to the reporting entity:

(1) A person or a close member of the person's family is related to a reporting entity if that person:
   (a) has control or joint control over the reporting entity;
   (b) has significant influence over the reporting entity; or
   (c) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

(2) An entity is related to a reporting entity if any of the following conditions applies:

   (a) The entity and the reporting entity are members of the same Company (which means that each parent, subsidiary and fellow subsidiary is related to the others).
   (b) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a Group of which the other entity is a member).

   (c) Both entities are joint ventures of the same third party.
   (d) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
   (e) The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.

   (f) The entity is controlled or jointly controlled by a person identified in (1).

   (g) A person identified in (1)(a) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
   (h) An entity, or member of a group in which the entity is a part of that group, provides the services of key management personnel to the reporting entity or to the parent entity of the reporting entity.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

c. **Transaksi dengan Pihak Berelasi** (Lanjutan)

Untuk tujuan penyajian laporan keuangan ini, suatu pihak disebut sebagai pihak berelasi terhadap Perusahaan, apabila:

i. Entitas tersebut, baik secara langsung maupun tak langsung melalui satu atau lebih perantara, untuk mengendalikan Perusahaan atau melakukan pengaruh signifikan terhadap Perusahaan di dalam membuat keputusan kebijakan keuangan dan operasional, atau memiliki pengendalian bersama terhadap Perusahaan;
ii. Perusahaan dan entitas tersebut adalah subjek pengendalian bersama;
iii. Entitas tersebut adalah entitas asosiasi Perusahaan atau ventura bersama dimana Perusahaan adalah venturer;
iv. Pihak tersebut adalah anggota personel manajemen kunci atau anggota keluarga dekat individu yang bersangkutan, atau merupakan entitas di bawah pengendalian, pengendalian bersama atau pengaruh signifikan Perusahaan;
v. Pihak tersebut adalah anggota keluarga dekat pihak yang disebut pada butir (i) atau merupakan entitas di bawah pengendalian, pengendalian bersama atau pengaruh signifikan individu tersebut; atau
vi. Pihak tersebut merupakan program imbalan pasca kerja yang merupakan manfaat karyawan atau merupakan entitas yang berelasi dengan pihak berelasi dengan Perusahaan.

Anggota keluarga dekat merupakan individu anggota keluarga yang diharapkan mempengaruhi, atau dipengaruhi oleh orang, dalam hubungan mereka dengan entitas.

Jenis transaksi dan saldo dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan (Catatan 34).

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

c. ***Transactions with Related Party*** *(Continued)*

For the purposes of these financial statements, a party is considered to be related to the Company if:

i. The party has the ability, directly or indirectly through one or more intermediaries, to control the Company or exercise significant influence over the Company in making financial and operating policy decisions, or has joint control over the Company;

ii. The Company and the party are subject to common control;
iii. The party is an associate of the Company or a joint venture in which the Company is a venturer;

iv. The party is a member of the key management personnel of the Company or a close family member of such an individual, or is an entity under the control, joint control or significant influence of the Company;
v. The party is a close family member of a party referred to in (i) or is an entity under the control, joint control or significant influence of such individuals; or
vi. The party is a post-employment benefit plan which is for the benefit of employees of the Company or of any entity that is a related party of the Company.

Close family members of an individual are those family members who may be expected to influence, or be influenced by, that individual in their dealings with the entity.

The nature of transactions and balances of accounts with related parties are disclosed in the notes to the financial statements (Note 34).

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

d. **Kas dan Setara Kas**

Kas terdiri dari kas dan bank. Setara kas adalah semua investasi yang bersifat jangka pendek dan sangat likuid yang dapat segera dikonversikan menjadi kas dengan jatuh tempo dalam waktu tiga (3) bulan atau kurang sejak tanggal penempatannya, dan yang tidak dijaminkan serta tidak dibatasi pencairannya.

e. **Instrumen Keuangan**

Aset Keuangan

Perusahaan mengklasifikasikan aset keuangan sesuai dengan PSAK 109, Instrumen Keuangan, sehingga setelah pengakuan awal aset keuangan diukur pada biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi, dengan menggunakan dua dasar, yaitu:
1. Model bisnis Perusahaan dalam mengelola aset keuangan; dan
2. Karakteristik arus kas kontraktual dari aset keuangan.

Pada tanggal 31 Desember 2025 dan 2024, aset keuangan Perusahaan terdiri dari aset keuangan yang diukur pada biaya perolehan diamortisasi, dan aset keuangan yang diukur pada nilai wajar melalui laba rugi.

1. Aset keuangan yang diukur pada biaya perolehan diamortisasi

Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

a. Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan

b. Persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

Aset keuangan pada biaya perolehan diamortisasi diukur pada jumlah yang diakui saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dan dikurangi dengan cadangan kerugian penurunan nilai.

Pada tanggal 31 Desember 2025 dan 2024 kategori ini meliputi kas dan setara kas, piutang sewa pembiayaan, piutang pembiayaan multiguna, piutang lain-lain dan aset lain- lain.

2. *MATERIAL ACCOUNTING POLICIES INFORMATION (Continued)*

d. Cash and Cash Equivalents

Cash consists of cash on hand and in banks. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash with original maturities of three (3) months or less from the date of placements, and which are not used as collateral and are not restricted.

e. Financial Instruments

Financial Assets

The Company classifies its financial assets in accordance with SFAS 109, Financial Instruments, that classifies financial assets as subsequently measured at amortized cost, fair value through comprehensive income or fair value through profit or loss, on the basis of both:
1. The Company's business model for managing the financial assets; and
2. The contractual cash flow characteristics of the financial assets.

As of 31 December 2025 and 2024, the Company's financial assets consist of financial assets measured at amortized cost, and fair value through profit or loss (FVPL).

1. Financial assets measured at amortized cost

A financial asset shall be measured at amortized cost if both of the following conditions are met:

a. The financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows; and

b. The contractual terms of the financial assets give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Financial assets at amortized cost are measured at initial amount minus the principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, adjusted for allowance for impairment.

As of 31 December 2025 and 2024, cash and cash equivalents, finance lease receivables, multipurpose financing receivables, other receivables and other assets are classified under this category.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

e. **Instrumen Keuangan** (Lanjutan)

Aset Keuangan (Lanjutan)

2. Aset keuangan yang diukur pada nilai wajar melalui laba rugi

Aset keuangan diukur pada nilai wajar melalui laba rugi kecuali aset keuangan tersebut diukur pada biaya perolehan diamortisasi atau pada nilai wajar melalui penghasilan komprehensif lain.

Derivatif juga diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi, kecuali derivatif yang ditetapkan sebagai instrumen lindung nilai yang efektif.

Pada tanggal 31 Desember 2025 dan 2024, kategori ini mencakup efek-efek dalam bentuk reksa dana.

3. Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika kedua kondisi berikut terpenuhi:

a. Aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan; dan

b. Persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

Aset keuangan berupa surat berharga utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain selanjutnya diukur pada nilai wajar, dengan keuntungan atau kerugian yang belum direalisasi diakui dalam penghasilan komprehensif lain. Saat aset keuangan tersebut dihentikan pengakuannya atau direklasifikasi, akumulasi keuntungan atau kerugian direklasifikasi ke laba rugi.

Liabilitas Keuangan

Liabilitas keuangan dalam lingkup PSAK 109 diklasifikasikan sebagai berikut: (i) liabilitas keuangan yang diukur pada biaya perolehan diamortisasi, atau (ii) liabilitas keuangan yang diukur dengan nilai wajar melalui laba rugi. Perusahaan menentukan klasifikasi liabilitas keuangan pada saat pengakuan awal.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

e. ***Financial Instruments*** *(Continued)*

Financial Assets *(Continued)*

2. Financial assets measured at FVPL

A financial asset shall be measured at FVPL unless it is measured at amortized cost or at fair value through comprehensive income.

Derivatives are also categorized as fair value through profit or loss unless they are designated as effective hedging instruments.

As of 31 December 2025 and 2024, securities in the form of mutual funds are included in this category.

3. Financial assets measured at FVOCI

A financial asset shall be measured at FVOCI if both of the following conditions are met:

a. The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and

b. The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding

Debt securities financial assets which are initially measured at fair value through comprehensive income are subsequently measured at fair value, with unrealized gains or losses recognized in other comprehensive income. At the time the financial assets are derecognized or reclassified, the cumulative gain or loss is reclassified to profit or loss.

Financial Liabilities

Financial liabilities within the scope of SFAS 109 are classified as follows: (i) financial liabilities at amortized cost, or (ii) financial liabilities at FVPL. The Company determines the classification of its financial liabilities at initial recognition.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

e. **Instrumen Keuangan** (Lanjutan)

Liabilitas Keuangan (Lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, Perusahaan mengklasifikasikan liabilitas keuangan sebagai liabilitas keuangan yang diukur pada biaya perolehan diamortisasi.

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi

Liabilitas keuangan pada biaya perolehan diamortisasi diukur pada jumlah yang diakui saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya. Amortisasi suku bunga efektif disajikan sebagai bagian dari beban keuangan dalam laba rugi.

Pada tanggal 31 Desember 2025 dan 2024, kategori ini meliputi pinjaman yang diterima, beban akrual dan liabilitas lain-lain.

Saling Hapus Instrumen Keuangan

Aset keuangan dan liabilitas keuangan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan jika, dan hanya jika, Perusahaan saat ini memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut; dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Reklasifikasi Aset Keuangan

Sesuai dengan ketentuan PSAK 109, Instrumen Keuangan, Perusahaan mereklasifikasi seluruh aset keuangan dalam kategori yang terpengaruh, jika dan hanya jika, Perusahaan mengubah model bisnis untuk pengelolaan aset keuangan tersebut. Sedangkan, liabilitas keuangan tidak direklasifikasi.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

e. ***Financial Instruments*** *(Continued)*

Financial Liabilities *(Continued)*

As of 31 December 2025 and 2024, the Company classifies its financial liabilities as financial liabilities at amortized cost.

Financial liabilities at amortized cost

Financial liabilities at amortized cost is measured at initial amount minus the principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount. The amortization of the effective interest rate is included in finance costs in profit or loss.

As of 31 December 2025 and 2024, loans received, accrued expenses and other liabilities are included in this category.

Offsetting of Financial Instruments

Financial assets and liabilities are offset and the net amount reported in the statements of financial position if, and only if, there is a currently enforceable right to offset the recognized amounts and there is intention to settle on a net basis, or to realize the asset and settle the liability simultaneously.

Reclassifications of Financial Assets

In accordance with SFAS 109, Financial Instruments, the Company reclassifies its financial assets if, and only if, the Company changes its business model for managing financial assets. While, any financial liabilities shall not be reclassified.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

e. **Instrumen Keuangan** (Lanjutan)

Penurunan Nilai Aset Keuangan

Pada setiap periode pelaporan, Perusahaan menilai apakah risiko kredit dari instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Ketika melakukan penilaian, Perusahaan mengacu pada perubahan atas risiko gagal bayar yang terjadi sepanjang perkiraan usia instrumen keuangan daripada perubahan atas jumlah kerugian kredit ekspektasian ("KKE"). Dalam melakukan penilaian, Perusahaan juga membandingkan antara risiko gagal bayar yang terjadi atas instrumen keuangan pada saat periode pelaporan dengan risiko gagal bayar yang terjadi atas instrumen keuangan pada saat pengakuan awal dan mempertimbangkan kewajaran serta ketersediaan informasi, yang tersedia tanpa biaya atau usaha pada saat tanggal pelaporan terkait dengan kejadian masa lalu, kondisi terkini dan perkiraan atas kondisi ekonomi di masa depan, yang mengindikasikan kenaikan risiko kredit sejak pengakuan awal. Jika pada tanggal pelaporan, risiko kredit atas instrumen keuangan tidak meningkat secara signifikan sejak pengukuran awal, maka Perusahaan akan mengukur cadangan kerugian untuk aset keuangan tersebut sejumlah KKE 12 bulan. Jika risiko kredit atas aset keuangan meningkat secara signifikan, maka pengukuran cadangan kerugian untuk aset keuangan tersebut menggunakan KKE sepanjang umurnya.

Perusahaan menggunakan pendekatan 3 tahapan dalam mengukur penurunan nilai (Tahap 1, Tahap 2 dan Tahap 3) dengan menentukan apakah terjadi peningkatan risiko kredit yang signifikan atas aset keuangan sejak awal atau fasilitas tersebut gagal bayar pada tanggal pelaporan.

1. **Tahap 1 - KKE 12 bulan**

Tahap 1 mencakup aset keuangan yang tidak memiliki peningkatan signifikan atas risiko kredit sejak pengakuan awal atau memiliki risiko kredit rendah pada tanggal pelaporan. Untuk aset ini, KKE 12 bulan akan dihitung.

Aset keuangan yang dikategorikan sebagai Tahap 1 adalah aset keuangan dengan hari tunggakan kurang atau sama dengan 30 hari.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

e. ***Financial Instruments*** *(Continued)*

Impairment of Financial Assets

At each reporting date, the Company assesses whether the credit risk on a financial instrument has increased significantly since initial recognition. When making the assessment, the Company uses the change in the risk of a default occurring over the expected life of the financial instrument instead of the change in the amount of expected credit losses ("ECL"). To make that assessment, the Company compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition and consider reasonable and supportable information, that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions, that is indicative of significant increases in credit risk since initial recognition. If at the reporting date, the credit risk of the financial asset has not increased significantly since the initial recognition, the Company measures the loss allowance for the financial asset using 12-months ECL. If the credit risk of the financial asset has increased significantly, the loss allowance for the financial asset is measured using the lifetime ECL.

The Company uses the general approach to measure impairment for financial assets (Stage 1, Stage 2 and Stage 3) by determining whether a significant increase in credit risk has occurred on financial asset since initial recognition or whether there is default as of the reporting date.

1. ***Stage 1 - 12-months ECL***

Stage 1: includes financial assets that have not had a significant increase in credit risk since initial recognition or that have low credit risk as at the reporting date. For these assets, 12-months ECL is recognized.

Financial assets categorized as Stage 1 are financial assets that are overdue for 30 days or less.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

e. **Instrumen Keuangan** (Lanjutan)

Penurunan Nilai Aset Keuangan (Lanjutan)

2. **Tahap 2 - Peningkatan risiko kredit yang signifikan**

Tahap 2 mencakup aset keuangan yang mengalami peningkatan signifikan atas risiko kredit, namun tidak memiliki bukti penurunan nilai yang obyektif. Untuk aset ini, akan dihitung KKE seumur hidup.

Aset keuangan yang dianggap telah mengalami peningkatan risiko kredit yang signifikan dan dikategorikan sebagai Tahap 2 adalah aset keuangan dengan hari tunggakan dari 31-90 hari. Aset keuangan yang telah mengajukan program restrukturisasi, juga dianggap telah mengalami peningkatan risiko kredit yang signifikan sehingga akan dikategorikan sebagai Tahap 2.

3. **Tahap 3 - Eksposur yang mengalami penurunan nilai kredit atau gagal bayar**

Tahap 3 mencakup aset keuangan yang memiliki bukti obyektif penurunan nilai pada tanggal pelaporan. Tahap ini berisi debitur yang telah *impaired* (gagal bayar).

Aset keuangan yang dikategorikan sebagai Tahap 3 adalah aset keuangan dengan hari tunggakan lebih dari 90 hari.

Faktor utama dalam menentukan apakah aset keuangan memerlukan KKE 12 bulan (Tahap 1) atau KKE seumur hidup (Tahap 2) disebut dengan kriteria Peningkatan Signifikan dalam Risiko Kredit. Penentuan kriteria peningkatan risiko kredit yang signifikan memerlukan pengkajian apakah telah terjadi peningkatan risiko kredit yang signifikan pada tanggal pelaporan.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

e. ***Financial Instruments*** *(Continued)*

Impairment of Financial Assets *(Continued)*

2. ***Stage 2 - Significant increase in credit risk***

Stage 2: includes financial assets that have had a significant increase in credit risk but do not have objective evidence of impairment. For these assets, lifetime ECL are recognized.

Financial assets are considered to experience significant increase in credit risk and categorized as Stage 2 are financial assets that are 31-90 days past due. Financial asset that has proposed restructuring program, is considered to experience significant increase in credit risk, thus, categorized as Stage 2.

3. ***Stage 3 - Credit impaired (or defaulted) exposure***

Stage 3: includes financial assets that have objective evidence of impairment as at the reporting date. This stage include debtor's accounts that already are impaired (defaulted).

Financial assets categorized as Stage 3 are financial assets that are more than 90 days past due.

The key factor in determining whether allowance for ECL i n a financial asset should be measured using 12-months (Stage 1) or lifetime ECL (Stage 2) is the Significant Increase in Credit Risk. Determining significant increase in credit risk involves assessment of whether there has been a significant increase in credit risk at reporting date.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

e. **Instrumen Keuangan** (Lanjutan)

PSAK 109 mensyaratkan penyertaan informasi tentang kejadian masa lalu, kondisi saat ini, dan perkiraan kondisi ekonomi masa depan. Perkiraan perubahan dalam kerugian kredit yang diharapkan harus mencerminkan, dan secara langsung konsisten dengan, perubahan dalam data terkait yang diobservasi dari periode ke periode. Perhitungan KKE ini membutuhkan estimasi *forward-looking* dari *Probability of Default*, *Loss Given Default*, dan *Exposure at Default*.

1. *Probability of Default* ("PD")

Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (Tahap 1) atau sepanjang umur (Tahap 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada suatu titik waktu (point in time) dimana hal ini berfluktuasi sejalan dengan siklus ekonomi.

2. *Loss Given Default* ("LGD")

Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan dimana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Perusahaan mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari seluruh aset yang dikelola oleh Perusahaan dengan mempertimbangkan asumsi ekonomi masa depan.

3. *Exposure of Default* ("EAD")

Perkiraan nilai eksposur laporan posisi keuangan pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang hampir pasti terjadi *(committed)*, pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

e. ***Financial Instruments*** *(Continued)*

SFAS 109 requires inclusion of information about past events, current conditions, and forecasts of future economic conditions. The estimates of changes in expected credit losses should reflect, and be directionally consistent with, changes in related observable data from period to period. The calculation of ECL requires estimation of forward-looking Probability of Default, Loss Given Default, and Exposure at Default.

1. Probability of Default ("PD")

The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporated with the impact of forward- looking economic assumptions that have an effect on credit risk. PD estimated at a point in time that means it will fluctuate in line with the economic cycle.

2. Loss Given Default ("LGD")

The loss that is expected to arise on default, incorporating the impact of relevant forward-looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Company expects to receive. The Company estimates LGD based on the historical recovery rates and considers the recovery of all assets managed by the Company, taking into account forward-looking economic assumptions.

3. Exposure of Default ("EAD")

The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortization and prepayments, with the impact of forward- looking economic assumptions.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

e. **Instrumen Keuangan** (Lanjutan)

Penghentian Pengakuan Aset dan Liabilitas Keuangan

1. Aset Keuangan

Aset keuangan (atau bagian dari aset keuangan atau kelompok aset keuangan serupa) dihentikan pengakuannya jika:

a. hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir;
b. Perusahaan tetap memiliki hak untuk menerima arus kas dari aset keuangan tersebut, namun juga menanggung liabilitas kontraktual untuk membayar kepada pihak ketiga atas arus kas yang diterima tersebut secara penuh tanpa adanya penundaan yang signifikan berdasarkan suatu kesepakatan; atau
c. Perusahaan telah mengalihkan hak kontraktual untuk menerima arus kas dari aset keuangan dan (i) telah secara substansial mengalihkan seluruh risiko dan manfaat atas aset keuangan, atau (ii) secara substansial tidak mengalihkan atau tidak memiliki seluruh risiko dan manfaat atas aset keuangan, namun telah mengalihkan pengendalian atas aset keuangan tersebut.

2. Liabilitas Keuangan

Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut dilepaskan, dibatalkan, atau telah kedaluarsa.

f. **Pengukuran Nilai Wajar**

Pengukuran nilai wajar didasarkan pada asumsi bahwa transaksi untuk menjual aset atau mengalihkan liabilitas akan terjadi:

- di pasar utama untuk aset atau liabilitas tersebut atau;
- jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Perusahaan harus memiliki akses ke pasar utama atau pasar yang paling menguntungkan pada tanggal pengukuran.

Nilai wajar aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset atau liabilitas tersebut, dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomi terbaiknya.

2. *MATERIAL ACCOUNTING POLICIES INFORMATION (Continued)*

e. Financial Instruments (Continued)

Derecognition of Financial Assets and Liabilities

1. Financial Assets

Financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognized when:

a. the rights to receive cash flows from the asset have expired;
b. the Company retains the right to receive cash flows from the asset, but has assumed an obligation to pay them in full without material delay to a third party under a "pass-through" arrangement; or
c. the Company has transferred its rights to receive cash flows from the asset and either (i) has transferred substantially all the risks and rewards of the asset, or (ii) has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

2. Financial Liabilities

A financial liability is derecognized when the obligation under the contract is discharged, cancelled or has expired.

f. Fair Value Measurement

The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- *in the principal market for the asset or liability or;*
- *if the absence of a principal market, in the most advantageous market for the asset or liability.*

The Company must have access to the principal or the most advantageous market at the measurement date.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

f. **Pengukuran Nilai Wajar** (Lanjutan)

Pengukuran nilai wajar aset nonkeuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomik dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya, atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Ketika Perusahaan menggunakan teknik penilaian, maka Perusahaan memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Seluruh aset dan liabilitas yang mana nilai wajar aset atau liabilitas tersebut diukur atau diungkapkan, dikategorikan dalam hierarki nilai wajar sebagai berikut:

- Level 1 – Harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- Level 2 – Teknik penilaian dimana level input terendah yang signifikan terhadap pengukuran nilai wajar dapat diobservasi, baik secara langsung maupun tidak langsung;
- Level 3 – Teknik penilaian dimana level input terendah yang signifikan terhadap pengukuran nilai wajar tidak dapat diobservasi.

Untuk aset dan liabilitas yang diukur pada nilai wajar secara berulang dalam laporan keuangan, maka Perusahaan menentukan apakah telah terjadi transfer di antara level hierarki dengan menilai kembali pengkategorian level nilai wajar pada setiap akhir periode pelaporan.

g. **Sewa Pembiayaan**

Sewa pembiayaan adalah kegiatan pembiayaan dalam bentuk penyediaan barang oleh perusahaan pembiayaan untuk digunakan debitur selama jangka waktu tertentu, yang mengalihkan secara substansial manfaat dan risiko atas barang yang dibiayai.

Jumlah yang terutang dari penyewa dalam sewa pembiayaan dicatat sebesar jumlah piutang sewa pembiayaan. Piutang sewa pembiayaan terdiri dari jumlah piutang sewa ditambah nilai residu yang dijamin (harga opsi) yang akan diterima pada akhir masa sewa, dikurangi penghasilan pembiayaan tangguhan, simpanan jaminan, dan cadangan kerugian penurunan nilai.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

f. ***Fair Value Measurement*** *(Continued)*

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

When the Company uses valuation techniques, it maximizes the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy as follows:

- *Level 1 - Quoted (unadjusted) market prices in active markets for identical assets or liabilities;*
- *Level 2 - Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable;*
- *Level 3 - Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.*

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Company determines whether there are transfers between levels in the hierarchy by re-assessing categorization at the end of each reporting period.

g. ***Finance Lease***

Finance lease is a financing activity in the form of providing goods by a financing company for use by a debtor for a certain period of time, which transfers substantially the benefits and risks of the items being financed.

Amount due from lessees under finance leases are recorded at the amount of the finance lease receivable. Finance lease receivable consists of the total lease receivables plus the guaranteed residual value (option price) to be received at the end of the lease period, less unearned lease income, security deposits, and allowance for impairment losses.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

g. **Sewa Pembiayaan** (Lanjutan)

Selisih antara piutang sewa pembiayaan ditambah nilai residu yang dijamin dengan biaya perolehan aset sewaan dicatat sebagai penghasilan pembiayaan tangguhan dan dialokasikan sebagai pendapatan selama masa sewa berdasarkan suatu tingkat pengembalian berkala yang tetap dari piutang sewa pembiayaan. Perusahaan tidak mengakui pendapatan bunga dari piutang sewa pembiayaan yang telah menunggak pembayaran lebih dari 90 hari. Pendapatan tersebut diakui pada saat pendapatan tersebut diterima.

Pada awal masa sewa, apabila aset sewaan memiliki nilai residu pada akhir periode sewa, penyewa diwajibkan untuk memberikan simpanan jaminan yang akan diperhitungkan dengan nilai aset sewa pada akhir masa sewaan, bila hak opsi dilaksanakan penyewa. Apabila hak opsi tidak dilaksanakan, simpanan jaminan tersebut akan dikembalikan kepada penyewa.

Apabila aset sewaan dijual kepada penyewa sebelum masa sewa berakhir, maka perbedaan harga jual dengan investasi neto pembiayaan dicatat sebagai keuntungan atau kerugian pada saat terjadinya.

h. **Pembiayaan Multiguna**

Pembiayaan multiguna adalah pembiayaan untuk pengadaan barang dan/atau jasa yang diperlukan oleh debitur untuk pemakaian/ konsumsi dan bukan untuk keperluan usaha (aktivitas produktif) dalam jangka waktu yang diperjanjikan.

Piutang pembiayaan multiguna diakui pada awalnya dengan nilai wajar ditambah biaya- biaya transaksi (jika ada) yang dapat diatribusikan secara langsung dan selanjutnya diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Piutang ini dinyatakan sebesar saldo terutang dikurangi dengan pendapatan pembiayaan multiguna yang belum diakui dan cadangan kerugian penurunan nilai.

