#ImpianmuBersamaKami

PT Bank IBK Indonesia Tbk

IBK Bank
Indonesia

Stable Growth through **Customer Priority**



2025

Laporan Tahunan dan
Laporan Keberlanjutan
Annual Report and
Sustainability Report



Stable Growth through **Customer Priority**

Dalam menghadapi dinamika industri perbankan yang semakin kompleks, Bank IBK Indonesia mengarahkan strategi pertumbuhan pada pendekatan yang berpusat pada nasabah sebagai fondasi utama keberlanjutan kinerja. Bank meyakini bahwa pemahaman yang mendalam terhadap kebutuhan dan ekspektasi nasabah menjadi kunci dalam menghadirkan solusi keuangan yang relevan, inovatif, dan bernilai tambah. Melalui penguatan kualitas layanan dan hubungan jangka panjang, Bank tidak hanya mendorong pertumbuhan bisnis, tetapi juga membangun basis yang lebih solid dan berkesinambungan.

Sejalan dengan itu, Bank terus berupaya menjaga keseimbangan antara ekspansi dan prinsip kehati-hatian guna memastikan tercapainya stabilitas kinerja secara berkelanjutan. Setiap langkah pertumbuhan ditempuh secara terukur, didukung oleh pengelolaan risiko yang disiplin dan tata kelola yang kuat. Dengan menempatkan nasabah sebagai inti strategi dan stabilitas sebagai landasan, Bank terus memperkuat ketahanan usaha serta menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

In response to the increasingly complex dynamics of the banking industry, Bank IBK Indonesia has focused its growth strategy on a customer-centric approach as the key foundation for sustainable performance. The Bank believes that a thorough understanding of customer needs and expectations is essential to delivering financial solutions that are relevant, innovative, and provide added value. By enhancing service quality and fostering long-term relationships, the Bank not only drives business growth but also builds a stronger and more sustainable foundation.

Furthermore, the Bank continues to strive for a balance between expansion and the principle of prudence to ensure the achievement of sustainable performance stability. Every step of growth is taken in a measured manner, supported by disciplined risk management and strong governance. By placing customers at the core of its strategy and stability as its foundation, the Bank continues to strengthen business resilience and create long-term value for all stakeholders.

Sanggahan dan Batasan Tanggung Jawab

Disclaimer and Limitation of Liability

Laporan Tahunan dan Laporan Keberlanjutan 2025 Bank IBK Indonesia 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. Muatan konten laporan ini sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Laporan ini memuat informasi terkait prinsip-prinsip keberlanjutan dalam seluruh aspek bisnis yang dijalankan serta kinerja ekonomi, sosial, dan lingkungan Bank selama periode 1 Januari 2025 hingga 31 Desember 2025, disertai dengan perbandingan kinerja tahun-tahun sebelumnya. Selain itu, Laporan Tahunan dan Laporan Keberlanjutan ini juga menyajikan informasi terkait proyeksi kerja Bank di tahun selanjutnya yang disusun berdasarkan pernyataan-pernyataan prospektif dan berbagai asumsi mengenai kondisi mendatang Bank, serta lingkungan bisnis yang terkait, sehingga dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan. Oleh karena itu, Bank mengimbau agar pemangku kepentingan dapat menggunakan informasi tersebut secara bijak dalam pengambilan keputusan.

Informasi lebih lanjut terkait laporan ini dan muatan di dalamnya dapat diperoleh melalui:



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Bank IBK Indonesia's 2025 Annual Report and Sustainability Report are prepared in accordance with Financial Services Authority Regulation No. 29/POJK.04/2016 concerning Annual Reports 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 Letter No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.

This report contains information regarding sustainability principles across all aspects of the Bank's operations, as well as the Bank's economic, social, and environmental performance during the period from January 1, 2025, to December 31, 2025, accompanied by a comparison with performance from previous years. Additionally, this Annual Report and Sustainability Report also present information regarding the Bank's projected operations for the coming year, which are based on prospective statements and various assumptions regarding the Bank's future conditions and the relevant business environment; consequently, actual developments may differ materially from those reported. Therefore, the Bank urges stakeholders to use this information wisely in their decision-making.

Further information regarding this report and its contents can be obtained through:

Kesinambungan Tema

Theme Continuity



2024

Grow with Customers Towards a Sustainable Future

2023

Growth Forward: Innovating Banking Excellence

2022

Optimizing Digital to Deliver Excellence

IBK Bank Indonesia

Daftar Isi

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Keunggulan Kompetitif
Competitive Advantages

Di tengah persaingan industri perbankan yang semakin ketat, Bank terus berfokus pada penguatan keunggulan kompetitif untuk mendukung pertumbuhan dan keberlanjutan bisnis. Melalui strategi yang berorientasi pada inovasi, efisiensi operasional, dan digitalisasi, Bank berupaya memberikan nilai tambah yang maksimal bagi nasabah sekaligus meningkatkan daya saing di pasar. Bank juga memperkuat kerja sama dengan mitra strategis, yang membuka peluang kolaborasi dan diversifikasi produk untuk memenuhi kebutuhan nasabah dengan lebih baik.

Komitmen ini tercermin dalam upaya Bank untuk memetakan pasar dengan cermat, sehingga dapat mengidentifikasi dan melayani segmen-segmen potensial secara optimal. Dukungan teknologi, pengembangan layanan digital, serta peningkatan portofolio kredit dan simpanan nasabah menjadi fondasi yang kokoh dalam strategi bisnis Bank. Informasi lebih lengkap mengenai keunggulan kompetitif yang dimiliki Bank diuraikan sebagai berikut:

Amidst the increasingly tight competition in banking industry, the Bank continues to focus on strengthening competitive advantages to support its business growth and sustainability. Through strategies oriented towards innovation, operational efficiency, and digitalization, the Bank strives to provide utmost added value for customers while increasing its competitiveness in the market. The Bank also strengthens cooperation with strategic partners, which opens up opportunities for collaboration and product diversification to better meet customer needs.

This commitment is reflected in the Bank's efforts to map the market carefully, so that it can identify and serve potential segments optimally. Technology support, digital service development, as well as credit portfolio and customer deposit increase are solid foundations in the Bank's business strategy. More detailed information regarding the Bank's competitive advantages is outlined as follows:

Inovasi Layanan Perbankan
Banking Services Innovation

Bank terus mengembangkan solusi inovatif untuk memenuhi kebutuhan nasabah, menawarkan pengalaman perbankan yang efisien, andal, dan memberikan nilai tambah bagi nasabah. Pendekatan ini mendukung keunggulan Bank di tengah persaingan industri keuangan yang dinamis.

The Bank continuously develops innovative solutions to meet customer needs, offering banking experiences that are efficient, reliable, and providing added value to customers. This approach supports the Bank's excellence amidst dynamic competition in financial industry.

Digitalisasi dan Teknologi
Digitalization and Technology

Bank memfokuskan strategi bisnis pada aspek digitalisasi untuk meningkatkan efisiensi operasional dan memberikan layanan yang lebih responsif kepada nasabah. Teknologi ini juga digunakan untuk mengurangi biaya operasional, menjadikan Bank lebih kompetitif di industri keuangan.

The Bank focuses its business strategy on digitalization aspect to improve operational efficiency and provide more responsive services to customers. This technology is also utilized to reduce operational expenses, making the Bank more competitive in financial industry.

Kemitraan Strategis
Strategic Partnerships



Bank aktif memperluas kerja sama dengan mitra strategis, yang memungkinkan diversifikasi produk dan peningkatan daya saing, terutama dalam sektor UMKM dan korporasi. Kemitraan ini juga mencakup kolaborasi yang dapat memperkuat ekosistem bisnis nasabah.

The Bank actively expands cooperation with strategic partners, which allows for product diversification and increased competitiveness, particularly in MSME and corporate sectors. This partnership also includes collaboration that can strengthen customer's business ecosystem.

Pemetaan Pasar yang Cermat
Careful Market Mapping



Bank melakukan pemetaan pasar yang jeli, yang memungkinkan identifikasi segmen pasar potensial secara akurat. Hal ini membantu Bank dalam mengembangkan layanan yang lebih tepat sasaran sesuai dengan kebutuhan pasar lokal, meningkatkan kepuasan dan loyalitas nasabah.

The Bank conducts thorough market mapping, which allows for accurate identification of potential market segments. This helps the Bank develop more targeted services according to local market needs, increasing customer satisfaction and loyalty.

Penguatan Portofolio Kredit dan Simpanan Nasabah
Credit Portfolio and Customer Deposits Enhancement



Bank terus berupaya meningkatkan portofolio kredit dan simpanan nasabah yang menjadi pendorong utama pertumbuhan laba dan pendapatan bunga bersih. Dengan pertumbuhan yang konsisten dalam kredit dan simpanan nasabah, Bank memiliki posisi yang lebih kuat untuk bersaing di industri perbankan.

The Bank strives to increase its credit portfolio and customer deposits that serve as the main drivers of profit growth and net interest income. With consistent growth in loans and customer deposits, the Bank has a stronger position to compete in the banking industry.

Dengan pendekatan yang terarah dan berkesinambungan, Bank bertekad untuk memberikan kontribusi positif pada industri keuangan nasional, menciptakan hubungan yang lebih kuat dengan para pemangku kepentingan, serta menjawab tantangan global yang dinamis dengan solusi yang inovatif dan berdaya saing tinggi.

With a focused and sustainable approach, the Bank is determined to make a positive contribution to the national financial industry, create stronger relationships with stakeholders, and respond to dynamic global challenges with innovative and highly competitive solutions.

Pencapaian Kinerja 2025

2025 Performance Achievements

Bank mencatat pertumbuhan intermediasi yang kuat dengan penyaluran kredit meningkat 23,60% dan Dana Pihak Ketiga tumbuh 26,65%, didukung oleh kenaikan total aset sebesar 16,67%. Pencapaian tersebut mencerminkan penguatan fundamental bisnis di tengah dinamika industri, dengan profitabilitas tetap terjaga pada level Rp197,43 miliar.

The Bank recorded strong growth in intermediation, with loan disbursements increasing by 23.60% and third-party funds growing by 26.65%, supported by a 16.67% growth in total assets. These achievements reflect the strengthening of the Bank's business fundamentals amid industry dynamics, with profitability remaining steady at IDR 197.43 billion.

Pertumbuhan Kredit Kuat
Strong Loan Growth

Kredit 2025 | Loans in 2025

Rp14,47 triliun
trillion

2024 Rp11,71 triliun
IDR 11.71 trillion

Growth +23,60% (yoy) *(year-over-year)*

Dana Pihak Ketiga (DPK) Tumbuh Signifikan
Third-Party Funds (DPK) Significantly Increased

DPK 2025 | DPK 2025

Rp11,92 triliun
trillion

2024 Rp9,41 triliun
IDR 9.41 trillion

Growth +26,65% (yoy) *(year-over-year)*

Total Aset Meningkat Solid
Total Assets Steadily Increased

Aset 2025 | Assets in 2025

Rp23,41 triliun
trillion

2024 Rp20,06 triliun
IDR 20.06 trillion

Growth +16,67% (yoy) *(year-over-year)*

Melalui penerapan strategi yang adaptif dan terukur, Bank mampu mempertahankan kinerja profitabilitas dengan membukukan laba bersih sebesar Rp197,43 miliar.
Through the implementation of adaptive and measured strategies, the Bank was able to maintain its profitability, recording a net income of IDR 197.43 billion.

Pendapatan bunga tercatat sebesar Rp1,37 triliun pada tahun 2025, relatif stabil dibandingkan tahun sebelumnya.
Interest income was recorded at IDR 1.37 trillion in 2025, which was relatively consistent with the previous year.

Peningkatan jumlah pembiayaan UMKM oleh IBK Bank mencerminkan komitmen berkelanjutan perusahaan dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (SDGs), khususnya dalam mendorong pertumbuhan ekonomi inklusif dan pemberdayaan pelaku usaha kecil.

The increase in MSME financing by IBK Bank reflects the Company's ongoing commitment to supporting the achievement of the Sustainable Development Goals (SDGs), particularly in promoting inclusive economic growth and empowering small business actors.

Jumlah Pembiayaan UMKM
MSME Financing

2025

2.034,19

2024 1.763,11 ↗ 15,38%

Peningkatan alokasi biaya pelatihan dilakukan sebagai upaya strategis untuk meningkatkan kompetensi dan kualitas karyawan, sehingga mampu mendukung kinerja perusahaan secara optimal dan berkelanjutan, sejalan dengan komitmen IBK Bank dalam pengembangan sumber daya manusia.

The increase in training expenditure allocation represents a strategic effort to enhance employee competencies and capabilities, enabling them to support the Company's performance in an optimal and sustainable manner, in line with IBK Bank's commitment to human capital development.

Biaya Pelatihan
Training Expenditure

2025

Rp6.609 juta
millon

2024 Rp5.575 juta
IDR 5,575 millon ↗

Upaya penurunan jumlah emisi GRK Cakupan 1 dan Cakupan 2 dilakukan melalui optimalisasi penggunaan energi secara efisien, seperti pengurangan konsumsi listrik dan bahan bakar tanpa mengurangi efektivitas operasional.

Efforts to reduce Scope 1 and Scope 2 greenhouse gas (GHG) emissions were carried out through the optimization of energy efficiency, such as reducing electricity and fuel consumption without compromising operational effectiveness.

Jumlah Emisi GRK Cakupan 1 dan 2
Scope 1 and Scope 2 GHG Emissions

2025

1.791,6
TonCO₂Eq

2024 2.858,3 TonCO₂Eq ↘ 37,32%

Intensitas Emisi GRK Cakupan 1 dan Cakupan 2
Scope 1 and Scope 2 GHG Emissions Intensity

2025

0,0013
TonCO2Eq/Rp Juta
TonCO2Eq/Rp million

2024 0,0049 TonCO₂Eq/Rp Juta
0.0049 TonCO₂Eq/Rp million

↘ 71,43%

Ikhtisar Utama

Key Highlights



IBK Bank
Indonesia



Performa optimal Bank pada tahun ini tak lepas didukung oleh penerapan strategi bisnis yang terukur dan disiplin eksekusi yang solid

The Bank's optimal performance this year is supported by the implementation of measurable business strategies and a strong execution discipline

Ikhtisar Keuangan

Financial Highlights

Ikhtisar Laporan Laba (Rugi)
Statement of Profit (Loss) Highlights

(dalam jutaan Rupiah, kecuali dinyatakan lain) (in million IDR, unless stated otherwise)

Uraian Description	2025	2024	2023	Perubahan (2025-2024) Changes (2025-2024)	
				Nominal (Rp)	%
Pendapatan Bunga - Bersih Net Interest Income	**569.613**	581.239	487.281	(11.626)	(2,00)
Laba Operasional Operating Profit	**255.181**	279.936	176.596	(24.755)	(8,84)
Laba Sebelum Beban Pajak Profit Before Income Tax	**254.809**	280.009	176.645	(25.200)	(9,00)
Laba Bersih Tahun Berjalan Net Income for the Year	**197.425**	215.851	183.295	(18.426)	(8,54)
Jumlah Laba yang Dapat Diatribusikan kepada: **Total Profil Attributable to:**					
▪ Pemilik Entitas Induk Owner of Parent Entity	**197.425**	215.851	183.295	(18.426)	(8,54)
▪ Kepentingan Non-Pengendali Non-Controlling Interests	**-**	-	-	-	-
Jumlah Penghasilan Komprehensif Tahun Berjalan yang Dapat Diatribusikan kepada: **Total Comprehensive Income for the Year Attributable to:**					
▪ Pemilik Entitas Induk Owner of Parent Entity	**235.555**	203.813	189.844	31.742	15,57
▪ Kepentingan Non-Pengendali Non-Controlling Interests	**-**	-	-	-	-
Laba per Saham Dasar dan Dilutif (Nilai Penuh) Earning (Loss) per Share (Full Amount)	**4,12**	5,16	5,76	(1,04)	(20,16)

Ikhtisar Laporan Posisi Keuangan
Statement of Financial Performance Highlights

(dalam jutaan Rupiah, kecuali dinyatakan lain) (in million IDR, unless stated otherwise)

Uraian Description	2025	2024	2023	Perubahan (2025-2024) Changes (2025-2024)	
				Nominal (Rp)	%
Jumlah Aset **Total Assets**	**23.406.738**	**20.061.619**	**19.377.403**	**3.345.119**	**16,67**
Aset Produktif Earning Assets	**22.034.678**	18.797.543	18.145.348	3.237.134	17,22
Kredit yang Diberikan Loans	**14.470.366**	11.707.744	9.390.539	2.762.622	23,60
Simpanan dari Nasabah Deposits from Customers	**11.915.829**	9.408.319	8.894.391	2.507.510	26,65



(dalam jutaan Rupiah, kecuali dinyatakan lain) (in million IDR, unless stated otherwise)

Uraian Description	**2025**	**2024**	**2023**	**Perubahan (2025-2024)** Changes (2025-2024)	
				Nominal (Rp)	**%**
Pinjaman yang Diterima Borrowings	**5.169.250**	4.748.025	4.280.366	421.225	8,87
Jumlah Liabilitas **Total Liabilities**	**17.591.671**	**14.482.107**	**14.008.724**	**3.109.564**	**21,47**
Jumlah Ekuitas **Total Equity**	**5.815.067**	**5.579.512**	**5.368.679**	**235.555**	**4,22**

Rasio-Rasio Keuangan Penting
Key Financial Ratios

(dalam %) (in %)

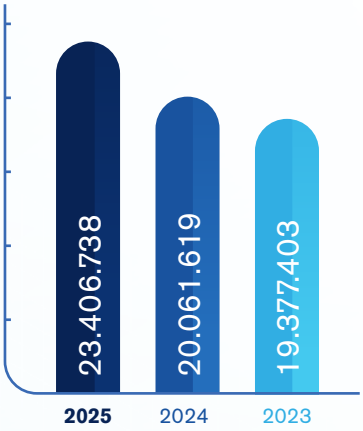
Uraian Description	**2025**	**2024**	**2023**
Permodalan **Capital**			
Kewajiban Penyediaan Modal Minimum (KPMM) dengan Memperhitungkan Risiko Kredit CAR by Calculating Credit Risk	**33,69**	38,57	46,86
KPMM dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar CAR by Calculating Credit, Operational, and Market Risk	**34,86**	39,74	48,04
Aset Tetap Terhadap Modal Fixed Assets to Equity	**6,65**	6,94	7,28
Rentabilitas **Profitability**			
Rasio Pengembalian Aset Return on Assets	**1,15**	1,40	0,92
Rasio Pengembalian Ekuitas Return on Equity	**3,52**	3,99	4,24
Margin Bunga Bersih Net Interest Margin	**2,85**	3,09	2,41
Laba Terhadap Pendapatan Profit to Revenue	**34,66**	37,14	37,62
Biaya Operasional Terhadap Pendapatan Operational Cost to Revenue	**81,28**	82,48	90,03
Cost to Income Ratio	**59,32**	62,27	80,18
Kualitas Aset atau Aktiva Produktif Bermasalah **Quality of Non-Performing Earning Assets**			
Aset produktif bermasalah dan aset Non-Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non-Produktif Non Performing Earning Assets and Non Performing Non-Earning Assets on Total Productive Assets and Non-Earning Assets	**1,20**	1,35	0,82

(dalam %) (in %)

Uraian Description	2025	2024	2023
Aset Produktif Bermasalah terhadap Total Aset Produktif Non Performing Earning Assets on Total Earning Assets	**1,12**	1,22	1,06
CKPN Produktif Terhadap Aset Produktif Allowance for Impairment Losses on Earning Assets	**1,08**	1,11	1,15
Pemenuhan CKPN Produktif Fulfillment of Allowance for Impairment Losses on Earning Assets	**100**	100	100
Pemenuhan CKPN Non-Produktif Fulfillment of Allowance for Impairment Losses on Non-Earning Assets	**100**	100	100
Rasio Kredit Bermasalah - Bruto Non-Performing Loans Ratio - Gross	**1,92**	1,96	1,48
Rasio Kredit Bermasalah - Neto Non-Performing Loans Ratio - Net	**1,30**	1,31	0,95
Likuiditas **Liquidity**			
Rasio Kredit Terhadap Dana Pihak Ketiga Loan to Deposit Ratio	**121,44**	124,44	105,58
Liabilitas Terhadap Ekuitas Liability to Equity Ratio	**302,52**	259,56	260,93
Liabilitas Terhadap Aset Liability to Assets Ratio	**75,16**	72,19	72,29
Persentase Pelanggaran BMPK **Percentage of LLL Violation**			
▪ Pihak Terkait Related Parties	**-**	-	-
▪ Pihak Tidak Terkait Non-Related Parties	**-**	-	-
Persentase Pelampauan BMPK **Percentage of LLL Excess**			
▪ Pihak Terkait Related Parties	**-**	-	-
▪ Pihak Tidak Terkait Non-Related Parties	**-**	-	-
GMW Utama Rupiah Rupiah Minimum Reserve Requirement	**9,05**	9,15	9,12
GWM Valuta Asing Foreign Exchange Minimum Reserve Requirement	**4,21**	4,35	4,64
Posisi Devisa Neto (PDN) Net Open Position	**1,13**	0,29	0,32

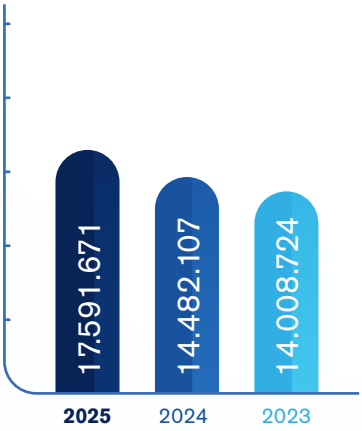
Jumlah Aset
Total Assets

dalam jutaan Rupiah | in million IDR



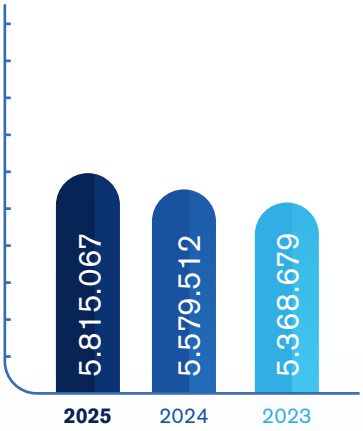
Jumlah Liabilitas
Total Liabilities

dalam jutaan Rupiah | in million IDR



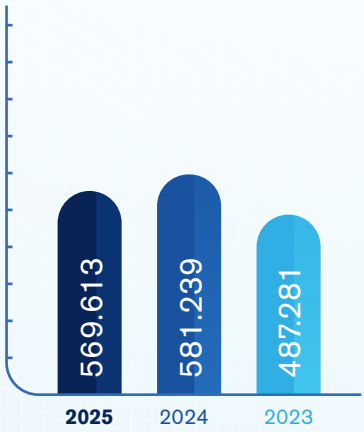
Jumlah Ekuitas
Total Equity

dalam jutaan Rupiah | in million IDR



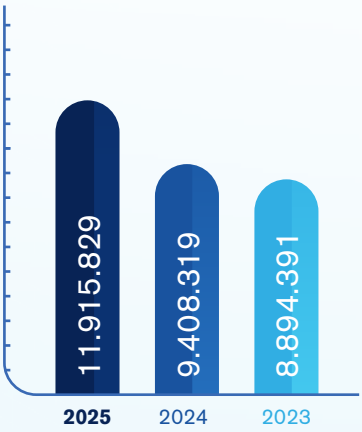
Pendapatan Bunga Bersih
Net Interest Income

dalam jutaan Rupiah | in million IDR



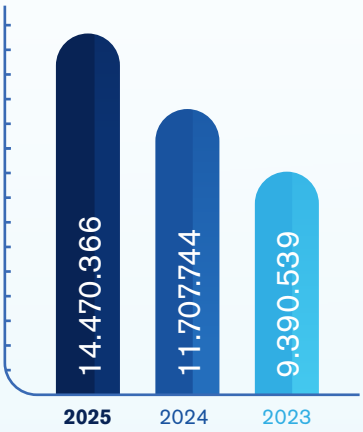
Simpanan dari Nasabah
Deposits from Customer

dalam jutaan Rupiah | in million IDR



Kredit yang Diberikan
Loans

dalam jutaan Rupiah | in million IDR



Ikhtisar Saham

Share Highlights

Kuartal Quarter	**Harga Terendah (Rp)** Lowest Price (IDR)	**Harga Tertinggi (Rp)** Highest Price (IDR)	**Harga Penutupan (Rp)** Closing Price (IDR)	**Volume Perdagangan (Ribuan Saham)** Trading Volume (Thousands of Shares)	**Kapitalisasi Pasar (dalam miliar Rp)** Market Capitalization (in billion IDR)	**Total Saham yang Beredar (Lembar Saham)** Total Outstanding Share (Shares)
2025						
Kuartal I Quarter I	74	63	65	852.810	3.095	47.864.384.874
Kuartal II Quarter II	70	60	66	50.584	3.111	47.864.384.874
Kuartal III Quarter III	82	65	74	777.737	3.505	47.864.384.874
Kuartal IV Quarter IV	89	69	77	582.495	3.632	47.864.384.874
2024						
Kuartal I Quarter I	79	54	55	189.536	2.055	37.783.204.065
Kuartal II Quarter II	51	58	54	18.587	2.018	37.783.204.065
Kuartal III Quarter III	71	82	72	75.510	3.410	47.864.384.874
Kuartal IV Quarter IV	72	81	72	82.278	3.410	47.864.384.874



Ikhtisar Obligasi

Bonds Highlights

Selama tahun 2025, Bank tidak melakukan penerbitan Obligasi, Sukuk, maupun Obligasi Konversi, baik di Bursa Efek Indonesia ("BEI") maupun di bursa efek luar negeri.

During 2025, the Bank did not issue Bonds, Sukuk, or Convertible Bonds, either on the Indonesia Stock Exchange ("IDX") or on foreign stock exchanges.

Aksi Korporasi terkait Saham

Corporate Actions Related to Shares

Sepanjang tahun 2025, Bank tidak melakukan aksi korporasi yang berdampak pada perubahan struktur saham, termasuk namun tidak terbatas pada *stock split, reverse stock,* dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan maupun pengurangan modal.

Throughout 2025, the Bank did not undertake any corporate actions that would impact the share structure, including but not limited to stock split, reverse stock, stock dividend, bonus share, changes in the nominal value of share, issuance of convertible securities, nor capital increase or decrease.

Penghentian Sementara Perdagangan Saham/Penghapusan Pencatatan Saham

Temporary Suspension of Share Trading/Delisting of Shares

Sepanjang tahun 2025, perdagangan saham Bank dengan kode "AGRS" tidak mengalami penghentian sementara maupun penghapusan pencatatan di BEI. Hal ini mencerminkan kepatuhan Bank terhadap ketentuan OJK, peraturan pasar modal, dan penerapan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*/"GCG") dalam memastikan transparansi dan keteraturan perdagangan saham.

Throughout 2025, trading in the Bank's shares under the code "AGRS" was not temporarily suspended or delisted from the IDX. This reflects the Bank's compliance with OJK regulations, capital market regulations, and the implementation of good corporate governance (GCG) principles to ensure transparency and regular stock trading.

Peristiwa Penting

Event Highlights

16 Februari 2025 | February 16, 2025



Kiddies Day Out: Pengenalan Tabungan Anak IBKidz Smart

Kiddies Day Out: Introducing IBKidz Smart Children's Savings

Bank IBK Indonesia menjadi bagian dari acara *Kiddies Day Out* yang dilaksanakan di Lippo Mall Kemang. Pada kesempatan ini, Bank berinteraksi langsung dengan para pengunjung untuk memperkenalkan produk tabungan anak IBKidz Smart. Selain memperkenalkan produk keuangan kepada segmen keluarga dan anak-anak, Bank juga menciptakan pengalaman edukatif yang menarik bagi peserta melalui berbagai aktivitas interaktif selama acara.

Bank IBK Indonesia participated in the Kiddies Day Out event held at Lippo Mall Kemang. During this event, the bank interacted directly with visitors to introduce the IBKidz Smart children's savings product. In addition to introducing financial products to families and children, the bank also created an engaging educational experience for participants through various interactive activities throughout the event.

25 Februari 2025 | February 25, 2025



Edukasi Literasi Keuangan Bersama Karyawan PT KPSS

Financial Literacy Education with PT KPSS Employees

Bank IBK Indonesia menyelenggarakan kegiatan Edukasi Literasi Keuangan bertema **"Pengelolaan Keuangan"** bersama ratusan karyawan pabrik PT Karawang Prima Sejahtera Steel (KPSS). Kegiatan ini bertujuan meningkatkan pemahaman peserta mengenai pengelolaan keuangan yang sehat dan terencana, dalam mendukung kesejahteraan individu dan keluarga.

Bank IBK Indonesia held a Financial Literacy Education activity with the theme "Financial Management" with hundreds of employees from the PT Karawang Prima Sejahtera Steel (KPSS) factory. This activity aimed to increase participants' understanding of healthy and planned financial management to support individual and family well-being.

7 Maret 2025 | March 7, 2025



Peluncuran Program "Lorong Mekar" untuk Ketahanan Pangan

Launch of the "Lorong Mekar" Program for Food Security

Bank IBK Indonesia bersama PT Permodalan Nasional Madani (PNM) meluncurkan Program **"Lorong Mekar"** sebagai bagian dari kegiatan *Corporate Social Responsibility* (CSR) dalam mendukung ketahanan pangan berbasis *urban farming*. Program ini dilaksanakan di Cikoko, Jakarta Selatan, dan ditujukan untuk memberdayakan masyarakat melalui pemanfaatan lahan terbatas secara produktif dan berkelanjutan.

Bank IBK Indonesia, in collaboration with PT Permodalan Nasional Madani (PNM), launched the "Lorong Mekar" Program as part of its Corporate Social Responsibility (CSR) activities to support urban farming-based food security. The program, implemented in Cikoko, South Jakarta, aims to empower communities through the productive and sustainable use of limited land.

14 Maret 2025 | March 14, 2025



Bantuan Kemanusiaan bagi Warga Terdampak Banjir di Bekasi

Humanitarian Aid for Flood-Affected Residents in Bekasi

Sebagai wujud kepedulian sosial, Bank IBK Indonesia menyalurkan bantuan paket sembako kepada warga terdampak banjir di Kelurahan Duren Jaya, Kota Bekasi. Bantuan ini merupakan bagian dari program CSR Bank untuk membantu meringankan beban masyarakat yang terdampak bencana alam serta memperkuat solidaritas sosial di tengah kondisi darurat.

As a form of social responsibility, Bank IBK Indonesia distributed basic food packages to flood-affected residents in Duren Jaya Village, Bekasi City. This assistance is part of the bank's CSR program to help ease the burden on communities affected by natural disasters and strengthen social solidarity during emergencies.