Pendapatan pembiayaan multiguna yang belum diakui merupakan selisih antara jumlah keseluruhan pembayaran angsuran yang akan diterima dari debitur dengan jumlah pokok pembiayaan, yang akan diakui sebagai pendapatan sesuai dengan jangka waktu kontrak dengan menggunakan metode suku bunga efektif.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

g. ***Finance Lease*** *(Continued)*

The difference between the finance lease receivables plus the guaranteed residual value and the acquisition cost of the leased assets is recorded as unearned lease income. This is recognized as finance lease income over the lease period at a periodic rate of return on the finance lease receivables. The Company does not recognize interest income from finance lease receivables which are overdue for more than 90 days. Such interest income is recognized as income when already received.

At the inception of the lease, if the leased asset has residual value at the end of the lease period, the lessee is required to make a security deposit which will be applied as payment to the purchase option price of the leased asset at the end of the lease period if the option to purchase is exercised by the lessee. Otherwise, the security deposit will be returned to the lessee at the end of the lease period.

If the leased assets are sold to the lessee before the end of the lease period, the difference between the sales price and the finance lease receivable is recorded as gain or loss at the time of sale.

h. ***Multipurpose Financing***

Multipurpose financing is financing for the procurement of goods and/or services needed by the debtor for usage/consumption and not for business needs (productive activities) within the agreed period.

Multipurpose financing receivables are recognized initially at fair value, plus directly attributable transactions costs (if any) and subsequently measured at amortized cost using the effective interest rate method. These receivables are stated at its outstanding balance less unearned multipurpose financing income and allowance for impairment loss.

Unearned multipurpose financing income is the difference between total installments to be received from customers and the total financing which is recognized as income over the term of the contract using the effective interest rate.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

h. **Pembiayaan Multiguna** (Lanjutan)

Pelunasan sebelum masa pembiayaan multiguna berakhir dianggap sebagai pembatalan perjanjian pembiayaan multiguna dan keuntungan atau kerugian yang timbul diakui dalam laba rugi.

i. **Biaya Dibayar Dimuka**

Biaya dibayar dimuka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

j. **Properti Investasi**

Properti investasi, kecuali tanah, diukur sebesar biaya perolehan, termasuk biaya transaksi, setelah dikurangi dengan akumulasi penyusutan dan kerugian penurunan nilai, jika ada. Tanah tidak disusutkan dan dinyatakan berdasarkan biaya perolehan dikurangi akumulasi rugi penurunan nilai, jika ada. Jumlah tercatat termasuk biaya penggantian untuk bagian tertentu dari properti investasi yang telah ada pada saat beban terjadi, jika kriteria pengakuan terpenuhi, dan tidak termasuk biaya perawatan sehari-hari properti investasi.

Properti investasi, kecuali tanah, disusutkan menggunakan metode garis lurus sepanjang estimasi masa manfaatnya selama 20 tahun.

Properti investasi dihentikan pengakuannya (dikeluarkan dari laporan posisi keuangan) pada saat pelepasan atau ketika properti investasi tersebut tidak digunakan lagi secara permanen dan tidak memiliki manfaat ekonomis di masa depan yang dapat diharapkan pada saat pelepasannya. Keuntungan atau kerugian yang timbul dari penghentian atau pelepasan properti investasi diakui dalam laba rugi dalam tahun terjadinya penghentian atau pelepasan tersebut.

Nilai residu, jika ada, estimasi umur manfaat, serta metode penyusutan ditelaah setiap akhir tahun dan dilakukan penyesuaian apabila hasil telaah berbeda dengan estimasi sebelumnya.

k. **Aset Tetap**

Aset tetap kecuali tanah, dinyatakan berdasarkan biaya perolehan, tetapi tidak termasuk biaya perawatan sehari-hari, dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai, jika ada. Tanah tidak disusutkan dan dinyatakan berdasarkan biaya perolehan dikurangi akumulasi rugi penurunan nilai, jika ada.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

h. ***Multipurpose Financing*** *(Continued)*

Early terminations of multipurpose financing contracts are treated as cancellation of the existing contracts and the resulting gains or losses are credited or charged in profit and loss.

i. ***Prepaid Expenses***

Prepaid expenses are amortized over their beneficial periods using the straight-line method.

j. ***Investment Properties***

Investment properties, except land, are measured at cost including transaction costs, less accumulated depreciation and any impairment loss. Land is not depreciated and is stated at cost less any impairment in value. The carrying amount includes the cost of replacing part of an existing investment property at the time that cost is incurred if the recognition criteria are met; and excludes the costs of day-to-day servicing of an investment property.

Investment properties, except land, are depreciated over its estimated useful life of 20 years using the straight-line method.

Investment properties are derecognized when either they have been disposed of or when the investment property is permanently withdrawn from use and no future economic benefit is expected from its disposal. Any gains or losses on the retirement or disposal of an investment property are recognized in profit or loss in the year of retirement or disposal.

The asset's residual values, if any, estimated useful lives and depreciation method are reviewed and adjusted if appropriate, at each financial year end.

k. ***Property and Equipment***

Property and equipment, except land, are carried at cost, excluding day-to-day servicing, less accumulated depreciation and any impairment in value. Land is not depreciated and is stated at cost less any impairment in value, if any.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

k. **Aset Tetap** (Lanjutan)

Beban-beban yang timbul setelah aset tetap digunakan, seperti beban perbaikan dan pemeliharaan, dibebankan ke laba rugi pada saat terjadinya.

Penyusutan bangunan dihitung berdasarkan metode garis lurus, sedangkan penyusutan peralatan kantor dan kendaraan dihitung berdasarkan metode saldo menurun berganda selama estimasi masa manfaat aset tetap tersebut sebagai berikut:

	Tahun/*Years*	
Bangunan	20	*Building*
Peralatan kantor	4 - 8	*Office equipment*
Kendaraan	8	*Vehicles*

Nilai tercatat aset tetap ditelaah kembali dan dilakukan penurunan nilai apabila terdapat peristiwa atau perubahan kondisi tertentu yang mengindikasikan nilai tercatat tersebut tidak dapat dipulihkan sepenuhnya.

Dalam setiap inspeksi yang signifikan, biaya inspeksi diakui dalam jumlah tercatat aset tetap sebagai suatu penggantian apabila memenuhi kriteria pengakuan. Biaya inspeksi signifikan yang dikapitalisasi tersebut diamortisasi selama periode sampai dengan saat inspeksi signifikan berikutnya.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset tetap diakui dalam laba rugi pada tahun terjadinya penghentian pengakuan.

Nilai residu, estimasi umur manfaat, serta metode penyusutan ditelaah setiap akhir tahun dan dilakukan penyesuaian apabila hasil telah berbeda dengan estimasi sebelumnya.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

k. ***Property and Equipment*** *(Continued)*

Expenditures incurred after the property and equipment have been put into operations, such as repairs and maintenance costs, are normally charged to operations in the year such costs are incurred.

Depreciation for building is computed based on straight line method, while depreciation for office equipment and vehicles are computed based on double declining method over the property and equipment's estimated useful lives as follows:

The carrying values of property and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying values may not be recoverable.

When each major inspection is performed, its cost is recognized in the carrying amount of the item of property and equipment as a replacement if the recognition criteria are satisfied. Such major inspection is capitalized and amortized over the next major inspection activity.

An item of property and equipment is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gains or loss arising from derecognition of property and equipment is included in profit or loss in the year the item is derecognized.

The asset's residual values, estimated useful lives and depreciation method are reviewed and adjusted if appropriate, at each financial year end.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

l. **Transaksi Sewa**

Sebagai Penyewa

Perusahaan menerapkan PSAK 116 yang mensyaratkan pengakuan liabilitas sewa sehubungan dengan sewa yang sebelumnya diklasifikasikan sebagai sewa operasi.

Pada tanggal permulaan kontrak, Perusahaan menilai apakah kontrak merupakan, atau mengandung, sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Perusahaan harus menilai apakah:
- Perusahaan memiliki hak untuk mendapatkan secara subtansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan
- Perusahaan memiliki hak untuk mengarahkan penggunaan aset identifikasian. Perusahaan memiliki hak ini ketika Perusahaan memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya dan:

  1. Perusahaan memiliki hak untuk mengoperasikan aset;
  2. Perusahaan telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal awal dimulainya kontrak atau pada tanggal penilaian kembali atas kontrak yang mengandung sebuah komponen sewa, Perusahaan mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa dan harga tersendiri agregat dari komponen nonsewa.

Pada tanggal permulaan sewa, Perusahaan mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan.

Aset hak-guna kemudian disusutkan menggunakan metode garis lurus dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

l. ***Lease Transactions***

As Lessee

The Company has applied SFAS 116, which set the requirement for the recognition of lease liabilities in relation to leases which had been previously classified as operating lease.

At the inception of a contract, the Company assesses whether the contract is, or contains, a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration.

To assess whether a contract conveys the right to control the use of an identified asset, the Company shall assess whether:
- *The Company has the right to obtain substantially all the economic benefits from use of the asset throughout the period of use; and*
- *The Company has the right to direct the use of the asset. The Company has this right when it has the decision-making rights that are the most relevant to changing how and for what purpose the asset is used are predetermined:*

  1. *The Company has the right to operate the asset;*
  2. *The Company has designed the asset in a way that predetermined how and for what purpose it will be used.*

At the inception or on reassessment of a contract that contains a lease component, the Company allocates the consideration in the contract to each lease component on the basis of their relative stand-alone prices and the aggregate stand-alone price of the non-lease components.

The Company recognizes a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payment made at or before the commencement date.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

l. **Transaksi Sewa** (Lanjutan)

Sebagai Penyewa (Lanjutan)

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Perusahaan menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi pembayaran berikut ini:
- pembayaran tetap, termasuk pembayaran tetap secara substansi;
- pembayaran sewa variabel yang bergantung pada indeks atau suku bunga yang pada awalnya diukur dengan menggunakan indeks atau suku bunga pada tanggal permulaan;
- jumlah yang diperkirakan akan dibayarkan oleh penyewa dengan jaminan nilai residual;
- harga eksekusi opsi beli jika Perusahaan cukup pasti untuk mengeksekusi opsi tersebut; dan
- penalti karena penghentian awal sewa kecuali jika Perusahaan cukup pasti untuk tidak menghentikan lebih awal.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Sewa jangka-pendek

Perusahaan memutuskan untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk sewa jangka-pendek yang memiliki masa sewa 12 bulan atau kurang. Perusahaan mengakui pembayaran sewa atas sewa tersebut sebagai beban dengan dasar garis lurus selama masa sewa.

m. ***Ijarah Muntahiyah Bittamlik* (IMBT)**

IMBT adalah Ijarah dengan waad (janji) perpindahan kepemilikan atas aset yang menjadi objek Ijarah pada saat tertentu. Dalam IMBT, perpindahan kepemilikan suatu aset yang menjadi objek Ijarah dari pemilik ke penyewa, dilakukan jika akad Ijarah telah berakhir atau diakhiri dan aset Ijarah telah diserahkan kepada penyewa dengan membuat akad terpisah.

Aset IMBT dinyatakan sebesar harga perolehan dan dikurangi dengan akumulasi penyusutan. Aset IMBT disusutkan berdasarkan pola konsumsi berdasarkan perjanjian IMBT.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

l. ***Lease Transactions*** *(Continued)*

As Lessee (Continued)

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using incremental borrowing rate. Generally, the Company uses its incremental borrowing rate as the discount rate.

Lease payments included in the measurement of the lease liability comprise the following:
- *fixed payments, including in-substance fixed payments;*
- *variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;*
- *amounts expected to be payable under a residual value guarantee;*
- *the exercise price under a purchase option that the Company is reasonably certain to exercise; and*
- *penalties for early termination of a lease unless the Company is reasonably certain not to terminate early.*

Each lease payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

Short-term leases

The Company has elected not to recognize right-of-use assets and lease liabilities for short-term leases that have a lease term of 12 months or less. The Company recognizes the lease payments associated with these lease as an expense on a straight-line basis over the lease term.

m. ***Ijarah Muntahiyah Bittamlik (IMBT)***

IMBT is a lease with (commitment) wa'ad to transfer the ownership of the asset for Ijarah in the future. In IMBT, the transfer of ownership of the asset for Ijarah from the owner to lessee shall be done if the Ijarah contract has expired and the asset for Ijarah has been given to lessee by the owner in a separate contract.

IMBT assets are carried at cost less accumulated depreciation. IMBT assets is depreciated based on consumption pattern in accordance with the contract of IMBT.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

m. ***Ijarah Muntahiyah Bittamlik (IMBT)*** (Lanjutan)

Pendapatan Ijarah selama masa akad diakui pada saat manfaat atas aset telah diserahkan kepada penyewa. Pendapatan Ijarah disajikan secara neto setelah dikurangi beban penyusutan aset Ijarah.

Piutang pendapatan Ijarah diukur sebesar nilai yang dapat direalisasikan, yakni saldo piutang dikurangi cadangan kerugian penurunan nilai.

n. **Tagihan dari Jaminan yang Dikuasai Kembali**

Tagihan dari jaminan yang dikuasai kembali dinyatakan berdasarkan nilai realisasi bersih yaitu nilai tercatat piutang pembiayaan terkait dengan nilai pasar atas jaminan yang dikuasai kembali. Piutang pembiayaan direklasifikasi menjadi tagihan dari jaminan yang dikuasai kembali ketika jaminan ditarik karena debitur tidak dapat memenuhi kewajibannya.

Selisih antara nilai tercatat piutang dengan nilai realisasi bersih dicatat sebagai "cadangan kerugian penurunan nilai" dari tagihan dari jaminan yang dikuasai kembali dan diakui sebagai beban pada laba rugi.

Selisih lebih antara hasil penjualan dengan nilai tercatat tagihan dari jaminan yang dikuasai kembali akan dikembalikan ke debitur. Sedangkan selisih kurang antara nilai tercatat tagihan dengan hasil penjualan akan dihapuskan.

o. **Penurunan Nilai Aset Nonkeuangan**

Pada setiap akhir periode pelaporan, Perusahaan menelaah apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut atau pada saat uji tahunan penurunan nilai aset perlu dilakukan maka Perusahaan membuat estimasi jumlah terpulihkan aset tersebut.

Jika nilai tercatat aset lebih besar daripada nilai terpulihkannya, maka aset tersebut dinyatakan mengalami penurunan nilai dan rugi penurunan nilai diakui dalam laba rugi.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya pelepasan dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain.

Dalam menghitung nilai pakai, estimasi arus kas masa depan bersih didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik atas aset.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

m. ***Ijarah Muntahiyah Bittamlik (IMBT)*** *(Continued)*

Revenue from ijarah over the contract term is recognized when the benefits from the assets have been transferred to the lessee. Revenue from Ijarah is presented net of depreciation expense of assets of Ijarah.

Ijarah receivables are recorded at net realizable value, which is, the balances of receivables less allowance for impairment losses.

n. ***Claims from Collateral***

Claims from collateral are stated at net realizable value, which is the carrying value of related financing receivables with market value of the collateral. Financing receivables are reclassified as claims from collateral when collateral assets have been repossessed under the Company's authority because debtors can not fulfill their obligations.

The difference between the carrying value of related claims and net realizable value is recorded as "allowance for impairment losses" of the claims from collateral and is recognized as an expense in the profit or loss.

If the proceeds from sale of collateral is more than the outstanding balance of the claims, the excess is refunded to the debtor. Otherwise, the excess of claims over the proceeds from sale is written off.

o. ***Impairment of Non-Financial Assets***

The Company assesses at the end of each reporting period whether there is an indication that an asset may be impaired. If any such indication exists, or when annual impairment testing for an asset is required, the Company makes an estimate of the asset's recoverable amount.

Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and impairment losses are recognized in profit or loss.

An asset's recoverable amount is the higher of an asset's or Cash Generating Unit (CGU)'s fair value less costs of disposal and its value in use, and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets.

In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan) | 2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

o. **Penurunan Nilai Aset Nonkeuangan** (Lanjutan)

Penelaahan dilakukan pada akhir setiap periode pelaporan untuk mengetahui apakah terdapat indikasi bahwa rugi penurunan nilai aset yang telah diakui dalam periode sebelumnya mungkin tidak ada lagi atau mungkin telah menurun. Jika indikasi dimaksud ditemukan, maka Perusahaan mengestimasi jumlah terpulihkan aset tersebut. Kerugian penurunan nilai yang diakui dalam periode sebelumnya akan dipulihkan apabila nilai tercatat aset tidak melebihi jumlah terpulihkannya maupun nilai tercatat, neto setelah penyusutan, seandainya tidak ada rugi penurunan nilai yang telah diakui untuk aset tersebut pada periode-periode sebelumnya. Setelah pemulihan tersebut, penyusutan aset tersebut disesuaikan di periode mendatang untuk mengalokasikan nilai tercatat aset yang direvisi, dikurangi nilai sisanya, dengan dasar yang sistematis selama sisa umur manfaatnya.

o. ***Impairment of Non-Financial Assets*** *(Continued)*

An assessment is made at the end of each reporting period as to whether there is any indication that previously recognized impairment losses recognized for an asset may no longer exist or may have decreased. If such indication exists, the recoverable amount is estimated. A previously recognized impairment loss for an asset is reversed in profit or loss to the extent that the carrying amount of the assets does not exceed its recoverable amount nor exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior periods. After such a reversal, the depreciation charge on the said asset is adjusted in future periods to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

p. **Biaya Emisi Saham**

Biaya emisi saham disajikan sebagai pengurang akun tambahan modal disetor dan tidak diamortisasi.

p. ***Share Issuance Cost***

Share issuance costs are deducted from the additional paid-in capital portion of the related proceeds from issuance of shares and are not amortized.

q. **Pengakuan Pendapatan dan Beban**

Pendapatan diakui ketika kemungkinan besar manfaat ekonomis masa depan akan mengalir ke Perusahaan dan pendapatan tersebut dapat diukur secara andal.

Pendapatan bunga dan beban bunga diakui dalam laba rugi menggunakan metode suku bunga efektif, kecuali pendapatan bunga dari piutang sewa pembiayaan dan pembiayaan multiguna yang telah menunggak pembayaran lebih dari 90 hari, dimana pendapatan bunga tersebut diakui pada saat telah diterima.

Pendapatan dari aset untuk disewakan (pendapatan sewa operasi) dibukukan dengan menggunakan metode garis lurus selama masa periode sewa.

Pendapatan dan beban lainnya masing-masing diakui pada saat terjadinya.

q. ***Revenue and Expense Recognition***

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured.

Interest income and interest expense are recognized in profit or loss on an accrual basis using the effective interest rate method, except for interest income from finance lease receivables and multipurpose financing receivables which are overdue for more than 90 days which is recognized only when already received.

Revenues from assets for lease (operating lease) is recognized on a straight-line basis over the lease term.

Other income and expenses are recognized when they are incurred.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

r. **Imbalan Kerja**

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek diakui sebesar jumlah yang tak-terdiskonto sebagai liabilitas pada laporan posisi keuangan setelah dikurangi dengan jumlah yang telah dibayar dan sebagai beban dalam laba rugi.

Liabilitas imbalan pasca-kerja

Perusahaan menyelenggarakan program pasca-kerja imbalan pasti sesuai dengan Undang-undang Ketenagakerjaan No. 11 Tahun 2021 tentang Cipta Kerja yang dikenal dengan "Undang-undang Omnibus".

Tidak terdapat pendanaan yang disisihkan sehubungan dengan program imbalan pasti yang direncanakan.

Kewajiban imbalan pensiun merupakan nilai kini kewajiban imbalan pasti pada tanggal laporan posisi keuangan dikurangi dengan nilai wajar aset program. Kewajiban imbalan pasti dihitung sekali setahun oleh aktuaris independen dengan menggunakan metode *projected unit credit*.

Nilai kini kewajiban imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas masa depan dengan menggunakan tingkat bunga obligasi pemerintah jangka panjang pada tanggal laporan posisi keuangan dalam mata uang Rupiah sesuai dengan mata uang di mana imbalan tersebut akan dibayarkan dan yang memiliki jangka waktu yang sama dengan kewajiban imbalan pensiun yang bersangkutan.

Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial diakui seluruhnya melalui penghasilan komprehensif lain dan dilaporkan dalam saldo laba.

Biaya jasa lalu yang timbul dari amandemen atau kurtailmen program diakui sebagai beban dalam laba rugi pada saat terjadinya. Keuntungan atau kerugian dari kurtailmen dan penyelesaian program manfaat pasti diakui ketika kurtailmen dan penyelesaian tersebut terjadi.

Perusahaan memberikan imbalan pascakerja lainnya, seperti uang pisah, uang penghargaan, uang kompensasi dan masa persiapan pensiun.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

r. ***Employee Benefits***

Short-term employee benefits

Short-term employee benefits are recognized at its undiscounted amount as a liability after deducting any amount already paid in the statement of financial position and as an expense in profit or loss.

Post-employment benefits liability

The Company has defined post-employment benefit pension plans in accordance with the Labor Law No. 11 Year 2021 concerning Job Creation that known as the "Omnibus Law".

No funding has been reserved to this defined benefit plan.

The pension benefit obligation is the present value of the defined benefit obligation at the statements of financial position date less the fair value of plan assets. The defined benefit obligation is calculated annually by independent actuary using the projected unit credit method.

The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using the yield at the statements of financial position date of long-term government bonds denominated in Rupiah in which the benefits will be paid and that have terms to maturity similar to the related pension benefit obligation.

Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are recognized through other comprehensive income and reported in retained earnings.

Past service costs arising from amendment or curtailment programs are recognized as expense in profit or loss when incurred. Gains or losses on curtailment and settlement of a defined benefit plan are recognized when the curtailment and settlement occur.

The Company provides other post-employment benefits such as severance pay, service pay, compensation pay and retirement preparation leave.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

s. **Pajak Penghasilan**

Pajak Kini

Pajak kini ditentukan berdasarkan laba kena pajak dalam tahun yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku.

Pajak Tangguhan

Pajak tangguhan disajikan dengan menggunakan metode liabilitas untuk semua perbedaan temporer kena pajak yang timbul dari perbedaan antara dasar pengenaan pajak aset dan liabilitas dengan jumlah tercatatnya pada tanggal pelaporan.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang dapat dikurangkan dan rugi fiskal yang dapat dikompensasikan. Aset pajak tangguhan diakui dan direviu pada setiap tanggal pelaporan atau diturunkan jumlah tercatatnya, sepanjang kemungkinan besar laba kena pajak tersedia untuk pemanfaatan perbedaan temporer yang dapat dikurangkan dan rugi fiskal yang dapat dikompensasikan.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan berlaku ketika aset dipulihkan atau liabilitas diselesaikan, berdasarkan tarif pajak (atau peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada tanggal pelaporan.

Aset pajak tangguhan dan liabilitas pajak tangguhan saling hapus jika dan hanya jika, terdapat hak yang dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini dan pajak tangguhan tersebut terkait dengan entitas kena pajak yang sama dan dikenakan oleh otoritas perpajakan yang sama.

t. **Laba Per Saham**

Laba per saham dasar dihitung dengan membagi laba bersih dengan jumlah rata-rata tertimbang dari saham yang beredar selama tahun bersangkutan.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

s. ***Income Tax***

Current Tax

Current tax expense is determined based on the taxable income for the year computed using prevailing tax rates.

Deferred Tax

Deferred tax is provided using the liability method on temporary differences between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date.

Deferred tax assets are recognized for all deductible temporary differences and the carry forward tax benefit of any unused tax losses. Deferred tax assets are recognized and reviewed at each reporting date and reduced to the extent that it is probable that taxable profit will be available against which the deductible temporary differences and the carry forward benefit of unused tax losses can be utilized.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (or tax laws) that have been enacted or substantively enacted at the reporting date.

Deferred tax assets and deferred tax liabilities are offset if and only if, a legally enforceable right exists to set off current tax assets against current tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

t. ***Earnings Per Share***

Basic earnings per share are computed by dividing profit for the year by the weighted average number of shares outstanding during the year.

2. **INFORMASI KEBIJAKAN AKUNTANSI MATERIAL** (Lanjutan)

u. **Segmen Operasi**

Informasi segmen operasi disusun sesuai dengan kebijakan akuntansi yang dianut dalam penyusunan dan penyajian laporan keuangan.

Segmen operasi diidentifikasi berdasarkan laporan internal komponen-komponen Perusahaan yang secara berkala dilaporkan kepada pengambil keputusan operasional dalam rangka alokasi sumber daya ke dalam segmen dan penilaian kinerja Perusahaan.

v. **Provisi**

Provisi diakui jika Perusahaan mempunyai kewajiban kini (hukum maupun konstruktif) sebagai akibat peristiwa masa lalu, yang memungkinkan Perusahaan harus menyelesaikan kewajiban tersebut dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Jumlah yang diakui sebagai provisi adalah hasil estimasi terbaik pengeluaran yang diperlukan untuk menyelesaikan kewajiban kini pada tanggal pelaporan, dengan mempertimbangkan risiko dan ketidakpastian terkait kewajiban tersebut.

w. **Peristiwa Setelah Periode Pelaporan**

Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang menyediakan tambahan informasi mengenai posisi keuangan Perusahaan pada tanggal laporan posisi keuangan (peristiwa penyesuai), jika ada, telah tercermin dalam laporan keuangan. Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang tidak memerlukan penyesuaian (peristiwa non-penyesuai), apabila jumlahnya material, telah diungkapkan dalam laporan keuangan.

2. ***MATERIAL ACCOUNTING POLICIES INFORMATION*** *(Continued)*

u. ***Operating Segments***

Operating Segment information is prepared using the accounting policies adopted for preparing and presenting the financial statements.