17 Juni 2025 | June 17, 2025



Edukasi Literasi Keuangan bagi Pelajar SMPN 129 Jakarta

Financial Literacy Education for Students of SMPN 129 Jakarta

Bank IBK Indonesia menggelar kegiatan Edukasi Literasi Keuangan bersama siswa dan siswi SMP Negeri 129 Jakarta. Kegiatan ini berfokuskan pada pengenalan produk dan jasa perbankan serta pembentukan pemahaman dasar mengenai pengelolaan keuangan sejak usia dini, sebagai upaya membangun generasi muda yang cerdas dan bertanggung jawab secara finansial.

Bank IBK Indonesia held a Financial Literacy Education activity with students of SMP Negeri 129 Jakarta. This activity focused on introducing banking products and services and developing a basic understanding of financial management from an early age, as an effort to develop a financially savvy and responsible young generation.

20 Juni 2025 | June 20, 2025



RUPS Tahunan dan RUPS Luar Biasa Tahun 2025

Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS) in 2025

Bank menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) dan Pemegang Saham Luar Biasa (RUPSLB) yang dilanjutkan dengan kegiatan *Public Expose & Investor Relations*. Melalui kegiatan tersebut, Manajemen menyampaikan informasi strategis dan kebijakan bisnis, sekaligus menegaskan komitmen Bank dalam memperkuat peran serta kontribusinya terhadap pengembangan industri perbankan nasional.

The Bank held an Annual General Meeting of Shareholders (AGMS) and an Extraordinary General Meeting of Shareholders (EGMS), followed by a Public Expose and Investor Relations event. Through these events, Management conveyed strategic information and business policies, while also affirming the Bank's commitment to strengthening its role and contribution to the development of the national banking industry.

22 Juni 2025 | June 22, 2025



Aksi Peduli Lingkungan di Kawasan Mangrove Denpasar

Environmental Awareness Action in the Denpasar Mangrove Area

Dalam rangka program *Corporate Social Responsibility* (CSR), Bank IBK Indonesia melaksanakan aksi peduli lingkungan di Kawasan Ekowisata Mangrove Batu Lumbang, Pemogan, Kota Denpasar. Kegiatan ini mencerminkan komitmen Bank dalam mendukung pelestarian lingkungan dan meningkatkan kesadaran masyarakat akan pentingnya menjaga ekosistem pesisir secara berkelanjutan.

As part of its Corporate Social Responsibility (CSR) program, Bank IBK Indonesia carried out an environmental awareness campaign in the Batu Lumbang Mangrove Ecotourism Area, Pemogan, Denpasar City. This activity reflects the Bank's commitment to supporting environmental conservation and raising public awareness of the importance of sustainable coastal ecosystem management.

18 Juli 2025 | July 18, 2025



Inklusi Keuangan bagi Taruna Akademi Maritim Nasional Jakarta Raya

Financial Inclusion for Cadets at the Jakarta Raya National Maritime Academy

Bank IBK Indonesia kembali melaksanakan kegiatan Inklusi Keuangan bagi seluruh taruna dan taruni tingkat pertama Akademi Maritim Nasional Jakarta Raya (Aman Jaya) dengan tema "Persiapan Masa Depan Finansial Sejak Dini." Program ini bertujuan membekali generasi muda maritim dengan pemahaman keuangan yang kuat sebagai fondasi perencanaan masa depan.

Bank IBK Indonesia once again held a Financial Inclusion program for all first-year cadets at the Jakarta Raya National Maritime Academy (Aman Jaya) with the theme "Preparing for a Financial Future from an Early Age." This program aims to equip the younger generation of maritime students with a strong financial understanding as a foundation for future planning.

1 Agustus 2025-3 September 2025 | August 1 – September 3, 2025



IBKlympics: Memperkuat Kekompakan dan Semangat Tim Karyawan Bank

IBKlympics: Strengthening Solidarity and Team Spirit Among Bank Employees

Bank menyelenggarakan IBKlympics sebagai kegiatan kebersamaan melalui berbagai macam perlombaan yang dirancang untuk memperkuat *employee engagement* dan semangat kolaboratif antara karyawan serta manajemen. Kegiatan ini mencerminkan komitmen Bank dalam pengembangan sumber daya manusia yang berdaya dan terlibat secara aktif.

The Bank organized the IBKlympics as a collaborative activity through various competitions designed to strengthen employee engagement and a collaborative spirit between employees and management. This activity reflects the Bank's commitment to developing empowered and actively engaged human resources.

22 Agustus 2025 | August 22, 2025



Customer Gathering Bank dan Lembaga Perkreditan Desa (LPD) Bali

Customer Gathering Between Bank and Village Credit Institution (LPD) Bali

Bank IBK Indonesia menyelenggarakan acara *Customer Gathering* dengan Lembaga Perkreditan Desa (LPD) Bali sebagai bentuk apresiasi dan pertemuan strategis dengan nasabah utama di wilayah tersebut. Kegiatan *Customer Gathering* yang dihadiri oleh sekitar 42 peserta ini mencerminkan komitmen dalam memperkuat kepercayaan nasabah dan peran Bank sebagai mitra keuangan yang responsif terhadap kebutuhan lembaga keuangan komunitas lokal.

Bank IBK Indonesia held a Customer Gathering with the Village Credit Institution (LPD) of Bali as a token of appreciation and a strategic meeting with key customers in the region. The Customer Gathering, attended by approximately 42 participants, reflected the Bank's commitment to strengthening customer trust and its role as a responsive financial partner to the needs of local community financial institutions.

23 Agustus 2025 | August 23, 2025



Inklusi Keuangan di Universitas Udayana Bali

Financial Inclusion at Udayana University, Bali

Bank IBK Indonesia menyelenggarakan kegiatan Inklusi Keuangan di Koperasi Konsumen Karya Prima Nusantara, Universitas Udayana, Bali, dengan tema "Strategi Pengelolaan Keuangan yang Sehat untuk Keluarga dan Organisasi." Kegiatan ini bertujuan meningkatkan literasi dan kapasitas pengelolaan keuangan bagi civitas akademika dan komunitas koperasi.

Bank IBK Indonesia held a Financial Inclusion event at the Karya Prima Nusantara Consumer Cooperative, Udayana University, Bali, with the theme "Healthy Financial Management Strategies for Families and Organizations." This event aimed to improve financial literacy and management capacity among the academic community and the cooperative community.

5 September 2025 | September 5, 2025



"Grow Together": Perjalanan dan Pertumbuhan Bank IBK Indonesia

"Grow Together": The Journey and Growth of Bank IBK Indonesia

Pada perayaan hari jadi ke-6, Bank mengusung tema *"Grow Together"* yang mencerminkan semangat untuk terus bertumbuh bersama nasabah, pemangku kepentingan, dan seluruh insan Bank. Keterlibatan aktif seluruh karyawan dan pengembangan strategi sumber daya manusia yang matang menjadi fondasi penting bagi Bank dalam mewujudkan pertumbuhan bersama secara menyeluruh dan berkelanjutan.

For its 6th anniversary celebration, the Bank adopted the theme "Grow Together," reflecting its commitment to continuous growth alongside customers, stakeholders, and all Bank personnel. The active involvement of all employees and the development of a robust human resource strategy are essential foundations for the Bank to achieve comprehensive and sustainable shared growth.

16 September 2025 | September 16, 2025



Edukasi Literasi Keuangan bagi Penyandang Disabilitas di Surabaya

Financial Literacy Education for People with Disabilities in Surabaya

Bank IBK Indonesia mengadakan kegiatan Edukasi Literasi Keuangan bagi penyandang disabilitas di Kota Surabaya dengan tema "Kemandirian Finansial." Program ini merupakan bagian dari komitmen Bank dalam mendorong inklusi keuangan yang setara dan akses edukasi keuangan bagi seluruh lapisan masyarakat.

Bank IBK Indonesia held a Financial Literacy Education event for people with disabilities in Surabaya with the theme "Financial Independence." This program is part of the Bank's commitment to promoting equal financial inclusion and access to financial education for all levels of society.

20 September 2025 | September 20, 2025



Aksi Sosial dan Kesehatan di Bandar Lampung

Social and Health Action in Bandar Lampung

Sebagai wujud nyata kepedulian sosial terhadap kesehatan dan kesejahteraan masyarakat, Bank IBK Indonesia bekerja sama dengan Paguyuban Sosial Marga Tionghoa (PSMTI) dan Palang Merah Indonesia (PMI) melaksanakan kegiatan donor darah, layanan kesehatan gratis, serta pembagian paket sembako di Kota Bandar Lampung.

As a concrete manifestation of its social concern for the health and well-being of the community, Bank IBK Indonesia, in collaboration with the Chinese-Indonesian Social Association (PSMTI) and the Indonesian Red Cross (PMI), held a blood drive, free healthcare services, and distributed basic food packages in Bandar Lampung.

3 Oktober 2025 | October 3, 2025



Inklusi Keuangan pada Dies Natalis ke-65 STIMar "AMI"

Financial Inclusion at the 65th Anniversary of STIMar "AMI"

Bank IBK Indonesia menyelenggarakan kegiatan Inklusi Keuangan dalam acara Dies Natalis ke-65 Sekolah Tinggi Ilmu Maritim (STIMar "AMI") yang dihadiri lebih dari 200 peserta. Kegiatan ini merupakan dukungan Bank dalam memberikan edukasi finansial bagi generasi pelaut handal.

Bank IBK Indonesia held a Financial Inclusion event at the 65th Anniversary of the Maritime Science College (STIMar "AMI"), attended by more than 200 participants. This event demonstrated the Bank's support in providing financial education to a generation of skilled sailors.

27 November 2025 | November 27, 2025



Edukasi Literasi Keuangan bagi Pelajar Sekolah Rakyat Ancol

Financial Literacy Education for Ancol Public School Students

Bank IBK Indonesia memberikan Edukasi Literasi Keuangan kepada pelajar tingkat SMP Sekolah Rakyat Ancol, Pademangan, Jakarta Utara. Kegiatan ini bertujuan meningkatkan pemahaman pelajar dalam pengelolaan keuangan untuk mewujudkan impian di masa depan.

Bank IBK Indonesia provided Financial Literacy Education to junior high school students at Ancol Elementary School, Pademangan, North Jakarta. This activity aimed to improve students' understanding of financial management to help them realize their future dreams.

11 November 2025 | November 11, 2025



Pelatihan dan Bantuan Peralatan Budi Daya Pertanian Sorgum

Training and Assistance with Sorghum Cultivation Equipment

Bank IBK Indonesia bersama PT Permodalan Nasional Madani (PNM) dan PT Jasa Raharja melaksanakan kegiatan CSR berupa pelatihan serta pemberian bantuan peralatan mesin budi daya pertanian sorgum. Program ini diharapkan dapat mendorong kemandirian ekonomi masyarakat melalui pengembangan sektor pertanian yang produktif dan berkelanjutan.

Bank IBK Indonesia, together with PT Permodalan Nasional Madani (PNM) and PT Jasa Raharja, conducted CSR activities in the form of training and assistance with sorghum cultivation equipment. This program is expected to encourage community economic independence through the development of a productive and sustainable agricultural sector.

Penghargaan dan Sertifikasi

Awards and Certification

Penghargaan
Awards

Top Bank Awards 2025 in KBMI 1 Category

Ajang Acara | Event
6th Indonesia Top Bank Awards 2025

Tanggal Penganugerahan | Date
27 Mei 2025
May 27, 2025

Penyelenggara | Organizer
The Iconomics



Indonesia Best Workplace category Conventional Bank

Ajang Acara | Event
Indonesia Best Workplace Awards 2025

Tanggal Penganugerahan | Date
30 Juli 2025
July 30, 2025

Penyelenggara | Organizer
Warta Ekonomi



The Excellent Performance Bank – KBMI 1 (*Asset Class IDR 10 to under 25 Trilion*)

Ajang Acara | Event
30th Infobank Award 2025

Tanggal Penganugerahan | Date
29 Agustus 2025
August 29, 2025

Penyelenggara | Organizer
Infobank Media Group



Top Human Capital Awards 2025 Star 4

Ajang Acara | Event
Top Human Capital Awards 2025

Tanggal Penganugerahan | Date
4 November 2025
November 4, 2025

Penyelenggara | Organizer
Majalah Top Business
Top Business Magazine



The Most Promising Bank 2025 (*Bank Assets category within IDR10 Trillion less than IDR25 Trillion*)

Ajang Acara | Event

Top 20 Financial Institutions

Tanggal Penganugerahan | Date

28 Oktober 2025
October 28, 2025

Penyelenggara | Organizer

The Finance
(Infobank Media Group)



Sertifikasi
Certification

ISO 27001:2022 Information Security Management System for Provision of Development and Operational of E-Banking/Internet Banking and Mobile Banking



Institusi Pemberi | Certification Institution

PT TUV SUD Indonesia

Masa Berlaku | Valid Period

17 Januari 2024-16 Januari 2027
January 17, 2024-January 16, 2027

Sertifikat Pemeringkat idAAA/Stable
idAAA Rating Certificate/ Stable

Institusi Pemberi | Certification Institution

PT Pemeringkat Efek Indonesia (Pefindo)

Masa Berlaku | Valid Period

6 November 2025- 1 November 2026
November 6, 2025-November 1, 2026

PEFINDO
CREDIT RATING AGENCY

Laporan Manajemen

Management Reports





IBK Bank
Indonesia

Bank telah menetapkan sejumlah strategi prioritas untuk mempertahankan kinerja yang resilien di tengah persaingan industri yang semakin ketat

The Bank has established a number of priority strategies to maintain resilient performance amid increasingly intense industry competition

Laporan Direksi

Board of Directors' Report



Oh In Taek

Direktur Utama
President Director

Sepanjang tahun 2025, Bank mencatat kinerja yang solid dengan pertumbuhan kredit sebesar 23,60% (yoy) dan Dana Pihak Ketiga sebesar 26,65% (yoy), disertai peningkatan jumlah nasabah sebesar 21% dan kenaikan pengguna layanan digital sebesar 26,4%. Pencapaian ini mencerminkan efektivitas strategi yang dijalankan melalui penguatan portofolio pembiayaan dan akselerasi transformasi digital, yang menjadi fondasi bagi keberlanjutan pertumbuhan usaha Bank ke depan.

Throughout 2025, the Bank recorded solid performance with loan growth of 23.60% (yoy) and Third Party Funds growth of 26.65% (yoy), accompanied by a 21% increase in the number of customers and a 26.4% rise in digital service users. These achievements reflect the effectiveness of the strategies implemented through strengthening the financing portfolio and accelerating digital transformation, which serve as the foundation for the Bank's sustainable business growth going forward.

Para Pemegang Saham dan Pemangku Kepentingan yang terhormat,
Dear Honorable Shareholders and Stakeholders,

Puji syukur kami panjatkan kepada Tuhan Yang Maha Esa atas rahmat dan penyertaan-Nya sehingga PT Bank IBK Indonesia ("Bank") dapat menutup tahun 2025 dengan kinerja yang baik di tengah lanskap perbankan yang penuh tantangan. Sepanjang periode pelaporan, Bank tetap mampu menjalankan fungsi intermediasi secara optimal melalui penerapan strategi yang tepat dan terukur, serta komitmen penerapan tata kelola yang baik di seluruh organisasi. Selanjutnya, untuk memberikan gambaran yang komprehensif mengenai perkembangan kinerja dan pelaksanaan strategi Bank, izinkanlah kami menyampaikan Laporan Direksi untuk tahun buku yang berakhir pada 31 Desember 2025.

We express our gratitude to God Almighty for His grace and blessings, which have enabled PT Bank IBK Indonesia (the "Bank") to close 2025 with solid performance amid a challenging banking landscape. Throughout the reporting period, the Bank continued to effectively perform its intermediation function through the implementation of well-calibrated strategies and a strong commitment to good corporate governance across the organization. In this regard, we are pleased to present the Board of Directors' Report for the fiscal year ended December 31, 2025, which provides a comprehensive overview of the Bank's performance and strategic direction.

Dinamika Ekonomi Global dan Perkembangan Kebijakan Moneter, serta Implikasinya bagi Industri Perbankan Nasional

Pada tahun 2025, perekonomian global mulai bergerak menuju fase normalisasi setelah periode pengetatan kebijakan moneter dalam beberapa tahun sebelumnya. Meredanya tekanan inflasi, termasuk di Amerika Serikat (AS), mendorong The Fed untuk secara bertahap menurunkan suku

Global Economic Dynamics and Monetary Policy Developments, and Their Implications for the National Banking Industry

In 2025, the global economy entered a phase of gradual normalization following a period of monetary tightening in previous years. Easing inflationary pressures, particularly in the United States, prompted the Federal Reserve to gradually reduce its benchmark interest rate, bringing the Federal Funds

bunga acuannya sehingga *Federal Funds Rate* (FFR) berada pada kisaran 3,50%-3,75% pada akhir tahun. Kebijakan tersebut mendorong perbaikan likuiditas global dan meningkatnya minat investor terhadap aset berisiko, khususnya di *emerging markets* sebagaimana tercermin dari mulai pulihnya arus modal masuk serta terjaganya stabilitas nilai tukar, termasuk di Indonesia. Sejalan dengan itu, penurunan volatilitas pasar keuangan turut mendukung kelancaran fungsi intermediasi perbankan.

Rate (FFR) to a range of 3.50%–3.75% by year-end. This shift supported global liquidity and increased investor appetite for riskier assets, particularly in emerging markets, as reflected in the recovery of capital inflows and relatively stable exchange rates, including in Indonesia. At the same time, reduced financial market volatility contributed to the continued smooth functioning of banking intermediation.

Di tengah dinamika global, Bank Indonesia berupaya menjaga keseimbangan antara stabilitas makroekonomi dan dukungan terhadap pertumbuhan melalui bauran kebijakan moneter dan makroprudensial yang akomodatif dan terukur, tercermin dari inflasi yang tetap dalam kisaran target serta nilai tukar yang relatif stabil sehingga memungkinkan penurunan suku bunga domestik secara bertahap. Sejalan dengan itu, sektor perbankan nasional tetap menjalankan fungsi intermediasi secara efektif, ditunjukkan oleh pertumbuhan kredit sebesar 9,6% (yoy) menjadi Rp8.585 triliun dan Dana Pihak Ketiga (DPK) yang tumbuh 12,0% (yoy) menjadi Rp9.899 triliun pada akhir 2025. Pertumbuhan DPK yang melampaui kredit mencerminkan likuiditas yang memadai, sehingga mendukung stabilitas struktur pendanaan serta ekspansi pembiayaan yang berkelanjutan.

Amid these global dynamics, Bank Indonesia maintained a careful balance between macroeconomic stability and growth support through a measured and accommodative mix of monetary and macroprudential policies. Inflation remained within the target range, and the exchange rate was relatively stable, allowing for a gradual easing of domestic interest rates. In line with these developments, the national banking sector continued to perform its intermediation function effectively, as reflected in credit growth of 9.6% (YoY) to IDR 8,585 trillion and growth in Third Party Funds (DPK) of 12.0% (YoY) to IDR 9,899 trillion by the end of 2025. The stronger growth in DPK relative to credit indicates adequate liquidity, supporting a stable funding structure and sustainable financing expansion.

Sementara dari sisi kualitas aset industri, rasio *Non-Performing Loan* (NPL) *gross* perbankan juga tetap terjaga dengan baik sebesar 2,05% pada akhir tahun 2025, atau masih dalam tingkat yang terkendali, sedangkan NPL *net* berada di level 0,79% dan *Loan at Risk* (LaR) juga relatif stabil sebesar 8,77%. Kondisi tersebut mencerminkan konsistensi industri perbankan dalam menerapkan prinsip kehati-hatian serta memperkuat praktik manajemen risiko dalam proses penyaluran kredit.

In terms of asset quality, the banking industry maintained a solid position. The gross Non-Performing Loan (NPL) ratio stood at 2.05% at the end of 2025, remaining within a manageable range, while net NPL was recorded at 0.79%. Loans at Risk (LaR) also remained relatively stable at 8.77%. These indicators reflect the industry's continued commitment to prudential principles and strengthened risk management practices in credit distribution.

Di tengah persaingan industri yang semakin ketat dan didukung oleh fundamental ekonomi domestik yang tetap solid, Direksi melihat Bank IBK Indonesia memiliki peluang pertumbuhan untuk memperluas skala usaha dan memperkuat basis nasabah, seiring dengan tren peningkatan pangsa pasar dalam beberapa tahun terakhir baik dari sisi aset, penyaluran kredit, maupun DPK. Dengan menerapkan strategi bisnis yang tepat serta

Amid intensifying competition in the banking industry and supported by solid domestic economic fundamentals, the Board of Directors sees strong growth opportunities for Bank IBK Indonesia to expand its business scale and strengthen its customer base. This outlook is in line with the Bank's improving market share in terms of assets, credit distribution, and third-party funds in recent years. By implementing appropriate business strategies and

optimalisasi sinergi dengan Industrial Bank of Korea melalui pemanfaatan jaringan internasional dan kapabilitas bisnis, Direksi meyakini Bank IBK Indonesia berada pada jalur pengembangan bisnis yang positif untuk terus memperkuat posisinya secara berkelanjutan.

Peran Strategis Direksi dalam Proses Penyusunan dan Implementasi Strategi Bisnis Bank

Direksi memastikan arah pengembangan bisnis Bank berjalan secara terencana, terukur, dan berkelanjutan melalui penyusunan Rencana Bisnis Bank (RBB) Tahun 2025. Dalam proses tersebut, Direksi menetapkan kebijakan strategis, prioritas, dan target kinerja secara kolegial dengan mempertimbangkan kondisi eksternal dan faktor internal agar dapat menghasilkan strategi yang realistis, terukur, serta selaras dengan visi, misi, dan kapasitas bisnis Bank dalam jangka menengah dan panjang.

Selama tahap perumusan berlangsung, Direksi melibatkan Dewan Komisaris dalam penyusunan RBB melalui forum diskusi dan penyampaian rencana strategis untuk memperoleh nasihat serta rekomendasi yang memperkaya perspektif serta memastikan strategi telah mempertimbangkan prinsip kehati-hatian dan kapasitas Bank secara menyeluruh. Setelah memperoleh persetujuan, Direksi mensosialisasikan RBB Tahun 2025 kepada seluruh unit kerja guna memastikan keselarasan pemahaman atas arah strategi, prioritas, dan target kinerja, sehingga implementasinya dapat berjalan terkoordinasi dan efektif dalam mendukung pencapaian tujuan strategis Bank.

Dalam tahap pelaksanaan, Direksi memastikan strategi dan inisiatif dalam RBB dijalankan secara efektif dan sesuai prinsip kehati-hatian melalui pemantauan dan evaluasi kinerja secara berkala atas realisasi dibandingkan target yang didukung oleh fungsi perencanaan strategis, kredit, dan keuangan. Sejalan dengan itu, Direksi bersama Dewan Komisaris juga melakukan pengawasan aktif atas penerapan manajemen risiko, termasuk risiko kepatuhan, pada seluruh kegiatan usaha Bank, mencakup perkreditan, *treasury*, operasional, SDM, penghimpunan dana, serta Teknologi Informasi (TI), guna memastikan seluruh aktivitas berjalan sesuai ketentuan yang berlaku.

optimizing synergies with Industrial Bank of Korea—particularly through leveraging its international network and capabilities—the Board of Directors believes that Bank IBK Indonesia is well positioned to sustain its growth trajectory and further strengthen its market position.

The Strategic Role of the Board of Directors in the Formulation and Implementation of the Bank's Business Strategy

The Board of Directors ensures that the Bank's business development is planned, measurable, and sustainable through the preparation of the 2025 Bank Business Plan (RBB). In this process, the Board of Directors collectively establishes strategic policies, priorities, and performance targets, taking into account both external conditions and internal factors to formulate strategies that are realistic, measurable, and aligned with the Bank's vision, mission, and business capacity over the medium and long term.

During the formulation stage, the Board of Directors involves the Board of Commissioners through discussion forums and the submission of the RBB for review, with the aim of obtaining advice and recommendations that enrich strategic perspectives and ensure alignment with prudential principles and the Bank's capacity. Following approval, the Board of Directors communicates the 2025 RBB to all work units to ensure a shared understanding of the Bank's strategic direction, priorities, and performance targets, thereby supporting coordinated and effective implementation.

During the implementation phase, the Board of Directors ensures that the strategies and initiatives outlined in the RBB are executed effectively and in accordance with prudential principles. This is achieved through regular monitoring and evaluation of performance against established targets, supported by the strategic planning, credit, and finance functions. In parallel, the Board of Directors, together with the Board of Commissioners, actively oversees the implementation of risk management, including compliance risk, across all business activities—covering credit, treasury, operations, human resources, funding, and information technology (IT)—to ensure full compliance with applicable regulations.

Keterlibatan aktif Direksi dalam mengawal implementasi strategi tercermin melalui pengambilan keputusan secara kolegial serta evaluasi kinerja dan pembahasan perkembangan bisnis dalam berbagai forum manajemen yang diselenggarakan secara berkala, termasuk Rapat Direksi, Rapat Bersama Dewan Komisaris, dan rapat komite di bawah Direksi. Melalui mekanisme pengawasan dan evaluasi yang terstruktur tersebut, Direksi memastikan seluruh strategi dan inisiatif bisnis berjalan sesuai rencana, *timeline*, dan target dalam RBB, sekaligus memperkuat disiplin implementasi dan praktik manajemen risiko. Dengan koordinasi yang erat bersama Dewan Komisaris, Bank terus memastikan implementasi strategi berjalan efektif guna memperkuat kinerja, meningkatkan daya saing, dan menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

The Board of Directors' active involvement in overseeing strategy implementation is reflected in collegial decision-making, ongoing performance evaluations, and regular discussions of business developments in various management forums, including Board of Directors Meetings, Joint Meetings with the Board of Commissioners, and committee meetings under the Board of Directors. Through this structured monitoring and evaluation framework, the Board of Directors ensures that all business strategies and initiatives are implemented in accordance with the plans, timelines, and targets set out in the RBB, while also strengthening execution discipline and risk management practices. Through close coordination with the Board of Commissioners, the Bank continues to ensure effective strategy execution to enhance performance, strengthen competitiveness, and create sustainable value for all stakeholders.

Selain penyusunan Rencana Bisnis Bank (RBB), Direksi juga memiliki peran strategis dalam merumuskan arah keuangan berkelanjutan melalui penyusunan dan pengembangan Rencana Aksi Keuangan Berkelanjutan (RAKB). Dalam proses tersebut, Direksi memastikan bahwa strategi keberlanjutan Bank dirancang secara terstruktur, terukur, serta selaras dengan rencana bisnis jangka menengah dan panjang. RAKB menjadi kerangka utama yang mengarahkan prioritas, target, dan inisiatif keberlanjutan Bank, termasuk pengembangan pembiayaan hijau, peningkatan praktik bisnis yang bertanggung jawab, serta penguatan manajemen risiko lingkungan dan sosial.

In addition to overseeing the Bank's Business Plan (RBB), the Board of Directors also plays a strategic role in shaping the direction of sustainable finance through the development of the Sustainable Finance Action Plan (RAKB). In this process, the Board ensures that the Bank's sustainability strategy is structured, measurable, and aligned with its medium- and long-term business plans. The RAKB serves as the primary framework guiding the Bank's sustainability priorities, targets, and initiatives, including the development of green financing, the promotion of responsible business practices, and the strengthening of environmental and social risk management.

Prioritas Strategi dan Kebijakan Strategis Bank Tahun 2025

Bank's Strategic Priorities and Strategic Policies in 2025

Sepanjang tahun 2025, Bank IBK Indonesia telah menetapkan sejumlah prioritas strategi dan kebijakan strategis yang diarahkan untuk memperkuat daya saing usaha, meningkatkan kualitas layanan kepada nasabah, serta menjaga pertumbuhan bisnis yang sehat dan berkelanjutan. Strategi tersebut dilaksanakan melalui penguatan portofolio pembiayaan, pengembangan layanan digital, serta peningkatan efisiensi operasional seperti pengembangan dan/atau perubahan jaringan kantor yang didukung oleh pengelolaan risiko yang *prudent*.

Throughout 2025, Bank IBK Indonesia has established a number of strategic priorities and policies aimed at strengthening business competitiveness, improving customer service quality, and maintaining healthy and sustainable business growth. This strategy is implemented through strengthening the financing portfolio, improvements in operational efficiency, such as the expansion and/or restructuring of the branch network, supported by prudent risk management.

Dari sisi pengembangan bisnis, Bank terus memperkuat portofolio pembiayaan melalui sejumlah program kredit unggulan yang dirancang untuk meningkatkan daya saing Bank di industri perbankan sekaligus memperluas basis nasabah, di antaranya *Special Loan Program, Invoice Factoring, K-Sure Loan,* serta *Join Growth Partnership*. Selain itu, Bank juga mendorong peningkatan dana murah melalui pengembangan produk penghimpunan dana, seperti IBK-*Plan* dan *Kids Program*, yang berkontribusi

In terms of business development, the Bank continues to strengthen its financing portfolio through several flagship credit programs designed to enhance the Bank's competitiveness in the banking industry while expanding its customer base, including the Special Loan Program, Invoice Factoring, K-Sure Loan, and the Join Growth Partnership. Furthermore, the Bank continues to increase low-cost funds through the development of fundraising products, such as the IBK-Plan and Kids Program, which contribute

terhadap peningkatan komposisi *Current Account and Saving Account* (CASA) sehingga mendukung efisiensi biaya dana Bank.

Sejalan dengan meningkatnya kebutuhan nasabah terhadap layanan perbankan yang lebih cepat dan terintegrasi, Bank juga memperkuat transformasi digital sebagai salah satu pendorong utama peningkatan kualitas layanan. Sepanjang tahun 2025, Bank mengembangkan berbagai layanan berbasis digital, antara lain melalui implementasi pembayaran QRIS, pengembangan *Local Currency Transaction* (LCT) *System* Indonesia–Korea, serta penyediaan fitur transaksi seperti *top-up e-money* dan pembayaran pajak maupun bea lainnya melalui *e-channel* Bank. Inisiatif tersebut bertujuan untuk meningkatkan kemudahan akses layanan bagi nasabah sekaligus memperluas ekosistem layanan digital Bank.

Selain fokus pada penguatan layanan kepada nasabah, Bank juga terus melakukan digitalisasi proses operasional internal guna meningkatkan efisiensi serta mendorong kualitas pengelolaan bisnis, antara lain melalui pengembangan Sistem Kredit Terintegrasi yang mendukung proses analisis, persetujuan, serta pemantauan kredit secara lebih efektif dan transparan. Implementasi sistem tersebut diharapkan dapat mempercepat proses pelayanan kepada nasabah sekaligus memperkuat pengendalian risiko dalam penyaluran pembiayaan.

Sejalan dengan upaya penguatan sistem dan proses operasional tersebut, Direksi juga memastikan bahwa setiap langkah ekspansi bisnis tetap dilaksanakan dengan mengedepankan prinsip *prudent banking*. Bank secara konsisten memperkuat penerapan manajemen risiko melalui penyempurnaan kebijakan, prosedur, dan proses pengelolaan risiko, serta peningkatan kompetensi SDM. Dalam proses penyaluran kredit, Bank menerapkan prinsip kehati-hatian secara ketat melalui analisis kredit yang komprehensif, pemantauan kredit yang berkelanjutan, serta pengikatan jaminan dan dokumentasi perkreditan yang memadai guna menjaga kualitas portofolio kredit dan meminimalkan potensi risiko.

Melalui berbagai inisiatif strategis tersebut, Bank IBK Indonesia terus memperkuat kapabilitas bisnis dan kualitas layanan kepada nasabah melalui penguatan portofolio pembiayaan, pengembangan layanan digital, serta optimalisasi proses operasional guna mendukung pertumbuhan usaha yang sehat dan berkelanjutan serta meningkatkan daya saing Bank di industri perbankan nasional. Dengan tetap mengedepankan praktik governansi yang baik dan disiplin pengelolaan risiko secara cermat, Bank terus berupaya menjaga keseimbangan antara pertumbuhan usaha dan kualitas aset. Komitmen tersebut menjadi

to an increase in the composition of Current Account and Savings Account (CASA) funds, thus supporting lower cost of funds.

In line with increasing customer demand for faster and more integrated banking services, the Bank is also strengthening digital transformation as a key driver of service quality improvement. Throughout 2025, the Bank developed various digital-based services, including the implementation of QRIS payments, the development of the Indonesia-Korea Local Currency Transaction (LCT) System, and the provision of transaction features such as e-money top-ups and tax and other fee payments through the Bank's e-channels. These initiatives aim to increase customer access while expanding the Bank's digital service ecosystem.

In addition to focusing on strengthening customer service, the Bank also continued to digitize internal operational processes to improve efficiency and enhance the quality of business management, including through the development of an Integrated Credit System that supports more effective and transparent credit analysis, approval, and monitoring processes. The implementation of this system is expected to accelerate customer service while strengthening risk control in financing disbursement.

In line with efforts to strengthen these operational systems and processes, the Board of Directors also ensures that every step of business expansion continues to be carried out while prioritizing prudent banking principles. The Bank consistently strengthens the implementation of risk management through improvements to risk management policies, procedures, and processes, as well as improving human resource competencies. In its lending process, the Bank strictly applies prudent principles through comprehensive credit analysis, continuous credit monitoring, and adequate collateral and credit documentation to maintain the quality of its credit portfolio and minimize potential risks.

Through these various strategic initiatives, Bank IBK Indonesia continues to strengthen its business capabilities and customer service quality by strengthening its financing portfolio, developing digital services, and optimizing operational processes to support healthy and sustainable business growth and enhance its competitiveness in the national banking industry. By prioritizing good governance practices and disciplined risk management, the Bank consistently strives to maintain a balance between business growth and asset quality. This commitment serves as the foundation for Bank IBK Indonesia to create

landasan bagi Bank IBK Indonesia untuk menciptakan nilai tambah yang berkelanjutan bagi pemegang saham, nasabah, dan seluruh pemangku kepentingan.

Analisis Kinerja Bank Tahun 2025

Perbandingan Target dan Realisasi Kinerja Tahun 2025

Sampai dengan akhir tahun 2025, penyaluran kredit Bank tercatat sebesar Rp14,47 triliun, atau setara dengan 101,8% dari target yang ditetapkan dalam RBB Tahun 2025. Pada saat yang sama, penghimpunan DPK dibukukan mencapai Rp11,92 triliun, atau sekitar 104,5% dari target RBB Tahun 2025. Apabila dibandingkan dengan posisi tahun sebelumnya, realisasi Kredit dan DPK pada tahun 2025 masing-masing mencatat pertumbuhan sebesar 23,60% (yoy) dan 26,65% (yoy). Perkembangan tersebut mencerminkan kemampuan Bank dalam menjaga keseimbangan antara pertumbuhan pembiayaan dan penguatan basis pendanaan di tengah dinamika industri perbankan.

Secara lebih spesifik, penyaluran kredit Bank pada tahun 2025 didominasi oleh pembiayaan modal kerja lalu diikuti oleh pembiayaan investasi dengan konsentrasi terbesar pada sektor industri pengolahan. Dalam mendukung pengembangan portofolio pembiayaan tersebut, Bank telah menjalankan sejumlah program unggulan, seperti *Special Loan Program, Invoice Factoring, K-Sure Loan*, dan *Join Growth Partnership*, termasuk pembiayaan untuk sektor ekonomi berbasis sumber daya alam.

Seiring dengan perkembangan fungsi intermediasi tersebut, kinerja keuangan Bank sepanjang tahun 2025 juga tetap terjaga dengan baik sebagaimana tercermin dari realisasi pendapatan bunga sebesar Rp1,37 triliun (terjaga dan berada 93,62% terhadap target RBB Tahun 2025) dan pendapatan operasional senilai Rp116 miliar (terjaga dan berada 89,73% terhadap target RBB Tahun 2025). Dengan capaian tersebut, Bank tetap berhasil membukukan laba bersih sebesar Rp197,41 miliar, atau menurun sekitar 11,57% dari target RBB Tahun 2025. Dibandingkan dengan realisasi laba bersih pada tahun sebelumnya sebesar Rp215,85 miliar, kinerja tahun 2025 tetap mencerminkan kemampuan Bank dalam menjaga stabilitas profitabilitas di tengah berbagai tantangan eksternal.

Dari sisi posisi keuangan, total aset Bank pada akhir tahun 2025 tercatat sebesar Rp23,41 triliun, meningkat sekitar 16,67% (yoy) dibandingkan dengan posisi tahun 2024 sebesar Rp20,06 triliun. Pertumbuhan tersebut menunjukkan upaya berkelanjutan Bank dalam memperkuat basis usaha sekaligus meningkatkan kapasitas bisnis untuk mendukung pengembangan kegiatan usaha secara berkelanjutan.

sustainable added value for shareholders, customers, and all stakeholders.

Bank Performance Analysis in 2025

Comparison of Target and Actual Performance in 2025

As of the end of 2025, the Bank's credit disbursement reached IDR 14.47 trillion, equivalent to 101.8% of the target set in the 2025 Business Plan (RBB). Meanwhile, third-party funds reached IDR 11.92 trillion, or approximately 104.5% of the RBB target. Compared to the previous year, credit and third-party funds increased by 23.60% (YoY) and 26.65% (YoY), respectively. This performance reflects the Bank's ability to maintain a balance between financing growth and strengthening its funding base amid evolving industry dynamics.

In terms of portfolio composition, credit disbursement in 2025 was predominantly allocated to working capital financing, followed by investment financing, with the largest concentration in the manufacturing sector. To support portfolio expansion, the Bank implemented several flagship programs, including the Special Loan Program, Invoice Factoring, K-Sure Loan, and Joint Growth Partnership, as well as financing for natural resource-based economic sectors.

In line with the development of its intermediation function, the Bank's financial performance remained solid. Interest income reached IDR 1.37 trillion (maintained at 93.62% of the 2025 Bank Business Plan (RBB) target) and operating income of IDR116 billion (maintained at 89.73% of the 2025 Bank Business Plan (RBB) target). The Bank recorded a net profit of IDR 197.41 billion, representing a shortfall of approximately 11.57% from the RBB target. Compared to the previous year's net profit of IDR 215.85 billion, this performance demonstrates the Bank's ability to maintain stable profitability amid external challenges.

From a financial position perspective, total assets at the end of 2025 were recorded at IDR 23.41 trillion, reflecting a 16.67% year-on-year increase from IDR 20.06 trillion in 2024. This growth underscores the Bank's continued efforts to strengthen its business foundation and expand its capacity to support sustainable development.

Selain bertanggung jawab atas pencapaian indikator keuangan, Direksi juga mengevaluasi kinerja operasional Bank yang mencerminkan perkembangan basis nasabah serta peningkatan pemanfaatan layanan digital. Hingga akhir tahun 2025, jumlah nasabah Bank tercatat meningkat sebesar 21%, dari 22.593 nasabah pada tahun 2024 menjadi 27.264 nasabah. Pertumbuhan tersebut terutama didorong oleh peningkatan nasabah pada segmen korporasi dan komersial, sejalan dengan fokus strategi Bank dalam memperluas pembiayaan pada sektor usaha produktif.

Beyond financial performance, the Board of Directors also evaluates operational indicators, including customer growth and digital service utilization. By the end of 2025, the Bank's customer base had increased by 21%, from 22,593 customers in 2024 to 27,264 customers. This growth was primarily driven by the corporate and commercial segments, in line with the Bank's strategic focus on financing productive sectors.

Sejalan dengan inisiatif penguatan layanan digital yang terus dilakukan Bank, pemanfaatan layanan *e-channel* juga menunjukkan perkembangan yang positif. Jumlah nasabah yang menggunakan layanan *mobile banking, internet banking*, serta kanal transaksi elektronik lainnya tercatat meningkat 26,4% menjadi 19,110 pengguna dari sebanyak 15,213 pengguna pada 2024. Peningkatan tersebut mencerminkan semakin luasnya adopsi layanan digital oleh nasabah sekaligus menunjukkan upaya Bank dalam meningkatkan kemudahan akses serta kualitas layanan perbankan.

In parallel with the Bank's digital transformation initiatives, the utilization of e-channel services also showed strong growth. The number of users of mobile banking, internet banking, and other e-channels increased by 26.4% to 19,110 users, up from 15,213 users in 2024. This reflects broader customer adoption of digital services and the Bank's ongoing efforts to enhance accessibility and service quality.

Seiring dengan meningkatnya jumlah pengguna layanan digital, volume transaksi melalui *e-channel* Bank juga tumbuh sebesar 76% dibandingkan tahun sebelumnya. Pengembangan layanan digital yang dilakukan secara berkelanjutan turut memperkuat ekosistem layanan Bank sekaligus meningkatkan kemudahan dan kenyamanan nasabah dalam bertransaksi yang pada akhirnya mendorong peningkatan aktivitas transaksi melalui kanal digital Bank.

Consistent with this trend, transaction volume through the Bank's e-channels grew by 76% compared to the previous year. Continuous digital development has strengthened the Bank's service ecosystem, improved customer convenience, and contributed to increased transaction activity across digital platforms.

Secara keseluruhan, Direksi menilai bahwa kinerja Bank IBK Indonesia sepanjang tahun 2025 tetap menunjukkan ketahanan yang baik. Meskipun realisasi sejumlah indikator keuangan kunci belum sepenuhnya mencapai target yang ditetapkan dalam RBB, Bank tetap mampu menjaga pertumbuhan intermediasi, memperkuat basis pendanaan, serta meningkatkan kualitas layanan kepada nasabah. Berbagai indikator keuangan dan non-keuangan tersebut menjadi landasan penting bagi Bank untuk terus memperkuat fondasi bisnis serta mendukung pengembangan usaha secara berkelanjutan.

Overall, the Board of Directors assesses that the Bank's performance in 2025 demonstrates strong resilience. Although several key financial indicators did not fully meet the targets set in the RBB, the Bank successfully maintained intermediation growth, strengthened its funding base, and enhanced service quality. These financial and non-financial achievements provide a solid foundation for the Bank to further strengthen its business and support sustainable growth going forward.

Tantangan Pengelolaan Bisnis dan Penyelesaiannya

Sepanjang tahun 2025, aktivitas usaha Bank IBK Indonesia dipengaruhi oleh berbagai dinamika eksternal, termasuk perkembangan situasi politik dalam negeri yang mendorong sebagian pelaku usaha mengambil sikap *wait and see* dalam berinvestasi maupun mengambil keputusan bisnis. Kondisi tersebut secara langsung berdampak pada aktivitas dunia usaha yang cenderung bergerak lebih moderat pada periode awal tahun, sehingga permintaan pembiayaan dari sektor industri dan korporasi juga mengalami pertumbuhan yang relatif terbatas.

Business Management Challenges and Their Solutions

Throughout 2025, Bank IBK Indonesia's business activities were influenced by various external dynamics, including developments in the domestic political situation, which prompted some business players to adopt a wait-and-see attitude regarding investments and business decisions. These conditions directly impacted business activity, which grew at a more moderate pace in the early part of the year, resulting in relatively limited growth in financing demand from the industrial and corporate sectors.

Dalam menghadapi kondisi tersebut, Bank menerapkan berbagai langkah mitigasi yang adaptif dengan tetap mengedepankan prinsip kehati-hatian dalam mengelola bisnis. Dalam pelaksanaannya, Direksi secara berkelanjutan memantau perkembangan kondisi ekonomi serta melakukan penyesuaian strategi secara selektif, khususnya terkait pengelolaan portofolio pembiayaan serta penguatan hubungan dengan nasabah eksisting. Melalui langkah tersebut, Bank berupaya menjaga keseimbangan antara pertumbuhan usaha yang berkelanjutan dan kualitas aset yang tetap terjaga.

Memasuki paruh kedua tahun 2025, meredanya ketidakpastian serta membaiknya aktivitas ekonomi mulai memberikan dampak positif terhadap kinerja bisnis Bank. Perkembangan tersebut dimanfaatkan oleh Bank untuk kembali mengoptimalkan fungsi intermediasi sekaligus memperkuat pengembangan portofolio pembiayaan secara selektif. Dinamika yang terjadi sepanjang tahun ini juga memberikan pembelajaran penting bagi Bank dalam memperkuat ketahanan organisasi, meningkatkan kemampuan adaptasi terhadap perubahan kondisi eksternal, serta memastikan bahwa pengelolaan bisnis senantiasa dijalankan secara *prudent* dan berkelanjutan.

Kinerja Lainnya

Struktur Organisasi, serta Aktivitas Utama dan Produk dan Jasa

Bank memiliki struktur organisasi yang dirancang secara terintegrasi untuk memastikan koordinasi yang optimal antar-unit kerja, sehingga mendukung implementasi kebijakan dan strategi bisnis yang konsisten serta selaras dengan arah pengembangan usaha. Sepanjang tahun 2025, Bank menjalankan kegiatan usaha sebagai bank umum yang menghimpun dana dari masyarakat dalam bentuk simpanan dan menyalurkannya kembali dalam bentuk kredit, serta menyediakan berbagai layanan jasa perbankan sesuai dengan ketentuan yang berlaku. Uraian lebih lanjut mengenai struktur organisasi, aktivitas utama, serta produk dan jasa Bank IBK Indonesia disajikan pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Tingkat Suku Bunga Penghimpunan Dana Selama 1 (Satu) Tahun Buku

Sepanjang tahun buku 2025, Bank menetapkan Suku Bunga Dasar Kredit (SBDK) sebagai acuan dalam menentukan suku bunga kredit kepada nasabah. Sesuai dengan ketentuan POJK No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank, Bank mempublikasikan SBDK dalam mata uang Rupiah melalui kantor cabang serta situs resmi Bank pada tautan berikut: https://ibk.co.id/. Uraian lebih lanjut mengenai SBDK Bank IBK Indonesia disajikan pada Bab Analisis dan Pembahasan Manajemen, dalam Laporan Tahunan ini.

In response to these conditions, the Bank implemented various adaptive mitigation measures while maintaining a prudent approach to business management. In its implementation, the Board of Directors continuously monitored economic developments and made selective strategic adjustments, particularly regarding financing portfolio management and strengthening relationships with existing customers. Through these measures, the Bank strived to maintain a balance between sustainable business growth and asset quality.

Entering the second half of 2025, easing uncertainty and improving economic activity began to positively impact the Bank's business performance. The Bank utilized these developments to further optimize its intermediation function while selectively strengthening the development of its financing portfolio. The dynamics that occurred throughout this year also provided important lessons for the Bank in strengthening organizational resilience, increasing adaptability to changing external conditions, and ensuring that business management is always carried out prudently and sustainably.

Other Performance

Organizational Structure, Core Activities, Products, and Services

The Bank maintains an integrated organizational structure designed to ensure effective coordination across work units, thereby supporting the consistent implementation of business policies and strategies aligned with its development objectives. Throughout 2025, the Bank operated as a commercial bank, mobilizing funds from the public in the form of deposits and channeling them into loans, while also providing a range of banking services in accordance with applicable regulations. Further details on the Bank's organizational structure, core activities, and products and services are presented in the Company Profile chapter of this Annual Report.

Fund Collection Interest Rates During the Fiscal Year

Throughout the 2025 fiscal year, the Bank established the Prime Lending Rate (SBDK) as a reference for determining lending rates for customers. In accordance with POJK No. 18 of 2025 concerning Transparency and Publication of Bank Reports, the Bank disclosed its Prime Lending Rate in Rupiah through its branch network and on its official website (https://ibk.co.id/). Further details on the Bank's Prime Lending Rate (SBDK) are presented in the Management Discussion and Analysis chapter of this Annual Report.

Selain itu, Bank juga menetapkan tingkat suku bunga penghimpunan dana selama 1 (satu) tahun dengan rincian sebagai berikut:

In addition, the Bank sets interest rates for fund-raising activities throughout the year, as follows:

Jenis Simpanan Types of Savings	**Simpanan < 2 Miliar** | Savings of < 2 Billion **Range Suku Bunga** | Interest Rate Range	
	Rupiah IDR	**Valuta Asing** Foreign Currency
Giro | Current Account	0%-3%	0%-1%
Tabungan | Savings	0%-3%	0%-1%
Deposito | Time Deposits	2,5%-5%	2,7%-3%

Jenis Simpanan Types of Savings	**Simpanan > 2 Miliar** | Savings of > 2 Billion **Range Suku Bunga** | Interest Rate Range	
	Rupiah IDR	**Valuta Asing** Foreign Currency
Giro | Current Account	0%-3%	0%-1%
Tabungan | Savings	0%-3%	0%-1%
Deposito | Time Deposits	2,5%-5%	2,7%-3%

Jumlah, Jenis, dan Lokasi Kantor

Pada akhir tahun 2025, Bank memiliki 29 jaringan kantor cabang yang tersebar di sejumlah kota besar di Indonesia. Dalam menjalankan kegiatan operasionalnya, Bank didukung oleh 593 karyawan yang memberikan layanan kepada nasabah baik di Kantor Pusat maupun di seluruh jaringan kantor cabang.

Number, Type, and Location of Offices

As of the end of 2025, the Bank operated a network of 29 branch offices across several major cities in Indonesia. In supporting its operational activities, the Bank was supported by 593 employees delivering services both at the Head Office and across its branch network.

Jaringan Kerja dan Mitra Usaha

Bank menjalin kemitraan strategis dengan berbagai mitra usaha untuk memperluas akses nasabah terhadap produk dan layanan keuangan serta mendukung kelancaran operasional. Kemitraan ini mendorong penetrasi pasar, optimalisasi *cross-selling*, dan penguatan keterlibatan nasabah, sekaligus mendukung pengembangan layanan yang relevan serta pertumbuhan usaha yang berkelanjutan.

Network and Business Partners

The Bank has established strategic partnerships with various business partners to expand customer access to financial products and services and to support operational effectiveness. These partnerships contribute to broader market penetration, enhanced cross-selling opportunities, and stronger customer engagement, while also supporting the development of relevant services and sustainable business growth.

Perubahan-Perubahan Penting yang Terjadi pada Bank

Pada tahun 2025, tidak terdapat adanya perubahan penting yang terjadi pada Bank.

Significant Changes to the Bank

In 2025, there were no significant changes to the Bank.

Hal-Hal Penting Yang Diperkirakan Terjadi Pada Masa Mendatang

Direksi memandang bahwa pengungkapan informasi material merupakan bagian dari komitmen transparansi dan akuntabilitas kepada Pemangku Kepentingan, khususnya terkait hal-hal penting yang diperkirakan akan memengaruhi

Important Future Events

The Board of Directors views the disclosure of material information as part of its commitment to transparency and accountability to stakeholders, particularly with respect to significant matters that are expected to affect the Bank's performance in the future. In 2026, the banking industry will

kinerja Bank di masa mendatang. Pada tahun 2026, industri perbankan akan dipengaruhi oleh dinamika kebijakan moneter, kondisi likuiditas, percepatan digitalisasi, serta perubahan preferensi nasabah dan penguatan regulasi yang meningkatkan intensitas persaingan.

Menyikapi dinamika ke depan, Bank telah menetapkan strategi bisnis yang adaptif melalui penguatan prinsip kehati-hatian, disiplin pengelolaan risiko, serta akselerasi kapabilitas digital, yang diimplementasikan antara lain melalui inovasi layanan seperti fitur tarik tunai tanpa kartu pada *mobile banking*. Dengan arah strategi tersebut, Bank optimistis dapat menjaga pertumbuhan kinerja yang sehat, memperkuat daya saing, serta menciptakan nilai tambah yang berkelanjutan.

Komitmen Bank dalam Mendukung Pengembangan Sumber Daya Manusia (SDM) dan Teknologi Informasi (TI)

Direksi menempatkan Sumber Daya Manusia (SDM) dan Teknologi Informasi (TI) sebagai faktor strategis dalam mendukung keberlanjutan usaha Bank, dengan keyakinan bahwa keunggulan kompetitif ditentukan oleh kapabilitas SDM yang didukung sistem dan infrastruktur teknologi yang andal. Untuk itu, Bank memperkuat pengembangan SDM dan TI secara terpadu melalui kebijakan yang mendorong peran karyawan sebagai *Strategic Business Partner*, didukung oleh empat pilar utama yaitu pengembangan kepemimpinan internal, sistem kompensasi berbasis kinerja, penguatan retensi dan *onboarding*, serta mitigasi risiko operasional terintegrasi. Upaya ini diperkuat dengan pengembangan budaya "IBK *Pride*" dan penyempurnaan sistem manajemen SDM guna menciptakan lingkungan kerja yang profesional, kolaboratif, dan selaras dengan kebutuhan bisnis berkelanjutan.

Selain itu, Bank terus melakukan pembaruan sistem dan aplikasi melalui program *technology refresh* untuk memastikan operasional yang aman dan andal, sekaligus mendorong digitalisasi melalui layanan non *face-to-face* seperti QRIS yang hingga September 2025 mencatat lebih dari 6.000 transaksi dengan nilai sekitar Rp900 miliar. Implementasi *Local Currency Transaction* (LCT) Indonesia–Korea juga mencapai sekitar Rp20 miliar sebagai upaya meningkatkan efisiensi transaksi lintas negara. Seiring pertumbuhan transaksi digital, Bank turut memperkuat sistem internal melalui komputerisasi dokumen kredit, peningkatan perlindungan data, pengendalian transaksi valuta asing, serta optimalisasi efisiensi operasional guna mendukung pengembangan bisnis.

be influenced by the dynamics of monetary policy, liquidity conditions, the acceleration of digitalization, changes in customer preferences, and regulatory strengthening that will intensify competition.

In response to these developments, the Bank has established an adaptive business strategy through the strengthening of prudential principles, disciplined risk management, and the acceleration of digital capabilities, implemented among others through service innovations such as the cardless cash withdrawal feature on mobile banking. With this strategic direction, the Bank remains optimistic about maintaining healthy performance growth, strengthening its competitiveness, and creating sustainable value.

The Bank's Commitment to Supporting Human Resources (HR) and Information Technology (IT) Development

The Board of Directors positions Human Resources (HR) and Information Technology (IT) as key strategic enablers of the Bank's long-term sustainability. The Bank recognizes that its competitive advantage is driven by strong human capital supported by reliable technology systems and infrastructure. Accordingly, the Bank continues to strengthen integrated HR and IT development through policies that position employees as Strategic Business Partners. These efforts are supported by four main pillars: internal leadership development, a performance-based compensation system, enhanced retention and onboarding programs, and integrated operational risk mitigation. These initiatives are further reinforced by the development of an "IBK Pride" culture and continuous improvements to the HR management system, fostering a professional, collaborative, and future-ready work environment.

At the same time, the Bank continues to enhance its technology infrastructure through a technology refresh program to ensure secure and reliable operations. The Bank is also accelerating digitalization initiatives, including the expansion of non-face-to-face services such as QRIS, which by September 2025 recorded more than 6,000 transactions with a total value of approximately IDR 900 billion. In addition, the implementation of the Indonesia–Korea Local Currency Transaction (LCT) reached approximately IDR 20 billion, supporting greater efficiency in cross-border transactions. In line with the growth of digital activities, the Bank continues to strengthen its internal systems through the digitization of credit documentation, enhanced data protection, improved foreign exchange transaction controls, and greater operational efficiency to support business growth.

Prospek Usaha Tahun 2026

Memasuki tahun 2026, perekonomian global diperkirakan menunjukkan perbaikan secara bertahap meskipun masih dihadapkan pada sejumlah ketidakpastian. Beberapa lembaga internasional, termasuk Dana Moneter Internasional (IMF), memproyeksikan pertumbuhan ekonomi global ke depan akan berada pada kisaran 3,1% (yoy), sedikit lebih tinggi dibandingkan proyeksi tahun 2025 sebesar 3,0% (yoy). Proyeksi tersebut didukung oleh mulai meredanya sebagian ketegangan geopolitik serta terjaganya stabilisasi kondisi pasar keuangan global yang secara bertahap mendorong pemulihan aktivitas ekonomi di berbagai kawasan atau regional.

Dari sisi kebijakan moneter, arah suku bunga global diperkirakan mulai bergerak menuju fase pelonggaran secara bertahap sehingga membuka ruang bagi negara berkembang, termasuk Indonesia, untuk menyesuaikan kebijakan moneternya secara lebih akomodatif. Sejalan dengan hal tersebut, suku bunga kebijakan domestik diproyeksikan berpotensi menurun menuju kisaran 4,00% pada akhir 2026. Dengan mempertimbangkan perkembangan tersebut, industri perbankan nasional ke depan diperkirakan tetap tumbuh positif, didorong oleh stabilitas ekonomi, meningkatnya aktivitas sektor riil, serta likuiditas yang memadai. Sejalan dengan prospek tersebut, OJK menargetkan pertumbuhan kredit perbankan pada kisaran 10%-12% (yoy) dan DPK sebesar 7%-9% (yoy), yang mencerminkan ruang penguatan fungsi intermediasi perbankan.

Selain prospek intermediasi yang tetap kuat, perkembangan digitalisasi sektor keuangan juga diperkirakan akan terus meningkat sebagaimana tercermin dari semakin luasnya adopsi sistem pembayaran digital oleh masyarakat, khususnya melalui pemanfaatan QRIS. Pada tahun 2026, Bank Indonesia menargetkan volume transaksi QRIS dapat melampaui sekitar 7 miliar transaksi seiring dengan perluasan ekosistem pembayaran digital serta peningkatan jumlah pengguna dan *merchant* yang terintegrasi dalam sistem tersebut. Perkembangan ini diharapkan dapat meningkatkan efisiensi sistem pembayaran nasional sekaligus memperluas akses masyarakat terhadap layanan keuangan digital.

Seiring dengan *outlook* industri yang positif, Direksi melihat peluang pertumbuhan usaha Bank pada tahun 2026 masih terbuka, sebagaimana terefleksi dalam RBB Tahun 2026 yang disusun secara komprehensif dan telah disetujui Dewan Komisaris. Untuk mendukung pencapaian tersebut, Bank memfokuskan strategi pada penguatan pendanaan dan penyaluran kredit melalui peningkatan DPK dan dana murah (CASA), optimalisasi layanan digital, serta pertumbuhan kredit secara selektif, khususnya

Business Prospects for 2026

Entering 2026, the global economy is expected to continue its gradual recovery, although uncertainties remain. Several international institutions, including the International Monetary Fund (IMF), project global economic growth of approximately 3.1% (YoY), slightly higher than the 2025 projection of 3.0% (YoY). This outlook is supported by easing geopolitical tensions and improving stability in global financial markets, which are expected to support the recovery of economic activity across regions.

From a monetary policy perspective, global interest rates are expected to gradually enter an easing phase, providing room for developing countries, including Indonesia, to adopt more accommodative policy stances. In line with this trend, domestic policy rates are projected to decline to around 4.00% by the end of 2026. Against this backdrop, the national banking industry is expected to maintain positive growth momentum, supported by economic stability, increased real sector activity, and adequate liquidity. The Financial Services Authority (OJK) projects bank credit growth of 10%–12% (YoY) and third-party funds (DPK) growth of 7%–9% (YoY), indicating continued strengthening of the banking intermediation function.

In addition, the digital transformation of the financial sector is expected to accelerate further, as reflected in increasing adoption of digital payment systems, particularly QRIS. By 2026, Bank Indonesia targets QRIS transaction volumes to exceed approximately 7 billion transactions, alongside the continued expansion of the digital payment ecosystem and a growing base of users and merchants. This development is expected to enhance the efficiency of the national payment system and broaden public access to digital financial services.

In line with this positive outlook, the Board of Directors believes that the Bank's growth opportunities in 2026 remain strong, as reflected in the comprehensive 2026 Business Plan (RBB) approved by the Board of Commissioners. To support this, the Bank will focus on strengthening its funding base and credit distribution by increasing third-party funds (DPK) and low-cost funds (CASA), optimizing digital services, and pursuing selective credit growth, particularly targeting local customers and

kepada nasabah lokal dan perusahaan Korea. Selain itu, Bank juga akan terus memperkuat kapabilitas digital melalui pengembangan fitur IBK Mobile Banking guna meningkatkan kualitas layanan dan pengalaman nasabah.

Pengelolaan Bisnis Jangka Panjang melalui Penerapan Prinsip Tata Kelola Perusahaan yang Baik

Direksi memandang bahwa penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/"GCG") merupakan fondasi penting dalam memastikan pengelolaan usaha Bank yang sehat, transparan, dan berkelanjutan. Dalam menjalankan kegiatan usahanya, Bank IBK Indonesia senantiasa berkomitmen untuk menerapkan prinsip-prinsip GCG secara konsisten pada seluruh jenjang organisasi. Selain untuk memenuhi ketentuan regulator, implementasi GCG Bank juga diarahkan untuk memperkuat akuntabilitas, meningkatkan kualitas pengambilan keputusan, serta menjaga dan meningkatkan kepercayaan para pemangku kepentingan.

Sepanjang tahun 2025, penerapan GCG Bank didukung oleh struktur tata kelola yang memadai dan mekanisme pengawasan yang efektif sehingga fungsi *check and balance* dapat berjalan optimal serta potensi benturan kepentingan dapat dimitigasi dengan baik. Dalam menjaga kualitas GCG, Bank juga memastikan kepatuhan penuh terhadap POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan regulasi turunannya, sebagai landasan untuk memperkuat transparansi, akuntabilitas, dan kualitas pengambilan keputusan guna menjaga kepentingan pemegang saham dan pemangku kepentingan, termasuk nasabah dan pemilik dana.