Operating segments are identified on the basis of internal reports about components of the Company that are regularly reviewed by the chief operating decision maker in order to allocate resources to the segments and to assess their performances.

v. ***Provisions***

Provisions are recognized when the Company has present obligation (legal or constructive) as a result of a past event, it is probable that the Company will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation.

w. ***Events After the Reporting Date***

Post year-end events that provide additional information about the statement of financial position at the reporting date (adjusting events), if any, are reflected in the financial statements. Events after reporting period that are not adjusting events are disclosed in the notes to financial statements when material.

3. **PENGGUNAAN ESTIMASI, PERTIMBANGAN, DAN ASUMSI MANAJEMEN**

Dalam penerapan kebijakan akuntansi Perusahaan, seperti yang diungkapkan dalam Catatan 2 pada laporan keuangan, manajemen harus membuat estimasi, pertimbangan, dan asumsi atas nilai tercatat aset dan liabilitas yang tidak tersedia oleh sumber-sumber lain. Estimasi dan asumsi tersebut, berdasarkan pengalaman historis dan faktor lain yang dipertimbangkan relevan.

Manajemen berkeyakinan bahwa pengungkapan berikut telah mencakup ikhtisar estimasi, pertimbangan, dan asumsi signifikan yang dibuat oleh manajemen, yang berdampak terhadap jumlah-jumlah yang dilaporkan serta pengungkapan dalam laporan keuangan.

3. ***MANAGEMENT USE OF ESTIMATES, JUDGMENTS, AND ASSUMPTIONS***

In the application of the Company's accounting policies, which are described in Note 2 to the financial statements, management is required to make estimates, judgments, and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and assumptions are based on historical experience and other factors that are considered to be relevant.

Management believes that the following represent a summary of the significant estimates, judgments, and assumptions made that affected certain reported amounts and disclosures in the financial statements.

3. **PENGGUNAAN ESTIMASI, PERTIMBANGAN, DAN ASUMSI MANAJEMEN** (Lanjutan)

Pertimbangan

Pertimbangan-pertimbangan berikut dibuat oleh manajemen dalam proses penerapan kebijakan akuntansi Perusahaan yang memiliki dampak yang paling signifikan terhadap jumlah-jumlah yang diakui dalam laporan keuangan:

a. Klasifikasi Aset Keuangan dan Liabilitas Keuangan

Perusahaan menentukan klasifikasi aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan menilai apakah aset dan liabilitas tersebut memenuhi definisi yang ditetapkan dalam PSAK 109. Aset keuangan dan liabilitas keuangan dicatat sesuai dengan kebijakan akuntansi Perusahaan sebagaimana diungkapkan dalam Catatan 2.

b. Cadangan Kerugian Penurunan Nilai Aset Keuangan

Pada setiap tanggal laporan posisi keuangan, Perusahaan menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Ketika melakukan penilaian tersebut, Perusahaan mempertimbangkan perubahan risiko gagal bayar yang terjadi selama umur instrumen keuangan. Dalam melakukan penilaian tersebut, Perusahaan membandingkan risiko gagal bayar yang terjadi pada tanggal pelaporan dengan risiko gagal bayar pada saat pengakuan awal, serta mempertimbangkan informasi, termasuk informasi masa lalu, kondisi saat ini, dan informasi bersifat perkiraan masa depan *(forward-looking)*, yang wajar dan terdukung yang tersedia tanpa biaya atau upaya berlebihan.

Perusahaan mengukur cadangan kerugian sepanjang umurnya, jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal, jika tidak, maka Perusahaan mengukur cadangan kerugian untuk instrumen keuangan tersebut sejumlah kerugian kredit ekspektasian 12 bulan. Suatu evaluasi yang bertujuan untuk mengidentifikasi jumlah cadangan kerugian ekspektasian yang harus dibentuk, dilakukan secara berkala pada setiap periode pelaporan. Oleh karena itu, saat dan besaran jumlah cadangan kerugian ekspektasian yang tercatat pada setiap periode dapat berbeda tergantung pada pertimbangan atas informasi yang tersedia atau berlaku pada saat itu.

*3. **MANAGEMENT USE OF ESTIMATES, JUDGMENTS, AND ASSUMPTIONS** (Continued)*

Judgments

The following judgments are made by management in the process of applying the Company's accounting policies that have the most significant effects on the amounts recognized in the financial statements:

a. Classification of Financial Assets and Financial Liabilities

The Company determines the classifications of certain assets and liabilities as financial assets and liabilities by judging if they meet the definition set forth in SFAS 109. Accordingly, the financial assets and liabilities are accounted for in accordance with the Company's accounting policies disclosed in Note 2.

b. Allowance for Impairment of Financial Assets

At each statement of financial position reporting date, the Company assesses whether the credit risk of a financial instrument has increased significantly since initial recognition. When making the assessment, the Company uses the change in the risk of a default over the expected life of the financial instrument. To make that assessment, the Company compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition and consider reasonable and supportable information, including that which is forward- looking, that is available without undue cost or effort.

The Company measures the loss allowance for a financial instrument at an amount equal to the lifetime expected credit losses if the credit risk on that financial instrument has increased significantly since initial recognition, otherwise, the Company measures the loss allowance for that financial instrument at an amount equal to 12-month expected credit losses. Evaluation of financial assets to determine the allowance for expected loss to be provided is performed periodically in each reporting period. Therefore, the timing and amount of allowance for expected credit loss recorded at each period might differ based on the judgments and estimates that are available or valid at each period.

3. **PENGGUNAAN ESTIMASI, PERTIMBANGAN, DAN ASUMSI MANAJEMEN** (Lanjutan)

Pertimbangan (Lanjutan)

c. Pajak Penghasilan

Pertimbangan yang signifikan dibutuhkan untuk menentukan jumlah pajak penghasilan. Terdapat sejumlah transaksi dan perhitungan yang menimbulkan ketidakpastian penentuan jumlah pajak penghasilan karena interpretasi atas peraturan pajak yang berbeda. Jika hasil pemeriksaan pajak berbeda dengan jumlah yang sebelumnya telah dibukukan, maka selisih tersebut akan berdampak terhadap aset dan liabilitas pajak kini dan tangguhan dalam periode dimana hasil pemeriksaan tersebut terjadi.

d. Sewa

Perusahaan Sebagai Penyewa

Perusahaan telah menandatangani sejumlah perjanjian sewa ruangan. Perusahaan menentukan bahwa sewa tersebut memenuhi kriteria pengakuan dan pengukuran aset hak- guna dan liabilitas sewa sesuai dengan PSAK 116, Sewa.

Estimasi dan Asumsi

Asumsi utama mengenai masa depan dan sumber utama lain dalam mengestimasi ketidakpastian pada tanggal pelaporan yang mempunyai risiko signifikan yang dapat menyebabkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode berikutnya diungkapkan di bawah ini. Perusahaan mendasarkan asumsi dan estimasi pada parameter yang tersedia saat laporan keuangan disusun. Kondisi yang ada dan asumsi mengenai perkembangan masa depan dapat berubah karena perubahan situasi pasar yang berada di luar kendali Perusahaan. Perubahan tersebut tercermin dalam asumsi ketika keadaan tersebut terjadi:

a. **Nilai Wajar Aset Keuangan dan Liabilitas Keuangan**

Standar Akuntansi Keuangan di Indonesia mensyaratkan pengukuran aset keuangan dan liabilitas keuangan tertentu pada nilai wajarnya, dan penyajian ini mengharuskan penggunaan estimasi. Komponen pengukuran nilai wajar yang signifikan ditentukan berdasarkan bukti-bukti obyektif yang dapat diverifikasi (seperti nilai tukar, suku bunga), sedangkan saat dan besaran perubahan nilai wajar dapat menjadi berbeda karena penggunaan metode penilaian yang berbeda.

Nilai wajar aset keuangan dan liabilitas keuangan diungkapkan pada Catatan 20.

*3. **MANAGEMENT USE OF ESTIMATES, JUDGMENTS, AND ASSUMPTIONS** (Continued)*

***Judgments** (Continued)*

c. Income Taxes

Significant judgment is required in determining the provision for income taxes. There are many transactions and calculations for which the ultimate tax determination is uncertain due to different interpretation of tax regulations. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will have an impact on the current and deferred income tax assets and liabilities in the period in which such determination is made.

d. Leases

Company as Lessee

The Company has entered into various lease agreements for commercial spaces. The Company has determined that those leases meet the criteria for recognition and measurement of right-to-use assets and lease liabilities in accordance with SFAS 116, Leases.

Estimates and Assumptions

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period are disclosed below. The Company based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments may change due to market changes on circumstances arising beyond the control of the Company. Such changes are reflected in the assumptions when they occur:

*a. **Fair Value of Financial Assets and Financial Liabilities***

Indonesian Financial Accounting Standards require measurement of certain financial assets and liabilities at fair values, and the disclosure requires the use of estimates. Significant component of fair value measurement is determined based on objective evidence derived from diversification (i.e. foreign exchange, interest rate), while timing and amount of changes in fair value might differ due to different valuation method used.

The fair value of financial assets and financial liabilities are set out in Note 20.

3. **PENGGUNAAN ESTIMASI, PERTIMBANGAN, DAN ASUMSI MANAJEMEN** (Lanjutan)

Estimasi dan Asumsi (Lanjutan)

b. **Estimasi Masa Manfaat Properti Investasi dan Aset Tetap**

Masa manfaat dari masing-masing properti investasi dan aset tetap diestimasi berdasarkan jangka waktu aset tersebut diharapkan tersedia untuk digunakan. Estimasi tersebut didasarkan pada penilaian kolektif berdasarkan bidang usaha yang sama, evaluasi teknis internal dan pengalaman dengan aset sejenis. Estimasi masa manfaat setiap aset ditelaah secara berkala dan diperbarui jika estimasi berbeda dari perkiraan sebelumnya yang disebabkan karena kerusakan fisik, usang secara teknis atau komersial, serta keterbatasan hukum atau pembatasan lainnya terhadap penggunaan aset. Dengan demikian, hasil operasi di masa mendatang mungkin dapat terpengaruh secara signifikan oleh perubahan dalam jumlah dan waktu terjadinya biaya karena perubahan yang disebabkan oleh faktor-faktor yang disebutkan di atas. Penurunan estimasi masa manfaat ekonomis setiap properti investasi dan aset tetap akan menyebabkan kenaikan beban penyusutan dan penurunan nilai tercatat properti investasi dan aset tetap.

Nilai tercatat aset-aset tersebut diungkapkan pada Catatan 9 dan 10.

c. **Imbalan Pasca-Kerja**

Penentuan liabilitas imbalan pasca-kerja dipengaruhi oleh asumsi tertentu yang digunakan oleh aktuaris dalam menghitung jumlah tersebut. Asumsi-asumsi tersebut dijelaskan dalam Catatan 18 dan mencakup, antara lain, tingkat kenaikan gaji, dan tingkat diskonto yang ditentukan dengan mengacu pada imbal hasil pasar atas bunga obligasi korporasi berkualitas tinggi dalam mata uang yang sama dengan mata uang pembayaran imbalan dan memiliki jangka waktu yang mendekati estimasi jangka waktu liabilitas imbalan pasca-kerja tersebut. Hasil aktual yang berbeda dengan asumsi Perusahaan dibukukan pada penghasilan komprehensif lain dan dengan demikian, berdampak pada jumlah penghasilan komprehensif lain yang diakui dan liabilitas yang tercatat pada periode- periode mendatang. Manajemen berkeyakinan bahwa asumsi-asumsi yang digunakan adalah tepat dan wajar, namun demikian, perbedaan signifikan pada hasil aktual, atau perubahan signifikan dalam asumsi-asumsi tersebut dapat berdampak signifikan pada jumlah liabilitas imbalan pasca-kerja.

Pada tanggal 31 Desember 2025 dan 2024, liabilitas imbalan pasca-kerja diungkapkan pada Catatan 18.

3. MANAGEMENT USE OF ESTIMATES, JUDGMENTS, AND ASSUMPTIONS (Continued)

***Estimates and Assumptions** (Continued)*

*b. **Estimated Useful Lives of Investment Properties and Property and Equipment***

The useful life of each of the item of the Company's investment properties and property and equipment is estimated based on the period over which the asset is expected to be available for use. Such estimation is based on a collective assessment of similar business, 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 reduction in the estimated useful life of any item of investment properties and property and equipment would increase the recorded depreciation and decrease the carrying values of these assets.

The carrying values of these assets are set out in Notes 9 and 10.

*c. **Post-employment Benefits***

The determination of the post-employment benefits is dependent on the selection of certain assumptions used by actuary in calculating such amounts. Those assumptions are described in Note 18 and include, among others, rate of salary increase, and discount rate which is determined after giving consideration to interest rates of high-quality corporate bonds that are denominated in the currency in which the benefits are to be paid and have terms of maturity approximating the terms of the related post-employment benefits liability. Actual results that differ from the Company's assumptions are charged to comprehensive income and therefore, generally affect the recognized comprehensive income and recorded obligation in such future periods. While it is believed that the Company's assumptions are reasonable and appropriate, significant differences in actual experience or significant changes in assumptions may materially affect the amount of post-employment benefits liability.

As of 31 December 2025 and 2024, post-employment benefits liability are set out in Note 18.

4. KAS DAN SETARA KAS / *4. CASH AND CASH EQUIVALENTS*

	2025	2024	
Kas			*Cash on hand*
Rupiah	3.500	10.500	*Rupiah*
Bank - Pihak ketiga			*Cash in banks - Third parties*
Rupiah			*Rupiah*
PT Bank Rakyat Indonesia (Persero) Tbk	742.227	3.735	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Central Asia Tbk	566.159	1.398.902	*PT Bank Central Asia Tbk*
PT Bank BCA Syariah	527.880	74.806	*PT Bank BCA Syariah*
PT Bank Mandiri (Persero) Tbk	375.401	79.764	*PT Bank Mandiri (Persero) Tbk*
PT Bank Mizuho Indonesia	83.027	72.709	*PT Bank Mizuho Indonesia*
PT Bank IBK Indonesia Tbk	56.368	55.885	*PT Bank IBK Indonesia Tbk*
PT Bank Syariah Indonesia Tbk	36.087	1.540	*PT Bank Syariah Indonesia Tbk*
PT Bank CIMB Niaga Tbk	11.161	1.867	*PT Bank CIMB Niaga Tbk*
PT Bank Shinhan Indonesia	4.580	-	*PT Bank Shinhan Indonesia*
Sub-jumlah	2.402.890	1.689.208	*Sub-total*
Dolar Amerika Serikat (Catatan 35)			*U.S. Dollar (Note 35)*
PT Bank Central Asia Tbk	380.280	146.903	*PT Bank Central Asia Tbk*
PT Bank Mizuho Indonesia	144.053	811.740	*PT Bank Mizuho Indonesia*
PT Bank IBK Indonesia Tbk	116.836	5.719.746	*PT Bank IBK Indonesia Tbk*
PT Bank Mandiri (Persero) Tbk	44.207	102.528	*PT Bank Mandiri (Persero) Tbk*
PT Bank Shinhan Indonesia	35.210	840.009	*PT Bank Shinhan Indonesia*
PT Bank Woori Saudara Indonesia 1906 Tbk	-	50.359	*PT Bank Woori Saudara Indonesia 1906 Tbk*
Sub-jumlah	720.586	7.671.285	*Sub-total*
Jumlah - Bank	3.123.476	9.360.493	*Total - Cash in banks*
Deposito berjangka - Pihak ketiga			*Time deposits - Third parties*
Dolar Amerika Serikat (Catatan 35)			*U.S. Dollar (Note 35)*
PT Bank IBK Indonesia Tbk	9.230.100	54.142.700	*PT Bank IBK Indonesia Tbk*
PT Bank Mizuho Indonesia	-	33.132.100	*PT Bank Mizuho Indonesia*
PT Bank Woori Saudara Indonesia 1906 Tbk	-	1.616.200	*PT Bank Woori Saudara Indonesia 1906 Tbk*
Jumlah - Deposito berjangka	9.230.100	88.891.000	*Total - Time deposits*
Jumlah	12.357.076	98.261.993	*Total*
Suku bunga rata-rata per tahun deposito berjangka			*Average interest rates per annum time deposit*
Dolar Amerika Serikat	4,50%	3,95% - 4,70%	*U.S. Dollar*

5. EFEK-EFEK / *5. SECURITIES*

a. **Jenis dan tujuan investasi efek-efek adalah sebagai berikut:** / *a. The details of securities by type and purpose of investments are as follows:*

	2025	2024	
Pihak ketiga			*Third parties*
Rupiah			*Rupiah*
Diukur pada nilai wajar melalui laba rugi Unit reksa dana	251.879.093	243.386.652	*At fair value through profit and loss mutual funds*
Jumlah	251.879.093	243.386.652	***Total***

Reksa dana / *Mutual Funds*

Merupakan investasi reksa dana pada pihak ketiga dengan rincian sebagai berikut: / *These represent investments in mutual funds of third parties with details as follows:*

Nama Reksa Dana/ *Name of Mutual Fund*	2025 Jumlah unit/ *Number of units*	2025 Nilai Aset Bersih per unit/ *Net Asset Value per unit*	2025 Nilai wajar/ *Fair value*
Reksa dana Kisi *Money Market Fund*	185.663.586	1.356,642	251.879.093

Nama Reksa Dana/ *Name of Mutual Fund*	2024 Jumlah unit/ *Number of units*	2024 Nilai Aset Bersih per unit/ *Net Asset Value per unit*	2024 Nilai wajar/ *Fair value*
Reksa dana Kisi *Money Market Fund*	163.881.932	1.286,359	210.811.031
Reksa dana Shinhan *Money Market Fund*	22.801.979	1.428,631	32.575.621
			243.386.652

Pada tahun 2025 dan 2024, keuntungan yang belum direalisasi dari kenaikan nilai investasi dalam unit reksa dana masing-masing sebesar Rp 29.093 dan Rp 293.652 dan diakui dalam "Pendapatan Lain-lain" pada laporan laba rugi (Catatan 27).

In 2025 and 2024, unrealized gain on increase in value of investments in units of mutual fund amounted to Rp 29,093 and Rp 293,652, respectively, and recognized in "Other Revenues" in profit or loss (Note 27).

6. PIUTANG SEWA PEMBIAYAAN / *6. FINANCE LEASE RECEIVABLES*

	2025	2024	
Piutang sewa pembiayaan - kotor			*Gross finance lease receivable*
Pihak ketiga			*Third parties*
Rupiah	1.412.233.967	1.502.335.161	*Rupiah*
Dolar Amerika Serikat (Catatan 35)	281.893.825	253.938.411	*U.S Dollar (Note 35)*
Jumlah	1.694.127.792	1.756.273.572	***Total***
Pendapatan pembiayaan tangguhan	(175.611.925)	(189.646.235)	*Unearned lease income*
	1.518.515.867	1.566.627.337	
Cadangan kerugian penurunan nilai	(45.322.135)	(45.013.284)	*Allowance for impairment*
Jumlah - Bersih	1.473.193.732	1.521.614.053	*Total - Net*

6. **PIUTANG SEWA PEMBIAYAAN** (Lanjutan) / 6. ***FINANCE LEASE RECEIVABLES*** *(Continued)*

	2025	2024	
Suku bunga rata-rata per tahun			*Average interest rates per annum*
Rupiah	10,72%	11,12%	*Rupiah*
Dolar Amerika Serikat	6,30%	7,15%	*U.S Dollar*

Manajemen berpendapat bahwa tidak terdapat risiko terkonsentrasi secara signifikan atas piutang sewa pembiayaan.

Management believes that there is no significant concentration of credit risk on finance lease receivables.

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait piutang sewa pembiayaan:

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of finance lease receivables are as follows:

	2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	1.522.330.512	15.015.550	29.281.275	1.566.627.337	*Beginning gross carrying amount*
Transfer ke tahap 1	317.664	(317.664)	-	-	*Transfer to stage 1*
Transfer ke tahap 2	(44.288.169)	44.792.595	(504.426)	-	*Transfer to stage 2*
Transfer ke tahap 3	(8.704.076)	(6.413.649)	15.117.725	-	*Transfer to stage 3*
Perubahan neto	(526.531.300)	(17.216.325)	(5.720.314)	(549.467.939)	*Net change*
Aset baru	722.441.459	-	-	722.441.459	*New assets originated*
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(207.584.838)	(7.768.666)	(5.731.486)	(221.084.990)	*Assets derecognized (other than write off)*
Penghapusbukuan	-	-	-	-	*Write off*
Nilai tercatat bruto akhir	1.457.981.252	28.091.841	32.442.774	1.518.515.867	*Ending gross carrying amount*

	2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Cadangan atas kerugian kredit ekspektasian awal	21.050.110	4.629.735	19.333.439	45.013.284	*Beginning expected credit loss allowances*
Transfer ke tahap 1	73.452	(73.452)	-	-	*Transfer to stage 1*
Transfer ke tahap 2	(1.749.955)	2.005.632	(255.677)	-	*Transfer to stage 2*
Transfer ke tahap 3	(136.106)	(2.004.629)	2.140.735	-	*Transfer to stage 3*
Perubahan neto	(10.766.901)	5.161.878	(2.341.325)	(7.946.348)	*Net change*
Aset baru	9.171.417	-	-	9.171.417	*New assets originated*
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(1.441.183)	(2.398.883)	2.923.848	(916.218)	*Assets derecognized (other than write off)*
Penghapusbukuan	-	-	-	-	*Write off*
Saldo akhir tahun	16.200.834	7.320.281	21.801.020	45.322.135	*Balance at the end of the year*

6. **PIUTANG SEWA PEMBIAYAAN** (Lanjutan) / 6. ***FINANCE LEASE RECEIVABLES*** *(Continued)*

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait piutang sewa pembiayaan: (Lanjutan)

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of finance lease receivables are as follows: (Continued)

	2024				
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Jumlah/ *Total***	
Nilai tercatat bruto awal	1.378.917.013	13.534.230	12.904.617	1.405.355.860	*Beginning gross carrying amount*
Transfer ke tahap 1	4.863.438	(4.863.438)	-	-	*Transfer to stage 1*
Transfer ke tahap 2	(24.827.803)	24.827.803	-	-	*Transfer to stage 2*
Transfer ke tahap 3	(22.747.576)	(322.163)	23.069.739	-	*Transfer to stage 3*
Perubahan neto	(505.845.423)	(10.443.388)	(5.535.685)	(521.824.496)	*Net change*
Aset baru	851.191.645	-	-	851.191.645	*New assets originated*
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(159.220.782)	(7.717.494)	(1.123.465)	(168.061.741)	*Assets derecognized (other than write off)*
Penghapusbukuan	-	-	(33.931)	(33.931)	*Write off*
Nilai tercatat bruto akhir	1.522.330.512	15.015.550	29.281.275	1.566.627.337	*Ending gross carrying amount*

	2024				
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Jumlah/ *Total***	
Cadangan atas kerugian kredit ekspektasian awal	20.494.998	4.059.970	11.045.576	35.600.544	*Beginning expected credit loss allowances*
Transfer ke tahap 1	1.265.965	(1.265.965)	-	-	*Transfer to stage 1*
Transfer ke tahap 2	(567.314)	567.314	-	-	*Transfer to stage 2*
Transfer ke tahap 3	(910.229)	(65.273)	975.502	-	*Transfer to stage 3*
Perubahan neto	(11.278.731)	3.897.658	7.938.714	557.641	*Net change*
Aset baru	13.098.819	-	-	13.098.819	*New assets originated*
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(1.053.398)	(2.563.969)	(592.422)	(4.209.789)	*Assets derecognized (other than write off)*
Penghapusbukuan	-	-	(33.931)	(33.931)	*Write off*
Saldo akhir tahun	21.050.110	4.629.735	19.333.439	45.013.284	*Balance at the end of the year*

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai masing-masing tanggal 31 Desember 2025 dan 2024 telah memadai untuk menutup kemungkinan kerugian dari tidak tertagihnya piutang sewa pembiayaan.

Management believes that the allowance for impairment losses of finance lease receivables as of 31 December 2025 and 2024, is adequate to cover possible losses from uncollectible accounts.

Rincian piutang sewa pembiayaan berdasarkan jatuh tempo perjanjiannya adalah sebagai berikut:

The details of finance lease receivables based on maturity of lease contracts follows:

	2025	**2024**	
Kurang dari atau sama dengan 1 tahun	825.837.028	896.572.081	*Less than or equal to 1 year*
Lebih dari 1 tahun sampai dengan 2 tahun	533.810.842	520.852.336	*More than 1 year until 2 years*
Lebih dari 2 tahun	334.479.922	338.849.155	*More than 2 years*
Jumlah	1.694.127.792	1.756.273.572	*Total*

6. **PIUTANG SEWA PEMBIAYAAN** (Lanjutan) / 6. ***FINANCE LEASE RECEIVABLES*** *(Continued)*

Kolektibilitas piutang sewa pembiayaan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Collectibility of finance lease receivables as of 31 December 2025 and 2024 are follows:

	2025	2024	
Pihak ketiga			*Third parties*
Lancar	1.625.980.875	1.703.784.917	*Current*
Dalam perhatian khusus	33.439.315	21.144.823	*Special mention*
Kurang lancar	757.449	1.446.623	*Substandard*
Diragukan	461.422	2.417.907	*Doubful*
Macet	33.488.731	27.479.302	*Loss*
Jumlah	1.694.127.792	1.756.273.572	*Total*

Manajemen berpendapat bahwa penyisihan kerugian penurunan nilai atas piutang pembiayaan adalah cukup untuk menutup kerugian yang mungkin timbul dari tidak tertagihnya piutang tersebut.

Management believes that the amount of the allowance for impairment losses for financing receivables is adequate to cover possible losses on uncollectible accounts.

Mutasi piutang sewa pembiayaan yang direstrukturisasi adalah sebagai berikut:

Movement of restructured finance lease receivables are as follows:

	2025	2024	
Saldo awal	53.442.860	58.750.286	*Beginning balance*
Restrukturisasi selama tahun berjalan	41.929.603	38.655.039	*Restructured during the year*
Pengurangan selama tahun berjalan	(26.980.291)	(43.962.465)	*Deduction during the year*
Saldo akhir	68.392.172	53.442.860	*Ending balance*

Pada tanggal 31 Desember 2025 dan 2024, piutang sewa pembiayaan masing-masing sebesar Rp 241.782.614 dan Rp 139.823.757 digunakan sebagai jaminan pinjaman yang diterima oleh Perusahaan (Catatan 14).

As of 31 December 2025 and 2024, finance lease receivables amounting to Rp 241,782,614 and Rp 139,823,757, respectively, were pledged as collateral on loans obtained by the Company (Note 14).

7. PIUTANG PEMBIAYAAN MULTIGUNA / *7. MULTIPURPOSE FINANCING RECEIVABLES*

	2025	2024	
Piutang pembiayaan multiguna - kotor			*Multipurpose financing receivables*
Pihak ketiga			*Third parties*
Rupiah	1.567.876	9.008.022	*Rupiah*
Pendapatan pembiayaan multiguna yang belum diakui	(132.311)	(524.989)	*Unearned multipurpose financing income*
Jumlah - bersih	1.435.565	8.483.033	*Total - Net*
Cadangan kerugian penurunan nilai	(15.851)	(116.075)	*Allowance for impairment losses*
Jumlah - Bersih	1.419.714	8.366.958	*Total - Net*
Suku bunga rata-rata per tahun			*Average interest rates per annum*
Rupiah	12,65%	12,87%	*Rupiah*

Manajemen berpendapat bahwa tidak terdapat risiko terkonsentrasi secara signifikan atas piutang pembiayaan multiguna.

Management believes that there is no significant concentrations of credit risk on multipurpose financing receivables.

Pada tanggal 31 Desember 2025 dan 2024, seluruh sumber dana piutang pembiayaan multiguna merupakan pembiayaan sendiri.

As of 31 December 2025 and 2024, all sources of financing of multipurpose financing receivables are directly from the Company.

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait piutang pembiayaan multiguna:

An analysis of change in the gross carrying amount and the corresponding expected credit Loss allowances of multipurpose financing receivables are as follows:

	2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	8.175.545	307.488	-	8.483.033	*Beginning gross carrying amount*
Transfer ke tahap 1	-	-	-	-	*Transfer to stage 1*
Transfer ke tahap 2	-	-	-	-	*Transfer to stage 2*
Transfer ke tahap 3	-	-	-	-	*Transfer to stage 3*
Perubahan neto	(299.051)	-	-	(299.051)	*Net change*
Aset baru	1.178.733	-	-	1.178.733	*New assets originated*
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(7.619.662)	(307.488)	-	(7.927.150)	*Assets derecognized (other than write off)*
Penghapusbukuan	-	-	-	-	*Write off*
Nilai tercatat bruto akhir	1.435.565	-	-	1.435.565	*Ending gross carrying amount*

	2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	63.203	52.872	-	116.075	*Beginning gross carrying amount*
Transfer ke tahap 1	-	-	-	-	*Transfer to stage 1*
Transfer ke tahap 2	-	-	-	-	*Transfer to stage 2*
Transfer ke tahap 3	-	-	-	-	*Transfer to stage 3*
Perubahan neto	(5.743)	-	-	(5.743)	*Net change*
Aset baru	15.042	-	-	15.042	*New assets originated*
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(56.651)	(52.872)	-	(109.523)	*Assets derecognized (other than write off)*
Penghapusbukuan	-	-	-	-	*Write off*
Saldo akhir tahun	15.851	-	-	15.851	*Balance at the end of the year*

7. **PIUTANG PEMBIAYAAN MULTIGUNA** (Lanjutan)

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait piutang pembiayaan multiguna: (Lanjutan)

7. ***MULTIPURPOSE FINANCING RECEIVABLES*** *(Continued)*

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of multipurpose financing receivables are as follows: (Continued)

	2024				
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Jumlah/ *Total***	
Nilai tercatat bruto awal	9.709.995	-	-	9.709.995	*Beginning gross carrying amount*
Transfer ke tahap 1	-	-	-	-	*Transfer to stage 1*
Transfer ke tahap 2	(601.062)	601.062	-	-	*Transfer to stage 2*
Transfer ke tahap 3	-	-	-	-	*Transfer to stage 3*
Perubahan neto	(4.675.380)	(293.574)	-	(4.968.954)	*Net change*
Aset baru	6.573.637	-	-	6.573.637	*New assets originated*
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(2.831.645)	-	-	(2.831.645)	*Assets derecognized (other than write off)*
Penghapusbukuan	-	-	-	-	*Write off*
Nilai tercatat bruto akhir	8.175.545	307.488	-	8.483.033	*Ending gross carrying amount*

	2024				
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Jumlah/ *Total***	
Nilai tercatat bruto awal	78.280	-	-	78.280	*Beginning gross carrying amount*
Transfer ke tahap 1	-	-	-	-	*Transfer to stage 1*
Transfer ke tahap 2	(6.731)	6.731	-	-	*Transfer to stage 2*
Transfer ke tahap 3	-	-	-	-	*Transfer to stage 3*
Perubahan neto	(54.749)	46.141	-	(8.608)	*Net change*
Aset baru	54.262	-	-	54.262	*New assets originated*
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(7.859)	-	-	(7.859)	*Assets derecognized (other than write off)*
Penghapusbukuan	-	-	-	-	*Write off*
Saldo akhir tahun	63.203	`52.872	-	116.075	*Balance at the end of the year*

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai tanggal 31 Desember 2025 dan 2024 telah memadai untuk menutup kemungkinan kerugian dari tidak tertagihnya piutang pembiayaan multiguna.

Management believes that the allowance for impairment losses of multipurpose financing as of 31 December 2025 and 2024, is adequate to cover possible losses from uncollectible accounts.

Rincian piutang pembiayaan multiguna berdasarkan jatuh tempo perjanjiannya adalah sebagai berikut:

The details of multipurpose financing receivables classified based on maturity of contract are as follows:

	2025	**2024**	
Kurang dari atau sama dengan 1 tahun	1.125.785	6.956.362	*Less than or equal to 1 year*
Lebih dari 1 tahun sampai dengan 2 tahun	274.560	1.216.904	*More than 1 year until 2 years*
Lebih dari 2 tahun	167.531	834.756	*More than 2 years*
Jumlah	1.567.876	9.008.022	***Total***

7. **PIUTANG PEMBIAYAAN MULTIGUNA** (Lanjutan) / *MULTIPURPOSE FINANCING RECEIVABLES (Continued)*

Kolektibilitas seluruh piutang pembiayaan multiguna pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Collectiblity of all multipurpose financing receivables as of 31 December 2025 and 2024 are follows:

	2025	2024	
Pihak ketiga			*Third parties*
Lancar	1.567.876	8.689.875	*Current*
Dalam perhatian khusus	-	318.147	*Special mention*
Kurang lancar	-	-	*Substandard*
Diragukan	-	-	*Doubtful*
Macet	-	-	*Loss*
Jumlah	1.567.876	9.008.022	*Total*

Manajemen berpendapat bahwa penyisihan kerugian penurunan nilai atas piutang pembiayaan adalah cukup untuk menutup kerugian yang mungkin timbul dari tidak tertagihnya piutang tersebut.

Management believes that the amount of the allowance for impairment losses for financing receivables is adequate to cover possible losses on uncollectible accounts.

Mutasi piutang pembiayaan multiguna yang direstrukturisasi adalah sebagai berikut:

Movement of restructured multipurposes financing receivables follows:

	2025	2024	
Saldo awal	22.337	45.326	*Beginning balance*
Pengurangan selama tahun berjalan	(12.837)	(22.989)	*Deduction during the year*
Saldo akhir	9.500	22.337	*Ending balance*

8. **PIUTANG LAIN-LAIN** / *OTHER RECEIVABLES*

	2025	2024	
Pihak ketiga			**Third parties**
Bunga	11.613	197.959	*Interest*
Piutang karyawan	182.195	59.206	*Employees advances*
Jumlah	193.808	257.165	*Total*

Tidak dibentuk cadangan kerugian penurunan nilai atas piutang lain-lain karena manajemen berpendapat bahwa seluruh piutang tersebut dapat ditagih.

No allowance for impairment was provided on other receivables as management believes that all such receivables are collectible.

9. PROPERTI INVESTASI / *9. INVESTMENT PROPERTIES*

	Perubahan selama tahun 2025/ *Changes during 2025*				
	1 Januari/ *January 2025*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**31 Desember/ *December 2025***	
Biaya perolehan:					*At cost:*
Tanah	702.000	-	-	702.000	*Land*
Bangunan	11.659.182	-	-	11.659.182	*Building*
Jumlah	12.361.182	-	-	12.361.182	*Total*
Akumulasi penyusutan:					*Accumulated depreciation:*
Bangunan	4.761.138	582.960	-	5.344.098	*Building*
Nilai Tercatat	7.600.044			7.017.084	*Net Book Value*

	Perubahan selama tahun 2024/ *Changes during 2024*				
	1 Januari/ *January 2024*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**31 Desember/ *December 2024***	
Biaya perolehan:					*At cost:*
Tanah	702.000	-	-	702.000	*Land*
Bangunan	11.659.182	-	-	11.659.182	*Building*
Jumlah	12.361.182	-	-	12.361.182	*Total*
Akumulasi penyusutan:					*Accumulated depreciation:*
Bangunan	4.178.179	582.959	-	4.761.138	*Building*
Nilai Tercatat	8.183.003			7.600.044	*Net Book Value*

Properti investasi pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Investment properties as of 31 December 2025 and 2024 are as follows:

	Lokasi/ *Location*	**2025 dan/ *and 2024***	
Tanah seluas 54 m^2 dan bangunan ruko seluas 88 m^2	Cibubur, Jakarta	1.369.000	*A parcel of land measuring 54 square meters and a building measuring 88 square meters*
Tanah seluas 540 m^2	Cikarang, Bekasi	702.000	*A parcel of land measuring 540 square meters*
Ruang perkantoran seluas 214,05 m^2	APL Tower, Jakarta	9.880.182	*Office space measuring 214.05 square meters*
Tanah seluas 320 m2 dan bangunan 140 m^2	Banjar baru, Banjarmasin	410.000	*A parcel of land measuring 320 square meters and a building measuring 140 square meters*
Jumlah		12.361.182	*Total*

Nilai wajar properti investasi berdasarkan estimasi manajemen pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp 12.750.000 dan Rp 12.700.000 (Catatan 20).

As of 31 December 2025 and 2024, the fair value of the investment properties based on estimate of management amounted to Rp 12,750,000 and Rp 12,700,000, respectively (Note 20).

Beban penyusutan disajikan sebagai bagian dari "Beban umum dan administrasi" (Catatan 30) pada laba rugi.

Depreciation expense is presented as part of "General and administrative expenses" (Note 30) in profit or loss.

10. ASET TETAP DAN ASET HAK-GUNA / *10. PROPERTY AND EQUIPMENT AND RIGHT-OF-USE ASSETS*

	2025				
	Saldo awal/ ***Beginning balance***	**Penambahan/** ***Additions***	**Pengurangan/** ***Deductions***	**Saldo akhir/** ***Ending balance***	
Biaya perolehan:					*At cost:*
Pemilikan langsung					*Direct acqusitions*
Tanah	656.040	-	-	656.040	*Land*
Bangunan	1.727.560	-	-	1.727.560	*Building*
Peralatan kantor	15.124.923	148.405	(14.408)	15.258.920	*Office equipment*
Kendaraan	1.537.457	18.563	(195.409)	1.360.611	*Vehicles*
Aset hak-guna					*Right-of-use assets*
Ruang kantor	9.322.572	367.337	(346.938)	9.342.971	*Office space*
	28.368.552	534.305	(556.755)	28.346.102	
Aset dalam penyelesaian	-	22.200	-	22.200	*Construction in progress*
Jumlah	28.368.552	556.505	(556.755)	28.368.302	*Total*
Akumulasi penyusutan:					*Accumulated depreciation:*
Pemilikan langsung					*Direct acqusitions*
Bangunan	914.168	86.378	-	1.000.546	*Building*
Peralatan kantor	12.751.543	1.237.857	(14.408)	13.974.992	*Office equipment*
Kendaraan	1.020.251	130.075	(195.409)	954.917	*Vehicles*
Aset hak-guna					*Right-of-use assets*
Ruang kantor	4.861.928	3.711.414	(346.938)	8.226.404	*Office space*
Jumlah	19.547.890	5.165.724	(556.755)	24.156.859	*Total*
Nilai Tercatat	8.820.662			4.211.443	*Net Book Value*

	2024				
	Saldo awal/ ***Beginning balance***	**Penambahan/** ***Additions***	**Pengurangan/** ***Deductions***	**Saldo akhir/** ***Ending balance***	
Biaya perolehan:					*At cost:*
Pemilikan langsung					*Direct acqusitions*
Tanah	656.040	-	-	656.040	*Land*
Bangunan	1.727.560	-	-	1.727.560	*Building*
Peralatan kantor	14.564.447	569.833	(9.357)	15.124.923	*Office equipment*
Kendaraan	1.537.457	-	-	1.537.457	*Vehicles*
Aset hak-guna					*Right-of-use assets*
Ruang kantor	9.322.572	74.988	(74.988)	9.322.572	*Office space*
Jumlah	27.808.076	644.821	(84.345)	28.368.552	*Total*
Akumulasi penyusutan:					*Accumulated depreciation:*
Pemilikan langsung					*Direct acqusitions*
Bangunan	827.790	86.378	-	914.168	*Building*
Peralatan kantor	10.678.180	2.075.215	(1.852)	12.751.543	*Office equipment*
Kendaraan	847.849	172.402	-	1.020.251	*Vehicles*
Aset hak-guna					*Right-of-use assets*
Ruang kantor	1.230.290	3.706.626	(74.988)	4.861.928	*Office space*
Jumlah	13.584.109	6.040.621	(76.840)	19.547.890	*Total*
Nilai Tercatat	14.223.967			8.820.662	*Net Book Value*

Beban penyusutan disajikan sebagai bagian dari "Beban umum dan administrasi" (Catatan 30) pada laba rugi.

Depreciation expense is presented as part of "General and administrative expenses" (Note 30) in profit or loss.

10. **ASET TETAP DAN ASET HAK-GUNA** (Lanjutan)

Pada tahun 2025 dan 2024, Perusahaan menghapus aset tetap berupa peralatan kantor dan kendaraan dengan harga perolehan masing-masing sebesar Rp 209.817 dan Rp 9.357 dan akumulasi penyusutan masing-masing sebesar Rp 209.817 dan Rp 1.852.

Perusahaan melakukan penjualan aset tetap dengan rincian sebagai berikut:

	2025	2024	
Harga jual	81.081	-	*Selling price*
Nilai tercatat	-	-	*Net book value*
Laba atas penjualan aset tetap (Catatan 27)	81.081	-	*Gain on sale of property and equipment (Note 27)*

Pengurangan aset hak-guna pada tahun 2025 dan 2024 sehubungan dengan selesainya periode masa sewa.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset tetap yang dipakai sementara.

Pada tanggal 31 Desember 2025 dan 2024, jumlah tercatat bruto dari aset tetap yang telah disusutkan penuh dan masih digunakan oleh Perusahaan masing-masing sebesar Rp 11.005.158 dan Rp 6.379.182.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset tetap yang dihentikan dari penggunaan aktif dan tidak diklasifikasikan sebagai tersedia untuk dijual.

Perusahaan memiliki sebidang tanah yang terletak di Semarang dengan hak legal berupa Hak Guna Bangunan (HGB) yang dapat diperbaharui dan berjangka waktu 20 tahun yang akan jatuh tempo tahun 2034. Perusahaan berkeyakinan bahwa HGB tersebut dapat diperpanjang pada saat jatuh tempo, karena seluruh aset tanah diperoleh secara legal dan didukung dengan dokumen kepemilikan yang memadai.

Pada tanggal 31 Desember 2025 dan 2024, aset tetap Perusahaan berupa gedung, peralatan kantor dan kendaraan diasuransikan kepada PT Asuransi FPG Indonesia, PT Asuransi Raksa Pratikara dan PT KB Insurance Indonesia, pihak-pihak ketiga, dengan jumlah nilai pertanggungan masing-masing sebesar Rp 7.389.270 dan Rp 8.089.714.

Manajemen berpendapat bahwa nilai pertanggungan asuransi tersebut cukup untuk menutup kemungkinan kerugian atas aset tetap yang dipertanggungkan.

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas aset tetap.

*10. **PROPERTY AND EQUIPMENT AND RIGHT-OF-USE ASSETS** (Continued)*

In 2025 and 2024, the Company has disposed property and equipment such as office equipment with cost amounting to Rp 209,817 and Rp 9,357, respectively and accumulated depreciation amounting to Rp 209,817 and Rp 1,852, respectively.

The Company sale of certain property and equipment with details as follows:

Deduction of right-of-use assets in 2025 and 2024 is due to the expiration of the lease period.

As of 31 December 2025 and 2024, there are no property and equipment which were used temporarily.

As of 31 December 2025 and 2024, total gross carrying amount property and equipment that have been fully depreciated, but still used for operations amounted Rp 11,005,158 and Rp 6,379,182, respectively.

As of 31 December 2025 and 2024, there are no property and equipment that were withdrawn from active use and are not classified as available-for-sale.

The Company owns a parcel of land located in Semarang with renewable Building Use Rights (Hak Guna Bangunan or HGB) for twenty (20) years until 2034. Management believes that it is probable to extend the term of the HGB on its expiration since all the land were acquired legally and supported by sufficient evidence of ownership.

As of 31 December 2025 and 2024, property and equipment such as building, office equipment and vehicles are insured with PT Asuransi FPG Indonesia, PT Asuransi Raksa Pratikara and PT KB Insurance Indonesia, third parties, for a total coverage of Rp 7,389,270 and Rp 8,089,714, respectively.

Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

Management believes that there is no impairment in value of the aforementioned property and equipment.

11. ASET *IJARAH MUNTAHIYAH BITTAMLIK* / *11. ASSETS FOR IJARAH MUNTAHIYAH BITTAMLIK*

Akun ini merupakan beberapa alat berat milik Perusahaan yang digunakan untuk sewa guna secara *Ijarah Muntahiyah Bittamlik* (IMBT) kepada pelanggan, sebagai berikut:

These represent heavy equipment owned by the Company, which are used for finance lease through Ijarah Muntahiyah Bittamlik (IMBT) agreements to customers, with details as follows:

	2025				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Saldo akhir/ *Ending balance*	
Biaya perolehan	144.029.946	159.709.154	(41.248.105)	262.490.995	*At cost*
Akumulasi penyusutan	65.703.956	52.067.297	(40.747.921)	77.023.332	*Accumulated depreciation*
Cadangan kerugian penurunan nilai	108.465	918.258	-	1.026.723	*Allowance for impairment losses*
Jumlah	65.812.421	52.985.555	(40.747.921)	78.050.055	*Total*
Nilai Tercatat	78.217.525			184.440.940	*Net Book Value*

	2024				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Saldo akhir/ *Ending balance*	
Biaya perolehan	156.058.137	74.127.420	(86.155.611)	144.029.946	*At cost*
Akumulasi penyusutan	82.277.733	59.763.184	(76.336.961)	65.703.956	*Accumulated depreciation*
Cadangan kerugian penurunan nilai	108.465	-	-	108.465	*Allowance for impairment losses*
Jumlah	82.386.198	59.763.184	(76.336.961)	65.812.421	*Total*
Nilai Tercatat	73.671.939			78.217.525	*Net Book Value*

Jumlah penyusutan yang dibebankan pada tahun 2025 dan 2024 masing-masing sebesar Rp 52.067.297 dan Rp 59.763.184 dibukukan sebagai bagian dari "Pendapatan *ijarah muntahiyah bittamlik* - bersih" pada laba rugi.

Depreciation charged to operations amounted to Rp 52,067,297 and Rp 59,763,184 in 2025 and 2024, respectively is included as part of "Ijarah muntahiyah bittamlik income - net" in profit or loss.

Mutasi cadangan kerugian penurunan nilai aset IMBT adalah sebagai berikut:

Movements of allowance for impairment losses of assets for IMBT follows:

	2025	2024	
Saldo awal tahun	108.465	108.465	*Balance at beginning of the year*
Penambahan	918.258	-	*Addition*
Saldo akhir tahun	1.026.723	108.465	*Balance at end of the year*

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai aset IMBT adalah cukup untuk menutup kemungkinan penurunan nilai yang mungkin terjadi.

Management believes that the allowance for impairment losses is adequate to cover the impairment in value of the assets.

11. **ASET *IJARAH MUNTAHIYAH BITTAMLIK*** (Lanjutan) / *11. **ASSETS FOR IJARAH MUNTAHIYAH BITTAMLIK** (Continued)*

Aset IMBT diasuransikan kepada PT Asuransi Takaful Umum, PT Asuransi Sinar Mas Syariah, PT Asuransi Jasindo Syariah, dan PT Kalibesar Raya Utama, pihak-pihak ketiga, dengan jumlah pertanggungan sebesar Rp 289.291.950 dan Rp 191.320.231 pada tanggal 31 Desember 2025 dan 2024.

Assets for IMBT are insured with PT Asuransi Takaful Umum, PT Asuransi Sinar Mas Syariah, PT Asuransi Jasindo Syariah, and PT Kalibesar Raya Utama, third parties, for a total insurance coverage of Rp 289,291,950 and Rp 191,320,231 as of 31 December 2025 and 2024, respectively.

Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian aset yang dipertanggungkan.

Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

Mutasi aset IMBT yang direstrukturisasi adalah sebagai berikut:

Movements of restructured IMBT assets are as follows:

	2025	2024	
Saldo awal	9.046.242	8.143.252	*Beginning balance*
Restrukturisasi selama tahun berjalan	-	11.359.452	*Restructured during the year*
Pengurangan selama tahun berjalan	(1.364.316)	(10.456.462)	*Deduction during the year*
Saldo akhir	7.681.926	9.046.242	*Ending balance*

12. **ASET LAIN-LAIN - BERSIH** / *12. **OTHER ASSETS - NET***

	2025	2024	
Tagihan dari jaminan yang dikuasai kembali - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 22.730.374 dan Rp 21.077.244 pada tanggal 31 Desember 2025 dan 2024	91.584.208	86.653.388	*Claims from collateral - net of allowance for impairment losses of Rp 22,730,374 and Rp 21,077,244 as of 31 December 2025 and 2024, respectively*
Simpanan jaminan	3.247.914	1.307.486	*Security deposits*
Jumlah - Bersih	94.832.122	87.960.874	*Total - Net*

Tagihan dari jaminan yang dikuasai kembali / *Claims from collateral*

Perubahan cadangan kerugian penurunan nilai atas tagihan dari jaminan yang dikuasai kembali adalah sebagai berikut:

The changes in allowance for impairment losses on claims from collateral follows:

	2025	2024	
Saldo awal tahun	21.077.244	30.735.829	*Balance at beginning of the year*
Penambahan	1.653.130	1.429.525	*Provisions*
Pengurangan	-	(5.832.774)	*Deductions*
Penghapusan	-	(5.255.336)	*Write-off*
Saldo akhir tahun	22.730.374	21.077.244	*Balance at end of the year*

13. UTANG PAJAK / *13. TAXES PAYABLE*

	2025	2024	
Pajak penghasilan badan (Catatan 31)	4.796.207	6.979.096	*Corporate income tax (Note 31)*
Pajak penghasilan			*Income taxes*
Pasal 4(2)	76.993	6.778	*Article 4(2)*
Pasal 21	217.677	310.975	*Article 21*
Pasal 23	3.536	10.195	*Article 23*
Pasal 25	1.169.170	1.010.071	*Article 25*
	6.263.583	8.317.115	
Pajak Pertambahan Nilai	14.563	2.310	*Value Added Tax*
Jumlah	6.278.146	8.319.425	***Total***

14. PINJAMAN YANG DITERIMA / *14. LOANS RECEIVED*

Akun ini merupakan fasilitas kredit yang diperoleh dari pihak-pihak sebagai berikut:

These represent credit facilities obtained from the following parties:

	2025	2024	
Rupiah			*Rupiah*
PT Bank Mizuho Indonesia	200.000.000	286.500.000	*PT Bank Mizuho Indonesia*
PT Bank Shinhan Indonesia	134.590.882	51.412.335	*PT Bank Shinhan Indonesia*
PT Bank Central Asia Tbk	107.138.889	43.805.555	*PT Bank Central Asia Tbk*
PT Bank Mandiri (Persero) Tbk	24.321.588	89.045.142	*PT Bank Mandiri (Persero) Tbk*
	466.051.359	470.763.032	
Dolar Amerika Serikat (Catatan 35)			*U.S. Dollar (Note 35)*
Korea Development Bank	167.820.000	323.240.000	*Korea Development Bank*
PT Bank Mizuho Indonesia	99.013.800	-	*PT Bank Mizuho Indonesia*
	266.833.800	323.240.000	
Jumlah	732.885.159	794.003.032	*Total*
Biaya transaksi yang belum diamortisasi	(326.558)	(328.486)	*Unamortized transaction cost*
Jumlah	732.558.601	793.674.546	*Total*

Suku bunga per tahun dari pinjaman yang diterimaPerusahaan adalah sebagai berikut:

The interest rates per annum on the loans obtained by the Company follows:

	2025	2024	
Rupiah	5,15% - 7,25%	6,20% - 7,40%	*Rupiah*
Dolar Amerika Serikat	4,29% - 4,82%	5,14% - 6,03%	*U.S Dollar*

a. **Korea Development Bank (KDB)**

Pada tanggal 3 Desember 2020, Perusahaan menandatangani Perjanjian Pinjaman dengan KDB sebesar US$ 20.000.000. Pinjaman ini digunakan untuk modal kerja dan tanpa jaminan.

a. Korea Development Bank (KDB)

On 3 December 2020, the Company signed a Loan Agreement with KDB amounting to US$ 20,000,000. This loan is used for working capital and is unsecured.