Dalam rangka memperkuat budaya kepatuhan, Bank secara berkelanjutan meningkatkan efektivitas sistem pemantauan kepatuhan, memperkuat implementasi Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT), serta mengembangkan kapabilitas dalam identifikasi dan pelaporan transaksi mencurigakan. Inisiatif tersebut turut diimbangi dengan penguatan Strategi Anti-*Fraud* dan peningkatan pengawasan terhadap potensi penyalahgunaan layanan perbankan dalam rangka menjaga integritas kegiatan usaha. Sejalan dengan itu, Bank juga memperkuat aspek pelindungan konsumen dan keamanan data nasabah sesuai dengan UU No. 27 Tahun 2022 tentang Pelindungan Data Pribadi serta kebijakan internal yang berlaku.

Direksi memastikan efektivitas penerapan manajemen risiko dan pengendalian internal, termasuk melalui implementasi *Internal Control over Financial Reporting* (ICoFR) secara konsisten untuk menjaga keandalan dan integritas pelaporan

Korean corporate clients. The Bank will also continue to enhance its digital capabilities, including the development of IBK Mobile Banking features, to improve service quality and customer experience.

Long-Term Business Management Through the Implementation of Good Corporate Governance Principles

The Board of Directors considers the implementation of Good Corporate Governance (GCG) to be a fundamental pillar in ensuring sound, transparent, and sustainable business management. In conducting its business activities, Bank IBK Indonesia remains committed to consistently applying GCG principles across all levels of the organization. Beyond regulatory compliance, the Bank's GCG implementation is also aimed at strengthening accountability, enhancing the quality of decision-making, and maintaining stakeholder trust.

Throughout 2025, the Bank's GCG implementation was supported by a robust governance structure and effective oversight mechanisms, ensuring proper checks and balances while mitigating potential conflicts of interest. To maintain the quality of its governance practices, the Bank ensures full compliance with applicable regulations, including POJK No. 17 of 2023 concerning the implementation of GCG for commercial banks and its implementing regulations. These frameworks serve as the foundation for strengthening transparency, accountability, and decision-making quality, while safeguarding the interests of shareholders and stakeholders, including customers and fund owners.

To further reinforce its compliance culture, the Bank continuously enhances the effectiveness of its compliance monitoring systems, strengthens the implementation of Anti-Money Laundering and Counter-Terrorism Financing (AML-CFT) measures, and develops capabilities in identifying and reporting suspicious transactions. These initiatives are complemented by the strengthening of the Bank's Anti-Fraud Strategy and enhanced oversight to prevent the misuse of banking services, thereby safeguarding the integrity of its operations. In addition, the Bank continues to strengthen consumer protection and data security in accordance with Law No. 27 of 2022 on Personal Data Protection and relevant internal policies.

The Board of Directors also ensures the effective implementation of risk management and internal control systems, including the consistent application of Internal Control over Financial Reporting (ICoFR) to maintain the

keuangan. Melalui implementasi GCG dan pengelolaan risiko yang berkelanjutan, Direksi memastikan seluruh aktivitas usaha dijalankan secara *prudent*, transparan, dan akuntabel, sebagai fondasi dalam menjaga kepercayaan pemangku kepentingan serta mendukung pertumbuhan jangka panjang.

Komitmen Bank terhadap Implementasi Keuangan Berkelanjutan

Pada tahun 2025, Bank memperkuat implementasi keuangan berkelanjutan sebagai bagian integral dari strategi bisnis dan tata kelola, dengan memandang keberlanjutan tidak hanya sebagai kepatuhan regulasi, tetapi sebagai kerangka jangka panjang untuk menjaga ketahanan usaha, meningkatkan efisiensi, dan menciptakan nilai bagi pemangku kepentingan. Seiring meningkatnya tuntutan industri, Bank terus menginternalisasi prinsip keberlanjutan dalam pengambilan keputusan, operasional, serta pengembangan produk dan layanan, yang didukung oleh penguatan budaya perusahaan, peningkatan kapasitas internal, serta berbagai inisiatif pada aspek ekonomi, lingkungan, dan sosial.

Kebijakan untuk Merespons Tantangan dalam Pemenuhan Strategi Keberlanjutan

Direksi memandang keberhasilan strategi keberlanjutan Bank bergantung pada penguatan budaya, tata kelola, dan infrastruktur pendukung, yang berlandaskan nilai Kepercayaan dan Tanggung Jawab, Semangat dan Inovasi, serta Komunikasi dan Kerja Sama. Namun demikian, implementasi masih menghadapi tantangan berupa kecenderungan silo antar unit yang membatasi kolaborasi, belum meratanya pemahaman prinsip keberlanjutan di seluruh organisasi, serta keterbatasan sistem, khususnya belum tersedianya *Management Information System* (MIS) yang mendukung asesmen dan pemantauan portofolio hijau secara komprehensif.

Sebagai respons, Direksi memperkuat kapasitas dan kesadaran keberlanjutan melalui pelatihan, sosialisasi kebijakan regulator, serta penguatan integrasi prinsip keberlanjutan dalam strategi dan operasional. Di tingkat operasional, kebijakan diarahkan pada efisiensi dan pengurangan dampak lingkungan melalui digitalisasi proses kerja, penggunaan tablet untuk mengurangi kertas, pemanfaatan ulang aset, serta pelaksanaan program Tanggung Jawab Sosial dan Lingkungan (TJSL) seperti penanaman pohon dan daur ulang plastik, sebagai fondasi pembentukan budaya kerja yang lebih berkelanjutan.

reliability and integrity of financial reporting. Through the implementation of GCG and sound risk management practices, the Board of Directors ensures that all business activities are conducted in a prudent, transparent, and accountable manner, thereby reinforcing stakeholder trust and supporting the Bank's long-term growth.

The Bank's Commitment to Sustainable Finance Implementation

By 2025, the Bank continues to strengthen the implementation of sustainable finance as an integral part of its business and governance strategy. The Bank views sustainability not merely as a matter of regulatory compliance, but as a long-term framework for enhancing business resilience, improving operational efficiency, and creating value for stakeholders. In response to evolving industry expectations, the Bank continues to embed sustainability principles into its decision-making processes, operations, and the development of products and services. These efforts are supported by a strengthened corporate culture, internal capacity building, and a range of initiatives across economic, environmental, and social dimensions.

Policies to Address Challenges in Implementing the Sustainability Strategy

The Board of Directors recognizes that the successful implementation of the Bank's sustainability strategy depends on strengthening organizational culture, governance, and supporting infrastructure, guided by the values of Trust and Responsibility, Passion and Innovation, and Communication and Teamwork. Nevertheless, implementation continues to face several challenges, including siloed operations across work units that limit collaboration, uneven understanding of sustainability principles across the organization, and system constraints—particularly the absence of a Management Information System (MIS) to support comprehensive monitoring and evaluation of the Bank's green portfolio.

In response, the Board of Directors is enhancing sustainability awareness and capabilities through targeted training programs, the dissemination of regulatory policies, and the integration of sustainability principles into the Bank's strategy and operational processes. At the operational level, the Bank is implementing policies aimed at improving efficiency and reducing environmental impact, including the digitization of work processes, the use of tablets to minimize paper consumption, asset optimization and reuse, and the implementation of Social and Environmental Responsibility (TJSL) initiatives such as tree planting and plastic recycling. These initiatives serve as a foundation for fostering a more sustainable and environmentally responsible corporate culture.

Penerapan Keuangan Berkelanjutan dan Kinerja Keberlanjutan Tahun 2025

Penerapan keuangan berkelanjutan merupakan salah satu pilar utama strategi Bank dalam menciptakan nilai jangka panjang. Direksi berkomitmen untuk mengintegrasikan prinsip keberlanjutan ke dalam aktivitas bisnis utama Bank, khususnya dalam penyaluran pembiayaan dan pengelolaan operasional.

Kinerja Ekonomi

Dari aspek ekonomi, Bank memfokuskan penerapan keuangan berkelanjutan pada perluasan akses pembiayaan, khususnya bagi Usaha Mikro, Kecil, dan Menengah (UMKM), serta pengembangan portofolio kredit hijau. Pada tahun 2025, penyaluran kredit UMKM mencapai Rp2,034 triliun atau 89% dari target, dengan pertumbuhan sebesar 15,60% secara *year-on-year* dan kontribusi 14,06% terhadap total kredit, mencerminkan peran Bank dalam mendorong ekonomi inklusif dan sektor produktif.

Selain itu, Bank mencatat portofolio kredit hijau sebesar Rp394 miliar yang disalurkan kepada lima debitur di sektor pengolahan limbah, sehingga total kredit berkelanjutan mencapai Rp2,41 triliun. Meskipun belum sepenuhnya mencapai target, Direksi menilai kinerja ini menunjukkan tren positif dalam pengembangan pembiayaan berkelanjutan, baik dari sisi pertumbuhan UMKM maupun pembentukan portofolio hijau.

Kinerja Lingkungan

Dari aspek lingkungan, Bank menerapkan keuangan berkelanjutan melalui efisiensi operasional dan pengelolaan sumber daya dengan target penurunan konsumsi sekitar 5%. Pada tahun 2025, pemakaian listrik terealisasi sebesar 1.845 ribu kWh dibandingkan target 1.737 ribu kWh, namun menurun 26,11% secara *year-on-year*. Sementara itu, pemakaian kertas mencapai 3.456 rim (target 2.611 rim), penggunaan botol plastik sebesar Rp66 juta (target Rp42 juta), pemakaian bahan bakar minyak sebesar 165 ribu liter (target 122 ribu liter), serta pemakaian air sebesar 8.364 m^3 (target 5.412 m^3), yang secara umum masih di atas target namun menunjukkan perbaikan dibandingkan tahun sebelumnya.

Selain itu, Bank menjalankan berbagai inisiatif lingkungan seperti penggunaan ulang 41 unit furnitur layak guna senilai Rp275,98 juta, pengumpulan 49 kg sampah botol plastik melalui program *Bottle of Hope*, serta penanaman 4.000 bibit mangrove. Upaya ini memperkuat komitmen Bank dalam mengurangi dampak lingkungan sekaligus mendorong praktik operasional yang lebih berkelanjutan.

Sustainable Finance Implementation and Sustainability Performance in 2025

The implementation of sustainable finance remains a key pillar of the Bank's strategy to create long-term value. The Board of Directors is committed to integrating sustainability principles into the Bank's core business activities, particularly in financing distribution and operational management.

Economic Performance

From an economic perspective, the Bank focuses its sustainable finance initiatives on expanding access to financing—particularly for Micro, Small, and Medium Enterprises (MSMEs)—as well as developing a green financing portfolio. In 2025, MSME lending reached IDR 2.034 trillion, or 89% of the target, reflecting year-on-year growth of 15.60% and contributing 14.06% to total loans. This performance highlights the Bank's role in promoting an inclusive economy and supporting productive sectors.

In addition, the Bank recorded a green credit portfolio of IDR 394 billion, disbursed to five debtors in the waste management sector, bringing total sustainable financing to IDR 2.41 trillion. Although targets were not fully achieved, the Board of Directors considers this performance a positive indication of progress in sustainable financing, both in terms of MSME growth and the development of a green portfolio.

Environmental Performance

From an environmental perspective, the Bank implements sustainable finance through operational efficiency and responsible resource management, with a targeted reduction in resource consumption of approximately 5%. In 2025, electricity consumption was recorded at 1,845,000 kWh, compared to the target of 1,737,000 kWh, representing a 26.11% year-on-year decrease. Meanwhile, paper consumption reached 3,456 reams (target: 2,611 reams), plastic bottle usage costs amounted to IDR 66 million (target: IDR 42 million), fuel consumption of 165,000 liters (target: 122,000 liters), and water consumption reached 8,364 m^3 (target: 5,412 m^3). While these figures were generally above target, they showed improvement compared to the previous year.

In addition, the Bank implemented various environmental initiatives, including the reuse of 41 units of office furniture valued at IDR 275.98 million, the collection of 49 kg of plastic waste through the Bottle of Hope program, and the planting of 4,000 mangrove seedlings. These efforts reinforce the Bank's commitment to minimizing environmental impact while promoting more sustainable operational practices.

Kinerja Sosial

Direksi memandang kinerja sosial sebagai fondasi penting dalam penerapan keuangan berkelanjutan, khususnya dalam memastikan kesiapan sumber daya manusia. Pada tahun 2025, Bank meningkatkan kapasitas internal melalui pelatihan keberlanjutan daring yang terintegrasi dalam *Human Resource Information System* (HRIS), yang dilaksanakan pada 1–31 Mei 2025 dan diikuti oleh 481 karyawan dari kantor pusat dan cabang. Program ini bertujuan membangun pemahaman yang selaras mengenai prinsip keuangan berkelanjutan serta memperkuat peran karyawan dalam mendukung agenda keberlanjutan Perseroan.

Selain itu, Bank juga menjalankan program sosial yang berfokus pada pemberdayaan masyarakat dan ketahanan pangan melalui partisipasi dalam Program Kolaborasi TJSL "Lorong Mekar Cikoko" bersama PT Permodalan Nasional Madani (PNM), yang dilaksanakan pada 21 Februari 2025 di Jakarta Selatan. Inisiatif ini mendorong pengelolaan pertanian di kawasan urban guna meningkatkan kemandirian pangan dan kesejahteraan masyarakat, sekaligus mencerminkan kontribusi Bank terhadap pencapaian *Sustainable Development Goals* (SDGs), khususnya SDG 1: Pengentasan Kemiskinan.

Strategi Pencapaian Target

Direksi menetapkan bahwa pencapaian target keberlanjutan dilakukan secara bertahap, terukur, dan selaras dengan kapasitas organisasi, dengan fokus pada proyeksi aktivitas sebagai tolok ukur kinerja aspek lingkungan, sosial, dan ekonomi sesuai dengan Rencana Aksi Keuangan Berkelanjutan (RAKB). Dalam hal ini, Direksi berperan aktif dalam menetapkan target yang realistis dengan mempertimbangkan dinamika regulasi, tren industri, dan kebutuhan pemangku kepentingan, serta memastikan integrasi RAKB dengan Rencana Bisnis Bank (RBB). Strategi utama yang ditempuh mencakup digitalisasi dan sistemisasi proses operasional untuk meningkatkan efisiensi, kualitas data, serta pelaporan, termasuk pengembangan sistem informasi manajemen dan pilot penerapan taksonomi hijau.

Ke depan, Bank menargetkan peningkatan kredit UMKM dari Rp2.110 miliar pada 2025 menjadi Rp5.303 miliar pada 2030, pelaksanaan pelatihan keberlanjutan sebanyak 1-3 kali, penurunan bertahap konsumsi listrik, kertas, dan bahan bakar, serta *pengembangan Green Loan Program* sebesar Rp100 miliar. Direksi juga secara aktif mengawal implementasi RAKB melalui mekanisme pengawasan, evaluasi, dan tindak lanjut berkala berdasarkan laporan dari unit terkait, guna memastikan efektivitas program dan keselarasan dengan strategi Bank. Upaya ini diperkuat

Social Performance

The Board of Directors views social performance as a critical foundation for sustainable finance, particularly in ensuring the readiness and capability of its human resources. In 2025, the Bank enhanced internal capacity through online sustainability training integrated into its Human Resource Information System (HRIS). Conducted from May 1–31, 2025, the program was attended by 481 employees across the head office and branch network. It aimed to build a shared understanding of sustainable finance principles and strengthen employees' roles in supporting the Bank's sustainability agenda.

In addition, the Bank implemented social initiatives focused on community empowerment and food security through its participation in the "Lorong Mekar Cikoko" Corporate Social Responsibility (CSR) collaborative program with PT Permodalan Nasional Madani (PNM), held on February 21, 2025, in South Jakarta. This initiative promotes urban agriculture to enhance food independence and community welfare, while also supporting the achievement of the Sustainable Development Goals (SDGs), particularly SDG 1: No Poverty.

Target Achievement Strategy

The Board of Directors has established that the achievement of sustainability targets will be gradual, measurable, and aligned with the Bank's organizational capacity, with projected activities serving as key benchmarks for environmental, social, and economic performance in accordance with the Sustainable Finance Action Plan (RAKB). In this regard, the Board of Directors plays an active role in setting realistic targets by considering regulatory developments, industry trends, and stakeholder expectations, while ensuring alignment between the RAKB and the Bank's Business Plan (RBB). Key strategies include the digitization and systemization of operational processes to enhance efficiency, data quality, and reporting, including the development of a management information system and the initial implementation of a green taxonomy framework.

Looking ahead, the Bank targets an increase in MSME financing from IDR 2,110 billion in 2025 to IDR 5,303 billion by 2030, the implementation of one to three sustainability training programs annually, gradual reductions in electricity, paper, and fuel consumption, and the development of a Green Loan Program valued at IDR 100 billion. The Board of Directors also actively oversees the implementation of the RAKB through regular monitoring, evaluation, and follow-up mechanisms based on reports from relevant units, ensuring program effectiveness and alignment with the

dengan peningkatan kapasitas internal melalui pelatihan berkelanjutan dan penguatan pemahaman karyawan, sehingga Direksi optimistis Bank dapat meningkatkan kinerja keberlanjutan secara bertahap serta menciptakan nilai jangka panjang yang seimbang antara pertumbuhan bisnis, efisiensi operasional, dan tanggung jawab sosial serta lingkungan.

Penilaian terhadap Komite-Komite di Bawah Direksi

Dalam menjalankan tugas dan tanggung jawabnya, Direksi dibantu oleh sejumlah komite pendukung yang memiliki ruang lingkup tugas dan kewenangan spesifik, antara lain Komite Kredit, *Asset and Liability Committee* (ALCO), Komite Manajemen Risiko, dan Komite Teknologi Informasi (IT *Committee*). Masing-masing komite bekerja berdasarkan Piagam Komite yang telah ditetapkan serta menjalankan fungsi konsultatif dan rekomendatif dalam mendukung perumusan kebijakan dan pengambilan keputusan terkait kegiatan usaha Bank.

Berdasarkan hasil evaluasi sepanjang tahun 2025, Direksi menilai bahwa seluruh komite di bawah Direksi telah menjalankan tugas dan tanggung jawabnya secara efektif dan sesuai dengan ketentuan yang berlaku. Seluruh rekomendasi yang dihasilkan oleh masing-masing komite juga dinilai tepat waktu, berkualitas, serta memberikan kontribusi yang memadai dalam mendukung penguatan manajemen risiko dan pengambilan keputusan strategis Bank. Dengan dukungan komite-komite tersebut, Direksi meyakini proses pengambilan keputusan strategis dapat dilakukan secara lebih komprehensif dan selaras dengan prinsip kehati-hatian.

Perubahan Komposisi Anggota Direksi

Sepanjang tahun buku 2025, komposisi Direksi Bank mengalami perubahan sesuai keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) yang diselenggarakan pada tanggal 20 Juni 2025 sebagaimana telah dituangkan dalam Akta Pernyataan Keputusan Rapat No. 264 tanggal 20 Juni 2025. Sehubungan dengan perubahan tersebut, susunan Direksi Bank yang menjabat saat ini adalah sebagai berikut:

- Direktur Utama : Oh In Taek
- Direktur : Park Jin Je
- Direktur Operasional : Andreas Mikhael Sumual
- Direktur Bisnis : Edwin Rudianto
- Direktur Kepatuhan : Alexander Frans Rori

Bank's overall strategy. These efforts are further supported by ongoing internal capacity building and initiatives to strengthen employee understanding of sustainability principles. Accordingly, the Board of Directors remains confident that the Bank will continue to enhance its sustainability performance and create long-term value by balancing business growth, operational efficiency, and social and environmental responsibility.

Assessment of Committees Under the Board of Directors

In carrying out its duties and responsibilities, the Board of Directors is supported by several committees with defined scopes of authority, including the Credit Committee, the Asset and Liability Committee (ALCO), the Risk Management Committee, and the Information Technology Committee (IT Committee). Each committee operates based on an established charter and performs consultative and advisory functions to support policy formulation and decision-making related to the Bank's business activities.

Based on evaluations conducted throughout 2025, the Board of Directors assesses that all committees have performed their duties effectively and in accordance with applicable regulations. The recommendations provided by each committee were considered timely, of high quality, and instrumental in strengthening the Bank's risk management and strategic decision-making processes. With the support of these committees, the Board of Directors believes that decision-making can be carried out more comprehensively and in line with prudential principles.

Changes to the Composition of the Board of Directors

Throughout the 2025 fiscal year, the composition of the Bank's Board of Directors underwent changes in accordance with the resolutions of the Annual General Meeting of Shareholders (AGMS) held on June 20, 2025, as stated in the Deed of Statement of Meeting Resolutions No. 264 dated June 20, 2025. Following these changes, the current composition of the Board of Directors is as follows:

- President Director: Oh In Taek
- Director: Park Jin Je
- Director of Operations: Andreas Mikhael Sumual
- Director of Business: Edwin Rudianto
- Director of Compliance: Alexander Frans Rori

Direksi menyampaikan apresiasi kepada Direktur terdahulu yang telah menyelesaikan masa jabatannya atas dedikasi dan kontribusinya dalam memperkuat kinerja serta penerapan GCG Bank. Dengan komposisi Direksi yang baru, Bank optimis dapat terus meningkatkan daya saing dan menciptakan nilai tambah bagi seluruh pemangku kepentingan.

The Board of Directors expresses its sincere appreciation to the former Directors who have completed their terms of office for their dedication and valuable contributions to strengthening the Bank's performance and the implementation of Good Corporate Governance (GCG). With the current composition, the Bank remains optimistic about further enhancing its competitiveness and creating sustainable value for all stakeholders.

Apresiasi bagi Para Pemangku Kepentingan

Direksi menyampaikan apresiasi kepada seluruh karyawan atas dedikasi dan profesionalisme sepanjang tahun 2025 dalam mendukung kinerja dan pengembangan usaha Bank. Penghargaan yang tulus juga disampaikan kepada Regulator atas arahan yang konstruktif, serta kepada Dewan Komisaris atas pengawasan dan nasihat strategis yang memastikan pengelolaan Bank berjalan selaras dengan prinsip kehati-hatian dan tata kelola yang baik.

Appreciation for Stakeholders

The Board of Directors extends its appreciation to all employees for their dedication and professionalism throughout 2025, which have contributed significantly to the Bank's performance and business development. We also convey our sincere gratitude to the Regulators for their continuous guidance, and to the Board of Commissioners for their strategic oversight and advice, ensuring that the Bank's management remains aligned with prudential principles and sound governance.

Direksi turut mengucapkan terima kasih kepada nasabah, mitra usaha, dan seluruh pemangku kepentingan atas kepercayaan serta dukungan berkelanjutan yang menjadi landasan penting bagi keberlangsungan dan pengembangan usaha Bank. Kepercayaan tersebut mendorong Bank untuk terus meningkatkan kualitas layanan, memperkuat kapabilitas operasional, serta menghadirkan inovasi produk dan layanan yang relevan dengan kebutuhan nasabah.

The Board of Directors also expresses its gratitude to customers, business partners, and all stakeholders for their continued trust and support, which form a critical foundation for the Bank's sustainability and growth. This trust motivates the Bank to continuously enhance service quality, strengthen operational capabilities, and deliver innovative products and services that meet evolving customer needs.

Sejalan dengan komitmen tersebut, Bank akan terus memperkuat fundamental bisnis, meningkatkan kualitas tata kelola, serta mendorong transformasi digital secara terintegrasi guna mendukung pencapaian visi sebagai bank yang profesional, inovatif, dan terdepan di segmen UKM dan korporasi. Dengan dukungan seluruh pemangku kepentingan, Direksi optimis Bank dapat terus menciptakan nilai tambah yang berkelanjutan bagi pemegang saham, nasabah, dan masyarakat luas.

In line with this commitment, the Bank will continue to strengthen its business fundamentals, enhance governance practices, and accelerate integrated digital transformation to support its vision of becoming a professional, innovative, and leading bank in the SME and corporate segments. With the continued support of all stakeholders, the Board of Directors remains confident in the Bank's ability to generate sustainable value for shareholders, customers, and the broader community.

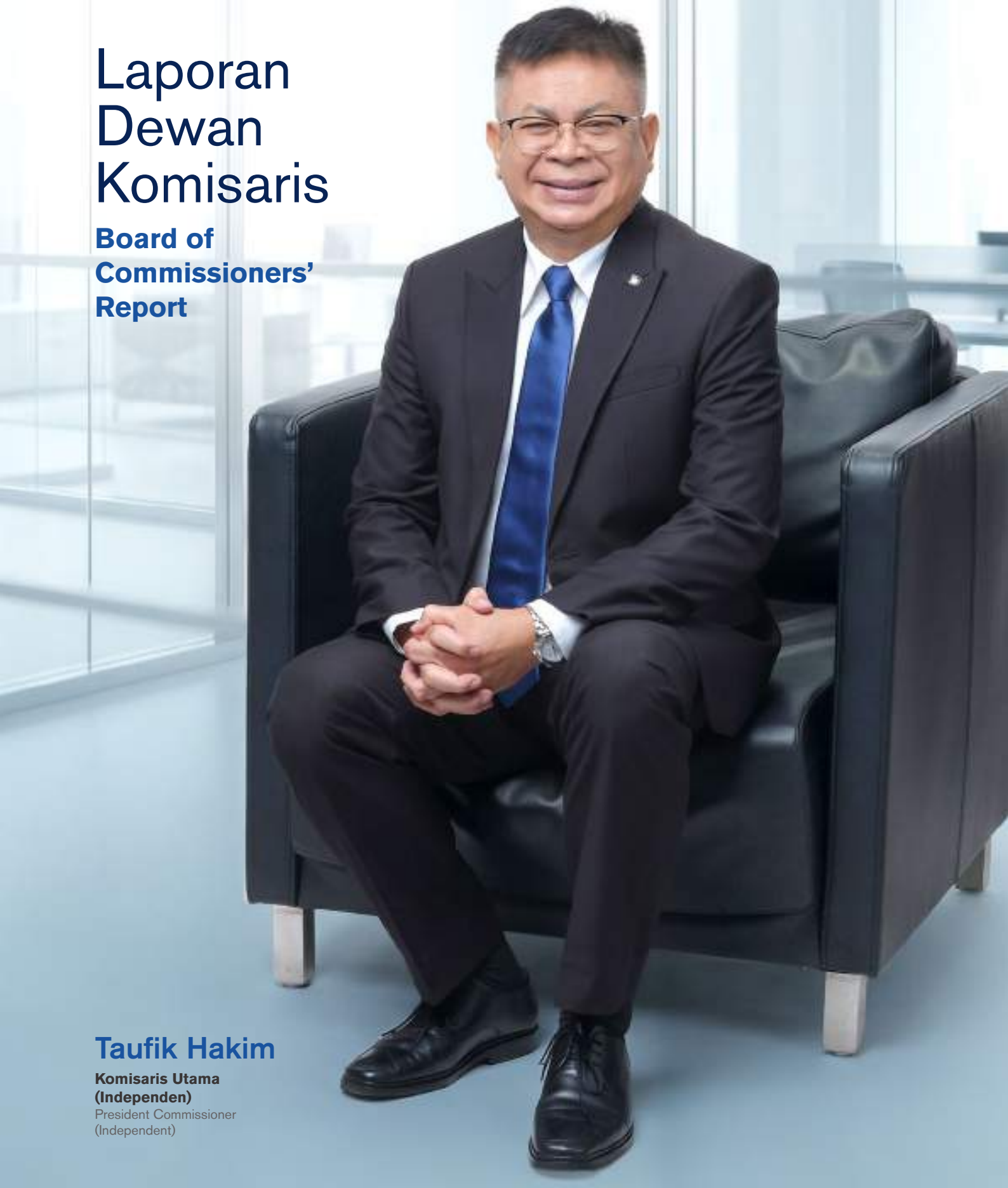
Atas nama Direksi,
On behalf of the Board of Directors,



Oh In Taek
Direktur Utama
President Director

Laporan Dewan Komisaris

Board of Commissioners' Report



Taufik Hakim

Komisaris Utama (Independen)
President Commissioner (Independent)

Dewan Komisaris memandang kinerja Bank sepanjang tahun 2025 tetap solid di tengah dinamika industri, didukung oleh pertumbuhan intermediasi, penguatan pendanaan, dan peningkatan layanan digital. Melalui fungsi pengawasan yang aktif, Dewan Komisaris memastikan bahwa pencapaian tersebut berjalan selaras dengan prinsip kehati-hatian, tata kelola perusahaan yang baik, serta pengelolaan risiko yang disiplin.

The Board of Commissioners views the Bank's performance throughout 2025 as remaining solid amid industry dynamics, supported by growth in intermediation, strengthened funding, and the enhancement of digital services. Through its active supervisory function, the Board of Commissioners ensures that these achievements are aligned with prudential principles, good corporate governance, and disciplined risk management.

Para Pemegang Saham yang terhormat,
Dear Honorable Shareholders,

Pertama-tama, kami Dewan Komisaris Bank IBK Indonesia memanjatkan puji dan syukur kepada Tuhan Yang Maha Esa atas rahmat dan karunia-Nya sehingga Bank dapat menutup tahun 2025 dengan baik serta tetap menjalankan kegiatan usaha secara berkelanjutan.

Dewan Komisaris menilai bahwa capaian kinerja Bank sepanjang tahun ini merupakan hasil dari sinergi solid yang terjalin antara Direksi dan Dewan Komisaris dalam menjalankan peran dan tanggung jawab masing-masing. Dalam pelaksanaan fungsi pengawasan, Dewan Komisaris secara konsisten memastikan bahwa setiap kebijakan dan langkah strategis yang ditempuh oleh Direksi dilaksanakan secara *prudent* serta selaras dengan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*/"GCG").

Melalui laporan ini, Dewan Komisaris menyampaikan hasil pelaksanaan tugas dan tanggung jawab pengawasan terhadap pengelolaan Bank IBK Indonesia untuk tahun buku yang berakhir pada 31 Desember 2025. Dalam laporan ini, Dewan Komisaris menyampaikan pandangan dan penilaian terhadap kinerja Direksi dalam mengelola Bank, serta peran Dewan Komisaris dalam memberikan arahan,

First and foremost, we, the Board of Commissioners of Bank IBK Indonesia, express our praise and gratitude to God Almighty for His grace and blessings, which have enabled the Bank to successfully conclude 2025 and continue operating its business on a sustainable basis.

The Board of Commissioners acknowledges the Bank's performance achievements throughout the year are the result of strong synergy between the Board of Directors and the Board of Commissioners in performing their respective roles and responsibilities. In fulfilling its supervisory function, the Board of Commissioners consistently ensures that every policy and strategic initiative undertaken by the Board of Directors is implemented prudently and in accordance with the principles of good corporate governance (GCG).

Through this report, the Board of Commissioners presents the results of its supervisory duties and responsibilities over the management of Bank IBK Indonesia for the financial year ended December 31, 2025. This report outlines the Board of Commissioners' views and assessments of the Board of Directors' performance in managing the Bank, as well as the Board of Commissioners' role in providing

nasihat, dan rekomendasi strategis guna mendukung kesinambungan kinerja dan pertumbuhan usaha Bank.

strategic direction, advice, and recommendations to support the Bank's sustainable performance and business growth.

Pandangan Terhadap Perkembangan Ekonomi Global, Nasional, dan Industri Perbankan Dalam Negeri

Perlambatan pertumbuhan ekonomi global masih berlanjut hingga penghujung tahun 2025, dipicu oleh kombinasi meningkatnya proteksionisme perdagangan, ketidakpastian kebijakan moneter di negara-negara maju, serta eskalasi ketegangan geopolitik di berbagai kawasan. Kondisi tersebut turut memengaruhi dinamika pasar keuangan global, yang tercermin pada pergerakan arus modal lintas negara, volatilitas nilai tukar, serta perubahan kondisi likuiditas di pasar keuangan internasional. Di tengah dinamika tersebut, arah kebijakan moneter global menjadi salah satu faktor penting yang memengaruhi stabilitas sistem keuangan internasional. Ketidakpastian arah kebijakan suku bunga yang ditempuh oleh The Federal Reserve (The Fed) di Amerika Serikat sempat meningkatkan volatilitas suku bunga global sekaligus membentuk ekspektasi pasar terhadap arah kebijakan moneter ke depan.

Views on Global, National, and Domestic Banking Industry Developments

The global economic slowdown is expected to persist through the end of 2025, driven by a combination of rising trade protectionism, uncertainty in monetary policies across developed economies, and escalating geopolitical tensions in various regions. These conditions continue to shape global financial market dynamics, as reflected in cross-border capital flows, exchange rate volatility, and shifting liquidity conditions in international markets. Amid these developments, the direction of global monetary policy remains a key factor influencing the stability of the international financial system. In particular, uncertainty surrounding interest rate policies pursued by the Federal Reserve (The Fed) has contributed to heightened global interest rate volatility and influenced market expectations regarding the future path of monetary policy.

Namun demikian, seiring dengan mulai meredanya tekanan inflasi di sejumlah negara maju, kebijakan moneter global secara bertahap menunjukkan kecenderungan menuju fase normalisasi. Perkembangan ini tercermin dari posisi *Federal Funds Rate* (FFR) yang berakhir pada kisaran 3,5%-3,75% pada Desember 2025, menunjukkan arah kebijakan moneter yang relatif lebih moderat dibandingkan periode pengetatan sebelumnya. Dinamika tersebut turut menjadi salah satu pertimbangan bagi otoritas moneter di berbagai negara berkembang dalam merumuskan respons kebijakan domestik, termasuk Bank Indonesia. Dengan mempertimbangkan perkembangan tersebut, International Monetary Fund memproyeksikan pertumbuhan ekonomi global pada tahun 2025 berada pada kisaran 3,1% (YoY), sedikit lebih rendah dibandingkan realisasi tahun sebelumnya.

However, as inflationary pressures in several advanced economies begin to ease, global monetary policy has gradually shown signs of normalization. This trend is reflected in the Federal Funds Rate (FFR), which is projected to settle within the range of 3.5%–3.75% by December 2025, indicating a more moderate policy stance compared to the previous tightening cycle. These developments also serve as an important consideration for monetary authorities in emerging economies, including Bank Indonesia, in formulating domestic policy responses. Taking these factors into account, the International Monetary Fund projects global economic growth in 2025 to reach approximately 3.1% (YoY), slightly lower than the previous year's realization.

Di tengah meningkatnya tekanan risiko pelemahan (*downside risks*) yang masih membayangi perekonomian

Amid ongoing downside risks to the global economy, Indonesia continues to demonstrate strong resilience,



global, Indonesia tetap mampu menunjukkan resiliensi yang cukup solid dengan mencatatkan pertumbuhan ekonomi sebesar 5,11% (YoY) selama 2025, meningkat dibandingkan realisasi tahun sebelumnya sebesar 5,03%(YoY). Stabilitas makroekonomi domestik juga tercermin dari tingkat inflasi yang tetap terkendali dan berada dalam kisaran sasaran yang ditetapkan oleh Bank Indonesia bersama Pemerintah, yaitu sebesar 2,92% pada Desember 2025. Inflasi yang terjaga, didukung oleh stabilitas nilai tukar serta pengelolaan kebijakan fiskal dan moneter yang prudent, memberikan fondasi yang kuat bagi stabilitas sistem keuangan nasional sekaligus mendukung keberlanjutan fungsi intermediasi sektor perbankan.

Kondisi makroekonomi yang relatif stabil tersebut turut menciptakan lanskap usaha yang kondusif bagi industri perbankan, termasuk Bank IBK Indonesia, dalam menjalankan kegiatan usahanya. Menyikapi berbagai tantangan maupun peluang yang terus berkembang, Dewan Komisaris memberikan arahan kepada Direksi untuk memperkuat fundamental Bank melalui penguatan manajemen risiko, pemeliharaan kecukupan permodalan, serta peningkatan kualitas portofolio kredit guna memastikan ketahanan Bank. Di sisi lain, Dewan Komisaris juga terus mendorong Direksi untuk memanfaatkan peluang pertumbuhan pada sektor-sektor produktif yang memiliki prospek jangka panjang agar kesinambungan kinerja Bank tetap terjaga.

Peran Pengawasan dalam Perumusan dan Implementasi Strategi, serta Fokus Pengawasan Dewan Komisaris

Dalam menjalankan fungsi pengawasan, Dewan Komisaris memastikan bahwa arah pengembangan Bank dirumuskan secara terukur serta diimplementasikan secara prudent oleh Direksi dengan tetap mengedepankan prinsip GCG. Peran tersebut dilaksanakan melalui keterlibatan aktif Dewan Komisaris dalam proses perumusan strategi Bank, termasuk dalam pembahasan awal penyusunan Rencana Bisnis Bank (RBB) Tahun 2025 yang disusun oleh Direksi.

recording economic growth of 5.11% (YoY) in 2025, an increase from 5.03% in the prior year. Domestic macroeconomic stability is further reflected in a controlled inflation rate of 2.92% as of December 2025, remaining within the target range set by Bank Indonesia and the Government. Stable inflation, supported by exchange rate stability and prudent fiscal and monetary policy management, provides a solid foundation for maintaining national financial system stability while supporting the sustainability of the banking sector's intermediation function.

This relatively stable macroeconomic environment has contributed to a conducive business landscape for the banking industry, including Bank IBK Indonesia, in conducting its operations. In response to the evolving challenges and opportunities, the Board of Commissioners has directed the Board of Directors to further strengthen the Bank's fundamentals by enhancing risk management practices, maintaining adequate capital levels, and improving the quality of the credit portfolio to achieve long-term resilience. Additionally, the Board of Commissioners continues to encourage the Board of Directors to capitalize on growth opportunities in productive sectors with strong long-term prospects, thereby supporting the Bank's sustainable performance and business growth.

Supervisory Role in Strategy Formulation and Implementation, and the Board of Commissioners' Supervisory Focus

In implementing its supervisory function, the Board of Commissioners understands that the Bank's development direction is clearly defined, measurable, and implemented prudently by the Board of Directors, while upholding the principles of good corporate governance (GCG). This role is reflected in the Board of Commissioners' active involvement in the formulation of the Bank's strategy, including early-stage discussions of the 2025 Bank Business Plan (RBB) prepared by the Board of Directors.

Dalam proses tersebut, Dewan Komisaris memberikan berbagai pandangan strategis, arahan, serta masukan kepada Direksi guna memastikan bahwa rencana bisnis yang disusun telah mempertimbangkan secara memadai dinamika bisnis, profil risiko Bank, serta kapasitas permodalan yang dimiliki. Pendekatan ini menjadi bagian penting dalam memastikan bahwa arah strategi Bank memiliki landasan yang kuat, realistis, serta selaras dengan tujuan pengembangan usaha Bank dalam jangka menengah maupun jangka panjang.

Throughout this process, the Board of Commissioners provides strategic insights, guidance, and input to achieve business plan adequately reflects prevailing business dynamics, the Bank's risk profile, and its capital capacity. This approach is essential making that the Bank's strategic direction to be well-founded, realistic, and aligned with its medium-term and long-term development objectives.

Sebagai bagian dari penerapan tata kelola yang akuntabel, Rencana Bisnis Bank (RBB) Tahun 2025 yang disusun oleh Direksi terlebih dahulu dibahas bersama Dewan Komisaris sebelum disampaikan kepada regulator. Melalui proses pembahasan tersebut, Dewan Komisaris menelaah berbagai asumsi bisnis, proyeksi kinerja, serta arah strategi yang akan dijalankan oleh Direksi guna memastikan bahwa rencana bisnis dan target kinerja yang ditetapkan realistis, selaras dengan kapasitas Bank, serta tetap berada dalam koridor manajemen risiko yang *prudent*.

As part of accountable governance practices, the 2025 Bank Business Plan (RBB) prepared by the Board of Directors is first discussed with the Board of Commissioners prior to its submission to regulators. Through this review process, the Board of Commissioners evaluates key business assumptions, performance projections, and the proposed strategic direction to ensure that the business plan and its targets are realistic, aligned with the Bank's capacity, and remain within a prudent risk management framework.

Selain terlibat dalam pengawasan proses perumusan strategi bisnis Bank, Dewan Komisaris juga secara berkelanjutan memantau pencapaian target kinerja yang telah ditetapkan dalam RBB Tahun 2025 melalui berbagai forum pengawasan, antara lain rapat bersama Direksi serta pembahasan melalui komite-komite di bawah Dewan Komisaris. Melalui mekanisme tersebut, Dewan Komisaris memastikan bahwa setiap kebijakan dan langkah strategis yang dijalankan tetap selaras dengan visi dan misi Bank.

In addition to overseeing the formulation of the Bank's business strategy, the Board of Commissioners continuously monitors the achievement of performance targets set out in the 2025 Business Plan (RBB) through various oversight forums, including meetings with the Board of Directors and discussions with committees under its supervision. Through these mechanisms, the Board of Commissioners guarantee that all policies and strategic initiatives remain aligned with the Bank's vision and mission.

Pada tahun 2025, strategi Bank difokuskan pada 4 (empat) pilar utama, yaitu pertumbuhan berkelanjutan, transformasi digital, peningkatan kesehatan Bank, serta penguatan sistem internal. Dewan Komisaris sepenuhnya mendukung arah strategi tersebut serta memberikan berbagai masukan strategis kepada Direksi untuk memperkuat implementasinya, antara lain melalui pengelolaan fluktuasi suku bunga secara optimal, diversifikasi portofolio bisnis, percepatan digitalisasi layanan perbankan, serta peningkatan kualitas layanan kepada nasabah.

In 2025, the Bank's strategy is anchored on four key pillars: sustainable growth, digital transformation, strengthening the Bank's overall health, and enhancing internal systems. The Board of Commissioners fully supports this strategic direction and provides input to reinforce its execution, including through the effective management of interest rate fluctuations, diversification of the business portfolio, acceleration of banking service digitalization, and enhancement of customer service quality.

Sejalan dengan arah strategi tersebut, Dewan Komisaris memberikan dukungan penuh terhadap berbagai inisiatif strategis yang dijalankan oleh Direksi. Dalam rangka memastikan implementasi strategi berjalan secara efektif serta selaras dengan prinsip kehati-hatian, Dewan Komisaris memfokuskan pelaksanaan fungsi pengawasannya pada sejumlah aspek strategis yang dinilai krusial bagi keberlanjutan kinerja Bank, antara lain peningkatan kredit SME khususnya di cabang-cabang, produk layanan digital dan digitalisasi proses kredit, kualitas kredit dan kecukupan CKPN serta budaya risiko dan kontrol.

In line with this direction, the Board of Commissioners also supports various strategic initiatives undertaken by the Board of Directors. To achieve effective implementation in accordance with prudential principles, the Board of Commissioners focuses its oversight on several critical areas, including the expansion of SME lending, particularly at the branch level; the development of digital service products and the digitization of credit processes; the maintenance of credit quality and adequacy of allowance for impairment losses (CKPN); and the strengthening of risk and control culture.

Secara keseluruhan, Dewan Komisaris menilai bahwa implementasi strategi yang dijalankan oleh Direksi sepanjang tahun 2025 telah berjalan efektif dalam menjaga stabilitas kinerja serta memperkuat daya saing Bank. Dengan landasan tata kelola yang kuat dan strategi yang responsif terhadap dinamika industri, Bank memiliki posisi yang semakin solid untuk melanjutkan pertumbuhan usaha secara berkelanjutan.

Penilaian Terhadap Kinerja Direksi dan Dasar Penilaiannya

Dewan Komisaris secara berkala melakukan pengawasan terhadap kinerja Direksi dalam merealisasikan target RBB tahun 2025 yang telah ditetapkan dan disampaikan kepada regulator. Dengan mengacu pada tolok ukur penilaian tersebut, Dewan Komisaris memandang bahwa Direksi telah menunjukkan upaya yang optimal dalam menjaga kinerja Bank tetap terjaga serta memastikan pengelolaan bisnis Bank berjalan secara *prudent* di tengah dinamika industri perbankan yang penuh tantangan sepanjang tahun 2025.

Melalui penerapan strategi bisnis yang adaptif dan responsif terhadap perkembangan lanskap industri, Bank IBK Indonesia mampu mempertahankan kinerja yang positif. Pada tahun 2025, Bank membukukan laba bersih sebesar Rp197 miliar, sementara pendapatan bunga bersih atau *Net Interest Income* (NII) tercatat sebesar Rp569 miliar, sehingga rasio *Net Interest Margin* (NIM) Bank berada pada level 2,85%. Pencapaian ini mencerminkan upaya Direksi dalam menjaga keseimbangan antara pertumbuhan bisnis dan pengelolaan risiko secara hati-hati.

Dari sisi penyaluran kredit, Dewan Komisaris mengapresiasi upaya Direksi dalam menjaga kualitas portofolio kredit Bank seiring dengan pertumbuhan kredit sebesar 23,6% (yoy) pada tahun 2025. Pertumbuhan tersebut diikuti dengan perbaikan kualitas aset yang tercermin dari rasio *Non-Performing Loan* (NPL) bruto sebesar 1,92%, serta penurunan rasio *Loan at Risk* (LAR) menjadi 5,76% pada akhir tahun 2025. Dewan Komisaris menilai bahwa penerapan strategi manajemen risiko kredit yang dilakukan Direksi secara konsisten telah memberikan dampak positif dalam menjaga kualitas aset Bank serta memitigasi potensi risiko kredit.

Pada sisi pendanaan, Dewan Komisaris juga mencermati pencapaian positif yang ditunjukkan melalui peningkatan struktur dana murah (CASA) mencapai 24,72% pada akhir tahun 2025. Simpanan nasabah tercatat tumbuh sebesar 26,65%. Hal ini mencerminkan keberhasilan strategi Direksi dalam memperkuat struktur pendanaan Bank sekaligus menjaga efisiensi biaya dana.

Overall, the Board of Commissioners assesses that the implementation of strategy by the Board of Directors throughout 2025 has been effective in maintaining performance stability and enhancing the Bank's competitiveness. Supported by a strong governance foundation and a strategy that is responsive to industry dynamics, the Bank is well-positioned to sustain its business growth going forward.

Board of Directors' Performance Assessment and Basis for Assessment

The Board of Commissioners regularly monitors the performance of the Board of Directors in achieving the targets set out in the 2025 Business Plan (RBB), which has been submitted to regulators. Based on these benchmarks, the Board of Commissioners believes that the Board of Directors has demonstrated strong and consistent efforts in maintaining the Bank's performance and ensuring prudent business management amid the challenging dynamics of the banking industry throughout 2025.

Through the implementation of an adaptive and responsive business strategy aligned with evolving industry conditions, Bank IBK Indonesia has maintained positive performance. In 2025, the Bank recorded a net profit of IDR 197 billion, while net interest income (NII) reached IDR 569 billion, resulting in a Net Interest Margin (NIM) of 2.85%. These results reflect the Board of Directors' ability to balance business growth with prudent risk management.

In terms of lending, the Board of Commissioners commends the Board of Directors for maintaining the quality of the Bank's credit portfolio alongside credit growth of 23.6% (YoY) in 2025. This growth was accompanied by improvements in asset quality, as reflected in a gross Non-Performing Loan (NPL) ratio of 1.92% and a decline in the Loan at Risk (LAR) ratio to 5.76% by year-end. The Board of Commissioners assesses that the consistent implementation of sound credit risk management strategies has contributed positively to preserving asset quality and mitigating potential risks.

On the funding side, the Board of Commissioners also acknowledges the positive achievement in strengthening the Bank's funding structure, as reflected in the increase in the low-cost funds (CASA) ratio to 24.72% by the end of 2025. Customer deposits grew by 26.65%. This demonstrates the effectiveness of the Board of Directors' strategy in enhancing funding quality while maintaining cost efficiency.

Dari aspek permodalan, Dewan Komisaris juga menyambut baik kemampuan Direksi dalam mempertahankan struktur permodalan yang kuat sehingga rasio Kewajiban Penyediaan Modal Minimum (KPMM) tercatat sebesar 34,86% pada akhir Desember 2025. Tingkat permodalan tersebut memberikan ruang yang memadai bagi Bank untuk mendukung ekspansi bisnis secara sehat sekaligus menjaga ketahanan Bank dalam menghadapi dinamika ekonomi dan industri perbankan.

From a capital perspective, the Board of Commissioners further commends the Board of Directors for maintaining a strong capital position, with a Capital Adequacy Ratio (CAR) of 34.86% as of December 2025. This level of capital provides sufficient capacity to support sustainable business expansion while maintaining resilience against economic and industry uncertainties.

Selain menaruh fokus pada pencapaian kinerja keuangan, Dewan Komisaris juga memberikan apresiasi terhadap berbagai inisiatif non-keuangan yang dijalankan oleh Direksi, khususnya dalam memperkuat penerapan manajemen risiko, kepatuhan terhadap ketentuan regulator, serta penerapan prinsip GCG secara konsisten. Komitmen Bank dalam meningkatkan kualitas layanan kepada nasabah serta memperkuat sistem pengendalian internal juga menjadi bagian penting dalam menjaga keberlanjutan operasional Bank.

In addition to financial performance, the Board of Commissioners also appreciates the Board of Directors' commitment to non-financial initiatives, particularly in strengthening risk management, ensuring compliance with regulatory requirements, and consistently implementing GCG principles. Efforts to enhance customer service quality and reinforce internal control systems are also considered vital in supporting the Bank's long-term operational sustainability.

Dengan mempertimbangkan berbagai capaian tersebut, Dewan Komisaris menilai bahwa Direksi telah mengelola Bank secara efektif dan bertanggung jawab sepanjang tahun 2025. Kendati begitu, Dewan Komisaris tetap mendorong Direksi untuk terus memperkuat evaluasi dan implementasi strategi bisnis agar setiap langkah yang diambil mampu memberikan nilai tambah bagi pertumbuhan usaha Bank serta mendukung pencapaian target RBB secara berkelanjutan.

Taking these achievements into account, the Board of Commissioners concludes that the Board of Directors has managed the Bank effectively and responsibly throughout 2025. Nevertheless, the Board of Commissioners continues to encourage the Board of Directors to further strengthen the evaluation and execution of business strategies, ensuring that each initiative contributes added value to the Bank's growth and supports the sustainable achievement of its Business Plan (RBB) targets.

Pandangan terhadap Prospek Usaha yang Disusun oleh Direksi dan Dasar Pertimbangannya

Dewan Komisaris memandang bahwa prospek usaha industri perbankan ke depan masih dipengaruhi oleh berbagai dinamika yang bersumber dari perkembangan ekonomi global maupun domestik. Pada tahun 2026, perekonomian global diperkirakan tetap berada dalam fase moderasi seiring dengan berlanjutnya proses normalisasi kebijakan moneter di sejumlah negara maju, disertai ketidakpastian geopolitik dan fragmentasi perdagangan global yang terus berlangsung. Kondisi tersebut berpotensi memengaruhi dinamika arus modal, volatilitas nilai tukar, serta mengganggu likuiditas di pasar keuangan internasional yang pada akhirnya turut memberikan implikasi terhadap stabilitas dan kinerja industri perbankan.

Views on Business Prospects Prepared by the Board of Directors and Their Considerations

The Board of Commissioners believes that the future prospects of the banking industry will continue to be shaped by evolving global and domestic economic dynamics. In 2026, the global economy is expected to remain in a moderation phase, as monetary policy normalization continues across several advanced economies, alongside persistent geopolitical uncertainty and increasing fragmentation in global trade. These conditions may affect capital flow dynamics, exchange rate stability, and liquidity in international financial markets, which in turn could influence the stability and performance of the banking industry.

Di tengah dinamika global tersebut, perekonomian Indonesia diproyeksikan tetap menunjukkan kinerja yang relatif stabil dengan target pertumbuhan ekonomi berada pada kisaran 5,1%-5,2% (YoY) pada tahun 2026. Prospek makroekonomi domestik yang tetap terjaga tersebut diyakini akan memberikan ruang bagi industri perbankan untuk terus menjalankan fungsi intermediasi secara optimal, khususnya melalui dukungan pembiayaan terhadap kegiatan investasi, konsumsi domestik, serta pengembangan sektor-sektor produktif.

Amid these global developments, Indonesia's economy is projected to remain relatively resilient, with economic growth expected to reach 5.1%–5.2% (YoY) in 2026. This stable macroeconomic outlook is expected to provide room for the banking industry to continue performing its intermediation function effectively, particularly in supporting investment activities, domestic consumption, and the development of productive sectors.

Dengan mempertimbangkan prospek makroekonomi serta perkembangan industri perbankan ke depan, Dewan Komisaris menilai bahwa RBB Tahun 2026 yang disusun oleh Direksi telah dirumuskan secara realistis dengan memperhatikan dinamika ekonomi dan kondisi industri perbankan nasional. Dewan Komisaris juga mendukung arah strategis Bank pada tahun 2026 yang difokuskan pada penguatan fundamental bisnis, antara lain melalui pertumbuhan berkelanjutan untuk menjadi Bank yang Kuat, transformasi digital untuk stabilitas internal, penguatan proses kredit dan manajemen yang sehat dan penyempurnaan sistem internal untuk pengembangan yang stabil.

Taking into account the macroeconomic outlook and anticipated industry developments, the Board of Commissioners assesses that the 2026 Business Plan (RBB) prepared by the Board of Directors has been formulated on a realistic basis, reflecting both economic conditions and the outlook of the national banking industry. The Board of Commissioners also supports the Bank's strategic direction for 2026, which focuses on strengthening business fundamentals through sustainable growth toward becoming a Strong Bank, advancing digital transformation to enhance internal stability, reinforcing sound credit and management processes, and refining internal systems to support stable and sustainable development.

Melalui implementasi strategi bisnis yang terarah dan mengedepankan prinsip kehati-hatian, Dewan Komisaris meyakini bahwa target yang ditetapkan dalam RBB Tahun 2026 dapat dicapai secara terukur dan berkelanjutan. Untuk mendukung pencapaian tersebut, Dewan Komisaris akan terus menjalankan fungsi pengawasan secara aktif melalui pemberian arahan dan nasihat strategis kepada Direksi guna memastikan bahwa implementasi strategi berjalan secara efektif, selaras dengan prinsip tata kelola perusahaan yang baik, serta mampu memberikan nilai tambah yang optimal bagi seluruh pemangku kepentingan Bank.

Through the implementation of a well-targeted business strategy that upholds prudential principles, the Board of Commissioners understands that the targets set in the 2026 Business Plan can be achieved in a measurable and sustainable manner. To support this, the Board of Commissioners will continue to actively perform its supervisory role by providing strategic direction and advice to the Board of Directors, ensuring that strategy execution remains effective, aligned with good corporate governance (GCG) principles, and delivers optimal value to all stakeholders.

Pandangan Dewan Komisaris terhadap Pengelolaan Sumber Daya Manusia dan Teknologi Informasi (TI)

Dewan Komisaris memandang bahwa Sumber Daya Manusia (SDM) merupakan salah satu faktor kunci yang menentukan keberhasilan Bank dalam menjalankan strategi bisnis serta menjaga keberlanjutan operasional di tengah dinamika industri perbankan yang terus berkembang. Oleh karena itu, Dewan Komisaris sepenuhnya mendukung kebijakan pengelolaan SDM yang diterapkan oleh Direksi serta mengapresiasi berbagai prioritas strategis yang telah dirumuskan dalam rangka memperkuat kapabilitas organisasi.

Board of Commissioners' Views on Human Resource and Information Technology (IT) Management

The Board of Commissioners recognizes Human Resources (HR) as a critical factor in determining the Bank's success in executing its business strategy and maintaining operational sustainability amid the evolving dynamics of the banking industry. Accordingly, the Board of Commissioners fully supports the HR management policies implemented by the Board of Directors and appreciates the strategic priorities established to strengthen organizational capabilities.

Sebagai bagian dari pelaksanaan fungsi pengawasan, Dewan Komisaris secara aktif memantau efektivitas berbagai program pengembangan kompetensi karyawan, termasuk peningkatan kapasitas di bidang teknologi informasi, komunikasi, serta penguatan kepemimpinan. Dewan Komisaris menilai bahwa berbagai inisiatif pengembangan SDM yang dijalankan Direksi telah memberikan kontribusi positif dalam membangun talenta-talenta yang adaptif, berdaya saing, dan memiliki integritas tinggi guna mendukung akselerasi pertumbuhan bisnis Bank.

Selain aspek SDM, Dewan Komisaris juga memberikan perhatian terhadap penguatan kapabilitas Teknologi Informasi (TI) sebagai salah satu fondasi penting dalam menjaga ketahanan operasional serta meningkatkan kualitas layanan perbankan. Dewan Komisaris memantau implementasi tata kelola TI yang diterapkan oleh Direksi guna memastikan keandalan infrastruktur teknologi yang terintegrasi dengan kerangka manajemen risiko Bank. Dalam hal kesinambungan operasional, Dewan Komisaris mengapresiasi penerapan *Business Continuity Plan* (BCP) dan *Disaster Recovery Plan* (DRP) yang dirancang secara terstruktur sehingga Bank memiliki kesiapan yang matang dalam menghadapi potensi gangguan operasional maupun kejadian eksternal.

Seiring meningkatnya pemanfaatan teknologi digital di industri perbankan, Dewan Komisaris juga memantau penguatan pengelolaan risiko siber serta keamanan informasi Bank. Dewan Komisaris menilai bahwa berbagai inisiatif yang dilakukan oleh Direksi, antara lain melalui peningkatan pengendalian sistem, pemantauan aktivitas TI secara berkelanjutan, serta penguatan infrastruktur keamanan, telah mendukung perlindungan terhadap integritas sistem dan data nasabah.

Pandangan atas Penerapan Tata Kelola Perusahaan yang Baik

Dewan Komisaris memandang bahwa penerapan tata kelola perusahaan yang baik (*Good Corporate Governance*/"GCG") merupakan salah satu pilar utama dalam memastikan pengelolaan Bank yang sehat, transparan, dan akuntabel. Oleh karena itu, penerapan prinsip-prinsip GCG tidak hanya menjadi landasan dalam menjaga keberlangsungan usaha Bank, tetapi juga berperan penting dalam memperkuat kepercayaan para pemangku kepentingan terhadap integritas dan kredibilitas pengelolaan Bank. Sejalan dengan hal tersebut, Dewan Komisaris secara konsisten menempatkan penguatan tata kelola perusahaan sebagai salah satu fokus utama dalam pelaksanaan fungsi pengawasan terhadap pengelolaan Bank oleh Direksi.

As part of its supervisory function, the Board of Commissioners actively monitors the effectiveness of employee competency development programs, including capacity building in information technology and communications, as well as leadership development initiatives. The Board of Commissioners assesses that these HR development efforts have contributed positively to building a adaptive, competitive, and well-integrated workforce, thereby supporting the Bank's accelerated business growth.

In addition to HR, the Board of Commissioners places strong emphasis on the enhancement of Information Technology (IT) capabilities as a critical foundation for maintaining operational resilience and improving service quality. The Board of Commissioners oversees the implementation of IT governance by the Board of Directors to get the reliability of technology infrastructure, in alignment with the Bank's risk management framework. In terms of operational continuity, the Board of Commissioners appreciates the structured implementation of the Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP), which demonstrate the Bank's readiness to respond effectively to potential operational disruptions and external events.

Amid the increasing adoption of digital technology in the banking industry, the Board of Commissioners also closely monitors the strengthening of cyber risk management and information security. The Board of Commissioners notes that initiatives undertaken by the Board of Directors—such as enhancing system controls, conducting continuous monitoring of IT activities, and strengthening security infrastructure—have contributed to safeguarding system integrity and protecting customer data.

Views on the Implementation of Good Corporate Governance

The Board of Commissioners considers the implementation of good corporate governance (GCG) to be a fundamental pillar in ensuring sound, transparent, and accountable management of the Bank. Accordingly, the application of GCG principles not only supports business continuity but also plays a vital role in strengthening stakeholder trust in the integrity and credibility of the Bank's management. In this regard, the Board of Commissioners consistently prioritizes the strengthening of corporate governance within its oversight of the Board of Directors.

Dalam menjalankan fungsi pengawasan tersebut, Dewan Komisaris memastikan bahwa seluruh kebijakan dan aktivitas usaha Bank dilaksanakan dengan mengedepankan prinsip kehati-hatian, kepatuhan terhadap ketentuan peraturan perundang-undangan, serta penerapan praktik tata kelola yang sejalan dengan standar dan praktik terbaik di industri perbankan. Dewan Komisaris juga memantau implementasi berbagai program kepatuhan yang diwajibkan oleh regulator, antara lain penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) serta Pencegahan dan Penanganan Skema Pendanaan Mencurigakan (PPSPM), guna memastikan bahwa seluruh aktivitas usaha Bank dijalankan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

In performing its supervisory role, the Board of Commissioners acknowledges that all policies and business activities are conducted in accordance with prudential principles, applicable laws and regulations, and governance practices aligned with banking industry standards and best practices. The Board of Commissioners also oversees the implementation of regulatory compliance programs, including Anti-Money Laundering and Counter-Terrorism Financing (AML-CFT) and the Prevention and Handling of Suspicious Financial Transactions (PPSPM), so that all business activities are conducted in full compliance with prevailing regulations.

Sejalan dengan upaya penguatan kepatuhan tersebut, Dewan Komisaris juga memberikan perhatian terhadap penerapan prinsip tata kelola dalam aspek perlindungan nasabah dan integritas operasional Bank. Dalam hal ini, Dewan Komisaris memantau pelaksanaan pelindungan konsumen, peningkatan literasi dan inklusi keuangan, serta penguatan sistem pengendalian internal, termasuk penerapan strategi anti-*fraud* dan pemeliharaan integritas pelaporan keuangan Bank. Berbagai aspek tersebut menjadi bagian penting dalam menjaga transparansi, akuntabilitas, serta kredibilitas Bank di mata para pemangku kepentingan.

In line with these efforts, the Board of Commissioners also places emphasis on the implementation of governance principles in customer protection and operational integrity. This includes monitoring initiatives related to consumer protection, the enhancement of financial literacy and inclusion, and the strengthening of internal control systems, including anti-fraud measures and the integrity of financial reporting. These elements are essential in maintaining the Bank's transparency, accountability, and credibility in the eyes of stakeholders.