14. **PINJAMAN YANG DITERIMA** (Lanjutan)

a. **Korea Development Bank (KDB)** (Lanjutan)

Pada tanggal 1 Desember 2025, Perusahaan melakukan pelunasan atas pinjaman tersebut dan di tanggal yang sama, Perusahaan dan KDB menandatangani perjanjian pinjaman sebesar US$ 10.000.000 yang digunakan untuk modal kerja dan diberikan tanpa jaminan, dengan jangka waktu dua (2) tahun dan jatuh tempo pada tanggal 1 Desember 2027.

Tidak terdapat pembatasan khusus atas fasilitas kredit yang diperoleh dari KDB.

b. **PT Bank Mizuho Indonesia (Mizuho)**

Pada tanggal 16 Desember 2022, Perusahaan menandatangani Perjanjian Fasilitas Pinjaman Berulang dengan jumlah maksimum sebesar Rp 200.000.000. Pinjaman ini digunakan untuk modal kerja dengan tenor pembiayaan selama satu (1) tahun. Pada tanggal 15 Desember 2023, fasilitas ini ditingkatkan menjadi Rp 300.000.000. Fasilitas ini telah diperpanjang dengan jatuh tempo terakhir pada tanggal 16 Desember 2026.

Fasilitas pinjaman dari Mizuho dijamin dengan *letter of comfort* dari KDB (Catatan 34).

Pembayaran pinjaman pokok pada tahun 2025 dan 2024 adalah masing masing sebesar Rp 575.000.000 dan Rp 224.000.000.

Pinjaman Perusahaan dari Mizuho mencakup persyaratan yang membatasi hak Perusahaan tanpa persetujuan tertulis dari Mizuho untuk melakukan konsolidasi atau merger; menggadaikan, menjual, mengalihkan atau menjaminkan saham Perusahaan serta mengubah struktur pemegang saham yang menyebabkan KDB tidak menjadi pemegang saham mayoritas Perusahaan; mengubah struktur permodalan kecuali bila bertujuan menambah modal disetor; mengubah struktur, status hukum dan sifat usaha Perusahaan; menjual, menyewakan/menyewakan kembali, mengalihkan atau melepaskan aset-aset yang material kecuali yang dilakukan rangka usaha Perusahaan. Disamping itu, Perusahaan diwajibkan untuk memelihara rasio keuangan sebagai berikut:

- *Gearing ratio* maksimum 8 kali.
- Rasio Non Performing Financing (NPF) - bersih maksimum 5%.

*14. **LOANS RECEIVED** (Continued)*

*a. **Korea Development Bank (KDB)** (Continued)*

On 1 December 2025, the Company made a repayment of the loan. On the same date, the Company and KDB signed a loan agreement for US$ 10,000,000, which was used for working capital and provided without collateral, with a term of two (2) years and maturing on 1 December 2027.

There are no specific restrictions on loan from KDB.

*b. **PT Bank Mizuho Indonesia (Mizuho)***

On 16 December 2022, the Company signed a Revolving Loan Facility Agreement with a maximum amount of Rp 200,000,000. This loan facility is used for working capital with a term of one (1) year. On 15 December 2023, this facility further increased to Rp 300,000,000. The facility has been extended until 16 December 2026.

The loan facility from Mizuho is secured by letter of comfort from KDB (Note 34).

Payment of loan principal in 2025 and 2024 amounted to Rp 575,000,000 and Rp 224,000,000, respectively.

The Company's loan from Mizuho includes requirement that limit the Company's right without prior written approval from Mizuho to conduct consolidation or merger; pledge, sell, transfer or collateralized the Company's shares and change the shareholder structure which causes KDB not to become the majority shareholder of the Company; change the capital structure unless the aim is to increase paid-up capital; change the structure, legal status and nature of the Company's business; selling, lease/lease- back, transferring or disposing of material assets except those carry-out in the context of the Company's business. Besides, the Company is required to maintain certain financial ratios as follows:

- *Gearing ratio maximum 8 times.*
- *Non Performing Financing (NPF) ratio – net maximum of 5%.*

14. **PINJAMAN YANG DITERIMA** (Lanjutan) / *14. **LOANS RECEIVED** (Continued)*

b. **PT Bank Mizuho Indonesia (Mizuho)** (Lanjutan) / *b. **PT Bank Mizuho Indonesia (Mizuho)** (Continued)*

Pada tanggal 31 Desember 2025 dan 2024, rasio-rasio tersebut adalah sebagai berikut (tidak diaudit):

As of 31 December 2025 and 2024, the ratios follows (unaudited):

	2025	2024	
Gearing ratio	0,60x	0,65x	*Gearing ratio*
Rasio NPF - bersih	0,71%	0,64%	*NPF ratio - net*

c. **PT Bank Mandiri (Persero) Tbk (Mandiri)** / *c. **PT Bank Mandiri (Persero) Tbk (Mandiri)***

Pada tanggal 28 September 2022, Perusahaan menandatangani Perjanjian Pinjaman Modal Kerja *Executing* yang bersifat *revolving* sebesar Rp 200.000.000 dengan tenor pembiayaan empat puluh delapan (48) bulan dan masa penarikan pinjaman selama dua belas (12) bulan.

On 28 September 2022, the Company signed a revolving Executing Working Capital Loan amounting to Rp 200,000,000 with a term of fourty eight (48) months and withdrawal period of twelve (12) months.

Pada tanggal 27 Maret 2024, Perusahaan menandatangani Perjanjian Pinjaman Modal Kerja *Executing* yang bersifat *revolving* sebesar Rp 200.000.000 dengan tenor pembiayaan empat puluh delapan (48) bulan dan masa penarikan pinjaman selama dua belas (12) bulan.

On 27 March 2024, the Company signed a revolving Executing Working Capital Loan amounting to Rp 200,000,000 with a term of fourty eight (48) months and withdrawal period of twelve (12) months.

Fasilitas pinjaman dari Mandiri dijamin dengan piutang sewa pembiayaan Perusahaan (Catatan 6).

The loan facility from Mandiri is secured by finance lease receivables of the Company (Note 6).

Pembayaran pinjaman pokok pada tahun 2025 dan 2024 adalah masing-masing sebesar Rp 64.723.554 dan Rp 64.149.464.

Payment of loan principal in 2025 and 2024 amounted to Rp 64,723,554 and Rp 64,149,464, respectively.

Pinjaman Perusahaan dari Mandiri mencakup persyaratan yang membatasi hak Perusahaan tanpa pemberitahuan tertulis kepada Mandiri antara lain untuk melakukan peleburan, penggabungan, pengambilalihan atau pembubaran serta mengubah status kelembagaan, anggaran dasar, susunan pengurus dan pemegang saham. Disamping itu, Perusahaan diwajibkan untuk memelihara rasio keuangan sebagai berikut:

The Company's loan from Mandiri includes terms that limit the Company's rights without written notice to Mandiri, among others, conduct merger, consolidation, acquisition or dissolution as well as changing institutional status, articles of association, composition of management and shareholders. Besides, the Company is required to maintain certain financial ratios as follows:

- *Gearing ratio* maksimum 9 kali.
- Rasio NPF bruto dengan tunggakan lebih dari 90 hari maksimal 5%.

- *Gearing ratio maximum of 9 times.*
- *Gross NPF ratio shall not exceed 5% for overdue balances above 90 days.*

14. **PINJAMAN YANG DITERIMA** (Lanjutan)

c. **PT Bank Mandiri (Persero) Tbk (Mandiri)** (Lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, rasio-rasio tersebut adalah sebagai berikut (tidak diaudit):

	2025	2024	
Gearing ratio	0,60x	0,65x	*Gearing ratio*
Rasio NPF - bruto	2,02%	1,82%	*NPF ratio - gross*

d. **PT Bank Shinhan Indonesia (Shinhan)**

Pada tanggal 7 November 2023, Perusahaan menandatangani Perjanjian Fasilitas Pinjaman Rekening Koran, dengan jumlah maksimum sebesar Rp 100.000.000. Pada tanggal 7 November 2024, fasilitas ini diturunkan menjadi Rp 70.000.000 dengan jatuh tempo terakhir pada tanggal 7 November 2026. Pinjaman ini digunakan untuk modal kerja.

Pada tanggal 29 September 2025, Perusahaan menandatangani perjanjian fasilitas pinjaman korporasi (modal kerja), dengan jumlah maksimum sebesar Rp 100.000.000 dengan tenor tiga puluh enam (36) bulan dan masa penarikan pinjaman selama dua belas (12) bulan. Fasilitas ini di jamin dengan piutang sebesar minimal 100% dari nilai tercatat.

Pembayaran pinjaman pokok fasilitas PRK pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp 97.420.089 dan 31.921.956.

Pembayaran pinjaman pokok fasilitas berjangka pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp 250.000 dan nihil.

Pinjaman Perusahaan dari Shinhan mencakup persyaratan yang membatasi hak Perusahaan tanpa persetujuan tertulis dari Shinhan untuk bertindak sebagai penjamin atau memberikan jaminan perusahaaan kepada pihak lain, melakukan perubahan sifat dan kegiatan usaha, melepaskan hak atas harta kekayaan, mengajukan permohonan untuk dinyatakan pailit, lalai untuk membayar hutang dan mengalihkan fasilitas kredit. Disamping itu, Perusahaan diwajibkan untuk memelihara rasio keuangan sebagai berikut:

- *Gearing ratio* maksimum 5 kali.
- Rasio NPF bersih dengan tunggakan lebih dari 90 hari maksimal 3%.

14. ***LOANS RECEIVED*** *(Continued)*

c. ***PT Bank Mandiri (Persero) Tbk (Mandiri)*** *(Continued)*

As of 31 December 2025 and 2024, the ratios follows (unaudited):

d. ***PT Bank Shinhan Indonesia (Shinhan)***

On 7 November 2023, the Company signed an Overdraft Loan Facility Agreement with a maximum amount of Rp 100,000,000. On 7 November 2024, this facility has been decreased to Rp 70,000,000 with latest maturity on 7 November 2026. This loan facility is used for working capital.

On 29 September 2025, the Company entered into a corporate loan facility agreement (working capital), with a maximum amount of Rp 100,000,000 with a tenor of thirty-six (36) months and a loan drawdown period of twelve (12) months. This facility is secured by receivables amounting to at least 100% of the outstanding amount.

Payment of loan principal for overdraft facility in 31 December 2025 and 2024 amounted to Rp 97,420,089 and 31,921,956, respectively.

The principal payment of the term loan facility on 31 December 2025 and 2024 is Rp 250,000 and nil, respectively.

The Company's loan from Shinhan includes requirement that limit the Company's right (negative covenants) without prior written approval from Shinhan, to act as guarantor or provide corporate guarantees for other parties, to change the nature and activities of the bussiness, relinquish right to assets, apply to be declared bankrupt, fail to pay debts and transfer credit facilities. Besides, the Company is required to maintain certain financial ratios as follows:

- *Gearing ratio maximum of 5 times.*
- *Net NPF ratio shall not exceed 3% for overdue balances above 90 days.*

14. **PINJAMAN YANG DITERIMA** (Lanjutan) / *14. **LOANS RECEIVED** (Continued)*

d. **PT Bank Shinhan Indonesia (Shinhan)** (Lanjutan) / *d. **PT Bank Shinhan Indonesia (Shinhan)** (Continued)*

Pada tanggal 31 Desember 2025 dan 2024, rasio-rasio tersebut adalah sebagai berikut (tidak diaudit):

As of 31 December 2025 and 2024, the ratios follows (unaudited):

	2025	2024	
Gearing ratio	0,60x	0,65x	*Gearing ratio*
Rasio NPF - bersih	0,71%	0,64%	*NPF ratio - net*

e. **PT Bank Central Asia Tbk (BCA)** / *e. **PT Bank Central Asia Tbk (BCA)***

Fasilitas Pinjaman Angsuran pada tanggal 6 November 2023 sebesar Rp 130.000.000, dengan tenor pembiayaan tiga (3) tahun dan masa penarikan pinjaman sampai dengan tanggal 6 Februari 2026.

Installment Loan Facility on 6 November 2023 amounting to IDR 130,000,000, with a financing tenor of three (3) years and withdrawal period is until 6 February 2026.

Pada tanggal 24 Oktober 2025, Perusahaan menandatangani fasilitas *instalment loan* 2 sebesar Rp 150.000.000, dengan tenor pembiayaan 3 tahun dan masa penarikan dua belas (12) bulan.

On 24 October 2025, the Company signed an instalment loan facility 2 amounting to Rp 150,000,000, with a financing tenor of 3 years and a withdrawal period of twelve (12) months.

Fasilitas pinjaman dari BCA dijamin dengan piutang sewa pembiayaan Perusahaan (Catatan 6).

The loan facility from BCA is secured by finance lease receivables of the Company (Note 6).

Pembayaran pinjaman pokok pada tahun 2025 dan 2024 adalah sebesar Rp 26.666.666 dan Rp 5.972.222.

Payment of loan principal in 2025 and 2024 amounted to Rp 26,666,666 and Rp 5,972,222, respectively.

Pinjaman Perusahaan dari BCA mencakup persyaratan yang membatasi hak Perusahaan tanpa persetujuan tertulis dari BCA antara lain untuk melakukan investasi, penyertaaan atau membuka usaha baru di luar bisnis inti, melakukan peleburan, penggabungan, pengambilalihkan, pembubaran/ likuidasi, mengubah status kelembagaan apa bila terdapat perubahan *ultimate shareholder*, bertindak sebagai penjamin atau memberikan jaminan perusahaaan kepada pihak lain dan menjaminkan piutang pembiayaan bersih kepada bank/lembaga keuangan/pihak lain yang besarnya melampaui total pembiayaan bersih yang dimiliki Perusahaan.

The Company's loan from BCA includes requirements that limit the Company's right without prior approval from BCA, among others, making investments, participation or opening new businesses outside the core business, carrying out mergers, amalgamations, takeovers, dissolutions/liquidations, changing institutional status if there is a change in the ultimate shareholder, to act as guarantor or provide corporate guarantees for other parties and to pledge net financing receivables to banks/financial institutions/other parties whose amount exceeds the Company's total net financing.

Disamping itu, Perusahaan diwajibkan untuk menjaga kepemilikan KDB (pemegang saham pengendali) minimal 51% dari total jumlah saham, serta memelihara rasio keuangan sebagai berikut:

- *Gearing ratio* maksimum 5 kali.
- Rasio NPF bersih dengan tunggakan lebih dari 90 hari maksimal 5%.
- Rasio (Kas + Deposito + *A/R Net*) /Kewajiban di atas 1 kali.

Besides, the Company is required to maintain ownership of KDB (the controlling shareholder) of at least 51% of total number of shares, and to maintain certain financial ratios as follows:

- *Gearing ratio maximum of 5 times.*
- *Net NPF ratio shall not exceed 5% for overdue balances above 90 days.*
- *(Cash + Deposit + A/R Net)/Liabilities ratio above one time.*

14. **PINJAMAN YANG DITERIMA** (Lanjutan) / ***LOANS RECEIVED*** *(Continued)*

e. **PT Bank Central Asia Tbk (BCA)** (Lanjutan) / ***PT Bank Central Asia Tbk (BCA)*** *(Continued)*

Pada tanggal 31 Desember 2025 dan 2024, rasio-rasio tersebut adalah sebagai berikut (tidak diaudit):

As of 31 December 2025 and 2024, the ratios are as follows (unaudited):

	2025	2024	
Gearing ratio	0,60x	0,65x	*Gearing ratio*
Rasio NPF – bersih	0,71%	0,64%	*NPF ratio – net*
Rasio (Kas + Deposito + *A/R Net*) / xKewajiban	2x	2x	*(Cash + Deposits + A/R Net) / Liabilities ratio*

15. **LIABILITAS SEWA** / ***LEASE LIABILITIES***

Berikut adalah pembayaran sewa minimum masa yang akan datang *(future minimum lease payment)* berdasarkan perjanjian sewa:

The following are the future minimum lease payments based on the lease agreement:

	2025	2024	
Jatuh tempo:			*Payments due in:*
Sampai dengan 1 tahun	892.218	3.821.332	*Until 1 year*
Lebih dari 1-2 tahun	-	909.840	*More than 1-2 years*
Jumlah pembayaran sewa minimum	892.218	4.731.172	*Total minimum lease payments*
Dikurangi bunga	-	(266.287)	*Lease interest*
Nilai tunai dari pembayaran sewa minimum	892.218	4.464.885	*Present value of minimum lease payments*
Bagian yang jatuh tempo dalam waktu satu tahun	(892.218)	(3.572.667)	*Less current portion*
Bagian jangka panjang	-	892.218	*Long-term portion*

Liabilitas sewa berasal dari transaksi sewa yang memenuhi kriteria tertentu sesuai dengan PSAK 116.

The lease liabilities resulted from lease transactions that met certain criteria under SFAS 116.

Rata-rata tertimbang suku bunga inkremental yang digunakan pada tahun 2025 dan 2024 adalah masing-masing sebesar 7,90% dan 7,95% per tahun.

The weighted average of incremental borrowing rate per annum applied in 2025 and 2024 was 7.90% and 7.95%, respectively.

Beban bunga liabilitas sewa masing-masing pada tahun 2025 dan 2024 adalah sebesar Rp 248.666 dan Rp 517.581 dan telah dibebankan dalam laba rugi.

Interest expenses on lease liabilities in 2025 and 2024 amounted to Rp 248,666 and Rp 517,581, respectively and has been charged to profit or loss.

16. **BEBAN AKRUAL** / ***ACCRUED EXPENSES***

	2025	2024	
Bunga pinjaman yang diterima	1.677.359	2.183.121	*Interest on loans received*
Bonus	-	1.261.712	*Bonus*
Jasa profesional	-	333.000	*Professional fees*
Jumlah	1.677.359	3.777.833	*Total*

17. TITIPAN DEBITUR / *DEPOSITS FROM DEBTORS*

Titipan debitur merupakan dana dari debitur terkait fasilitas pembiayaan dan titipan pembayaran yang belum jatuh tempo.

Deposits from debtors consists of funds from debtors related to financing facilities and deposits for undue payments.

	2025	2024	
Asuransi	7.343.936	6.685.664	*Insurance*
Debitur	3.426.253	4.437.323	*Customers*
Notaris	990.550	755.153	*Notary*
Lain-lain	6.857.473	11.669.326	*Others*
Jumlah	18.618.212	23.547.466	*Total*

18. LIABILITAS IMBALAN PASCA-KERJA / *POST-EMPLOYMENT BENEFITS OBLIGATION*

Sesuai Undang-undang No. 11 Tahun 2020 dan Peraturan Pemerintah No. 35 Tahun 2021 tentang Cipta Kerja, Perusahaan wajib memberikan imbalan pasca-kerja kepada karyawannya pada saat pemutusan hubungan kerja atau pada saat karyawan menyelesaikan masa kerjanya. Imbalan pasca-kerja ini diberikan terutama berdasarkan masa kerja dan kompensasi karyawan pada saat pemutusan hubungan kerja atau selesainya masa kerja.

In accordance with the Indonesian Law No.11 Year 2020 and Government Regulation No. 35 Year 2021 on Job Creation, the Company is required to provide post-employment benefits to its employees when their employment is terminated or when they retire. These benefits are primarily based on years of service and the employees' compensation at termination or retirement.

Perhitungan aktuaria liabilitas imbalan pasca-kerja terakhir, dilakukan oleh PT Padma Radya Aktuaria, aktuaris independen, tertanggal 25 Februari 2026.

The latest actuarial valuation report, upon on the post-employment benefits was from PT Padma Radya Aktuaria, an independent actuary, dated 25 February 2026.

Jumlah karyawan yang berhak atas imbalan pasca-kerja tersebut sebanyak 76 dan 81 karyawan masing-masing pada tahun 2025 dan 2024.

Number of eligible employees for the post-employment benefits is 76 and 81 in 2025 and 2024, respectively.

Jumlah-jumlah yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain sehubungan dengan imbalan pasti adalah sebagai berikut:

Amounts recognized in the statements of profit or loss and other comprehensive income in respect of this benefit plans follows:

	2025	2024	
Biaya jasa kini	1.322.842	1.174.657	*Current service costs*
Biaya bunga neto	252.081	182.063	*Net interest expense*
Komponen biaya imbalan pasti yang diakui di laba rugi	1.574.924	1.356.720	*Components of defined benefit costs recognized in profit or loss*
Pengukuran kembali liabilitas imbalan pasti:			*Remeasurement on the defined benefit liability:*
Keuntungan aktuarial yang timbul dari perubahan asumsi aktuarial yang diakui di penghasilan komprehensif lain	(613.807)	(461.171)	*Actuarial gain arising from changes in actuarial assumptions recognized in other comprehensive*
Jumlah	2.536.040	895.549	*Total*

Biaya jasa kini dan biaya bunga untuk tahun berjalan disajikan sebagai bagian dari beban kepegawaian (Catatan 29).

The current service cost and interest cost are presented as part of personnel expenses (Note 29).

18. **LIABILITAS IMBALAN PASCA-KERJA** (Lanjutan) / *18. POST-EMPLOYMENT BENEFITS OBLIGATION (Continued)*

Pengukuran kembali atas liabilitas imbalan pasti diakui dalam penghasilan komprehensif lain.

The remeasurement of the net defined benefit liability is included in other comprehensive income.

Mutasi nilai kini liabilitas imbalan pasti adalah sebagai berikut:

Movements of present value of defined benefit obligation follows:

	2025	2024	
Saldo awal tahun	3.501.374	2.718.213	*Balance at the beginning of the year*
Biaya jasa kini	1.322.842	1.174.657	*Current service costs*
Biaya bunga	252.081	182.063	*Interest cost*
Kerugian (keuntungan) pengukuran kembali			*Remeasurement loss (gain)*
Keuntungan aktuarial yang timbul dari:			*Actuarial gain arising from:*
Perubahan asumsi aktuarial	(613.807)	(461.171)	*Changes in actuarial assumptions*
Pembayaran imbalan	(163.045)	(112.388)	*Benefits paid*
Saldo akhir tahun	4.299.445	3.501.374	*Balance at the end of the year*

Asumsi aktuarial utama yang digunakan dalam perhitungan imbalan pasca-kerja adalah sebagai berikut:

The principal actuarial assumptions used in the valuation of the post-employment benefits follows:

	2025	2024	
Tingkat diskonto	6,50%	7,25%	*Discount rate*
Tingkat kenaikan gaji	7,50%	8,00%	*Future salary increase*
Usia pensiun normal	55	55	*Normal retirement age (years)*
Tabel mortalita	100% TMI4	100% TMI4	*Mortability table*

Analisa sensitivitas dari perubahan asumsi-asumsi utama terhadap liabilitas imbalan pasca-kerja pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The sensitivities of the overall post-employment benefits liabilities to changes in the weighted principal assumptions as of 31 December 2025 and 2024 follows:

	2025			
	Dampak Kenaikan (Penurunan) terhadap Liabilitas Imbalan Pasti/ *Impact Increase (Decrease) in Defined Benefit Liability*			
	Perubahan asumsi/ *Changes in Assumptions*	Kenaikan asumsi/ *Increase in Assumptions*	Penurunan asumsi/ *Decrease in Assumptions*	
Tingkat diskonto	1,00%	(385.689)	440.572	*Discount rate*
Tingkat pertumbuhan gaji	1,00%	451.152	(401.694)	*Salary growth rate*

	2024			
	Dampak Kenaikan (Penurunan) terhadap Liabilitas Imbalan Pasti/ *Impact Increase (Decrease) in Defined Benefit Liability*			
	Perubahan asumsi/ *Changes in Assumptions*	Kenaikan asumsi/ *Increase in Assumptions*	Penurunan asumsi/ *Decrease in Assumptions*	
Tingkat diskonto	1,00%	(323.322)	368.959	*Discount rate*
Tingkat pertumbuhan gaji	1,00%	378.738	(337.383)	*Salary growth rate*

19. LIABILITAS LAIN-LAIN / *19. OTHER LIABILITIES*

	2025	2024	
Utang kepada *supplier*	57.365.845	4.680.555	*Payables to suppliers*
Pendapatan diterima dimuka	452.790	476.555	*Unearned revenue*
Lain-lain	191.790	-	*Others*
Jumlah	58.010.425	5.157.110	*Total*

20. PENGUKURAN NILAI WAJAR / *20. FAIR VALUE MEASUREMENT*

Tabel berikut menyajikan pengukuran nilai wajar aset dan liabilitas tertentu Perusahaan:

The following table provides the fair value measurement of the Company's certain assets and liabilities:

	2025				
	Pengukuran nilai wajar menggunakan:/ *Fair value measurement using:*				
	Nilai Tercatat/ *Carrying Values*	Harga kuotasian dalam pasar aktif (Level 1)/ *Quated prices in active markets (Level 1)*	Input signifikan yang dapat di observasi (Level 2)/ *Significant observable inputs (Level 2)*	Input signifikan yang tidak dapat diobservasi (Level 3)/ *Significant unobservable inputs (Level 3)*	
Aset yang diukur pada nilai wajar:					*Assets measured at fair value:*
Aset keuangan yang diukur pada nilai wajar melalui laba rugi					*Financial assets at FVPL*
Reksa dana	251.879.093	251.879.093	-	-	*Mutual funds*
Aset keuangan yang nilai wajarnya disajikan:					*Financial assets for which values are disclosed:*
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Piutang sewa pembiayaan	1.473.193.732	-	1.473.193.732	-	*Financial lease receivables*
Piutang pembiayaan multiguna	1.419.714	-	1.419.714	-	*Multipurpose financing receivables*
Aset lain-lain – setoran jaminan	3.247.915	-	3.247.915	-	*Other assets - security deposit*
Properti investasi	7.017.084	-	-	12.750.000	*Investment properties*
Liabilitas yang nilai wajarnya disajikan:					*Liabilities for which fair values are disclosed:*
Pinjaman yang diterima	732.558.601	-	732.558.601	-	*Loans received*

20. **PENGUKURAN NILAI WAJAR** (Lanjutan)

Tabel berikut menyajikan pengukuran nilai wajar aset dan liabilitas tertentu Perusahaan: (Lanjutan)

20. ***FAIR VALUE MEASUREMENT*** *(Continued)*

The following table provides the fair value measurement of the Company's certain assets and liabilities: (Continued)

	2024				
	Pengukuran nilai wajar menggunakan:/ *Fair value measurement using:*				
	Nilai Tercatat/ *Carrying Values*	Harga kuotasian dalam pasar aktif (Level 1)/ *Quated prices in active markets (Level 1)*	Input signifikan yang dapat di observasi (Level 2)/ *Significant observable inputs (Level 2)*	Input signifikan yang tidak dapat diobservasi (Level 3)/ *Significant unobservable inputs (Level 3)*	
Aset yang diukur pada nilai wajar:					*Assets measured at fair value:*
Aset keuangan yang diukur pada nilai wajar melalui laba rugi					*Financial assets at FVPL*
Reksa dana	243.386.652	243.386.652	-	-	*Mutual funds*
Aset keuangan yang nilai wajarnya disajikan:					*Financial assets for which values are disclosed:*
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Piutang sewa pembiayaan	1.521.614.053	-	1.521.614.053	-	*Financial lease receivables*
Piutang pembiayaan multiguna	8.366.958	-	8.366.958	-	*Multipurpose financing receivables*
Aset lain-lain - setoran jaminan	1.307.486	-	1.307.486	-	*Other assets - security deposit*
Properti investasi	7.600.044	-	-	12.700.000	*Investment properties*
Liabilitas yang nilai wajarnya disajikan:					*Liabilities for which fair values are disclosed:*
Pinjaman yang diterima	793.674.546	-	793.674.546	-	*Loans received*

Hierarki Nilai Wajar

Nilai wajar instrumen keuangan yang diperdagangkan di pasar aktif adalah berdasarkan kuotasi harga pasar pada tanggal pelaporan. Pasar dianggap aktif apabila kuotasi harga tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek atau perantara efek, badan penyedia jasa penentuan harga kelompok industri atau badan pengatur, dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Kuotasi harga pasar yang digunakan untuk aset keuangan yang dimiliki oleh Perusahaan adalah harga penawaran *(bid price)* terkini. Instrumen keuangan seperti ini termasuk dalam hierarki Level 1.