Dalam mengevaluasi kinerja Direksi, Dewan Komisaris turut mempertimbangkan sejumlah indikator fundamental yang mencerminkan kualitas tata kelola Bank, antara lain kecukupan permodalan, tingkat rentabilitas, profil risiko, serta efektivitas penerapan prinsip GCG dalam pengelolaan kegiatan usaha. Berdasarkan hasil pengawasan sepanjang tahun 2025, Dewan Komisaris menilai bahwa Direksi telah menunjukkan komitmen yang kuat dalam menerapkan prinsip-prinsip GCG secara konsisten sebagaimana tercermin dari hasil penilaian mandiri (*self-assessment*) penerapan GCG Semester II Tahun 2025 yang memperoleh predikat "Baik". Capaian tersebut menunjukkan bahwa praktik tata kelola Bank telah berjalan efektif serta sejalan dengan ketentuan regulator dan praktik terbaik di industri perbankan.

In assessing the performance of the Board of Directors, the Board of Commissioners also takes into account key indicators reflecting the quality of governance, including capital adequacy, profitability, risk profile, and the effectiveness of GCG implementation in managing business activities. Based on its supervision throughout 2025, the Board of Commissioners concludes that the Board of Directors has demonstrated a strong commitment to consistently implementing GCG principles. This is reflected in the self-assessment of GCG implementation for Semester II 2025, which received a "Good" rating, indicating that the Bank's governance practices are effective and aligned with regulatory requirements and industry best practices.

Secara keseluruhan, Dewan Komisaris menilai bahwa implementasi GCG di Bank didukung oleh kecukupan struktur tata kelola (*governance structure*) serta efektivitas proses tata kelola (*governance process*) di seluruh organisasi. Meskipun demikian, Dewan Komisaris tetap mendorong Direksi untuk terus melakukan penyempurnaan secara berkelanjutan, baik pada aspek kebijakan maupun infrastruktur tata kelola, agar tetap selaras dengan perkembangan regulasi serta semakin memperkuat kualitas penerapan GCG dalam mendukung kinerja Bank dan menjaga kepercayaan nasabah.

Overall, the Board of Commissioners assesses that the Bank's GCG implementation is supported by an adequate governance structure and effective processes across the organization. Nevertheless, the Board of Commissioners continues to encourage the Board of Directors to further enhance policies and governance infrastructure in line with regulatory developments, thereby strengthening the quality of GCG implementation to support the Bank's performance and sustain customer trust.

Pandangan Terhadap Implementasi Manajemen Risiko dan Pengendalian Internal

Dewan Komisaris menempatkan efektivitas penerapan manajemen risiko dan sistem pengendalian internal sebagai salah satu fokus utama dalam pelaksanaan fungsi pengawasan terhadap pengelolaan Bank oleh Direksi. Dalam menjalankan peran tersebut, Dewan Komisaris yang didukung oleh Komite Audit dan Komite Pemantau Risiko secara berkala menelaah kebijakan, implementasi, serta perkembangan profil risiko Bank melalui rapat Dewan Komisaris, rapat komite, serta pembahasan berkala dengan Direksi.

Berdasarkan hasil pengawasan sepanjang tahun 2025, Dewan Komisaris mengapresiasi langkah Direksi dalam mengelola risiko Bank secara terintegrasi melalui penerapan kerangka *Enterprise Risk Management* (ERM) yang mencakup proses identifikasi, pengukuran, pemantauan, dan pengendalian berbagai risiko utama Bank. Dewan Komisaris juga menilai bahwa kesiapan manajemen risiko Bank telah didukung oleh perangkat pemantauan yang memadai, antara lain *Risk Control Self Assessment* (RCSA), *Key Risk Indicator* (KRI), pemantauan *loss event*, serta pelaksanaan *stress testing* guna memastikan ketahanan permodalan dan likuiditas Bank.

Dewan Komisaris menyambut baik konsistensi Direksi dalam mengevaluasi *risk appetite* dan *risk tolerance* Bank melalui penetapan limit risiko internal serta pemantauan portofolio kredit dan indikator risiko lainnya secara berkala. Pendekatan tersebut memastikan pengelolaan risiko Bank tetap berada dalam batas yang telah ditetapkan, sebagaimana tercermin dari hasil penilaian profil risiko Semester II Tahun 2025 yang berada pada Peringkat Komposit 2 dengan kategori "*Low to Moderate*", yang menunjukkan bahwa tingkat risiko Bank berada dalam kondisi yang terkendali.

Sejalan dengan pengelolaan risiko tersebut, Dewan Komisaris juga menilai bahwa Bank telah menerapkan Sistem Pengendalian Internal (SPI) yang efektif dan selaras dengan ketentuan regulator serta praktik terbaik di industri perbankan. Implementasi pengendalian internal didukung oleh lingkungan pengendalian yang kuat, penerapan kebijakan dan prosedur operasional yang disiplin, serta mekanisme pemantauan dan pelaporan yang memadai guna menjaga integritas proses operasional Bank.

Views on the Implementation of Risk Management and Internal Control

The Board of Commissioners places the effectiveness of the implementation of risk management and internal control systems as a primary focus in the oversight function of the Bank's management by the Board of Directors. In executing this role, the Board of Commissioners, supported by the Audit Committee and the Risk Monitoring Committee, periodically reviews policies, implementation, and developments in the Bank's risk profile through Board of Commissioners meetings, committee meetings, and regular discussions with the Board of Directors.

Based on the results of its oversight throughout 2025, the Board of Commissioners commends the Board of Directors' efforts to manage the Bank's risks in an integrated manner through the implementation of an Enterprise Risk Management (ERM) framework, which encompasses the identification, measurement, monitoring, and control of the Bank's various key risks. The Board of Commissioners also assesses that the Bank's risk management readiness is supported by adequate monitoring tools, including the Risk Control Self Assessment (RCSA), Key Risk Indicators (KRI), loss event monitoring, and stress testing to ensure the Bank's capital and liquidity resilience.

The Board of Commissioners welcomes the Board of Directors' consistency in evaluating the Bank's risk appetite and risk tolerance through the establishment of internal risk limits and regular monitoring of the credit portfolio and other risk indicators. This approach complies with the Bank's risk management to remains within established limits, as reflected in the results of the risk profile assessment for Semester II 2025, which achieved a Composite Rating of 2, in the "Low to Moderate" category, indicating that the Bank's risk level is under control.

In line with this risk management, the Board of Commissioners also assesses that the Bank has implemented an effective Internal Control System (SPI) aligned with regulatory requirements and best practices in the banking industry. The implementation of internal control is supported by a robust control environment, disciplined implementation of operational policies and procedures, and adequate monitoring and reporting mechanisms to maintain the integrity of the Bank's operational processes.

Berdasarkan hasil pengawasan yang dilakukan sepanjang tahun 2025, Dewan Komisaris mengapresiasi komitmen Direksi dan seluruh jajaran manajemen dalam menjaga efektivitas pengelolaan risiko dan sistem pengendalian internal. Dewan Komisaris akan terus menjalankan fungsi pengawasan secara aktif melalui pemberian arahan dan nasihat strategis kepada Direksi guna memastikan penerapan manajemen risiko dan pengendalian internal tetap berjalan secara optimal selaras dengan prinsip tata kelola perbankan yang baik, serta mampu menjaga stabilitas dan ketahanan operasional Bank.

Pandangan terhadap Implementasi Praktik Keuangan Berkelanjutan

Dewan Komisaris memandang bahwa penerapan praktik keuangan berkelanjutan merupakan langkah strategis bagi Perseroan dalam memastikan keberlanjutan usaha sekaligus memberikan kontribusi positif terhadap pembangunan ekonomi yang inklusif dan bertanggung jawab. Dalam menjalankan fungsi pengawasan, Dewan Komisaris secara berkelanjutan memantau implementasi strategi keberlanjutan yang dijalankan oleh Direksi agar selaras dengan prinsip tata kelola yang baik serta memperhatikan aspek lingkungan, sosial, dan tata kelola (ESG).

Dewan Komisaris menilai bahwa sepanjang tahun 2025, Direksi telah menunjukkan komitmen yang positif dalam mengintegrasikan prinsip keberlanjutan ke dalam kegiatan operasional Perseroan. Upaya tersebut tercermin melalui peningkatan portofolio pembiayaan berkelanjutan, khususnya melalui penyaluran kredit kepada sektor UMKM serta pembiayaan kepada sektor usaha yang mendukung pengelolaan limbah dan efisiensi sumber daya. Langkah ini menunjukkan peran aktif Perseroan dalam mendorong pertumbuhan ekonomi yang lebih inklusif sekaligus mendukung transisi menuju ekonomi yang lebih berkelanjutan.

Selain dari aspek pembiayaan, Dewan Komisaris juga mencermati berbagai inisiatif yang dilakukan Perseroan dalam meningkatkan efisiensi operasional dan mengurangi dampak lingkungan dari kegiatan usaha. Upaya pengurangan penggunaan listrik, kertas, serta bahan bakar dalam operasional Perseroan menjadi indikator penting bahwa implementasi keberlanjutan tidak hanya diterapkan pada portofolio bisnis, tetapi juga pada praktik operasional internal.

Based on the results of its oversight throughout 2025, the Board of Commissioners commends the commitment of the Board of Directors and all levels of management to maintaining the effectiveness of risk management and internal control systems. The Board of Commissioners will continue to actively conduct its supervisory function by providing strategic direction and advice to the Board of Directors to assure the implementation of risk management and internal control continues to operate effectively in line with the principles of good banking governance, and maintains the stability and resilience of the Bank's operations.

Views on the Implementation of Sustainable Financial Practices

The Board of Commissioners views the implementation of sustainable finance practices as a strategic step in ensuring the Bank's long-term sustainability while contributing to inclusive and responsible economic development. In carrying out its supervisory function, the Board of Commissioners continuously monitors the sustainability strategy implemented by the Board of Directors to achieve alignment with good governance principles and the integration of environmental, social, and governance (ESG) considerations.

The Board of Commissioners notes that throughout 2025, the Board of Directors has demonstrated a strong commitment to integrating sustainability principles into the Bank's operations. This is reflected in the growth of the sustainable financing portfolio, particularly through lending to the MSME sector and to business activities that support waste management and resource efficiency. These efforts highlight the Bank's active role in promoting inclusive economic growth while supporting the transition toward a more sustainable economy.

Beyond financing, the Board of Commissioners also reviews various initiatives undertaken to enhance operational efficiency and reduce the environmental impact of the Bank's activities. Efforts to reduce the use of electricity, paper, and fuel in daily operations indicate that sustainability principles are being embedded not only in the Bank's business portfolio but also in its internal practices.

Meskipun demikian, Dewan Komisaris menyadari bahwa implementasi praktik keuangan berkelanjutan masih menghadapi sejumlah tantangan, antara lain perlunya peningkatan kesadaran internal mengenai prinsip keberlanjutan serta penguatan dukungan infrastruktur sistem informasi untuk mendukung pengelolaan portofolio hijau secara lebih optimal. Oleh karena itu, Dewan Komisaris mendorong Direksi untuk terus memperkuat kapasitas organisasi melalui peningkatan kompetensi sumber daya manusia, pengembangan sistem pendukung, serta integrasi prinsip keberlanjutan dalam proses manajemen risiko dan pengambilan keputusan bisnis.

Ke depan, Dewan Komisaris memandang bahwa peluang untuk memperkuat implementasi keuangan berkelanjutan masih terbuka luas, khususnya melalui pengembangan produk pembiayaan hijau, peningkatan digitalisasi operasional, serta penerapan sistem pelaporan yang lebih terintegrasi. Dengan dukungan strategi yang tepat dan komitmen seluruh jajaran manajemen, Dewan Komisaris meyakini bahwa Perseroan dapat semakin meningkatkan kontribusinya dalam mendukung pembangunan berkelanjutan sekaligus menciptakan nilai jangka panjang bagi para pemangku kepentingan.

Dewan Komisaris akan terus menjalankan fungsi pengawasan secara aktif guna memastikan bahwa implementasi strategi keberlanjutan Perseroan berjalan secara konsisten, terukur, dan selaras dengan perkembangan regulasi serta praktik terbaik di industri perbankan.

Frekuensi dan Cara Pemberian Nasihat kepada Direksi

Dalam menjalankan fungsi pengawasan, Dewan Komisaris secara aktif memberikan arahan, nasihat, dan rekomendasi strategis kepada Direksi guna memastikan pengelolaan Bank berjalan secara *prudent* serta selaras dengan strategi yang telah ditetapkan. Sepanjang tahun 2025, Dewan Komisaris menyelenggarakan 12 kali rapat internal Dewan Komisaris dan 5 kali rapat gabungan dengan Direksi yang dilaksanakan secara luring maupun daring sesuai dengan kebutuhan pembahasan dan efektivitas koordinasi.

Melalui berbagai forum rapat koordinasi tersebut, Dewan Komisaris menelaah implementasi strategi bisnis Bank, memantau perkembangan kinerja keuangan maupun non-keuangan, serta mengevaluasi capaian Direksi terhadap target yang telah ditetapkan dalam RBB. Dalam forum tersebut, Dewan Komisaris juga memberikan pandangan strategis dan masukan kepada Direksi terkait pengelolaan

Nevertheless, the Board of Commissioners acknowledges that the implementation of sustainable finance still faces several challenges, including the need to strengthen internal awareness of sustainability principles and to enhance supporting information system infrastructure for more effective green portfolio management. Accordingly, the Board of Commissioners encourages the Board of Directors to continue building organizational capacity through the development of human capital, the enhancement of supporting systems, and the integration of sustainability principles into risk management and business decision-making processes.

Looking ahead, the Board of Commissioners understands that opportunities to further strengthen sustainable finance practices remain substantial, particularly through the development of green financing products, the acceleration of operational digitalization, and the implementation of more integrated reporting systems. With well-defined strategies and strong commitment across all levels of management, the Board of Commissioners is confident that the Bank can further enhance its contribution to sustainable development while creating long-term value for stakeholders.

The Board of Commissioners will continue to actively exercise its supervisory role to ensure that the implementation of the Bank's sustainability strategy remains consistent, measurable, and aligned with regulatory developments and industry best practices.

Frequency and Methods of Providing Advice to the Board of Directors

In performing its supervisory function, the Board of Commissioners actively provides direction, advice, and strategic recommendations to the Board of Directors so that the Bank is managed prudently and in alignment with its established strategies. Throughout 2025, the Board of Commissioners convened 12 internal meetings and 5 joint meetings with the Board of Directors, conducted both offline and online, depending on the nature of the discussions and coordination needs.

Through these forums, the Board of Commissioners reviewed the implementation of the Bank's business strategy, monitored developments in financial and non-financial performance, and evaluated the Board of Directors' achievements against the targets set in the Business Plan (RBB). These meetings also served as a platform for the Board of Commissioners to provide strategic insights and

Bank, termasuk pembahasan atas inisiatif bisnis, kebijakan strategis, serta rencana pengembangan usaha yang memerlukan perhatian Dewan Komisaris.

Selain melalui forum rapat, Dewan Komisaris juga menjalankan fungsi pengawasan melalui komunikasi dan koordinasi berkala dengan Direksi serta kunjungan pengawasan (*site visit*) ke unit kerja atau kantor cabang tertentu yang memerlukan perhatian khusus. Pendekatan ini memungkinkan Dewan Komisaris memperoleh pemahaman yang lebih komprehensif atas implementasi kebijakan dan kondisi operasional Bank.

Dewan Komisaris memastikan bahwa seluruh arahan dan rekomendasi yang disampaikan sepanjang tahun 2025 telah ditindaklanjuti secara memadai oleh Direksi sebagai bagian dari upaya peningkatan kinerja dan penguatan tata kelola Bank. Dalam memberikan arahan dan nasihat tersebut, Dewan Komisaris juga mempertimbangkan berbagai telaahan serta rekomendasi yang disampaikan oleh komite-komite di bawah Dewan Komisaris.

Penilaian terhadap Kinerja Komite-Komite di bawah Dewan Komisaris

Dalam menjalankan fungsi pengawasan, Dewan Komisaris didukung oleh Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi yang masing-masing berperan dalam memberikan telaahan, masukan, dan rekomendasi kepada Dewan Komisaris terkait berbagai aspek tata kelola, manajemen risiko, serta pengelolaan SDM di lingkup Bank.

Melalui dukungan seluruh komite tersebut, Dewan Komisaris memperoleh pandangan yang lebih komprehensif dalam menjalankan fungsi pengawasan terhadap pengelolaan Bank oleh Direksi. Ketiga komite tersebut secara aktif melakukan penelaahan atas kebijakan strategis, laporan kinerja, serta implementasi pengendalian internal dan manajemen risiko guna memastikan kegiatan usaha Bank dijalankan secara *prudent* dan selaras dengan ketentuan regulator serta prinsip tata kelola perusahaan yang baik.

Berdasarkan hasil evaluasi tersebut, Dewan Komisaris menilai bahwa komite-komite di bawah Dewan Komisaris telah menjalankan fungsi dan tanggung jawabnya secara efektif dalam mendukung pelaksanaan fungsi pengawasan. Dewan Komisaris menyampaikan apresiasi kepada seluruh anggota komite atas kontribusi dan dedikasi yang telah diberikan sepanjang tahun 2025 dalam memperkuat kualitas pengawasan serta mendukung penerapan tata kelola perusahaan yang baik di lingkungan Bank.

input on various aspects of Bank management, including business initiatives, strategic policies, and development plans requiring supervisory attention.

In addition to formal meetings, the Board of Commissioners conducts its supervisory role through ongoing communication and coordination with the Board of Directors, as well as through site visits to selected work units or branch offices requiring particular attention. This approach enables the Board of Commissioners to gain a more comprehensive understanding of policy implementation and operational conditions across the Bank.

The Board of Commissioners believes that all directives and recommendations provided throughout 2025 have been appropriately followed up by the Board of Directors as part of efforts to enhance performance and strengthen governance. In delivering such guidance, the Board of Commissioners also takes into account the reviews and recommendations put forward by committees under its supervision.

Assessment of the Performance of Committees under the Board of Commissioners

In conducting its supervisory function, the Board of Commissioners is supported by the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee, each of which plays an important role in providing reviews, input, and recommendations on governance, risk management, and human resource management within the Bank.

With the support of these committees, the Board of Commissioners is able to obtain a more comprehensive perspective in overseeing the performance of the Board of Directors. These committees actively review strategic policies, performance reports, and the implementation of internal control and risk management making sure the Bank's business activities are conducted prudently and in compliance with applicable regulations and the principles of good corporate governance.

Based on its evaluation, the Board of Commissioners concludes that the committees under its supervision have effectively performed their roles and responsibilities. The Board of Commissioners expresses its appreciation to all committee members for their contributions and dedication throughout 2025 in strengthening the quality of oversight and supporting the implementation of good corporate governance within the Bank.

Perubahan Komposisi Dewan Komisaris

Pada tahun 2025, tidak terdapat perubahan pada komposisi Dewan Komisaris Bank.

Changes to the Composition of the Board of Commissioners

In 2025, there were no changes to the composition of the Bank's Board of Commissioners.

Apresiasi

Menutup Laporan Dewan Komisaris ini, kami menyampaikan terima kasih kepada para pemegang saham, nasabah, mitra usaha, serta seluruh pemangku kepentingan atas kepercayaan dan dukungan yang terus diberikan kepada Bank. Kepercayaan tersebut merupakan fondasi penting yang memungkinkan Bank menjalankan perannya secara optimal di tengah dinamika industri perbankan yang terus berkembang.

Dewan Komisaris juga menyampaikan apresiasi kepada Direksi beserta seluruh jajaran manajemen dan karyawan atas dedikasi, profesionalisme, serta kerja keras yang telah ditunjukkan sepanjang tahun 2025. Kontribusi dan komitmen yang ditunjukkan oleh seluruh insan Bank menjadi faktor penting dalam menjaga stabilitas kinerja, memperkuat daya saing, serta memastikan keberlangsungan operasional Bank secara berkelanjutan.

Dengan mempertahankan sinergi solids bersama seluruh pemangku kepentingan serta didukung oleh sumber daya yang kompeten dan portofolio produk serta layanan perbankan yang beragam, Dewan Komisaris meyakini bahwa Bank memiliki landasan yang kokoh untuk terus melangkah maju dan mencapai pertumbuhan usaha yang berkelanjutan. Dengan semangat tersebut, Dewan Komisaris optimis bahwa Bank IBK Indonesia dapat terus memperkuat perannya dalam memberikan kontribusi yang lebih besar bagi perkembangan industri perbankan nasional yang sehat dan berdaya saing.

Appreciation

In closing this Report of the Board of Commissioners, we would like to express our sincere gratitude to our shareholders, customers, business partners, and all stakeholders for their continued trust and support. This trust serves as a vital foundation that enables the Bank to carry out its role effectively amid the evolving dynamics of the banking industry.

The Board of Commissioners also extends its appreciation to the Board of Directors, management, and all employees for their dedication, professionalism, and hard work throughout 2025. The contributions and commitment demonstrated by all Bank personnel have been key factors in maintaining stable performance, strengthening competitiveness, and ensuring the Bank's continued operations.

By maintaining strong synergy with all stakeholders, supported by capable human resources and a diverse portfolio of banking products and services, the Board of Commissioners convinces that the Bank has a solid foundation to move forward and achieve sustainable business growth. With this spirit, the Board of Commissioners remains optimistic that Bank IBK Indonesia will continue to strengthen its role and contribute meaningfully to the development of a sound and competitive national banking industry.

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



Taufik Hakim
Komisaris Utama (Independen)
President Commissioner (Independent)

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Profil Perusahaan

Company Profile





IBK Bank
Indonesia

Sebagai bagian dari industri perbankan, IBK berkomitmen untuk mendorong pertumbuhan bisnis sekaligus berkontribusi terhadap perekonomian nasional

As part of the banking industry, IBK is committed to driving business growth while contributing to the national economy

Identitas Perusahaan

Company Identity

Nama Perusahaan [GRI 2-1]
Company Name

PT Bank IBK Indonesia Tbk

Bidang Usaha
Line of Business

Jasa Perbankan
Banking Services

Tanggal Pendirian
Date of Establishment

13 November 1973
November 13, 1973

Dasar Hukum Pendirian
Legal Basis of Establishment

Akta Perseroan Terbatas No. 85 tanggal 13 November 1973 beserta Akta Perubahannya No. 315 tanggal 29 Maret 1974 yang keduanya dibuat di hadapan Kartini Muljadi, S.H., pada saat itu Notaris di Jakarta yang telah mendapatkan pengesahan dari Menteri Kehakiman Republik Indonesia dengan keputusan No. Y.A.5/117/22 tanggal 4 April 1974 dan telah didaftarkan pada buku register di Kantor Pengadilan Negeri Jakarta di bawah No. 1236 dan 1237 tanggal 8 April 1974 serta telah diumumkan dalam Berita Negara Republik Indonesia No. 41 tanggal 21 Mei 1974, Tambahan Berita Negara No. 201/1974.

Deed of Limited Liability Company No. 85 dated November 13, 1973, with its Deed of Amendment No. 315 dated March 29, 1974, both drawn up before Kartini Muljadi, SH, at that time a Notary in Jakarta, which have been ratified by the Minister of Justice of the Republic of Indonesia under Decision No. Y.A.5/117/22 dated April 4, 1974, and have been registered in the registrar book at the District Court of Jakarta under No. 1236 and 1237 dated April 8, 1974, and have been announced in the State Gazette of the Republic of Indonesia No. 41 dated May 21, 1974, Supplement to State Gazette No. 201/1974.

Anggaran Dasar dan Perubahan Terakhir
Articles of Association and Its Latest Amendments

Anggaran Dasar Bank beberapa kali mengalami perubahan. Perubahan terakhir adalah Akta Pernyataan Keputusan Rapat PT Bank IBK Indonesia Tbk No. 145 tanggal 16 Agustus 2024 yang dibuat di hadapan Christina Dwi Utami, S.H., M.Hum., M.Kn., Notaris di Jakarta Barat.

The Bank's Articles of Association have been amended several times. The latest amendments were outlined in the Deed of Meeting Resolutions of PT Bank IBK Indonesia Tbk No. 145 dated August 16, 2024, drawn up before Christina Dwi Utami, SH, MHum, MKn, a Notary in West Jakarta.

Modal Dasar
Authorized Capital

(dalam nilai penuh) (in full amount)

Rp6.000.000.000.000,00
IDR6,000,000,000,000

Modal Ditempatkan
Issued Capital

(dalam nilai penuh) (in full amount)

Rp4.786.438.487.400,00
IDR4,786,438,487,400

Tanggal Pencatatan Saham
Share Listing Date

22 Desember 2014 (*Initial Public Offering*/"IPO")
December 22, 2014 (Initial Public Offering/"IPO")

Bursa Saham
Stock Exchange

Bursa Efek Indonesia ("BEI")
Indonesian Stock Exchange

Kode Saham
Ticker Code

AGRS

Kode *Swift*
SWIFT Code

IBKOIDJA

Jumlah Karyawan per 31 Desember 2025
Total Employees as of December 31, 2025

593 karyawan
employees

Skala Usaha [OJK C.3]
Company Scale

- **Total Aset Per 31 Desember 2025: Rp23.406.738**
- **Total Liabilitas Per 31 Desember 2025: Rp17.591.671**
- Total Assets as of December 31, 2025: IDR23,406,738
- Total Liabilities as of December 31, 2025: IDR17,591,671

Kantor Pusat
Head Office

Wisma GKBI Suite UG-01, Jl. Jend. Sudiman No. 28
Jakarta Pusat 10210, Indonesia
T. (021) 5790 8888 F. (021) 5790 6888 E. corsec@ibk.co.id

Situs Web
Website

www.ibk.co.id

Pemegang Saham [OJK C.3]
Shareholders

91,49%
Industrial Bank of Korea

8,51%
Masyarakat
Public

Jaringan Kantor [OJK C.3]
Office Network

1 Kantor Pusat Operasional
Operational Head Office

1 Kantor Pusat Non-Operasional
Non- Operational Head Office

11 Kantor Cabang
Branch Offices

17 Kantor Cabang Pembantu
Sub-Branch Offices

Riwayat Singkat

Brief History

PT Bank IBK Indonesia Tbk ("Bank") memulai perjalanan usahanya pada tahun 1973 sebagai lembaga keuangan non-bank dengan nama PT Finconesia. Setelah lebih dari dua dekade beroperasi, Bank melakukan transformasi menjadi bank umum dengan memperluas layanan untuk memenuhi kebutuhan nasabah secara menyeluruh. Seiring dengan transformasi ini, PT Finconesia berganti nama menjadi PT Bank Finconesia, menandai komitmen Bank dalam menyediakan layanan perbankan yang modern, menyeluruh, dan senantiasa relevan bagi masyarakat.

Pada tahun 2008, Bank mengambil langkah strategis untuk memperkuat citra dan posisinya di industri perbankan dengan mengubah identitas menjadi PT Bank Agris. Perubahan ini tidak hanya menegaskan fondasi pertumbuhan jangka panjang, tetapi juga memperkuat kepercayaan para pemangku kepentingan, sekaligus membuka peluang bagi Bank untuk menghadirkan layanan yang lebih inovatif dan relevan di tengah dinamika industri perbankan yang semakin kompetitif.

Selanjutnya pada tahun 2014, Bank menapaki babak baru dalam perjalanannya dengan melakukan Penawaran Umum Perdana Saham (IPO) sehingga resmi menjadi perusahaan terbuka dengan nama PT Bank Agris Tbk. Aksi korporasi ini tidak hanya memperkuat struktur permodalan, tetapi juga meningkatkan transparansi dan tata kelola, sehingga kepercayaan investor dan pemangku kepentingan semakin terbangun dengan kokoh.

Tonggak penting berikutnya dalam sejarah pendirian Bank juga terjadi pada tahun 2019 ketika Industrial Bank of Korea (IBK) yang merupakan salah satu bank terkemuka di Korea Selatan secara resmi mengambil alih mayoritas saham PT Bank Agris Tbk sebesar 95,79% serta 71,68% saham PT Bank Mitraniaga Tbk. Seiring dengan rampungnya akuisisi dan merger kedua bank tersebut, PT Bank Agris Tbk mengubah namanya menjadi PT Bank IBK Indonesia Tbk. Dukungan IBK sebagai institusi keuangan global berhasil memperkuat fondasi Bank sehingga memungkinkan peningkatan standar operasional, penyediaan layanan inovatif, dan penguatan posisi sebagai bank yang terpercaya serta kompetitif di Indonesia.

PT Bank IBK Indonesia Tbk (the "Bank") began its business journey in 1973 as a non-bank financial institution under the name PT Finconesia. After more than two decades of operation, the Bank transformed into a commercial bank by expanding its services to meet the comprehensive needs of its customers. In line with this transformation, PT Finconesia changed its name to PT Bank Finconesia, signifying the Bank's commitment to providing modern, comprehensive, and consistently relevant banking services to the public.

In 2008, the Bank took a strategic step to strengthen its image and position in the banking industry by changing its identity to PT Bank Agris. This change not only solidified the foundation for long-term growth but also strengthened stakeholder trust, while opening up opportunities for the Bank to provide more innovative and relevant services amidst the increasingly competitive dynamics of the banking industry.

Subsequently, in 2014, the Bank embarked on a new chapter in its journey with an Initial Public Offering (IPO), officially becoming a public company under the name PT Bank Agris Tbk. This corporate action not only strengthened its capital structure but also enhanced transparency and governance, further strengthening investor and stakeholder trust.

The next important milestone in the history of the Bank's establishment also occurred in 2019 when Industrial Bank of Korea (IBK), one of the leading banks in South Korea, officially acquired a majority stake of 95.79% in PT Bank Agris Tbk and 71.68% in PT Bank Mitraniaga Tbk. Following the completion of the acquisition and the merger of the two banks, PT Bank Agris Tbk changed its name to PT Bank IBK Indonesia Tbk. IBK's support as a global financial institution has successfully strengthened the Bank's foundation, enabling improvements in operational standards, the provision of innovative services, and strengthening its position as a trusted and competitive bank in Indonesia.

Seiring berjalannya waktu, Bank terus menegaskan fokusnya pada pertumbuhan yang berkualitas dan berkelanjutan melalui penguatan struktur permodalan, pengelolaan risiko yang efektif, serta penyediaan layanan prima bagi nasabah. Komitmen terhadap inovasi juga tercermin dari transformasi Sumber Daya Manusia (SDM) yang berbasis digital dan kolaboratif, di mana kapabilitas talenta ditempatkan sebagai pilar utama dalam mendukung strategi bisnis yang berkelanjutan.

Over time, the Bank has consistently emphasized its focus on quality and sustainable growth through strengthening its capital structure, effective risk management, and providing excellent customer service. This commitment to innovation is also reflected in its digital-based and collaborative Human Resources (HR) transformation, where talent capabilities are positioned as a key pillar in supporting its sustainable business strategy.

Dengan membangun fondasi bisnis yang kokoh, dukungan institusi global sebagai pemegang saham, dan implementasi strategi yang terarah, Bank senantiasa siap menghadapi disrupsi serta berbagai tantangan di tengah pasar yang semakin dinamis. Keunggulan kompetitif yang dimiliki Bank diyakini mampu mewujudkan visi menjadi mitra keuangan terdepan dengan fokus pada pertumbuhan berkelanjutan sekaligus mendukung pengembangan bisnis dan UMKM di Indonesia.

By building a solid business foundation, supported by global institutions as shareholders, and implementing a focused strategy, the Bank remains ready to face disruption and various challenges in an increasingly dynamic market. The Bank's competitive advantages are believed to enable it to realize its vision of becoming a leading financial partner with a focus on sustainable growth while supporting the development of businesses and MSMEs in Indonesia.

Perjalanan lebih dari lima dekade menjadikan Bank bukan hanya lembaga keuangan yang andal, tetapi juga mitra strategis yang mampu menciptakan nilai tambah berkelanjutan bagi masyarakat dan seluruh pemangku kepentingan. Rekam jejak panjang Bank di industri jasa keuangan nasional mencerminkan konsistensi dan dedikasi yang berkelanjutan untuk menjadi mitra keuangan terpercaya yang tidak hanya mampu bertahan di tengah dinamika industri, tetapi juga terus berkembang bersama nasabah dan masyarakat.

Over five decades of experience, the Bank has become not only a reliable financial institution but also a strategic partner capable of creating sustainable added value for the community and all stakeholders. The Bank's long track record in the national financial services industry reflects its ongoing consistency and dedication to being a trusted financial partner that is not only able to survive amidst industry dynamics but also continues to grow alongside its customers and the community.

Berlandaskan pada pijakan bisnis yang kokoh dan kemampuan adaptif yang terus meningkat, Bank berkomitmen untuk menjaga konsistensinya dalam menghadirkan layanan perbankan yang inovatif, inklusif, dan berorientasi pada kebutuhan masa depan. Sejalan dengan komitmen tersebut, Bank juga terus berupaya menjaga ketahanan bisnis, memperkuat daya saing, dan menciptakan nilai tambah bagi seluruh pemangku kepentingan.

Building on a solid business foundation and continuously improving adaptive capabilities, the Bank is committed to maintaining its consistency in providing innovative, inclusive, and future-oriented banking services. In line with this commitment, the Bank also continues to strive to maintain business resilience, strengthen competitiveness, and create added value for all stakeholders.

Riwayat dan Dasar Hukum Perubahan Nama Bank, serta Alasan Perubahannya

History and Legal Basis for the Bank's Name Change, and the Reasons for the Change

Tahun Year	Penjelasan Perubahan Nama Name Change Explanation	Alasan Perubahan Nama Reasons for Name Changes
1993	PT Finconesia mengubah fokus bidang usahanya dari Lembaga Keuangan Bukan Bank menjadi Bank Umum berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 442/KMK.017/1993 tanggal 9 Maret 1993 sehingga nama PT Finconesia berubah menjadi PT Bank Finconesia ("Bank Finconesia"). PT Finconesia's line of business underwent a transformation from a Non-Bank Financial Institution to a Commercial Bank based on the Decree of Minister of Finance of the Republic of Indonesia No. 442/KMK.017/1993 dated March 9, 1993, resulting in the name change from Finconesia to PT Bank Finconesia ("Bank Finconesia").	-
2008	PT Bank Finconesia resmi mengubah identitasnya menjadi PT Bank Agris berdasarkan Akta Pernyataan Keputusan Rapat Perubahan Anggaran Dasar Perseroan No. 146 tanggal 18 Juli 2008. PT Bank Finconesia officially changed its name to PT Bank Agris based on Deed of Statement of Meeting Resolutions on Amendments to the Company's Articles of Association No. 146 dated July 18, 2008.	Karena perubahan kepemilikan saham pengendali tepatnya akuisisi saham. Due to a change in controlling ownership, specifically the acquisition of shares.
2014	PT Bank Agris melakukan Penawaran Umum Perdana Saham (Initial Public Offering/"IPO") dan resmi mencatatkan sahamnya di Bursa Efek Indonesia ("BEI"). Seiring dengan langkah strategis ini, PT Bank Agris resmi berstatus sebagai perusahaan terbuka sehingga nama perusahaan berubah menjadi PT Bank Agris Tbk, sesuai Akta Pernyataan Keputusan Persetujuan Bersama Seluruh Pemegang Saham Perseroan No. 43, tertanggal 28 Agustus 2014. The Bank conducted Initial Public Offering (IPO) and subsequently listed its shares on Indonesia Stock Exchange. This means that PT Bank Agris became a publicly traded company under the name PT Bank Agris Tbk, as per the Deed of Joint Resolution of All Shareholders of the Company No. 43 dated August 28, 2014.	-
2019	Industrial Bank of Korea (IBK) mengambil alih saham mayoritas pada 2 (dua) bank di Indonesia, yakni 95,79% saham PT Bank Agris Tbk dan 71,68% saham PT Bank Mitraniaga Tbk. Setelah proses akuisisi selesai, IBK menggabungkan PT Bank Mitraniaga Tbk ke dalam PT Bank Agris Tbk dan mengubah namanya menjadi PT Bank IBK Indonesia Tbk. Perubahan nama ini berlaku efektif sejak 5 September 2019, berdasarkan Akta Pernyataan Keputusan Rapat No. 249, tertanggal 22 Agustus 2019. Industrial Bank of Korea (IBK) acquired shares in two Indonesian Banks, namely 95.79% shares of PT Bank Agris Tbk and 71.68% shares of PT Bank Mitraniaga Tbk. After IBK acquired the two companies, IBK proceeded to merge PT Bank Mitraniaga Tbk into PT Bank Agris Tbk, which resulted in PT Bank Agris Tbk changed its name to PT Bank IBK Indonesia Tbk, that took effect on September 5, 2019, based on Deed of Meeting Decision No. 249 dated August 22, 2019.	Karena perubahan kepemilikan saham pengendali tepatnya akuisisi saham. Due to a change in controlling ownership, specifically the acquisition of shares.

Jejak Langkah

Milestones

1973

Bank mengawali tonggak sejarah perjalanannya dengan nama PT Finconesia yang semula berfokus pada kegiatan usaha sebagai Lembaga Keuangan Non-Bank.

The Bank began its historical journey with the name PT Finconesia, which initially focused on business activities as a Non-Bank Financial Institution.

1993

Bank mengubah fokus bidang usahanya dengan bertransformasi dari Lembaga Keuangan Non-Bank menjadi Bank Umum agar dapat melayani kebutuhan nasabah secara lebih menyeluruh.

The Bank changed the focus of its business sector by transforming from a Non-Bank Financial Institution to a Commercial Bank in order to serve customer needs more comprehensively.

2008

Melakukan perubahan nama menjadi PT Bank Agris Tbk, sebagai bagian dari transformasi identitas dan penguatan positioning bisnis.

Changed the Company name to PT Bank Agris Tbk as part of a brand transformation and to strengthen its market positioning.

2014

Bank melakukan IPO dengan menerbitkan 900.000.000 lembar saham baru di BEI, sekaligus menandai perjalanan resminya sebagai perusahaan terbuka.

The Bank conducted an IPO by issuing 900,000,000 new shares on the IDX, marking its official journey as a public company.



2020

Bank melaksanakan Penawaran Umum Terbatas II sebanyak 4.117.657.394 lembar saham di BEI.

The Bank conducted its Second Limited Public Offering of 4,117,657,394 shares on the IDX.

2021

Bank melaksanakan Penawaran Umum Terbatas III sebanyak 6.440.485.010 lembar saham di BEI.

The Bank conducted its Third Limited Public Offering of 6,440,485,010 shares on the IDX.

2022

Bank melaksanakan Penawaran Umum Terbatas IV sebanyak 9.983.043.663 lembar saham di BEI.

The Bank conducted its Fourth Limited Public Offering of 9,983,043,663 shares on the IDX.

2016

Bank melaksanakan Penawaran Umum Terbatas I sebanyak 1.020.657.744 lembar saham di BEI sebagai bagian dari strategi penguatan struktur permodalan dan ekspansi bisnis.

The Bank conducted its First Limited Public Offering of 1,020,657,744 shares on the Indonesia Stock Exchange (IDX) as part of its strategy to strengthen its capital structure and expand its business.

2019

- Industrial Bank of Korea (IBK) mengakuisisi 95,79% saham Bank Agris dan 71,68% saham Bank Mitraniaga;
- Bank menerima persetujuan dari Otoritas Jasa Keuangan (OJK) atas penggabungan (merger) Bank Agris dan Bank Mitraniaga; dan
- Grand Opening PT Bank IBK Indonesia Tbk sekaligus menandai dimulainya babak baru bagi Bank yang kini telah didukung oleh kekuatan dan pengalaman institusi keuangan global.

- Industrial Bank of Korea (IBK) acquired 95.79% of Bank Agris and 71.68% of Bank Mitraniaga;
- The Bank received approval from the Financial Services Authority (OJK) for the merger of Bank Agris and Bank Mitraniaga; and
- The Grand Opening of PT Bank IBK Indonesia Tbk marked the beginning of a new chapter for the Bank, which is now supported by the strength and experience of global financial institutions



2023

Bank melaksanakan Penawaran Umum Terbatas V sebanyak 10.133.668.354 lembar saham di BEI.

The Bank conducted its Limited Public Offering V of 10,133,668,354 shares on the IDX.

2024

Bank melaksanakan Penawaran Umum Terbatas VI sebanyak 10.081.180.809 lembar saham di BEI.

The Bank conducted its Limited Public Offering VI of 10,081,180,809 shares on the IDX.

2025

Bank mendapatkan peringkat AAA dari PT Pefindo.

The Bank received an AAA rating from PT Pefindo.

Visi, Misi, dan Budaya Organisasi

Vision, Mission, and Organizational Culture

Visi
Vision



Menjadi Bank yang Profesional, Inovatif, dan Terdepan untuk UKM & Korporasi.

To become a Professional, Innovative, and Leading Bank for SME & Corporate.

Tinjauan Visi dan Misi oleh Direksi dan Dewan Komisaris

Review of Vision and Mission by the Board of Directors and Board of Commissioners

Dalam upaya menjaga arah strategis dan integritas operasional, Bank secara berkala meninjau Visi dan Misi yang menjadi landasan setiap keputusan dan langkah yang diambil. Proses ini melibatkan kolaborasi antara Direksi dan Dewan Komisaris sehingga setiap penyesuaian dan evaluasi dapat mencerminkan perkembangan bisnis serta dinamika industri perbankan. Hasil tinjauan terbaru menunjukkan bahwa Visi dan Misi Bank tetap relevan dan sejalan dengan tujuan pendirian perusahaan.

In an effort to maintain strategic direction and operational integrity, the Bank periodically reviews its Vision and Mission, which serve as the foundation for every decision and action taken. This process involves collaboration between the Board of Directors and the Board of Commissioners, ensuring that each adjustment and evaluation reflects business developments and the dynamics of the banking industry. The latest review demonstrates that the Bank's Vision and Mission remain relevant and aligned with the company's founding objectives.

Misi
Mission



Bank akan melakukan empat misi utama untuk mencapai visi perusahaan sebagai berikut:

Bank has 4 key missions to achieve the Company's vision as follows:

1. **Menyediakan layanan prima kepada nasabah dan bertumbuh bersama nasabah.**
   Provide excellent services to customers and grow together with customers.
2. **Membangun infrastruktur yang handal dan inovatif untuk pertumbuhan bisnis.**
   Build reliable and innovative infrastructure for business growth.
3. **Menciptakan lingkungan kerja yang aman dan nyaman bagi seluruh karyawan.**
   Create a safe and comportable work environment for all employees.
4. **Membangun profesionalisme kerja melalui peningkatan kapabilitas Sumber Daya Manusia.**
   Build work professionalism by increasing Human Resources capabilities.

Budaya Organisasi
Organizational Culture



Bank memiliki budaya organisasi yang menjadi kompas bagi seluruh karyawan dalam berpikir, bersikap, dan bertindak sehari-hari. Budaya ini memastikan bahwa setiap keputusan, langkah, dan interaksi, mulai dari jajaran manajemen hingga karyawan, senantiasa selaras dengan nilai-nilai yang dijunjung tinggi Bank.

The Bank has an organizational culture that serves as a compass for all employees in their daily thinking, attitudes, and actions. This culture ensures that every decision, action, and interaction, from management to employees, is always aligned with the Bank's values.

Budaya organisasi Bank menekankan kepuasan nasabah sebagai prioritas utama. Nilai ini membimbing seluruh jajaran Bank untuk menghadirkan layanan yang tepercaya dan dilakukan dengan penuh tanggung jawab disertai semangat berinovasi dengan komunikasi dan kerjasama antar karyawan. Dengan menanamkan budaya inti ini ke dalam setiap inovasi, interaksi, dan strategi bisnis, Bank berkomitmen untuk menciptakan pengalaman perbankan yang unggul serta membangun kepercayaan yang berkelanjutan bagi masyarakat dan seluruh pemangku kepentingan.

The Bank's organizational culture emphasizes customer satisfaction as a top priority. This value guides all levels of the Bank provides reliable services delivered with full responsibility, supported by a strong spirit of innovation, as well as effective communication and collaboration among employees. By embedding this core culture into every innovation, interaction, and business strategy, the Bank is committed to creating a superior banking experience and building sustainable trust for the community and all stakeholders.

Berikut adalah nilai-nilai budaya organisasi yang telah dirancang oleh Bank:

The following are the organizational culture values that have been designed by the Bank:

"Prioritas Nasabah"
"Customer Priority"



Kepercayaan dan Tanggung Jawab
Trust and Responsibility

Kami senantiasa bertindak dan bekerja dengan kepercayaan dan tanggung jawab.
We always act and work with trust and responsibility.



Semangat dan Inovasi
Passion and Innovation

Kami selalu bekerja dengan penuh semangat dan inovasi.
We always work with passion and innovation.



Komunikasi dan Kerja Sama
Communication and Teamwork

Kami berkomunikasi secara terbuka dan saling bekerja sama.
We communicate openly and build the teamwork with each other.



Kegiatan Usaha [OJK C.4] [GRI 2-6]

Business Activities

Berdasarkan Anggaran Dasar Bank sebagaimana tercantum dalam Akta Pernyataan Keputusan Rapat Akta No. 62 tanggal 11 Februari 2022, maksud dan tujuan Bank adalah beroperasi sebagai Bank Umum Konvensional. Untuk mewujudkan tujuan tersebut, Bank menjalankan berbagai kegiatan usaha yang dirancang tidak hanya untuk mendukung pertumbuhan bisnis, tetapi juga untuk memenuhi kebutuhan nasabah secara menyeluruh.

Kegiatan usaha Bank mencakup penghimpunan dana dari masyarakat, penyaluran kredit, penyediaan jasa transaksi dan pembayaran, serta layanan perbankan lainnya yang mendukung perkembangan ekonomi nasional. Setiap kegiatan ini dijalankan dengan prinsip kehati-hatian, inovasi, dan fokus pada kepuasan nasabah, sehingga Bank mampu menghadirkan nilai tambah yang konsisten bagi nasabah, masyarakat, dan seluruh pemangku kepentingan.

Berikut ini adalah uraian mengenai kegiatan usaha Bank sesuai ketentuan Anggaran Dasar terakhir dan implementasinya sepanjang tahun 2025:

Based on the Bank's Articles of Association, as stipulated in Deed of Establishment of the Bank's Deed of Statement of Meeting Decisions No. 62 dated February 11, 2022, the Bank's purpose and objective is to operate as a Conventional Commercial Bank. To achieve this objective, the Bank conducted various business activities designed not only to support business growth but also to meet customer needs comprehensively.

The Bank's business activities include collecting funds from the public, disbursing credit, providing transaction and payment services, and other banking services that support national economic development. Each of these activities is carried out with the principles of prudence, innovation, and a focus on customer satisfaction, enabling the Bank to consistently provide added value to customers, the public, and all stakeholders.

The following is a description of the Bank's business activities in accordance with the provisions of the latest Articles of Association and their implementation throughout 2025:

Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir Business Activities Based on the Latest Articles of Association	**Kegiatan Usaha yang Dijalankan di Tahun 2025** Business Activities in 2025
▪ Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu. Collecting funds from the public in the form of various deposits such as current accounts, time deposits, certificates of deposit, savings, and/or any equivalent forms.	√
▪ Memberikan pinjaman baik jangka panjang, jangka menengah, atau pinjaman dalam bentuk yang pada umumnya diberikan dalam usaha perbankan. Providing loans, whether long-term, medium-term, or loans in generally accepted banking forms.	√
▪ Menerbitkan surat pengakuan utang. Issuing debt acknowledgment instruments.	√
▪ Membeli, menjual, atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya, meliputi: » Surat-surat wesel, termasuk wesel yang diakseptasi oleh Bank yang masa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud; » Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud; » Kertas pembendaharaan negara dan surat jaminan Pemerintah; » Sertifikat Bank Indonesia (SBI); » Obligasi; » Surat dagang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku; serta » Instrumen surat berharga lainnya yang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku.	√

Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir Business Activities Based on the Latest Articles of Association	**Kegiatan Usaha yang Dijalankan di Tahun 2025** Business Activities in 2025
▪ Purchasing, selling, or guaranteeing, either on its own risk or on behalf of its clients, including: » Money orders, including those accepted by the Bank, with a validity period not exceeding the customary practice in the trade of such money orders; » Promissory notes and other commercial papers with a validity period not exceeding the customary practice in the trade of such documents; » Government treasury bills and government guarantee letters; » Bank Indonesia Certificates (SBI); » Bonds; » Commercial papers with a maturity date in accordance with applicable laws and regulations; and » Other securities instruments with a maturity date in accordance with applicable laws and regulations.	
▪ Memindahkan uang, baik untuk kepentingan sendiri maupun kepentingan nasabah. Transferring money, either for personal or customer purposes.	√
▪ Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel atas unjuk, cek, atau sarana lainnya. Placing funds with, borrowing funds from, or lending funds to other banks, using letters, telecommunication facilities, or instruments such as money orders, checks, or other means.	√
▪ Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga. Accepting payments on behalf of securities and settling with or between third parties.	√
▪ Menyediakan tempat untuk menyimpan barang-barang dan surat berharga. Providing facilities for storing goods and securities.	√
▪ Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak. Engaging in custody activities for the benefit of other parties based on contracts.	√
▪ Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek. Placing funds from customers to other customers in the form of securities unlisted on stock exchange.	√
▪ Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat. Engaging in factoring activities, credit card businesses, and trustee activities.	√
▪ Membeli melalui pelelangan agunan, baik semua maupun sebagian dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya. Purchasing collateral through auctions, either in whole or in part if the debtor fails to fulfill obligations to the bank, provided that the purchased collateral must be liquidated as soon as possible.	√
▪ Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia atau Otoritas Jasa Keuangan (selanjutnya disingkat "OJK") atau instansi yang berwenang lainnya. Engaging in foreign exchange activities in accordance with the regulations set by Bank Indonesia or Financial Services Authority (hereinafter referred to as "OJK") or other authorized institutions.	√

Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir Business Activities Based on the Latest Articles of Association	**Kegiatan Usaha yang Dijalankan di Tahun 2025** Business Activities in 2025
▪ Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti perusahaan sewa guna usaha, perusahaan modal ventura, perusahaan efek, perusahaan asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia atau OJK atau instansi yang berwenang lainnya. Participating in the capital of other banks or financial companies, such as leasing companies, venture capital companies, securities companies, insurance companies, clearing, settlement, and depository institutions, in accordance with the regulations set by Bank Indonesia or OJK or other authorized institutions.	√
▪ Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia atau OJK atau instansi yang berwenang lainnya. Engaging in temporary capital participation to address the consequences of credit failures, provided that the participation is withdrawn in accordance with the regulations set by Bank Indonesia or OJK or other authorized institutions.	√
▪ Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun, sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku. Acting as the founder of and administrator of a pension fund, in accordance with the provisions of the prevailing pension fund laws and regulations.	√
▪ Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan perundang-undangan dan peraturan yang berlaku, termasuk antara lain tindakan dalam rangka restrukturisasi atau penyelamatan kredit antara lain membeli agunan, baik semua maupun sebagian, melalui lelang atau dengan cara lain, dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli wajib dicairkan secepatnya. Engaging in other activities commonly undertaken by banks, provided that they do not contradict the prevailing laws and regulations, including, among others, actions related to credit restructuring or rescue such as puwrchasing collateral, either wholly or partially, through auctions or other means, in cases where debtors fail to fulfill their obligations to the bank, under the condition that the purchased collateral must be liquidated as soon as possible.	√

Selain menjalankan kegiatan usaha utama, Bank juga dapat melakukan kegiatan usaha penunjang yang mendukung operasional dan strategi bisnis, sepanjang tidak bertentangan dengan peraturan perundang-undangan, khususnya peraturan di bidang perbankan. Fleksibilitas ini memberi ruang bagi Bank untuk terus berinovasi, menghadirkan layanan yang lebih komprehensif, dan meningkatkan nilai tambah bagi nasabah serta seluruh pemangku kepentingan.

In addition to performing its core business activities, the Bank may also carry out supporting business activities that support its operations and business strategy, provided that they do not conflict with applicable laws and regulations, particularly banking regulations. This flexibility enables the Bank to continue innovating, provide more comprehensive services, and create greater added value for customers and all stakeholders.



Produk dan/atau Jasa [OJK C.4]

Products and/or Services

Bank menghadirkan berbagai produk dan layanan yang dirancang untuk menjawab beragam kebutuhan finansial nasabah, baik individu maupun korporasi, dengan pendekatan yang fleksibel, inovatif, dan responsif. Untuk produk simpanan, Bank menawarkan tabungan, giro, deposito, hingga tabungan berjangka, yang memberikan kenyamanan, fleksibilitas, serta manfaat kompetitif bagi nasabah. Setiap produk dirancang untuk mendukung perencanaan keuangan yang cermat dan memaksimalkan potensi pengelolaan dana.

The Bank offers a variety of products and services designed to address the diverse financial needs of customers, both individuals and corporations, with a flexible, innovative, and responsive approach. For savings products, the Bank offers savings, checking accounts, time deposits, and term deposits, providing customers with convenience, flexibility, and competitive benefits. Each product is designed to support careful financial planning and maximize the potential of fund management.

Di bidang pembiayaan, Bank menyediakan beragam jenis pinjaman yang dapat disesuaikan dengan kebutuhan nasabah, mulai dari kredit modal kerja, kredit investasi, hingga kredit konsumsi. Untuk proyek berskala besar atau kebutuhan pembiayaan yang kompleks, Bank juga menawarkan fasilitas kredit bersama atau sindikasi, memberikan solusi yang tepat dan strategis bagi individu maupun korporasi.

In the financing sector, the Bank provides a variety of loan types tailored to customer needs, ranging from working capital loans and investment loans to consumer loans. For large-scale projects or complex financing needs, the Bank also offers joint or syndicated credit facilities, providing appropriate and strategic solutions for both individuals and corporations.

Selain simpanan dan pembiayaan, Bank juga mengembangkan produk dan layanan perbankan lainnya yang inovatif, memastikan setiap nasabah dapat merasakan pengalaman perbankan yang unggul, efektif, dan bernilai tambah. Produk-produk tersebut dijelaskan secara lebih rinci berikut ini:

In addition to savings and financing, the Bank also develops other innovative banking products and services, ensuring every customer can enjoy a superior, effective, and value-added banking experience. These products are explained in more detail below:

Produk Simpanan
Savings Products

- **IBK Tabungan**
  IBK Tabungan merupakan produk tabungan dalam mata uang Rupiah dan valuta asing dengan suku bunga simpanan yang menarik.

- **IBK Deposito**
  Bank menawarkan produk deposito berjangka sebagai sarana penempatan dana yang menghasilkan tingkat investasi yang maksimal bagi para nasabahnya. Produk deposito berjangka Bank tersedia dalam mata uang Rupiah dan valuta asing dengan pilihan jangka waktu minimum 7 (tujuh) hari dan maksimum 36 bulan serta tersedia fasilitas *Automatic Rollover* serta pilihan pembayaran bunga deposito berjangka secara bulanan dan pada saat jatuh tempo.

- **IBK Savings**
  IBK Savings is a savings product in IDR and foreign currencies with attractive interest rates.

- **IBK Deposit**
  The Bank offers time deposit products as a means of placing funds that yields maximum investment returns for its customers. The Bank's time deposit products are available in Rupiah and foreign currencies with a minimum term of 7 (seven) days and a maximum of 36 months. They also offer an Automatic Rollover facility and the option of monthly and maturity interest payments.

- **IBK Giro**
  IBK Giro merupakan produk Bank yang dirancang untuk mempermudah transaksi bisnis dan pengelolaan keuangan nasabah, serta tersedia dalam mata uang Rupiah maupun valuta asing.

- **IBK Plan/Tabungan Berjangka**
  Produk tabungan dengan setoran rutin dan suku bunga kompetitif yang dirancang untuk membantu nasabah mewujudkan berbagai kebutuhan finansial. Produk ini tersedia dalam mata uang Rupiah maupun valuta asing, dengan pilihan jangka waktu mulai dari 6 (enam) bulan hingga maksimum 36 bulan.

- **IBK Giro**
  IBK Giro is a Bank product designed to simplify business transactions and customer financial management, and is available in both IDR and foreign currencies.

- **IBK Plan/Term Savings**
  A savings product with regular deposits and competitive interest rates designed to help customers meet various financial needs. This product is available in IDR and foreign currencies, with term options ranging from 6 (six) months to a maximum of 36 months.

Produk Kredit
Credit Products

- **Kredit Modal Kerja**
  Kredit yang diberikan untuk memenuhi kebutuhan modal kerja.
  Kredit Modal Kerja yang diberikan kepada debitur terdiri dari:
  1. Pinjaman Rekening Koran;
  2. *Demand Loan*;
  3. *Installment Loan;*
  4. *Working Capital Executing;*
  5. *Invoice Factoring*; serta
  6. *Trust Receipt*.

- **Kredit Konsumsi/Konsumtif/Individual**
  Kredit yang diberikan kepada nasabah untuk tujuan konsumtif, terdiri dari:
  1. Kredit Pemilikan Rumah;
  2. Kredit Kendaraan Bermotor; serta
  3. Kredit Multiguna.

- **Kredit Investasi**
  Fasilitas pembiayaan ini diberikan kepada nasabah untuk mendukung kebutuhan dana investasi jangka panjang, seperti pembelian kios, ruko, atau kendaraan, pengadaan mesin, pembangunan pabrik, dan kebutuhan investasi lainnya.

- **Kredit Bersama/Sindikasi**
  Kredit ini diberikan secara kolektif oleh beberapa pemberi pinjaman (*lenders*), yang umumnya diberikan dalam bentuk kredit modal untuk membiayai proyek atau kebutuhan investasi berskala besar.

- **Working Capital Loan**
  Loans for working capital needs.

  Working Capital Loans provided to borrowers consist of:
  1. Bank Statement Loans; and
  2. Demand Loans;
  3. Installment Loans;
  4. Working Capital Executing;
  5. Invoice Factoring; and
  6. Trust Receipt Loans.

- **Consumer/ Individual Loans**
  Consumer loans for consumptive purposes which include:
  1. Mortgage Loans;
  2. Motor Vehicle Loans; and
  3. Multipurpose Loans;

- **Investment Loans**
  This financing facility is provided to customers to support long-term investment funding needs, such as purchasing kiosks, shophouses, or vehicles, procuring machinery, building factories, and other investment needs.

- **Joint/Syndicated Credit**
  This credit is provided collectively by several lenders, generally in the form of capital loans to finance large-scale projects or investment needs.

Bancassurance
Bancassurance

Bank menawarkan kemudahan akses dan kepraktisan bagi Nasabah untuk mendapatkan perlindungan asuransi serta integrasi layanan seperti pembayaran premi maupun pengajuan asuransi dengan lebih mudah. Melalui kerja sama dengan Hanwha Life Insurance dan Sequis life insurance membuat pilihan Produk yang lebih beragam serta keamanan finansial yang lebih baik dan menjadikannya solusi terpadu untuk seluruh kebutuhan Nasabah dan keluarganya.

The Bank offers customers easy access and convenience to obtain insurance protection, as well as integrated services such as premium payments and easier insurance applications. Through collaborations with Hanwha Life Insurance and Sequis Life Insurance, it creates a wider range of product options and enhances financial security, creating an integrated solution for all the needs of customers and their families.

Layanan Digital
Digital Services

- **Layanan Internet dan *Mobile Banking***
  Layanan IBK *Internet Banking* dan *Mobile Banking* menawarkan berbagai manfaat bagi nasabah Bank, seperti memberikan nasabah cara yang nyaman, efisien, dan aman untuk mengelola keuangan nasabah.

- **Layanan Kartu ATM/Debit Bank IBK Indonesia**
  Bank memberikan kemudahan bagi seluruh nasabah untuk bertransaksi menggunakan Kartu ATM Bank IBK Indonesia (d/h Agris), dengan jaringan ATM Prima dan ATM Bersama. Nasabah dapat menikmati layanan ATM dengan jaringan ini di lebih dari 20.000 terminal ATM yang tersebar di seluruh Indonesia dan nasabah tidak dikenakan biaya untuk transaksi tarik tunai. Selain itu, dengan tergabungnya Bank IBK Indonesia dalam sistem GPN (Gerbang Pembayaran Nasional) secara mudah nasabah dapat bertransaksi pada mesin EDC di seluruh Indonesia.

- **Internet and Mobile Banking Services**
  IBK Internet Banking and Mobile Banking services offer various benefits to Bank customers, including providing a convenient, efficient, and secure way to manage their finances.

- **Bank IBK Indonesia ATM/Debit Card Services**
  The Bank provides convenience for all customers to conduct transactions using Bank IBK Indonesia ATM Cards (formerly Agris), through the ATM Prima and ATM Bersama networks. Customers can enjoy ATM services with this network at more than 200,000 ATM terminals throughout Indonesia, and cash withdrawals are free. Furthermore, with Bank IBK Indonesia's integration with the National Payment Gateway (GPN) system, customers can easily conduct transactions at EDC machines throughout Indonesia.

Produk *Treasury*
Treasury Products

Bank menghadirkan layanan *Treasury* sebagai ujung tombak dalam pengelolaan likuiditas dan instrumen keuangan. Layanan ini dirancang untuk memberikan solusi strategis dan kompetitif, tidak hanya bagi Bank, tetapi juga bagi nasabah yang membutuhkan produk finansial yang andal dan inovatif.

The Bank offers Treasury services as the spearhead in managing liquidity and financial instruments. These services are designed to provide strategic and competitive solutions not only for the Bank but also for customers seeking reliable and innovative financial products.