Nilai wajar instrumen keuangan yang tidak diperdagangkan di pasar aktif ditentukan menggunakan teknik penilaian. Teknik penilaian ini memaksimalkan penggunaan data pasar yang dapat diobservasi yang tersedia dan sesedikit mungkin mengandalkan estimasi spesifik yang dibuat oleh entitas. Jika seluruh input signifikan yang dibutuhkan untuk menentukan nilai wajar dapat diobservasi, maka instrumen tersebut termasuk dalam hierarki Level 2.

Fair Value Hierarchy

The fair value of financial instruments traded in active markets is based on quoted market prices at the reporting date. A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer or broker, industry group pricing service, or regulatory agency, and those prices represent actual and regularly occurring market transaction on an arm's lengths basis. The quoted market price used for financial assets held by the Company is the current bid price. These instruments are included in Level 1.

The fair value of financial instruments that are not traded in an active market is determined by using valuation techniques. These valuation techniques maximize the use of observable market data where it is available and rely as little as possible on entity's specific estimates. If all significant inputs required to fair value an instrument are observable, the instrument is included in Level 2.

21. MODAL SAHAM / *21. SHARE CAPITAL*

Susunan kepemilikan saham perusahaan untuk tahun yang berakhir 31 Desember 2025 dan 2024 berdasarkan catatan yang dibuat PT Ficomindo Buana Registrar, Biro Administrasi Efek adalah sebagai berikut:

The composition of the company's share ownership for the years ended 31 December 2025 and 2024 based on records made by PT Ficomindo Buana Registrar, the Securities Administration Bureau is as follows:

	2025			
	Jumlah Saham Ditempatkan dan Disetor Penuh/ *Number of Shares Issued and Paid-up Paid-up*	**Persentase Kepemilikan/ *Percentage of Ownership***	**Jumlah Modal Ditempatkan dan Disetor Penuh/ *Total Issued and Paid-up Capital***	
Korea Development Bank	2.752.920.825	77,50%	275.292.082	*Korea Development Bank*
PT Dwi Satrya Utama	532.707.259	15,00%	53.270.726	*PT Dwi Satrya Utama*
Masyarakat lainnya (kepemilikan masing-masing kurang dari 5%)	266.584.916	7,50%	26.658.492	*Public (each less than 5%)*
Jumlah	3.552.213.000	100%	355.221.300	***Total***

	2024			
	Jumlah Saham Ditempatkan dan Disetor Penuh/ *Number of Shares Issued and Paid-up Paid-up*	**Persentase Kepemilikan/ *Percentage of Ownership***	**Jumlah Modal Ditempatkan dan Disetor Penuh/ *Total Issued and Paid-up Capital***	
Korea Development Bank	3.006.779.363	84,65%	300.677.936	*Korea Development Bank*
PT Dwi Satrya Utama	532.707.259	15,00%	53.270.726	*PT Dwi Satrya Utama*
Masyarakat lainnya (kepemilikan masing-masing kurang dari 5%)	12.726.378	0,35%	1.272.638	*Public (each less than 5%)*
Jumlah	3.552.213.000	100,00%	355.221.300	***Total***

Berdasarkan surat yang ditujukan ke Otoritas Jasa Keuangan (OJK) pada tanggal 2 Mei 2025 dan 5 Juni 2025, pemegang saham pengendali Perusahaan melakukan penjualan saham masing-masing sebanyak 141.968.764 lembar saham dan 111.889.774 lembar saham kepada masyarakat (publik) sehingga meningkatkan porsi kepemilikan publik dari 0,35% menjadi 7,50%. Transaksi ini tidak mengubah jumlah modal ditempatkan dan disetor Perusahaan.

Based on letters addressed to the Financial Services Authority (OJK) on 2 May 2025, and 5 June 2025, the Company's controlling shareholder sold 141,968,764 shares and 111,889,774 shares, respectively, to the public, increasing the public's ownership portion from 0.35% to 7.50%. These transactions did not change the Company's issued and paid-up capital.

Manajemen Permodalan / ***Capital Management***

Tujuan utama dari pengelolaan modal Perusahaan adalah untuk memastikan bahwa Perusahaan mempertahankan rasio modal yang sehat dalam rangka mendukung bisnis dan memaksimalkan nilai pemegang saham.

The primary objective of the Company's capital management is to ensure that it maintains healthy capital ratios in order to support its business and maximize shareholder value.

Perusahaan mengelola struktur modal dan membuat penyesuaian terhadap struktur modal sehubungan dengan perubahan kondisi ekonomi. Perusahaan memantau modalnya dengan menggunakan analisa *gearing ratio* (rasio utang terhadap modal), yakni membagi pinjaman yang diterima terhadap jumlah modal. Jumlah modal adalah jumlah ekuitas yang disajikan dalam laporan posisi keuangan.

The Company manages its capital structure and makes adjustments to it, in light of changes in economic conditions. The Company monitors its capital using gearing ratios, by dividing loan received by total capital. Total capital is calculated as "Total Equity" as shown in the statements of financial position.

21. **MODAL SAHAM** (Lanjutan) / ***SHARE CAPITAL*** *(Continued)*

Manajemen Permodalan (Lanjutan) / ***Capital Management*** *(Continued)*

Rasio utang bersih terhadap modal pada tanggal 31 Desember 2025 dan 2024 sebagai berikut: / *Ratio of net debt to equity as of 31 December 2025 and 2024 follows:*

	2025	2024	
Pinjaman yang diterima	732.558.601	793.674.546	*Loan received*
Jumlah ekuitas	1.218.357.005	1.215.511.805	*Total equity*
Rasio utang bersih terhadap modal	60,13%	65,30%	*Net debt to equity ratio*

22. **TAMBAHAN MODAL DISETOR** / ***ADDITIONAL PAID-IN CAPITAL***

Akun ini merupakan tambahan modal disetor sehubungan dengan penerbitan saham: / *This account represents additional paid-in capital in connection with issuance of shares as follows:*

	Saldo/ *Balance*	
Selisih antara nilai nominal saham yang diterbitkan dan nilai setoran modal tahun 1996	2.196.236	*Excess of total par value of stock issuance and amount of paid-up capital stock in 1996*
Selisih antara nilai nominal saham dan nilai konversi utang subordinasi tahun 1997	2.264.638	*Excess of total par value of stock issuance and conversion value of subordinated loan in 1997*
Penawaran Umum Perdana tahun 2011	5.580.000	*Initial public offering in 2011*
Biaya emisi saham tahun 2011	(209.952)	*Stock issuance costs in 2011*
Dampak program pengampunan pajak tahun 2016	1.000.000	*Impact of tax amnesty program in 2016*
Penawaran Umum Terbatas I tahun 2021	395.602.080	*Limited Public Offering I in 2021*
Biaya emisi saham tahun 2021	(1.900.251)	*Share issuance costs in 2021*
Jumlah	404.532.751	*Total*

23. **SEWA PEMBIAYAAN** / ***FINANCE LEASE***

	2025	2024	
Pendapatan sewa pembiayaan	147.274.108	155.975.146	*Finance lease income*
Diskon asuransi	3.798.258	4.215.808	*Discount insurance*
Pendapatan provisi	3.598.292	4.156.691	*Provision income*
Pendapatan penalti	1.089.715	1.496.355	*Penalty income*
Pendapatan administrasi	669.635	578.305	*Administration income*
Diskon notaris	174.174	214.538	*Discount notary*
Pendapatan lainnya	6.371	1.641	*Other income*
Jumlah	156.610.553	166.638.484	***Total***

24. **PEMBIAYAAN MULTIGUNA** / ***MULTIPURPOSE FINANCING***

	2025	2024	
Pendapatan multiguna	386.619	924.013	*Multipurpose financing income*
Pendapatan provisi	56.298	27.311	*Provision income*
Pendapatan penalti	27.308	5.753	*Penalty income*
Diskon notaris	6.000	1.000	*Discount notary*
Pendapatan administrasi	5.500	2.000	*Administration income*
Diskon asuransi	-	11.976	*Discount insurance*
Jumlah	481.725	972.053	***Total***

25. PENDAPATAN *IJARAH MUNTAHIYAH BITTAMLIK* - BERSIH / *IJARAH MUNTAHIYAH BITTAMLIK INCOME - NET*

	2025	2024	
Pendapatan IMBT	8.855.700	8.606.013	*IMBT income*
Diskon asuransi	512.776	253.852	*Discount insurance*
Pendapatan provisi	231.614	206.221	*Provision income*
Diskon notaris	59.638	29.073	*Discount notary*
Pendapatan lainnya	81.000	55.571	*Other income*
Jumlah	9.740.728	9.150.730	***Total***

26. PENDAPATAN BUNGA / *INTEREST INCOME*

	2025	2024	
Deposito berjangka	3.888.021	2.187.734	*Time deposit*
Jasa giro	330.444	775.104	*Current accounts*
Efek-efek	-	1.325.159	*Securities*
Jumlah	4.218.465	4.287.997	*Total*

27. PENDAPATAN LAIN-LAIN / *OTHER REVENUES*

	2025	2024	
Keuntungan penjualan efek-efek	233.235	187.807	*Gain on sale of securities*
Keuntungan penjualan aset tetap - bersih (Catatan 10)	81.081	-	*Gain on sale of property and equipment - net (Note 10)*
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui laba rugi - reksa dana (Catatan 5)	29.093	293.652	*Unrealized gain on change in fair values of securities that are measured at fair value through profit or loss - mutual funds (Note 5)*
Penerimaan kembali piutang yang telah dihapusbukukan	11.050	2.819	*Collection of receivables previously written-off*
Lain-lain	5.350.706	997.736	*Others*
Jumlah - Bersih	5.705.165	1.482.014	*Total - Net*

28. BEBAN BUNGA DAN KEUANGAN / *INTEREST AND FINANCING EXPENSES*

Beban bunga dan keuangan merupakan beban bunga dan keuangan dari pinjaman yang diterima.

Interest and financing expenses consist of interest and financing expenses from loans received.

	2025	2024	
Pihak ketiga	14.104.392	13.852.678	***Third parties***
Pihak berelasi (Catatan 34)	15.750.938	18.833.649	***Related party*** *(Note 34)*
Jumlah	29.855.330	32.686.327	*Total*

29. BEBAN KEPEGAWAIAN / *PERSONNEL EXPENSES*

	2025	2024	
Gaji dan tunjangan	44.993.517	41.856.837	*Salaries and employee benefits*
Imbalan pasca-kerja (Catatan 18)	1.574.924	1.356.720	*Post-employment benefits (Note 18)*
Jumlah	46.568.441	43.213.557	*Total*

30. BEBAN UMUM DAN ADMINISTRASI / *30. GENERAL AND ADMINISTRATIVE EXPENSES*

	2025	2024	
Penyusutan (Catatan 9 dan 10)	5.748.684	6.623.580	*Depreciation (Notes 9 and 10)*
Jasa profesional	3.129.463	1.786.485	*Professional fees*
Sewa	1.816.912	1.940.587	*Rent*
Perjalanan dinas	1.360.870	1.431.594	*Business travel*
Pungutan OJK	1.041.539	900.842	*OJK charges*
Penagihan	1.041.506	702.173	*Collection*
Asuransi	953.612	629.040	*Insurance*
Komunikasi	826.018	810.271	*Communication*
Keanggotaan	462.632	449.662	*Membership*
Perbaikan dan pemeliharaan	652.118	187.186	*Repairs and maintenance*
Beban pajak	276.321	716.853	*Tax expenses*
Pemasaran	168.264	178.578	*Marketing*
Administrasi bank	94.890	104.843	*Bank administration*
Lain-lain (masing-masing dibawah Rp 300.000)	1.603.664	1.588.547	*Others (below Rp 300,000, respectively)*
Jumlah	19.176.493	18.050.241	*Total*

31. PAJAK PENGHASILAN / *31. INCOME TAX*

Perhitungan beban dan utang pajak kini adalah sebagai berikut:

The current tax expense and payable are computed as follows:

a. **Pajak Kini** / *a. **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 tax per statements of profit or loss and other comprehensive income and taxable income follows:

	2025	2024	
Laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain	77.564.007	80.942.587	*Profit before tax per statements of profit or loss and other comprehensive income*
Perbedaan temporer:			*Temporary differences:*
Beban imbalan pasca-kerja	1.411.878	1.244.332	*Post-employment benefit expense*
Aset hak-guna	(228.591)	327.887	*Right-of-use assets*
Penyisihan piutang tak tertagih			*Allowance for doubtful accounts*
Tahun berjalan	77.902	5.447.575	*Current*
Koreksi tahun lalu	(532.891)	-	*Correction for previous year*
Penyisihan penurunan nilai untuk agunan diambil alih	1.653.129	(9.658.584)	*Provision for impairment of claim for collateral assets*
Jumlah - bersih	2.381.427	(2.638.790)	*Net*
Perbedaan tetap:			*Permanent difference:*
Pendapatan bunga	(4.218.465)	(4.287.997)	*Interest income*
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui laba rugi - reksa dana	(29.093)	(293.652)	*Unrealized gain on change in fair values of securities that are measured at fair value through profit or loss - mutual funds*
Keuntungan penjualan efek-efek	(233.235)	(187.807)	*Gain on sale of securities*
Pendapatan lain-lain	874.630	282.052	*Other income*
Jumlah - bersih	(3.606.163)	(4.487.404)	*Net*
Laba kena pajak (Dipindahkan)	76.339.271	73.816.393	*Taxable income (Brough forward)*

31. **PAJAK PENGHASILAN** (Lanjutan) / *31. **INCOME TAX** (Continued)*

a. **Pajak Kini** (Lanjutan) / *a. **Current Tax** (Continued)*

	2025	2024	
Laba kena pajak (Pindahan)	76.339.271	73.816.393	*Taxable income (Carry forward)*
Taksiran beban pajak kini	16.794.639	16.239.606	*Estimated current tax expense*
Dikurangi pajak dibayar dimuka:			*Less prepaid income taxes:*
Pasal 25	11.998.432	9.260.510	*Article 25*
Taksiran utang pajak kini (Catatan 13)	4.796.207	6.979.096	*Estimated current tax payable (Note 13)*

Laba kena pajak Perusahaan tahun 2024, sesuai dengan Surat Pemberitahuan Pajak (SPT) Tahunan yang disampaikan Perusahaan kepada Kantor Pelayanan Pajak.

The taxable income of the Company in 2024 are in accordance with the Corporate Income Tax Return filed with Tax Service Office.

b. **Pajak Tangguhan – Bersih** / *b. **Deferred Tax - Net***

Rincian dari aset dan liabilitas pajak tangguhan Perusahaan adalah sebagai berikut:

The details of the Company's deferred tax assets and liability follows:

	2025					
		Dikreditkan (dibebankan) ke/ *Credited (charged) to*				
	1 Januari/ *January 2025*	Laba rugi/ *Profit or loss*	Penyesuaian saldo awal yang dibebankan pada tahun berjalan/ *Beginning balance adjustments charged to current year*	Penghasilan komprehensif lain/*Other comprehensive income*	31 Desember/ *December 2025*	
Imbalan pasca-kerja	770.303	310.612	-	(135.038)	945.877	*Post-employment benefits*
Aset hak-guna	934	(50.288)	-	-	(49.354)	*Right-of-use-assets*
Penyisihan penurunan nilai untuk agunan diambil alih	-	363.688	4.636.992	-	5.000.680	*Provision of claim for collateral*
Penyisihan piutang tak tertagih	-	(6.723)	282.617	-	275.894	*Allowance for doubtful account*
Aset pajak tangguhan - bersih	771.237	617.289	4.919.609	(135.038)	6.173.097	*Deferred tax assets - net*

Rincian dari aset dan liabilitas pajak tangguhan Perusahaan adalah sebagai berikut:

The details of the Company's deferred tax assets and liability follows:

	2024				
		Dikreditkan (dibebankan) ke/ *Credited (charged) to*			
	1 Januari/ *January 2024*	Laba rugi/ *Profit or loss*	Penghasilan komprehensif lain/ *Other comprehensive income*	31 Desember/ *December 2024*	
Imbalan pasca-kerja	598.008	273.753	(101.458)	770.303	*Post-employment benefits*
Aset hak-guna	(71.201)	72.135	-	934	*Right-of-use-assets*
Aset pajak tangguhan - bersih	526.807	345.888	(101.458)	771.237	*Deferred tax assets - net*

31. **PAJAK PENGHASILAN** (Lanjutan) / *31. **INCOME TAX** (Continued)*

Rekonsiliasi antara total beban pajak dan hasil perkalian laba akuntansi sebelum pajak dengan tarif yang berlaku adalah sebagai berikut:

A reconciliation between the total tax expense and the amounts computed by applying the effective tax rates to profit before tax per statements of profit or loss and other comprehensive income follows:

	2025	2024	
Laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain	77.564.007	80.942.587	*Profit before tax per statements of profit and loss and other comprehensive income*
Beban pajak dengan tarif yang berlaku	17.064.081	17.807.369	*Tax expense at effective tax rate*
Pendapatan bunga	(928.062)	(943.359)	*Interest income*
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui laba rugi - reksa dana	(6.400)	(64.603)	*Unrealized gain on change in fair values of securities that are measured at fair value through profit or loss - mutual funds*
Keuntungan penjualan efek-efek	(51.311)	(41.318)	*Gain on sale of securities*
Pendapatan lain-lain	192.418	62.051	*Other income*
Jumlah – bersih	(793.355)	(987.229)	*Net*
Penyesuaian beda temporer	(5.012.985)	(926.422)	*Adjustment*
Jumlah beban pajak	11.257.741	15.893.718	*Total tax expense*

c. **Administrasi** / *c. **Administrative***

Sesuai dengan peraturan perpajakan di Indonesia, Perseroan melaporkan/menyetorkan pajak berdasarkan sistem *self-assessment*. Direktur Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam waktu lima tahun sejak saat terutangnya pajak.

Under the taxation laws of Indonesia, the Company reports/pays tax on the basis of self-assessment. Directorate General of Tax ("DJP") may assess or amend tax liabilities within five years since the time the tax become due.

Sampai dengan 31 Desember 2025, Perseroan masih menilai dampak implementasi atas Peraturan Pengenaan Pajak Minimum Global ("Pilar Dua") yang telah disahkan oleh Menteri Keuangan Republik Indonesia No.136 tahun 2024 (PMK-136). Perseroan menerapkan pengecualian PSAK 212 untuk mengakui dan mengungkapkan informasi tentang aset dan liabilitas pajak tangguhan yang terkait dengan pajak penghasilan pilar dua. Perseroan meyakini tidak ada dampak pajak karena simulasi Tingkat Pajak Efektif Pilar Dua Perseroan lebih dari 15 persen.

Up to 31 December 2025, the Company is still assessing the impact on the implementation of the Global Anti-Base Erosion Model Rules (Pillar Two) which has been effective by the Ministry of Finance of the Republic of Indonesia's regulation No.136 Year 2024 (PMK-136). The Company is applying the SFAS 212 exception to recognize and disclose information on deferred tax assets and liabilities related to the Pillar Two income taxes. The Company believe there is no tax effect as the Company simulation Pillar Two Effective Tax Rate is more than 15 percent.

32. DIVIDEN DAN CADANGAN UMUM / *32. DIVIDEND AND GENERAL RESERVE*

Berdasarkan Rapat Umum Pemegang Saham Tahunan dengan Akta Notaris No. 70 tanggal 5 Juni 2025, yang dibuat dihadapan Christina Dwi Utami, S.H., M.Hum., M.Kn, Notaris di Kota Administrasi Jakarta Barat, telah diputuskan dan disetujui penetapan laba bersih Perusahaan untuk tahun buku yang berakhir 31 Desember 2024 sebesar Rp 65.048.869 yang di pergunakan sebagai berikut:

1. Membagikan dividen tunai sebesar Rp 18 per saham untuk 3.552.213 saham atau sebesar Rp 63.939.834;
2. Mengalokasikan laba bersih sebesar Rp 50.000 sebagai cadangan umum sesuai ketentuan Anggaran Dasar Perusahaan;
3. Sisa laba bersih tahun 2024 dipergunakan untuk keperluan investasi dan modal kerja Perusahaan dan dicatat sebagai saldo laba.

Pada tanggal 31 Desember 2025 dan 2024, saldo cadangan umum adalah masing-masing sebesar Rp 700.000 dan Rp 650.000. Cadangan umum tersebut dibentuk sehubungan ketentuan dalam Undang-Undang Republik Indonesia No. 40/2007 tentang Perseroan Terbatas, yang mewajibkan perusahaan untuk membentuk cadangan umum sedikitnya 20% dari jumlah modal ditempatkan dan disetor. Tidak terdapat batas waktu yang ditetapkan atas pemenuhan kewajiban tersebut.

Based on the Annual General Meeting of Shareholders as spitulated in Notarial Deed No. 70 dated 5 June 2025 of Christina Dwi Utami, S.H., M.Hum., M.Kn., Notary in West Jakartahas been decided and approved the allocation of net earnings for closing period as of 31 December 2024 amounted to Rp 65,048,869 has been used as follows:

1. *Distributing cash dividends of Rp 18 per share for 3,552,213 shares or Rp 63,939,834;*
2. *Allocating Rp 50,000 of net profit as general reserves in accordance with the Company's Articles of Association;*
3. *The remaining net profit for 2024 will be used for investment and working capital purposes and recorded as retained earnings.*

As of 31 December 2025 and 2024, the balance of general reserve amounted to Rp 700.000 and Rp 650,000, respectively. This general reserve was provided in relation with Law of Republic of Indonesia No. 40/2007 regarding Limited Liability Company, which required companies to set up a general reserve equivalent to at least 20% of the total issued and paid up capital. There is no timeline over which this amount should be appropriated.

33. LABA PER SAHAM / *33. EARNINGS PER SHARE*

Perhitungan laba per saham dasar adalah sebagai berikut:

The calculation of basic earnings per share follows:

	2025	2024	
Laba tahun berjalan untuk perhitungan laba per saham	66.306.266	65.048.869	*Profit for the year for computation of earnings per share*
Rata-rata tertimbang jumlah saham beredar selama tahun berjalan	3.552.213.000	3.552.213.000	*Weighted average number of shares outstanding during the year*
Laba per saham (dalam Rupiah penuh)	18,67	18,31	*Earnings per share (in full Rupiah)*

34. SIFAT DAN TRANSAKSI HUBUNGAN BERELASI / *NATURE OF RELATIONSHIPS AND TRANSACTIONS WITH RELATED PARTY*

Sifat Pihak Berelasi / **Nature of Relationship**

a. Korea Development Bank (KDB) merupakan pemegang saham utama Perusahaan. / *a. Korea Development Bank (KDB), is the majority shareholder of the Company.*

b. Personel manajemen kunci Perusahaan yaitu Dewan Komisaris dan Direksi. / *b. Key management personel of the Company consist of Board of Commissioners and Directors.*

Transaksi Pihak Berelasi / **Transaction with Related Party**

a. Rincian transaksi dengan pihak berelasi adalah sebagai berikut: / *a. The accounts involving transactions with related party are as follows:*

	Jumlah/ *Total*		Persentase terhadap Jumlah Liabilitas/ *Percentage to Total Liabilities*		
	2025	**2024**	**2025**	**2024**	
Liabilitas					***Liabilities***
Pinjaman yang diterima					*Loans Received*
Korea Development Bank	167.820.000	323.240.000	20,41%	38,37%	*Korea Developent Bank*

	Jumlah/ *Total*		Persentase terhadap Jumlah Beban yang Bersangkutan/ *Percentage to Total Respective Expenses*		
	2025	**2024**	**2025**	**2024**	
Beban					***Expenses***
Beban bunga					*Interest expenses*
Korea Development Bank	15.750.938	18.833.649	52,76%	57,62%	*Korea Development Bank*

b. Pada tanggal 3 Desember 2020, Perusahaan menandatangani perjanjian pinjaman dengan KDB sebesar US$ 20.000.000. Pinjaman ini digunakan untuk modal kerja dan diberikan tanpa jaminan. Pada tanggal 1 Desember 2025, Perusahaan melakukan pelunasan atas pinjaman tersebut dan di tanggal yang sama, Perusahaan dan KDB menandatangani perjanjian pinjaman sebesar US$ 10.000.000 yang digunakan untuk modal kerja dan diberikan tanpa jaminan, dengan jangka waktu dua (2) tahun, suku bunga US$ SOFR + 0,50% per tahun dan jatuh tempo pada tanggal 1 Desember 2027 (Catatan 14). / *b. On 3 December 2020, the Company signed a loan agreement with KDB amounting to US$ 20,000,000. This loan is used for working capital and is provided without collateral. On 1 December 2025, the Company made a repayment of the loan and on the same date, the Company and KDB signed a loan agreement amounting to US$ 10,000,000 which is used for working capital and is provided without collateral, with a term of two (2) years, an interest rate of US$ SOFR + 0.50% per annum and matures on 1 December 2027 (Note 14).*

c. Pinjaman yang diterima Perusahaan dari Bank Mizuho dijamin dengan *letter of comfort* dari KDB (Catatan 14). / *c. Loan obtained by the Company from Mizuho Bank are secured by letter of comfort from KDB (Note 14).*

d. Imbalan yang diberikan kepada Dewan Komisaris dan Direksi untuk gaji dan imbalan kerja jangka pendek untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024 masing-masing sebesar Rp 6.106.557 dan Rp 5.773.569 atau masing-masing sebesar 13,57% dan 13,79% dari jumlah beban gaji dan tunjangan. / *d. The aggregate salaries and short-term benefits paid to Board of Commissioners and Directors for the years ended 31 December 2025 and 2024 amounted to Rp 6,106,557 and Rp 5,773,569, respectively or amounted to 13.57% and 13.79%, respectively from total salaries and employees' benefits expense.*

35. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN

Pendahuluan dan Gambaran Umum

Perusahaan memiliki eksposur terhadap risiko- risiko atas instrumen keuangan sebagai berikut:

a. Risiko kredit
b. Risiko pasar
c. Risiko likuiditas
d. Risiko operasional

Catatan ini menyajikan informasi mengenai eksposur Perusahaan terhadap setiap risiko di atas, tujuan, kebijakan dan proses yang dilakukan oleh Perusahaan dalam mengukur dan mengelola risiko.

Kerangka manajemen risiko

Sektor pembiayaan banyak dipengaruhi oleh risiko, baik risiko yang berasal dari faktor internal maupun eksternal. Dalam rangka meningkatkan kinerja Perusahaan, Perusahaan berupaya untuk mengelola berbagai risiko dengan sebaik-baiknya, dengan menerapkan manajemen risiko.

Direksi memiliki tanggung jawab secara menyeluruh atas penetapan dan pengawasan kerangka manajemen risiko. Direksi telah menetapkan Departemen Manajemen Risiko yang bertanggung jawab untuk pengembangan dan pengawasan kebijakan manajemen risiko Perusahaan di masing-masing area tertentu. Departemen Manajemen Risiko melaporkan kegiatan yang telah dilaksanakan kepada Direksi Perusahaan secara berkala.

Kebijakan manajemen risiko Perusahaan disusun untuk mengidentifikasi dan menganalisa risiko- risiko yang dihadapi Perusahaan dalam menetapkan batasan risiko dan pengendalian yang seharusnya, serta untuk mengawasi risiko dan kepatuhan terhadap batasan yang telah ditetapkan. Sistem dan kebijakan manajemen risiko ditelaah secara berkala untuk mencerminkan perubahan dalam kondisi pasar, produk dan jasa yang ditawarkan. Perusahaan, melalui pelatihan serta standar dan prosedur pengelolaan, bertujuan untuk mengembangkan lingkungan pengendalian dimana semua karyawan memahami tugas dan kewajibannya.

Komite Audit Perusahaan memiliki tanggung jawab untuk mengawasi kepatuhan terhadap kebijakan dan prosedur manajemen risiko, dan untuk menelaah kecukupan kerangka manajemen risiko terkait dengan risiko-risiko yang dihadapi oleh Perusahaan. Dalam menjalankan fungsinya, Komite Audit Perusahaan dibantu oleh Internal Audit. Internal Audit secara rutin dan berkala menelaah pengendalian dan prosedur manajemen risiko dan melaporkan hasilnya ke Komite Audit Perusahaan.

35. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

Introduction and Overview

The Company is exposed to the following risks relating to its financial instruments:

a. Credit risk
b. Market risk
c. Liquidity risk
d. Operational risk

This note provides information on the Company's exposure to any risk above, the objectives, policies and processes conducted by the Company in measuring and managing risk.

Risk Management Framework

Financing sector is susceptible to various risks originating from internal and external factors, thus the Company has established risk management objectives and policies to improve its performance.

Establishing and monitoring risk management is the overall responsibility of the Board of Directors. The Board of Directors has instructed the Risk Management Department to develop and oversee the risk management policies. The activities carried out by the Risk Management Department are regularly reported to the Board of Directors.

The Company's risk management policies are established to identify and analyze the risks faced by the Company in setting risks and control limits, and to monitor risks and adherence to limits that have been determined. Risk management policies and systems are evaluated periodically to reflect changes in market conditions, products and services offered. The Company, through training and management standards and procedures, aims to develop the control environment, in which all employees understand their duties and obligations.

The Company's Audit Committee has the responsibility to oversee compliance with the risk management policies and procedures and to review the adequacy of risk management framework in relation to the risks faced by the Company. In performing their duties, the Audit Committee is assisted by the Internal Audit. Internal Audit periodically reviews the risk management policies and procedures and reports the results to the Audit Committee.

35. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN** (Lanjutan)

Kerangka manajemen risiko (Lanjutan)

Berikut adalah uraian penerapan manajemen risiko Perusahaan:

1. Manajemen risiko kredit

Manajemen risiko kredit yang diterapkan Perusahaan adalah sebagai berikut :

- Kehati-hatian dalam pemberian kredit

  Perusahaan menetapkan kriteria penerimaan calon debitur yang direview secara berkala baik untuk calon debitur Sewa, Pembiayaan Konsumen. Dalam memberikan kredit pembiayaan konsumen, Perusahaan menetapkan beberapa proses penilaian kredit dan *scoring*.

- Manajemen penagihan

  Perusahaan mengaplikasikan sistem penagihan melalui telepon dan *email* untuk tagihan yang akan jatuh tempo dan memantau laporan tunggakan secara harian untuk menentukan tindak lanjut yang diperlukan dari setiap debitur lewat waktu. Usaha tersebut dalam rangka menjaga rasio kredit bermasalah, khususnya dalam masa kondisi ekonomi yang menantang.

- Pengawasan internal yang kuat

  Perusahaan memiliki departemen pengawasan independen (*Internal Audit Unit*), yang bertugas untuk memastikan bahwa seluruh proses operasional baik di kantor cabang maupun kantor pusat telah sesuai dengan standar prosedur operasional (*Standard Operating Procedures*).

*35. **FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES** (Continued)*

***Risk Management Framework** (Continued)*

The following describes the Company's implementation of risk management:

1. Credit risk management

The Company manages and controls the credit risk management through the following:

- *Prudence in granting credit*

  The Company has determined the acceptable qualification of debtors who will be granted with lease and consumer financing which are being reviewed on a regular basis. In granting debtor financing, the Company has established a credit rating and scoring system.

- *Billing and collection management*

  The Company has applied the billing and collection system via telephone and email for receivables that will mature and monitor over due accounts on a daily basis to ensure appropriate reminder has been sent to debtors with default account. The Company exerts effort to keep the minimum ratio of non performing loans, during periods of economic uncertainty.

- *Effective internal control*

  The Company has an independent audit department (Internal Audit Unit), which monitors the operational processes to ensure that all operational processes in the branch offices and headquarters are in compliance with the standard operating procedures (Standard Operating Procedure).

35. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN** (Lanjutan)

Kerangka manajemen risiko (Lanjutan)

2. Manajemen risiko pendanaan

Manajemen risiko yang diterapkan Perusahaan adalah sebagai berikut:

- Diversifikasi sumber pendanaan

  Dalam rangka mengurangi risiko ketergantungan pada satu sumber pendanaan, Perusahaan melakukan diversifikasi pendanaan, antara lain dengan alternatif sumber dana dari pinjaman dari bank lokal maupun bank asing dan penerbitan saham.

- Pengelolaan ketidaksesuaian suku bunga

  Dalam mengantisipasi ketidaksesuaian suku bunga piutang dan suku bunga pinjaman yang diterima, Perusahaan menerapkan kebijakan manajemen antara suku bunga tetap yang diberikan kepada debitur dengan pinjaman suku bunga tetap.

- Pengelolaan risiko likuiditas

  Dalam mengelola risiko likuiditas, Perusahaan menggunakan sumber dana jangka panjang untuk membiayai piutang jangka panjangnya.

  Perusahaan telah melakukan kerja sama dengan sejumlah bank lokal maupun bank asing untuk penyediaan sumber dana jangka panjang, baik dalam mata uang Rupiah maupun mata uang asing, guna memperkuat struktur pendanaan.

a. **Risiko Kredit**

Risiko kredit adalah risiko terjadinya kerugian keuangan yang disebabkan oleh ketidakmampuan *counterparty* untuk memenuhi liabilitas kontraktualnya. Untuk meyakinkan bahwa penurunan nilai terdeteksi secara dini, portofolio kredit dimonitor secara aktif pada setiap tingkatan struktur risiko dan akan dikurangi melalui pelaksanaan strategi pemulihan.

35. ***FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES*** *(Continued)*

Risk Management Framework *(Continued)*

2. *Risk management funding*

Risk management implemented by the Company follows:

- *Diversification of sources of funding*

  In order to reduce the risk of dependence on one source of funding, the Company is into diversified funding, among others, with alternative sources of funds from loans from local banks and foreign banks and shares issuances.

- *Management of interest rate mismatch*

  In anticipation of interest rate mismatches on loans received and receivable, the Company implemented management policy for the difference between the fixed rate that is given to borrowers with fixed rate loans, which are reviewed from time to time.

- *Liquidity risk management*

  In managing liquidity risk, the Company uses the sources of long- term funding to finance long-term receivables.

  The Company has established cooperation with several local banks and foreign banks to provide long-term funding both in Rupiah and foreign currencies, in order to strengthen the funding structure.

a. ***Credit Risk***

Credit risk is the risk that the Company will incur a loss arising from the debtors or counterparties failure to fulfill their contractual obligations. To ensure that the impairment is detected early, the receivables are monitored actively at every level and will be reduced through the implementation of recovery strategies.

35. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN** (Lanjutan)

Kerangka manajemen risiko (Lanjutan)

2. Manajemen risiko pendanaan (Lanjutan)

a. **Risiko Kredit** (Lanjutan)

Perusahaan mengantisipasi risiko kredit dengan penuh kehati-hatian dengan menerapkan kebijakan manajemen risiko kredit. Selain penilaian kredit dengan penuh kehati-hatian, Perusahaan juga telah memiliki pengendalian internal yang kuat, manajemen penagihan yang baik dan secara berkala melakukan pemantauan dan analisa terhadap kondisi usaha debitur dan obyek pembiayaan sepanjang kontrak berjalan.

Berikut adalah ekposur laporan posisi keuangan yang terkait risiko kredit pada tanggal 31 Desember 2025 dan 2024:

*35. **FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES** (Continued)*

***Risk Management Framework** (Continued)*

2. Risk management funding (Continued)

*a. **Credit Risk** (Continued)*

The Company is prudent in anticipating the credit risk by applying policy in credit risk management. Besides providing prudent credit assessment, the Company also has an effective internal control, good collection management and continuously perform tight monitoring and analysis of the condition of the debtor's business and financed assets during the term of the contracts.

The table below shows the statements of financial position's exposure to credit risk at 31 December 2025 and 2024:

	2025				
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*	Jatuh tempo dan tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *Impaired*	Jumlah/*Total*	
Kas dan setara kas	12.353.576	-	-	12.353.576	*Cash and cash equivalents*
Efek-efek	251.879.093	-	-	251.879.093	*Securities*
Piutang sewa pembiayaan - bersih	1.462.551.978	-	10.641.754	1.473.193.732	*Finance lease receivables - net*
Piutang pembiayaan multiguna - bersih	1.419.714	-	-	1.419.714	*Multipurpose financing receivables - net*
Piutang lain-lain	193.808	-	-	193.808	*Other receivables*
Aset lain-lain	3.247.915	-	-	3.247.915	*Other assets*
Jumlah	1.731.646.084	-	10.641.754	1.742.287.838	***Total***

	2024				
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*	Jatuh tempo dan tidak mengalami penurunan nilai/ *Past due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Jumlah/*Total*	
Kas dan setara kas	98.251.493	-	-	98.251.493	*Cash and cash equivalents*
Efek-efek	243.386.652	-	-	243.386.652	*Securities*
Piutang sewa pembiayaan - bersih	1.501.280.402	10.385.815	9.947.836	1.521.614.053	*Finance lease receivables - net*
Piutang pembiayaan multiguna - bersih	8.112.342	254.616	-	8.366.958	*Multipurpose financing receivables - net*
Piutang lain-lain	257.165	-	-	257.165	*Other receivables*
Aset lain-lain	1.307.486	-	-	1.307.486	*Other assets*
Jumlah	1.852.595.540	10.640.431	9.947.836	1.873.183.807	***Total***

Jumlah piutang sewa pembiayaan dan aset IMBT yang telah direstrukturisasi sampai dengan 31 Desember 2025 dan 2024 masing-masing berjumlah Rp 41.929.603 dan Rp 50.014.491.

The amount of restructured finance lease receivables and IMBT assets as of 31 December 2025 and 2024 amounted Rp 41,929,603 *and Rp 50,014,491, respectively.*

	2025	**2024**	
Piutang sewa pembiayaan	41.929.603	38.655.039	*Finance lease receivables*
Aset IMBT	-	11.359.452	*IMBT assets*
Jumlah	41.929.603	50.014.491	*Total*

35. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN** (Lanjutan)

35. ***FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES*** *(Continued)*

Kerangka manajemen risiko (Lanjutan)

Risk Management Framework *(Continued)*

2. Manajemen risiko pendanaan (Lanjutan)

2. *Risk management funding (Continued)*

b. **Risiko Pasar**

b. ***Market Risk***

Risiko ini mengukur dan mengelola risiko yang berasal dari perubahan faktor-faktor pasar terutama nilai tukar, suku bunga dan harga.

This risk pertains to risk arising from changes in market factors primarily foreign exchange rates, interest rates and price.

Risiko Nilai Tukar

Foreign Exchange Risk

Pada tanggal 31 Desember 2025 dan 2024, Perusahaan memiliki aset dan liabilitas moneter dalam mata uang asing sebagai berikut:

As of 31 December 2025 and 2024, the Company has monetary assets and liabilities denominated in United States Dollar as follows:

	2025		2024		
	Mata uang asing/ *Original currency*	Ekuivalen Rp/ *Equivalent in Rp*	Mata uang asing/ *Original currency*	Ekuivalen Rp/ *Equivalent in Rp*	
Kas dan setara kas (Catatan 4)	592.938	9.950.685	5.974.649	96.562.285	*Cash and cash equivalents (Note 4)*
Piutang sewa pembiayaan	16.797.392	281.893.825	15.712.066	253.938.411	*Finance lease receivables - net*
Jumlah Aset		291.844.510		350.500.696	*Total assets*
Liabilitas					*Liabilities*
Pinjaman diterima (Catatan 14)	15.900.000	266.833.800	20.000.000	323.240.000	*Loan received (Note 14)*
Aset Bersih		25.010.710		27.260.696	***Net Assets***

Pada tanggal 31 Desember 2025 dan 2024, kurs konversi yang digunakan Perusahaan diungkapkan pada Catatan 2 atas laporan keuangan.

As of 31 December 2025 and 2024, the conversion rates used by the Company were disclosed in Note 2 to the financial statements.

Pada tanggal 31 Desember 2025 dan 2024, jika mata uang Rupiah melemah/menguat sebesar 10% terhadap Dolar Amerika Serikat dengan variabel lain konstan, laba setelah pajak untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024 akan lebih tinggi/rendah sebesar Rp 1.950.835 dan Rp 2.126.334, terutama diakibatkan kerugian /keuntungan dari penjabaran aset dan liabilitas keuangan dalam mata uang Dolar Amerika Serikat.

As of 31 December 2025 and 2024, if the Rupiah currency had weakened/ strengthened by 10%, against the U.S. Dollar with all other variables held constant, post-tax profit for the years ended 31 December 2025 and 2024 would have been Rp 1,950,835 and Rp 2,126,334, respectively, higher/lower, mainly as a result of foreign exchange losses/gains on translation of U.S Dollar-denominated financial assets and liabilities.

Risiko Suku Bunga

Interest Rate Risk

Risiko suku bunga adalah risiko dimana nilai wajar atau arus kas kontraktual masa datang dari suatu instrumen keuangan akan terpengaruh akibat perubahan suku bunga pasar.

Interest rate risk is the risk that the fair value or contractual future cash flows of a financial instrument will be affected due to changes in market interest rates.

35. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)**

Kerangka manajemen risiko (Lanjutan)

2. Manajemen risiko pendanaan (Lanjutan)

b. Risiko Pasar (Lanjutan)

Risiko Suku Bunga (Lanjutan)

Untuk meminimalkan risiko suku bunga, Perusahaan mengelola beban bunga melalui kombinasi utang dengan suku bunga tetap dan suku bunga variabel, dengan mengevaluasi kecenderungan suku bunga pasar. Manajemen juga melakukan penelaahan berbagai suku bunga yang ditawarkan oleh kreditur untuk mendapatkan suku bunga yang menguntungkan sebelum mengambil keputusan untuk melakukan perikatan utang.

Pada tanggal 31 Desember 2025 dan 2024, Perusahaan hanya memiliki saldo pinjaman yang diterima dengan tingkat bunga mengambang masing-masing sebesar Rp 301.674.682 dan Rp 661.152.335 yang terkait risiko suku bunga.

Pada tanggal 31 Desember 2025 dan 2024, apabila suku bunga atas pinjaman diterima meningkat/menurun sebesar 1% dan variabel lain dianggap tetap, laba sebelum pajak akan lebih rendah/tinggi sebesar Rp 3.016.747 dan Rp 6.611.523, terutama sebagai akibat tingginya/rendahnya beban bunga dari pinjaman dengan suku bunga mengambang.

Risiko Harga

Risiko harga merupakan risiko yang timbul sebagai akibat ketidakpastian dalam perubahan harga suatu aset, misalnya pendapatan yang kurang menguntungkan dan sekuritas yang memiliki pendapatan tetap akibat perubahan tingkat suku bunga.

Dalam hal pengelolaan risiko harga, Perusahaan melakukan pemantauan atas eksposur risiko pasar yang melekat pada portfolio yang dikelola oleh treasuri, seperti Surat Berharga yang dimiliki Perusahaan khususnya yang terekspos risiko pasar, yaitu Surat Berharga yang dimiliki dalam kategori *fair value through profit or loss* (FVPL).

Pada tanggal 31 Desember 2025 dan 2024, Perusahaan hanya memiliki investasi dalam bentuk reksa dana masing-masing sebesar Rp 251.879.093 dan Rp 243.386.652, yang terkait dengan resiko harga.

35. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

***Risk Management Framework** (Continued)*

2. Risk management funding (Continued)

b. Market Risk (Continued)

Interest Rate Risk (Continued)

To minimize interest rate risk, the Company manages interest cost through a mix of fixed-rate and variable-rate debts, by evaluating market rate trends. Management also conducts assessments among interest rates offered by creditors to obtain the most favorable interest rate before takes any decision to enter a new loan agreement.

As of 31 December 2025 and 2024, the Company only has loans received with floating interest rate of Rp 301,674,682 and Rp 661,152,335, respectively, which are related to interest rate risk.

As of 31 December 2025 and 2024, if interest rates on loans received had been higher/lower by 1%, with all other variables held constant, profit before tax for the years ended would have been lower/higher by Rp 3,016,747 and Rp 6,611,523, respectively, mainly as a result of higher/lower interest expense on floating rate loans received.

Price Risk

Price risk is the risk that arises as a result of uncertainty in changes in the price of an asset, for example unprofitable income and securities that have a fixed income due to changes in interest rates.

In terms of price risk management, the Company monitors market risk exposures attached to portfolios managed by the treasury, such as Securities owned by the Company, especially those exposed to market risk, namely Securities held in the fair value through profit or loss (FVPL).

As of 31 December 2025 and 2024, the Company only had investments in mutual funds amounting to Rp 251,879,093 and Rp 243,386,652, respectively, which are subject to price risk.

35. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN** (Lanjutan)

Kerangka manajemen risiko (Lanjutan)

2. Manajemen risiko pendanaan (Lanjutan)

c. Risiko Likuiditas

Risiko likuiditas adalah risiko kerugian yang timbul karena Perusahaan tidak memiliki arus kas yang cukup untuk memenuhi liabilitasnya.

Untuk mengurangi risiko pendanaan, Perusahaan mendiversifikasi sumber dana. Selain dari modal sendiri dan penerimaan angsuran debitur, Perusahaan memperoleh sumber dana dari pinjaman bank.

Tabel di bawah ini menganalisa liabilitas keuangan Perusahaan yang dikelompokkan berdasarkan periode yang tersisa sampai dengan tanggal jatuh tempo kontraktual. Jumlah yang diungkapkan dalam tabel merupakan arus kas kontraktual yang tidak didiskontokan (tidak termasuk beban bunga pinjaman masa depan):

*35. **FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES** (Continued)*

Risk Management Framework (Continued)

2. Risk management funding (Continued)

c. Liquidity Risk

Liquidity risk is a risk arising when the cash flow position of the Company is not enough to cover the liabilities which become due.

To reduce the exposure to liquidity risk, the Company diversified its sources of funding. Apart from its own capital and receipt of debtor's payments, the Company obtains funds from bank loans.

The table below analyzes the Company's financial liabilities based on the remaining period to the contractual maturity date. The amounts disclosed in the table are the contractual undiscounted cash flows (excluding future interest expenses):

	2025						
	<= 1 tahun/ *<= 1 Year*	**1-2 tahun *1-2 Years***	**3-5 tahun *3-5 Years***	**Jumlah *Total***	**Biaya transaksi/ *Transaction Costs***	**Nilai Tercatat *As Reported***	
Liabilitas							***Other financial liabilities***
Pinjaman yang diterima	437.954.048	241.847.778	53.083.333	732.885.159	326.558	732.558.601	*Loans received*
Liabilitas sewa	892.218	-	-	892.218	-	892.218	*Lease Liabilities*
Beban akrual	1.677.359	-	-	1.677.359	-	1.677.359	*Accrued expenses*
Liabilitas lain-lain	58.010.425	-	-	58.010.425	-	58.010.425	*Other liabilities*
Jumlah	498.534.050	241.847.778	53.083.333	793.465.161	326.558	793.138.603	***Total***

	2024						
	<= 1 tahun/ *<= 1 Year*	**1-2 tahun *1-2 Years***	**3-5 tahun *3-5 Years***	**Jumlah *Total***	**Biaya transaksi/ *Transaction Costs***	**Nilai Tercatat *As Reported***	
Liabilitas							***Other financial liabilities***
Pinjaman yang diterima	735.874.636	58.128.396	-	794.003.032	328.486	793.674.546	*Loans received*
Liabilitas sewa	3.572.667	892.218	-	4.464.885	-	4.464.885	*Lease Liabilities*
Beban akrual	3.777.833	-	-	3.777.833	-	3.777.833	*Accrued expenses*
Liabilitas lain-lain	5.157.110	-	-	5.157.110	-	5.157.110	*Other liabilities*
Jumlah	748.382.246	59.020.614	-	807.402.860	328.486	807.074.374	***Total***

35. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN** (Lanjutan)

Kerangka manajemen risiko (Lanjutan)

2. Manajemen risiko pendanaan (Lanjutan)

d. Risiko Operasional

Dalam melaksanakan kegiatan operasionalnya, Perusahaan menghadapi risiko kelalaian penerapan standar operasional dan prosedur maupun pengendalian yang tidak menunjang pertumbuhan Perusahaan, terutama dalam menganalisa kelayakan pembiayaan dan pengawasan terhadap penagihan piutang. Hal ini dapat mempengaruhi proses transaksi usaha dan akan mengakibatkan terganggunya kelancaran operasi dan tingkat layanan kepada debitur dan pemasok, yang mempengaruhi kinerja dan daya saing Perusahaan.

Untuk meminimalisasi risiko operasional diatas, manajemen menekankan perlunya pemahaman setiap karyawan terhadap Standar Operasional Perusahaan (SOP) dan kebijakan kredit yang berlaku dengan melakukan pelatihan *on the job* yang memadai bagi setiap karyawan baru maupun seluruh karyawan disamping perlunya peran internal kontrol/internal audit Perusahaan untuk mendeteksi dan menganalisa setiap penyimpangan yang timbul agar tindakan perbaikan dan pengecekan dapat dilakukan. Menyadari pentingnya setiap karyawan berpartisipasi dalam pelaksanaan SOP dan kebijakan Perusahaan, manajemen memasukkan unsur ketaatan SOP dan kebijakan tersebut dalam sistem penilaian kinerja karyawan.

*35. **FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES** (Continued)*

***Risk Management Framework** (Continued)*

2. Risk management funding (Continued)

d. Operational Risk

In conducting its business, the Company faces the risk of negligent implementation of operational standards and procedures and controls that do not support the Company's growth, especially in analyzing the feasibility of financing and supervision of collection of receivables. This may affect the business transaction process and might result in disruption of the operations and quality of service to debtors and suppliers, which affect the performance and competitiveness of the Company.

To minimize operational risks mentioned above, management emphasized the need for employee education of the Company Standard Operating Procedures (SOP) and credit policies by conducting training on the job for each new employee and all employees aside from the need for internal control / audit to detect and analyze any deviation incurred for corrective action and checks can be done. Realizing the importance of every employee who participates in the implementation of SOP and Company's policies, management includes adherence to SOP and policy elements in employee performance appraisal system.

36. IKATAN DAN PERJANJIAN PENTING / *COMMITMENTS AND AGREEMENTS*

Perjanjian Sewa – Perusahaan sebagai penyewa

Perusahaan menandatangani beberapa perjanjian sewa ruang kantor. Periode sewa berkisar antara 1 (satu) tahun sampai 5 (lima) tahun. Perjanjian sewa tersebut diperpanjang kembali pada akhir masa sewa dengan penyesuaian ke harga pasar kini.

Lease Agreements – Company as lessee

The Company entered into various lease agreements for use of office space. The lease terms are between 1 (one) to 5 (five) years and the lease agreements are renewable at the end of the lease period at the market rate.

Pihak dalam perjanjian/ ***Counterparties***	**Item yang disewa/** ***Leased items***	**Periode perjanjian/** ***Period of agreement***
Pihak ketiga/*Third parties*		
PT Tifa Arum Realty	Sewa ruang kantor Surabaya/ *Office space Surabaya*	1 Januari 2022 – 31 Desember 2025 diperpanjang sampai dengan 31 Desember 2026/ *1 January 2022 – 31 December 2025 extended to 31 December 2026*
Hotel Gran Senyiur	Sewa ruang kantor Balikpapan/ *Office space Balikpapan*	20 Oktober 2023 – 20 Oktober 2024 diperpanjang sampai dengan 19 Oktober 2026/ *20 October 2023 – 20 October 2024 extended to 19 October 2026*
Grand Clarion Hotel & Covention	Sewa ruang kantor Makassar/ *Office space Makassar*	14 Juni 2021 – 14 Mei 2023 Diperpanjang sampai dengan 14 Juni 2027/ *14 June 2021 – 14 May 2023 extended to 14 June 2027*
PT Surya Dumai Industri Tbk	Sewa ruang kantor Pekanbaru/ *Office space Pekanbaru*	1 Juli 2025 - 30 Juni 2026/ *1 July 2025 - 30 June 2026*
PT Proline Finance Indonesia	Sewa ruang kantor Jakarta/ *Office space Jakarta*	1 April 2021 – 31 Maret 2026/ *1 April 2021 – 31 March 2026*
PT Prima Bangun Investama	Sewa ruang kantor Jakarta/ *Office space Jakarta*	1 April 2026 – 31 Maret 2031/ *1 April 2026 – 31 March 2031*

37. SEGMEN OPERASI / *OPERATING SEGMENTS*

Segmen operasi dilaporkan sesuai dengan pelaporan internal kepada pembuat keputusan operasional, yang bertanggung jawab atas lokasi sumber daya ke masing-masing segmen tersebut. Perusahaan memiliki empat (4) segmen yang dilaporkan meliputi sewa pembiayaan, pembiayaan multiguna, pembiayaan syariah dan tresuri.

Operating segments are reported in accordance with the internal reporting provided to the chief operating decision maker, which is responsible for allocating resources to the reportable segments and assesses its performance. The Company has four (4) segments including finance lease, multipurpose financing, sharia financing and treasury.

Segmen Usaha / ***Bussines Segment***

	2025						
	Konven /*Conven*			Unit Usaha Syariah /*Shariah Business Unit*			
	Sewa Pembiayaan /*Finance Lease*	Pembiayaan Multiguna /*Multipurpose Financing*	Tresuri /*Treasury*	Unit Usaha Syariah /*Syariah Business Unit*	Tresuri /*Treasury*	Jumlah/*Total*	
Laporan laba rugi							***Statements of profit or loss***
Pendapatan usaha	156.610.553	481.725	4.217.094	9.740.728	1.371	171.051.471	*Segment revenues*
Lain-lain	-	-	-	19.453	-	19.453	*Others*
Pendapatan yang tidak dialokasikan	-	-	-	-	-	5.721.947	*Unallocated revenues*
Jumlah pendapatan						176.792.871	*Total Revenues*
Beban bunga dan keuangan	(29.855.330)	-	-	-	-	(29.855.330)	*Interest and financing expenses*
Beban kepegawaian	-	-	-	(4.630.271)	-	(4.630.271)	*Personnel expenses*
Beban umum dan administrasi	-	-	-	(176.200)	-	(176.200)	*General and administrative expenses*
Beban yang tidak dialokasikan	-	-	-	-	-	(64.567.063)	*Unallocated expenses*
Beban pajak	-	-	-	-	-	(11.257.741)	*Tax expense*
Laba tahun berjalan						66.306.266	*Profit for the year*
Laporan posisi keuangan							***Statement of financial position***
Aset segmen	1.473.193.732	1.419.714	11.793.109	185.944.601	563.967	1.672.915.123	*Segment Assets*
Aset yang tidak dialokasikan	-	-	-	-	-	361.603.192	*Unallocated assets*
Jumlah aset segmen						2.034.518.315	*Total segment assets**
Liabilitas segmen	734.235.960	-	-	25.290.243	-	759.526.203	*Segment liabilities**
Liabilitas yang tidak dialokasikan	-	-	-	-	-	56.530.058	*Unallocated liabilities*
Jumlah liabilitas segmen*						816.056.261	*Total segment liabilities**

* Aset segmen tidak termasuk aset pajak tangguhan, sedangkan liabilitas segmen tidak termasuk utang pajak

** Assets segmented excludes deferred tax assets, while segment liabilities excludes tax payable*

37. **SEGMEN OPERASI** (Lanjutan) / *37. **OPERATING SEGMENTS** (Continued)*

Segmen Usaha (Lanjutan) / ***Bussines Segment** (Continued)*

	2024						
	Konven */Conven*			Unit Usaha Syariah */Shariah Business Unit*			
	Sewa Pembiayaan */Finance Lease*	Pembiayaan Multiguna */Multipurpose Financing*	Tresuri */Treasury*	Unit Usaha Syariah */Syariah Business Unit*	Tresuri */Treasury*	Jumlah/*Total*	
Laporan laba rugi							***Statements of profit or loss***
Pendapatan usaha	166.638.484	972.053	4.279.703	9.150.730	8.294	181.049.264	*Segment revenues*
Lain-lain	-	-	-	4.872	-	4.872	*Others*
Pendapatan yang tidak dialokasikan	-	-	-	-	-	1.477.142	*Unallocated revenues*
Jumlah pendapatan						182.531.278	*Total Revenues*
Beban bunga dan keuangan	(32.686.327)	-	-	-	-	(32.686.327)	*Interest and financing expenses*
Beban kepegawaian	-	-	-	(7.117.646)	-	(7.117.646)	*Personnel expenses*
Beban umum dan administrasi	-	-	-	(271.154)	-	(271.154)	*General and administrative expenses*
Beban yang tidak dialokasikan	-	-	-	-	-	(61.513.564)	*Unallocated expenses*
Beban pajak	-	-	-	-	-	(15.893.718)	*Tax expense*
Laba tahun berjalan						65.048.869	*Profit for the year*
Laporan posisi keuangan							***Statement of financial position***
Aset segmen	1.521.614.053	8.366.958	98.185.647	167.990.190	76.346	1.796.233.194	*Segment Assets*
Aset yang tidak dialokasikan	-	-	-	-	-	260.950.013	*Unallocated assets*
Jumlah aset segmen						2.057.183.207	*Total segment assets**
Liabilitas segmen	795.857.668	-	-	2.596.707	-	798.454.375	*Segment liabilities**
Liabilitas yang tidak dialokasikan	-	-	-	-	-	35.668.839	*Unallocated liabilities*
Jumlah liabilitas segmen*						834.123.214	*Total segment liabilities**

* Aset segmen tidak termasuk aset pajak tangguhan, sedangkan liabilitas segmen tidak termasuk utang pajak

** Assets segmented excludes deferred tax assets, while segment liabilities excludes tax payable*

37. **SEGMEN OPERASI** (Lanjutan) / ***OPERATING SEGMENTS*** *(Continued)*

Segmen Usaha (Lanjutan) / ***Business Segment*** *(Continued)*

Segmen Geografis / ***Geographical Segments***

Segmen informasi berdasarkan geografis adalah sebagai berikut: / *Information on geographical segments is as follows:*

	2025	2024	
Laporan laba rugi			***Statements of profit or loss***
Pendapatan			*Revenues*
Jakarta	125.988.616	126.003.552	*Jakarta*
Surabaya	18.133.302	19.817.194	*Surabaya*
Makassar	9.999.640	11.201.633	*Makassar*
Balikpapan	9.255.990	11.641.320	*Balikpapan*
Semarang	8.485.271	7.825.492	*Semarang*
Pekanbaru	4.930.052	6.042.087	*Pekanbaru*
	176.792.871	182.531.278	
Laporan posisi keuangan			***Statements of financial position***
Aset			*Assets*
Jakarta	1.591.550.176	1.528.194.141	*Jakarta*
Surabaya	159.406.751	172.557.381	*Surabaya*
Semarang	96.421.881	110.896.988	*Semarang*
Makassar	92.451.557	93.181.858	*Makassar*
Balikpapan	54.032.695	105.067.287	*Balikpapan*
Pekanbaru	40.655.255	47.285.552	*Pekanbaru*
	2.034.518.315	2.057.183.207	

38. INFORMASI KEUANGAN TAMBAHAN – UNIT USAHA SYARIAH / *38. SUPLEMENTARY FINANCIAL INFORMATION – SHARIA BUSINESS UNIT*

	2025	2024	
ASET			***ASSETS***
Kas di bank	563.967	76.346	*Cash in bank*
Piutang *Ijarah Muntahiyah Bittamlik*	1.503.661	320.432	*Ijarah Muntahiyah Bittamlik Receivables*
Aset IMBT	262.490.995	144.029.946	*Assets IMBT*
Akumulasi penyusutan	(77.023.332)	(65.703.956)	*Accumulated depreciation*
Cadangan kerugian penurunan nilai	(1.026.723)	(108.465)	*Allowance for impairment losses*
Aset IMBT - bersih	184.440.940	78.217.525	*Asset IMBT - net*
Aset lain-lain - bersih	-	89.452.233	*Other assets - net*
JUMLAH ASET	186.508.568	168.066.536	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS			***LIABILITIES AND EQUITY***
LIABILITAS			***LIABILITIES***
Titipan debitur	1.959.279	1.655.982	*Deposits from debtors*
Utang *Qardh*	23.330.964	-	*Qardh payable*
Liabilitas lain-lain	-	940.725	*Other liabilities*
Jumlah Liabilitas	25.290.243	2.596.707	***Total Liabilities***
EKUITAS			***EQUITY***
Ekuitas	161.218.325	165.469.829	***Equity***
JUMLAH LIABILITAS DAN EKUITAS	186.508.568	168.066.536	***TOTAL LIABILITIES AND EQUITY***

	2025	2024	
PENDAPATAN			***REVENUES***
Pendapatan IMBT - bersih	9.740.728	9.150.730	*IMBT income – net*
Lain-lain	192.498	13.166	*Others*
Jumlah Pendapatan	9.933.226	9.163.896	*Total Revenues*
BEBAN			***EXPENSES***
Beban kepegawaian	4.630.271	7.117.646	*Personnel expenses*
Beban umum dan administrasi	176.200	271.154	*General and administrative expenses*
Lain-lain	918.258	-	*Others*
Jumlah Beban	5.724.729	7.388.800	*Total Expenses*
LABA SEBELUM PAJAK	4.208.497	1.775.096	***PROFIT BEFORE TAX***
Beban penghasilan	-	465.077	*Tax Expense*
LABA TAHUN BERJALAN	4.208.497	1.310.019	***PROFIT FOR THE YEAR***

39. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA / *ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*

Berdasarkan POJK No. 35/POJK.05/2018 tanggal 31 Desember 2018 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan sebagaimana diubah terakhir menjadi No. 46 Tahun 2024 tentang Pengembangan dan Penguatan Perusahaan Pembiayaan, Perusahaan Pembiayaan infrastruktur dan Modal Perusahaan Ventura, Perusahaan diharuskan untuk mematuhi sejumlah rasio keuangan tertentu. Rasio-rasio ini dibuat oleh Perusahaan berdasarkan formula sebagaimana ditentukan dalam peraturan OJK untuk tujuan kepatuhan terhadap peraturan, dan mungkin tidak sesuai dengan Standar Akuntansi Keuangan di Indonesia. Berikut ini adalah beberapa rasio keuangan berdasarkan Peraturan OJK (tidak diaudit):

Based on POJK No.35/POJK.05/2018 dated 31 December 2018 regarding Business Operation of Financing Company as last amended to No. 46 Year 2024 regarding Development and Strengthening of Multifinance Company, Infrastructure Multifinance Company and Venture Capital Company, the Company is required to comply with several financial ratios. These ratios have been prepared by the Company based on the formula as prescribed in the said OJK regulation for regulatory compliance purposes and may not be consistent with Indonesian Financial Accounting Standards. The following are some of the financial ratios based on OJK Regulations (unaudited):

	2025	2024	
Rasio permodalan	97,36%	104,45%	*Capital ratio*
Rasio *Non Performing Financing*			*Non Performing Financing Ratio*
Bruto	2,02%	1,82%	*Gross*
Bersih	0,71%	0,64%	*Net*
Imbal hasil aset	4,31%	4,57%	*Return on Assets*
Return of Equity (ROE)	5,49%	5,49%	*Return of Equity (ROE)*
Beban operasional terhadap pendapatan operasional	58,96%	57,37%	*Operating expenses to operating income ratio*
Gearing Ratio	0,60x	0,65x	*Gearing Ratio*
Rasio piutang sewa pembiayaan neto terhadap total aset	81,37%	78,16%	*Net financial lease receivables to total assets ratio*
Rasio modal sendiri terhadap modal disetor	342,98%	159,99%	*Equity to paid-up capital ratio*
Rasio saldo piutang sewa pembiayaan neto terhadap total pinjaman	226,68%	202,67%	*Net financial lease receivables to loan received ratio*
Rasio saldo piutang pembiayaan untuk pembiayaan investasi dan modal kerja dibandingkan dengan total saldo piutang pembiayaan	88,80%	95,11%	*Net financing receivables for investment and working capital financing to total financing receivables ratio*

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penyediaan dana kepada pihak berelasi dan pihak ketiga yang melampaui Batas Maksimum Pemberian Pembiayaan.

As of 31 December 2025 and 2024, there is no financing granted to related and third parties which has exceeded the Maximum Financing Limit.

40. PENGUNGKAPAN TAMBAHAN LAPORAN ARUS KAS / *SUPPLEMENTARY DISCLOSURES ON STATEMENTS OF CASH FLOWS*

Aktivitas investasi yang tidak mempengaruhi kas dan setara kas dan penempatan di bank:

The following are the noncash investing activities of the Company:

	2025	2024	
Tagihan dari jaminan yang dikuasai kembali dari penyelesaian piutang:			*Claims from collateral as payment for:*
Sewa pembiayaan	11.079.737	9.364.841	*Finance lease receivables*
Liabilitas sewa yang timbul dari aset hak-guna	367.337	74.988	*Lease liabilities arising from recognition of right-of-use assets*

41. REKONSILIASI LIABILITAS YANG BERASAL DARI AKTIVITAS PENDANAAN

Tabel berikut menjelaskan perubahan pada liabilitas Perusahaan yang timbul dari aktivitas pendanaan, yang meliputi perubahan terkait kas dan nonkas:

41. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Company liabilities arising from financing activities, including both cash and non-cash changes:

	1 Januari/ *January* 2025	Arus kas pendanaan/ *Financing cash flows*)*	Perubahan non-kas/ *Non-cash changes*: Pergerakan valuta asing/ *Changes in foreign exchange*	Perubahan non-kas/ *Non-cash changes*: Amortisasi biaya transaksi/ *Amortization of transaction costs*	Perubahan lainnya/ *Other changes*	31 Desember/ *December* 2025	
Pinjaman yang diterima	793.674.546	(72.692.773)	11.574.900	1.928	-	732.558.601	*Loans received*
Liabilitas sewa	4.464.885	(3.572.667)	-	-	-	892.218	*Lease liabilities*
Jumlah liabilitas dari aktivitas pendanaan	798.139.431	(76.265.440)	11.574.900	1.928	-	733.450.819	*Total liabilities from financing activities*

*) Arus kas dari pinjaman diterima merupakan jumlah bersih dari pencairan dan pembayaran pinjaman pada laporan arus kas.

**) Cash flow from loans received is the net amount of loan disbursements and payments on the cash flow statement.*

	1 Januari/ *January* 2024	Arus kas pendanaan/ *Financing cash flows *)*	Perubahan non-kas/ *Non-cash changes*: Pergerakan valuta asing/ *Changes in foreign exchange*	Perubahan non-kas/ *Non-cash changes*: Amortisasi biaya transaksi/ *Amortization of transaction costs*	Perubahan lainnya/ *Other changes*	31 Desember/ *December* 2024	
Pinjaman yang diterima	575.840.379	203.010.361	14.920.000	(96.194)	-	793.674.546	*Loans received*
Liabilitas sewa	7.768.636	(3.378.739)	-	-	74.988	4.464.885	*Lease liabilities*
Jumlah liabilitas dari aktivitas pendanaan	583.609.015	199.631.622	14.920.000	(96.194)	74.988	798.139.431	*Total liabilities from financing activities*

*) Arus kas dari pinjaman diterima merupakan jumlah bersih dari pencairan dan pembayaran pinjaman pada laporan arus kas.

**) Cash flow from loans received is the net amount of loan disbursements and payments on the cash flow statement.*

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Laporan Auditor Independen

Independent Auditors' Report

Pemegang Saham, Dewan Komisaris dan Direksi
PT KDB Tifa Finance Tbk
J a k a r t a

The Shareholders, Board of Commissioners and Directors
PT KDB Tifa Finance Tbk
J a k a r t a

Opini

Kami telah mengaudit laporan keuangan PT KDB Tifa Finance Tbk ("Perusahaan"), 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 Perusahaan tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Opinion

We have audited the financial statements of PT KDB Tifa Finance Tbk (the "Company") which comprise the statement of financial position as of 31 December 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 a material accounting policies information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as of 31 December 2025, and its financial performance and its cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Perusahaan berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Company in accordance with the ethical requirement that are relevant to our Audit of the financial statements in Indonesia, and we have fulfilled our ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Hal Audit Utama yang teridentifikasi dalam Audit kami diuraikan sebagai berikut:

Cadangan Kerugian Penurunan Nilai Piutang Pembiayaan

Lihat Catatan 6 - Piutang Sewa Pembiayaan dan Catatan 7 - Piutang Pembiayaan Multiguna.

Nilai tercatat neto produk piutang sewa pembiayaan dan piutang pembiayaan multiguna selanjutnya diukur pada biaya perolehan diamortisasi setelah memperhitungkan kerugian ekspektasian. Kerugian kredit ekspektasian sebesar Rp 45.337.986 *(dalam ribuan)* berasal dari Piutang Sewa Pembiayaan sebesar Rp 45.322.135 *(dalam ribuan)* dan Piutang Pembiayaan Multiguna sebesar Rp 15.851 *(dalam ribuan)*.

Kerugian Kredit Ekspektasian (KKE) dihitung berdasarkan tunggakan dan penghapusan historis untuk menentukan tahap kerugian ekspektasian tiap produk yang digunakan untuk penentuan cadangan kerugian ekspektasian berdasarkan umur pinjaman pada tiap produk. Tingkat cadangan ditelaah dan dimuktakhirkan atas estimasi kerugian kredit berdasarkan umur tiap piutang pembiayaan pada setiap tanggal pelaporan. KKE dihitung berdasarkan pendekatan kolektif dengan menggunakan beberapa parameter risiko antara lain *Probability of Default, Loss Given Default, Exposure at Default* dengan mempertimbangkan informasi faktor makroekonomi.

Kami memfokuskan pada area ini sebagai hal audit utama karena jumlah piutang pembiayaan dan tagihan anjak piutang mewakili 72% dari total aset Perusahaan. Pengukuran KKE dilakukan melalui pertimbangan manajemen dengan penggunaan estimasi dan asumsi yang diharapkan keandalannya dalam penentuan jumlah cadangan penurunan nilai yang diakui pada akhir periode pelaporan.

Dalam merespon hal audit utama yang teridentifikasi, kami melakukan prosedur audit sebagai berikut:

- Kami telah menguji keakuratan model perhitungan KKE berdasarkan persyaratan dalam PSAK 109;
- Kami telah menilai penerapan model penurunan nilai yang mempertimbangkan tunggakan dan penghapusan historis dan estimasi umur pinjaman yang diharapkan;

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

The Key Audit Matters identified in our audit are outlined as follows:

Allowance for Impairment Losses of Financing Receivables

Refer to Note 6 - Finance Lease Receivables and Note 7 - Multipurpose Financing Receivables.

The net carrying value of finance lease receivables and multipurpose financing receivables products are subsequently measured at amortised cost after providing for expected losses. Expected credit loss amounted to Rp 45,337,986 (in thousand) come from Finance Lease Receivables amounted to Rp 45,322,135 (in thousand) and Multipurpose Financing Receivables amounted to Rp 15,851 (in thousand).

Expected Credit Loss (ECL) is computed based on historical arrears and write-offs to determine an expected loss cycle by product which is used to determine the estimated life of receivables expected loss levels to provided against each product. Levels of allowances are reviewed and updated for the most recent expected life of receivables loss estimates at each reporting date. ECL is computed using collective approach with risk parameters including the Probability of Default, Loss Given Default, Exposure at Default and consideration of macroeconomic factors information.

We focused on this area as a key audit matter due to amounts of financing receivables and factoring receivables represent 72% of total assets of the Company. The measurement of ECL is determined on the management's judgments using estimates and assumptions to derived reliability on provides allowance of impairment losses to be recognised in the end of reporting period.

In responding to the identified key audit matters, we performed the following audit procedures:

- *We have tested the computation accuracy of ECL model applied with requirements in SFAS 109;*
- *We have assessed the application of the model for impairment that considers the past arrears and write-offs and the expected life of loan loass estimates;*

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Hal Audit Utama (Lanjutan)

Dalam merespon hal audit utama yang teridentifikasi, kami melakukan prosedur audit sebagai berikut: (Lanjutan)

- Kami telah menilai, membandingkan data historis dan menilai pandangan manajemen atas risiko kredit yang berdampak pada pengakuan kerugian ekspektasian setelah pengakuan awal selama umur pinjaman;
- Kami telah menilai analisis sensitivitas dalam kaitannya dengan asumsi faktor masa depan;
- Kami telah menilai kecukupan pengungkapan terkait dengan kerugian kredit ekspektasian.

***Key Audit Matters** (Continued)*

In responding to the identified key audit matters, we performed the following audit procedures: (Continued)

- *We have assessed, compared the historical actual and challenge management's view of credit risk that impacts the recognition of expected losses upon initial recognition over the life of the loans;*
- *We have assessed sensitivity analysis in relation to the key forward looking assumptions;*
- *We have assessed the adequacy of the disclosures relating to expected credit loss.*

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 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 Annual Report 2025 ("The Annual Report") other than the accompanying financial statements and our independent auditor's report thereon. 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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Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Perusahaan 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 Perusahaan atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Perusahaan.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as 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 Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Tanggung jawab auditor terhadap audit atas laporan keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 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.

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Tanggung jawab auditor terhadap audit atas laporan keuangan (Lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama Audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Perusahaan.

- 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 Perusahaan untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Perusahaan tidak dapat mempertahankan kelangsungan usaha.

- 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.

***Auditors' responsibilities for the audit of the financial statements** (Continued)*

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those 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 the override of internal control.*

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company'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 Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.*

- *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.*

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Tanggung jawab auditor terhadap audit atas laporan keuangan (Lanjutan)

Kami mengkomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengkomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

***Auditors' responsibilities for the audit of the financial statements** (Continued)*

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.

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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Kantor Akuntan Publik
TANUBRATA SUTANTO FAHMI BAMBANG & Rekan

00130

Santanu Chandra, CPA
NIAP AP.0119/
License No. AP.0119

30 Maret 2026/ *30 March 2026*

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KDB Tifa Finance

Strengthening Our Foundation towards Future-Driven Performance

Annual Report
Sustainability Report
2025

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