Melalui *Dealing Room*, *Treasury* mengelola transaksi *Interbank Money Market,* valuta asing (valas), dan surat berharga, dengan tujuan menjaga likuiditas Bank tetap optimal sekaligus memaksimalkan peluang *return* secara *prudent*. Dalam mengelola *Interbank Money Market,* Treasury memanfaatkan berbagai instrumen keuangan, seperti *Call Money* dengan beragam periode jatuh tempo, Repo, Reverse Repo, Cross Currency Repo, FX Swap, FX Forward, *Negotiable Certificate Deposit* (NCD), serta instrumen Bank Indonesia.

Through the Dealing Room, Treasury manages Interbank Money Market transactions, foreign exchange (forex), and securities, with the aim of maintaining optimal Bank liquidity while maximizing return opportunities prudently. In managing the Interbank Money Market, Treasury utilizes various financial instruments, such as Call Money with various maturities, Repo, Reverse Repo, Cross Currency Repo, FX Swap, FX Forward, Negotiable Certificate of Deposit (NCD), and Bank Indonesia instruments.

Treasury juga menjalankan fungsi Hubungan antar Institusi (FI Relationship) untuk menangani hubungan antarbank, hubungan dengan asuransi, dana pensiun, multifinance serta meningkatkan kerjasama sebagai *correspondent banking* seperti misalnya kerja sama dalam hal *funding*, *trade finance* pasar uang, valas, dan lain-lain.

Treasury also conducts Inter-Institutional Relations (FI Relationship) functions to handle interbank relationships, relationships with insurance companies, pension funds, and multifinance companies, as well as enhancing collaboration as correspondent banking, such as in funding, money market trade finance, foreign exchange, and other areas.

Sebagai Bank Devisa, *Treasury* juga menyediakan layanan valas kepada nasabah yang komprehensif, mulai dari *Bank Note* hingga *Telegraphic Transfer*, dengan transaksi antar bank meliputi TOM, TOD, dan Spot. Seluruh transaksi ini dijalankan sesuai ketentuan Posisi Devisa Neto (PDN) dari Bank Indonesia dan limit yang ditetapkan Direksi. Selain untuk memperoleh *return* yang optimal, transaksi surat berharga menjadi tulang punggung pengelolaan likuiditas jangka menengah hingga panjang. Instrumen ini melengkapi peran *Interbank Money Market* dalam menjaga keseimbangan likuiditas Bank dalam jangka pendek, sekaligus memberikan fleksibilitas strategis untuk mendukung stabilitas keuangan secara keseluruhan.

As a Foreign Exchange Bank, Treasury provides comprehensive foreign exchange services to customers, ranging from Bank Notes to Telegraphic Transfers, with interbank transactions covering TOM, TOD, and Spot. All these transactions are executed in accordance with Bank Indonesia's Net Open Position (NOP) regulations and limits set by the Board of Directors. In addition to obtaining optimal returns, securities transactions serve as the backbone of medium to long-term liquidity management. These instruments complement the role of the Interbank Money Market in maintaining the Bank's short-term liquidity balance and providing strategic flexibility to support overall financial stability.

Selain itu, *Treasury* juga mengelola portofolio surat berharga dan instrumen *Fixed Income* secara disiplin dengan memanfaatkan ekses likuiditas untuk memperoleh *return* yang optimal dari Surat Utang Negara maupun Obligasi BUMN/Korporasi. Aktivitas ini mencakup portofolio *Fair Value Through Profit or Loss FVTPL* jangka pendek, *Fair Value Through Other Comprehensive Income,* maupun *Amortized Cost* dengan *counterparty* yang telah disetujui manajemen.

Furthermore, Treasury disciplinedly manages its portfolio of securities and fixed-income instruments, utilizing excess liquidity to achieve optimal returns from Government Securities and State-Owned Enterprise (BUMN)/ Corporate Bonds. These activities include short-term Fair Value Through Profit or Loss FVTPL portfolios, Fair Value Through Other Comprehensive Income, and Amortized Cost with counterparties approved by management.

Seluruh aktivitas *Treasury* dijalankan secara disiplin dan penuh kehati-hatian, serta mengacu pada batasan dan ketentuan yang telah disetujui Direksi melalui koordinasi dengan Bagian *Financial Institution* dan Manajemen Risiko. Pendekatan ini memastikan bahwa setiap langkah *Treasury* tidak hanya dijalankan secara efisien dan aman, tetapi juga memberikan nilai tambah berkelanjutan bagi Bank dan seluruh pemangku kepentingan.

All Treasury activities are conducted in a disciplined and prudent manner, adhering to the limits and provisions approved by the Board of Directors in coordination with the Financial Institution and Risk Management Divisions. This approach ensures that every Treasury step is not only executed efficiently and securely, but also provides sustainable added value for the Bank and all stakeholders.

Trade Finance
Trade Finance

Bank menyediakan layanan *Trade Finance* sebagai solusi strategis untuk mendukung kelancaran kegiatan bisnis nasabah. Fasilitas ini mencakup pembiayaan *pre-shipment*, *post-shipment*, serta pembiayaan impor, yang dirancang untuk memfasilitasi arus perdagangan domestik maupun internasional. Layanan *Trade Finance* Bank tersedia untuk berbagai segmen nasabah, dengan cakupan sebagai berikut:

1. Semua cabang (Kantor Cabang & Kantor Cabang Pembantu) Bank IBK Indonesia; dan
2. Berlaku untuk semua negara kecuali yang dikenakan sanksi khusus dari otoritas terkait.

Fitur *Trade Finance* Bank IBK Indonesia

Layanan *Trade Finance* Bank dirancang dengan berbagai fitur unggulan untuk memastikan pembiayaan perdagangan berjalan efisien, fleksibel, dan andal, sekaligus mendukung kelancaran arus bisnis nasabah secara optimal. Keunggulan dan fasilitas utama yang ditawarkan oleh layanan ini dijabarkan sebagai berikut:

1. Cepat dan aman;
2. Kurs dan biaya bersaing;
3. Tersedia tim yang siap membantu segala kebutuhan perbankan nasabah;
4. Proses *same-day transaction* tanpa tambahan biaya; serta
5. Layanan tersedia untuk nasabah korporasi.

Produk *Trade Finance* Bank IBK Indonesia

1. **Ekspor**
   Layanan *Trade Finance* menyediakan fasilitas pembiayaan *pre-shipment* dan *post-shipment* yang dirancang untuk mendukung kebutuhan arus kas perusahaan debitur, sehingga kegiatan perdagangan dapat berjalan lancar dan efisien. Rincian fasilitas yang tersedia dijabarkan sebagai berikut:
   a. *Export Documentary Credit*;
   b. *Transfer Letter of Credit*;
   c. *Negotiation*;
   d. *Export Documentary Collection*;
   e. D/P (*Document against Payment*); dan
   f. D/A (*Document against Acceptance*).

The Bank provides Trade Finance services as a strategic solution to support the smooth running of customers' business activities. This facility includes pre-shipment, post-shipment, and import financing, designed to facilitate domestic and international trade flows. Trade Finance services are available to various customer segments, with the following coverage:

1. All branches (Branch Offices & Sub-Branch Offices) of Bank IBK Indonesia; and
2. Applicable to all countries except those subject to specific sanctions from the relevant authorities.

Trade Finance Features of Bank IBK Indonesia

Trade Finance services are designed with various superior features to ensure efficient, flexible, and reliable trade financing, while optimally supporting the smooth flow of customers' businesses. The main advantages and facilities offered by this service are outlined as follows:

1. Fast and secure;
2. Competitive exchange rates and fees;
3. A dedicated team ready to assist with all customer banking needs;
4. Same-day transaction processing at no additional cost; and
5. Services available for corporate customers.

IBK Indonesia Bank Trade Finance Products

1. **Export**
   Trade Finance services provide pre-shipment and post-shipment financing facilities designed to support the cash flow needs of debtor companies, ensuring smooth and efficient trading activities. The details of the available facilities are outlined as follows:
   a. Export Documentary Credit;
   b. Transfer Letter of Credit;
   c. Negotiation;
   d. Export Documentary Collection;
   e. Document against Payment (D/P); and
   f. Document against Acceptance (D/A).

2. Impor

Untuk mendukung kebutuhan impor nasabah, layanan *Trade Finance* Bank menyediakan berbagai jenis *Letter of Credit* (L/C) yang fleksibel dan dapat disesuaikan dengan karakteristik transaksi, antara lain:

a. *Import Documentary Credit*;
b. L/C *Issuance*;
   - *Sight* L/C;
   - *Usance* L/C;
c. *L/C Amendment*;
d. *L/C Settlement*;
e. TR (*Trust Receipt*); Pinjaman impor jangka pendek untuk pelunasan barang impor atas transaksi *Letter of Credit importer*;
f. *Letter of Guarantee*/*Shipping Guarantee*; serta
g. Jaminan tertulis dari Bank Penerbit *Letter of Credit* dan disampaikan oleh importir kepada perusahaan pengangkut atau agennya untuk mengambil barang jika terjadi pengiriman kargo sebelum dokumen pengiriman diterima Bank Penerbit.

3. *Import Documentary Collection*:

a. D/P (*Document against Payment*); serta
b. D/A (*Document against Acceptance*).

4. Surat Kredit Berdokumen Dalam Negeri (SKBDN)

Bank menyediakan layanan SKBDN (Surat Kredit Berdokumen Dalam Negeri) untuk mendukung kelancaran perdagangan domestik. Bagi nasabah yang berperan sebagai pembeli, Bank siap membantu penerbitan berbagai jenis SKBDN sesuai kebutuhan transaksi. Sementara bagi nasabah yang berperan sebagai penjual, Bank menawarkan fasilitas diskonto SKBDN berjangka yang dirancang untuk mendukung arus kas dan kelancaran operasional perusahaan.

5. *Standby Letter of Credit* (SBLC)/Guarantee

SBLC atau *Guarantee* merupakan jaminan yang diterbitkan oleh Bank selaku *Issuing Bank* kepada *Beneficiary*. Jaminan ini berlaku berdasarkan dokumen yang memenuhi syarat dan ketentuan *SBLC/Guarantee*, dan berfungsi untuk memberikan perlindungan apabila *Applicant* gagal memenuhi kewajiban kontrak atau kesepakatan yang telah disepakati. Dengan mekanisme ini, Bank membantu meminimalkan risiko transaksi dan memberikan kepastian bagi semua pihak yang terlibat.

2. Import

To support customer import needs, the Bank's Trade Finance services offer various types of flexible Letters of Credit (L/C) that can be tailored to the characteristics of the transaction, including:

a. Import Documentary Credit;
b. L/C Issuance;
   - Sight L/C;
   - Usance L/C;
c. L/C Amendment;
d. L/C Settlement;
e. TR (Trust Receipt); Short-term import loans for payment of imported goods under an importer's Letter of Credit transaction;
f. Letter of Guarantee/Shipping Guarantee; and
g. Written guarantee from the Letter of Credit Issuing Bank, submitted by the importer to the shipping company or its agent to collect the goods if the cargo is shipped before the shipping documents are received by the Issuing Bank.

3. Import Documentary Collection:

a. D/P (Document against Payment); and
b. D/A (Document against Acceptance).

4. Domestic Letter of Credit (SKBDN)

Banks provide SKBDN (Domestic Letter of Credit) services to support the smooth flow of domestic trade. For customers acting as buyers, the Bank is ready to assist in issuing various types of SKBDN according to transaction needs. Meanwhile, for customers acting as sellers, the Bank offers a term SKBDN discount facility designed to support cash flow and smooth company operations.

5. Standby Letter of Credit (SBLC)/Guarantee

SBLC atau *Guarantee* merupakan jaminan yang diterbitkan oleh Bank selaku *Issuing Bank* kepada *Beneficiary*. Jaminan ini berlaku berdasarkan dokumen yang memenuhi syarat dan ketentuan *SBLC/Guarantee*, dan berfungsi untuk memberikan perlindungan apabila *Applicant* gagal memenuhi kewajiban kontrak atau kesepakatan yang telah disepakati. Dengan mekanisme ini, Bank membantu meminimalkan risiko transaksi dan memberikan kepastian bagi semua pihak yang terlibat.

Remittance
Remittance

Bank menghadirkan layanan pengiriman uang dalam valuta asing yang dirancang untuk memenuhi kebutuhan individu maupun korporasi, baik di dalam maupun luar negeri, melalui jaringan SWIFT yang andal. Layanan ini memberikan solusi cepat, aman, dan efisien untuk mengirim maupun menerima dana, dengan biaya yang kompetitif.

Produk Remittance yang tersedia meliputi *Outward Remittance* untuk pengiriman valas dan Inward Remittance untuk penerimaan valas dengan jangkauan yang luas secara nasional maupun internasional. Dengan layanan ini, pengiriman dana dapat sampai tujuan secara tepat waktu dan aman, memberikan kenyamanan serta kepastian bagi nasabah.

Layanan *Remittance* Bank tersedia di seluruh jaringan cabang baik Kantor Cabang maupun Kantor Cabang Pembantu, dan dapat digunakan untuk transaksi di seluruh negara, kecuali yang dikenakan sanksi khusus oleh otoritas terkait.

Fitur Layanan *Remittance* Bank IBK Indonesia

Berbagai keuntungan dan kemudahan yang ditawarkan oleh layanan *Remittance* Bank dijabarkan sebagai berikut:
1. Cepat dan aman;
2. Kurs dan biaya bersaing;
3. Tersedia tim yang siap membantu segala kebutuhan perbankan nasabah;
4. Proses *same-day transaction* tanpa tambahan biaya; serta
5. Layanan tersedia untuk nasabah individu dan korporasi.

The Bank offers foreign currency remittance services designed to meet the needs of individuals and corporations, both domestically and internationally, through the reliable SWIFT network. This service provides a fast, secure, and efficient solution for sending and receiving funds, at competitive rates.

Available remittance products include outward remittance for sending foreign currency and inward remittance for receiving foreign currency, with extensive national and international coverage. This service ensures timely and secure delivery of funds, providing convenience and certainty for customers.

The Bank's remittance service is available throughout its branch network, both at branch offices and sub-branch offices, and can be used for transactions throughout the country, except those subject to specific sanctions by the relevant authorities.

IBK Indonesia Bank Remittance Service Features

The various benefits and conveniences offered by the Bank Remittance service are outlined as follows:
1. Fast and secure;
2. Competitive exchange rates and fees;
3. A dedicated team ready to assist with all customer banking needs;
4. Same-day transaction processing at no additional cost; and
5. Services available to individual and corporate customers.

Wilayah Operasional [OJK C.3]

Operational Area



Jaringan Global
Global Network

No	Kota, Negara City, Country	Jenis Cabang Type of Branch	Jumlah Cabang Number of Branches
1	China	*Subsidiary Bank*	17
2	Indonesia	*Subsidiary Bank*	29
3	New York, United States of America	*Branch*	1
4	Tokyo, japan	*Branch*	1
5	Hong Kong	*Branch*	1
6	London, United Kingdom	*Branch*	1
7	Ho Chi Minh, Vietnam	*Branch*	1
8	Hanoi, Vietnam	*Branch*	1
9	New Delhi, India	*Branch*	1
10	Manila, Philippines	*Branch*	1
11	Pnom Penth, Cambodia	*Branch*	1
12	Vladivostok, Rusia	*Representative Office*	1
13	IBK Bank Spolka Akcyjna	*Subsidiary Bank*	1
14	Myanmar	*Subsidiary Bank*	1

Jaringan Kantor
Office Network

Kategori Category	Nama Kantor Name of Office	Alamat Address	Telepon/Fax. Telephone/Fax.
Kantor Pusat Non-Operasional Non- Operational Head Office	Kantor Pusat Non-Operasional	Wisma GKBI Suites-1901 Jl. Jend. Sudirman No. 28 Jakarta Pusat	(021) 5790 8888/ (021) 5790 6888
Kantor Pusat Operasional Operational Head Office	KCU Wisma GKBI	Wisma GKBI Suites-1901 Jl. Jend Sudirman No. 28 Jakarta Pusat	(021) 5790 8888/ (021) 5790 6888
Kantor Cabang Pembantu Sub-Branch Office	KCP Cempaka Putih	Jl. Let.Jend Suprapto Blok A/19 RT. 012/005 Kel. Cempaka Putih Timur, Jakarta Pusat, 10510	(021) 4280 0384/ (021) 4280 0385
Kantor Cabang Pembantu Sub-Branch Office	KCP Pantai Indah Kapuk (PIK)	Jl. Pantai Indah Utara 2, Metro Broadway The Gallery Blok 8 No. DG, Kel. Kapuk Muara, Kec. Penjaringan, Kota Administrasi Jakarta Utara, 14460	(021) 3005 1629 (021) 3005 1635/ (021) 3005 1639
Kantor Cabang Pembantu Sub-branch Office	KCP Mangga Dua Plaza	Komplek Harco Mangga Dua Plaza blok K No. 5, Sawah Besar, Jakarta Pusat, 10730	(021) 6121 407 (021) 6121 408/ (021) 6121 056
Kantor Cabang Pembantu Sub-Branch Office	KCP Tanah Abang	Jl. Wahid Hasyim No, 141 C, RT 011/002, Tanah Abang 10250	(021) 3908 963/ (021) 3909 327
Kantor Cabang Pembantu Sub-Branch Office	KCP Rawamangun	Jl. Pemuda Blok W Kaveling No. 706, RT. 008, RW. 05, Kelurahan Jati, Kecamatan Pulogadung, Kota Administrasi Jakarta Timur, 13220	(021) 2248 3240/ (021) 2248 3241
Kantor Cabang Pembantu Sub-Branch Office	KCP Taman Palem	Perumahan Taman Palem Lestari Blok A11 No. 29, Cengkareng, Jakarta Barat, 11730	(021) 2941 1675/ (021) 5595 3317

Kategori Category	**Nama Kantor** Name of Office	**Alamat** Address	**Telepon/Fax.** Telephone/Fax.
Kantor Cabang Pembantu Sub-Branch Office	KCP Pondok Indah	Jl. Arteri No. 18 E, RT. 001, RW. 002, Kel. Kebayoran Lama Selatan, Kec. Kebayoran Lama, Jakarta Selatan, 12240	(021) 2793 2120/ (021) 2793 2108
Kantor Cabang Pembantu Sub-Branch Office	KCP Bekasi	Jl. Bulevar Ahmad Yani, Ruko Cluster Graha Bulevar, Blok GB/A/10, Kel. Harapan Mulya, Kec. Medan Satria, Bekasi, Jawa Barat, 17143	(021) 8886 0437 (021) 8886 0547/ (021) 8886 0458
Kantor Cabang Pembantu Sub-Branch Office	KCP Tanjung Duren	Jl. Tanjung Duren Raya Blok B IV No. 74, Jakarta Barat, 11470	(021) 5695 4490/ (021) 5647 348
Kantor Cabang Pembantu Sub-Branch Office	KCP Muara Karang 1	JL. Muara Karang Raya Blok B7 No. 109, Jakarta Utara, 14450	(021) 6669 1066, (021) 6669 0599/ (021) 6615 688
Kantor Cabang Pembantu Sub-Branch Office	KCP Kelapa Gading (MOI)	Ruko Italian Walk MOI Jl. Boulevard Barat Raya Blok B No. 6, Kel. Kelapa Gading Barat, Kec. Kelapa Gading, Jakarta Utara, 14240	(021) 4586 6986/ (021) 2452 2421
Kantor Cabang Pembantu Sub-Branch Office	KCP Cikarang - Thamrin	Jl. MH. Thamrin, Komp. Ruko Thamrin Blok B-9, Cibatu, Cikarang Selatan, Kabupaten Bekasi, 17530	(021) 8061 5702
Kantor Cabang Pembantu Sub-Branch Office	KCP Gading Serpong	Jl Boulevard Gading Serpong, Ruko Alexandrite Blok ALX 3 No. 10, Kelapa Dua, Tangerang, 15810	(021) 5422 0638, (021) 5422 0639 (021) 5422 0640/ (021) 5421 6350
Kantor Cabang Pembantu Sub-Branch Office	KCP Bogor	Jl. Siliwangi No. 5 RT. 02, RW. 04, Kel. Sukasari, Kec. Bogor Timur, Kota Bogor, Jawa Barat, 16131	(0251) 8203 108/ (0251) 8203 107
Kantor Cabang Pembantu Sub-Branch Office	KCP Surabaya - HR Muhammad	Jl. HR. Muhammad No. 75B, Kelurahan Pradah Kalikendal, Kecamatan Dukuh Pakis, Surabaya, Jawa Timur, 60226	(031) 7329 068 (031) 7329 069/ (031) 7329 078
Kantor Cabang Pembantu Sub-Branch Office	KCP Cilegon	Ruko Mega Cilegon Blok B No. 1, Jl. S.A Tirtayasa Kelurahan Ramanuju, Kecamatan Purwakarta, Cilegon Banten, 42400	(0254) 5021 037
Kantor Cabang Pembantu Sub-Branch Office	KCP Karawaci - Pinangsia	Jl. Imam Bonjol, Karawaci Office Park Blok A No. 3, Kel. Panunggangan Barat, Kec. Cibodas, Tangerang, Banten, 15138	(021) 5512 825/ (021) 5512 844
Kantor Cabang Branch Office	KC Slipi	Wisma 77 Tower 1 lt. 1, Jl. Letjen S. Parman Kav 77, Slipi, Jakarta Barat, 11410	(021) 548 1877/ (021) 548 1260
Kantor Cabang Branch Office	KC Teluk Betung	JL. Ikan Tongkol 01-03, Teluk Betung, Bandar Lampung, 35223	(0721) 471 300/ (0721) 474 656 (0721) 474 657
Kantor Cabang Branch Office	KC Palembang	JL. Kolonel Atmo No. 583 C-D, Kel 17. ilir, Kec.ilir timur 1, Palembang, Sumatera selatan, 30125	(0711) 318 998/ (0711) 354 291
Kantor Cabang Branch Office	KC Medan - Palang Merah	JL. Palang Merah No. 112 AAA, Medan, 20112	(061) 4527 878/ (061) 4522 336
Kantor Cabang Branch Office	KC Pekanbaru	JL. Riau No. 38 G, Pekanbaru, 28292	(0761) 42288/ (0761) 41088
Kantor Cabang Branch Office	KC Surabaya - The Samator	Gedung The Samator 3rd Floor, Jl. Raya Kedung Baruk 26-28 Surabaya, Jawa Timur, 60298	(031) 8786 5888
Kantor Cabang Branch Office	KC Semarang	JL. MT. Haryono, Ruko Mataram Plaza Blok A No. 9, Semarang, 50126	(024) 3563 328 (024) 3563 327, (024) 8644 9095, (024) 8644 9094/ (024) 356 2380
Kantor Cabang Branch Office	KC Solo	JL. Veteran No. 217, Serengan, Surakarta, 57155	(0271) 630 202/ (0271) 2935 958
Kantor Cabang Branch Office	KC Bandung	Jl. Sunda No. 9, Keluarahan Paledang, Kecamatan Lengkong, Bandung, 40261	(022) 4209 733
Kantor Cabang Branch Office	KC Pontianak	JL. Ir. H. Djuanda No. 57-58, Pontianak, Kalimantan Barat, 78117	(0561) 571 718/ (0561) 571 717
Kantor Cabang Branch Office	KC Denpasar	Jl. Raya Puputan Rukan Niti Mandala No, 12A-12B, Kec. Dangin Puri Klod, Kota Denpasar, Bali, 80234	(0361) 2107 198

Keanggotaan Asosiasi Keuangan Berkelanjutan [OJK C.5] [GRI 2-28]

Membership of Sustainable Finance Associations

Bank menegaskan komitmen penuhnya dalam mendorong pengembangan industri keuangan berkelanjutan dengan terus memperluas jaringan kerja sama bersama pelaku usaha lain. Melalui partisipasi aktif di berbagai asosiasi keuangan berkelanjutan, Bank tidak hanya menjalin kolaborasi strategis, tetapi juga mendorong pertukaran ide dan praktik terbaik yang berorientasi pada keberlanjutan, sekaligus memperkuat kontribusinya bagi ekosistem keuangan nasional. Rincian keanggotaan Bank dapat dilihat pada tabel berikut:

The Bank affirms its full commitment to promoting the development of the sustainable finance industry by continuously expanding its collaborative network with other business actors. Through active participation in various sustainable finance associations, the Bank not only forges strategic collaborations but also encourages the exchange of sustainability-oriented ideas and best practices, while strengthening its contribution to the national financial ecosystem. Details of the Bank's membership are shown in the following table:

Perhimpunan Bank Umum Nasional (Perbanas)
National Commercial Banks Association (Perbanas)

Skala Asosiasi
Association Scale
Nasional
National

Posisi
Position
Anggota
Member

Asosiasi Sistem Pembayaran Indonesia (ASPI)
Indonesian Payment System Association (ASPI)

Skala Asosiasi
Association Scale
Nasional
National

Posisi
Position
Anggota
Member

Ikatan Bankir Indonesia (IBI)
Indonesian Bankers Association (IBI)

Skala Asosiasi
Association Scale
Nasional
National

Posisi
Position
Anggota
Member

Asosiasi Emiten Indonesia (AEI)
Indonesian Public Listed Companies Association (AEI)

Skala Asosiasi
Association Scale
Nasional
National

Posisi
Position
Anggota
Member

Lembaga Penjamin Simpanan (LPS)
Indonesia Deposit Insurance Corporation (LPS)

Skala Asosiasi
Association Scale
Nasional
National

Posisi
Position
Anggota
Member

Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
Banking Compliance Director Communication Forum (FKDKP)

Skala Asosiasi
Association Scale
Nasional
National

Posisi
Position
Anggota
Member

Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS-SJK)
Alternative Dispute Resolution Agencies for Financial Services Sector (LAPS-SJK)

Skala Asosiasi
Association Scale
Nasional
National

Posisi
Position
Anggota
Member

Forum Komunikasi Direktur Operasional Perbankan (FKDOP)
Communication Forum for Director of Banking Operations (FKDOP)

Skala Asosiasi
Association Scale
Nasional
National

Posisi
Position
Anggota
Member

Perubahan yang Bersifat Signifikan [OJK C.6]

Significant Changes

Sepanjang tahun 2025, Bank menerapkan langkah strategis dengan melakukan penutupan dan relokasi terhadap beberapa kantor cabang. Adapun Bank telah melakukan penutupan terhadap 2 (dua) jaringan kantor cabang, yaitu:

Throughout 2025, the Bank implemented strategic steps by closing and relocating several branch offices. The Bank has closed two branch office networks:

Kantor Cabang Branch Office	**Alamat** Address	**Tanggal Tutup** Closing Date
KCP Kebon Jeruk Kebon Jeruk Sub-Branch Office	Rukan Kencana Niaga blok D1 No. 3P, Meruya Utara, Kebon Jeruk, Jakarta Barat 11730	17 April 2025 April 17, 2025
KCP Wisma Indocement Wisma Indocement Sub-Branch Office	Jl. Jend. Sudirman Kav. 70-71, lantai 12, Jakarta Selatan 12910	17 Oktober 2025 October 17, 2025

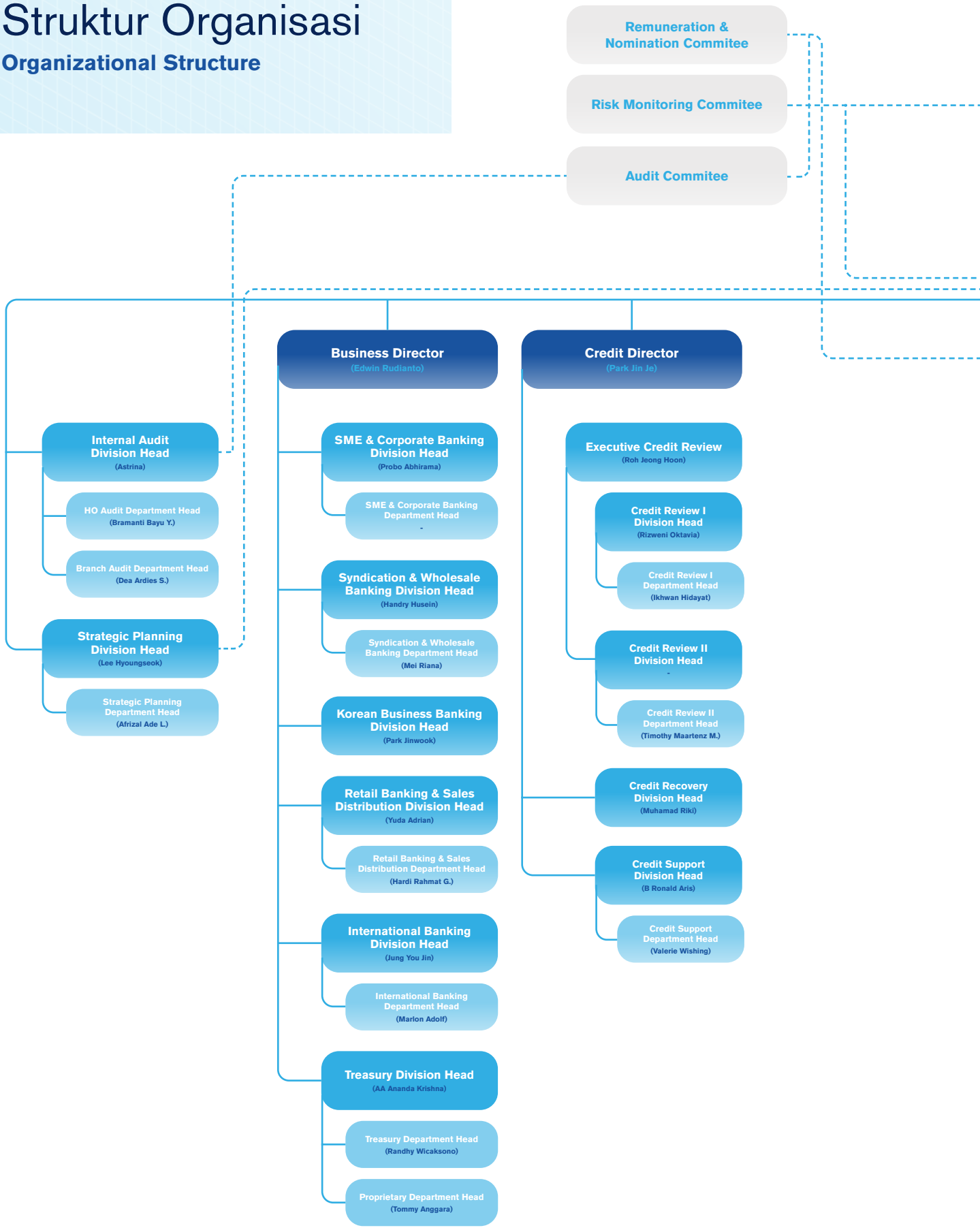
Sedangkan 2 (dua) jaringan kantor cabang yang telah direlokasi terdiri dari:

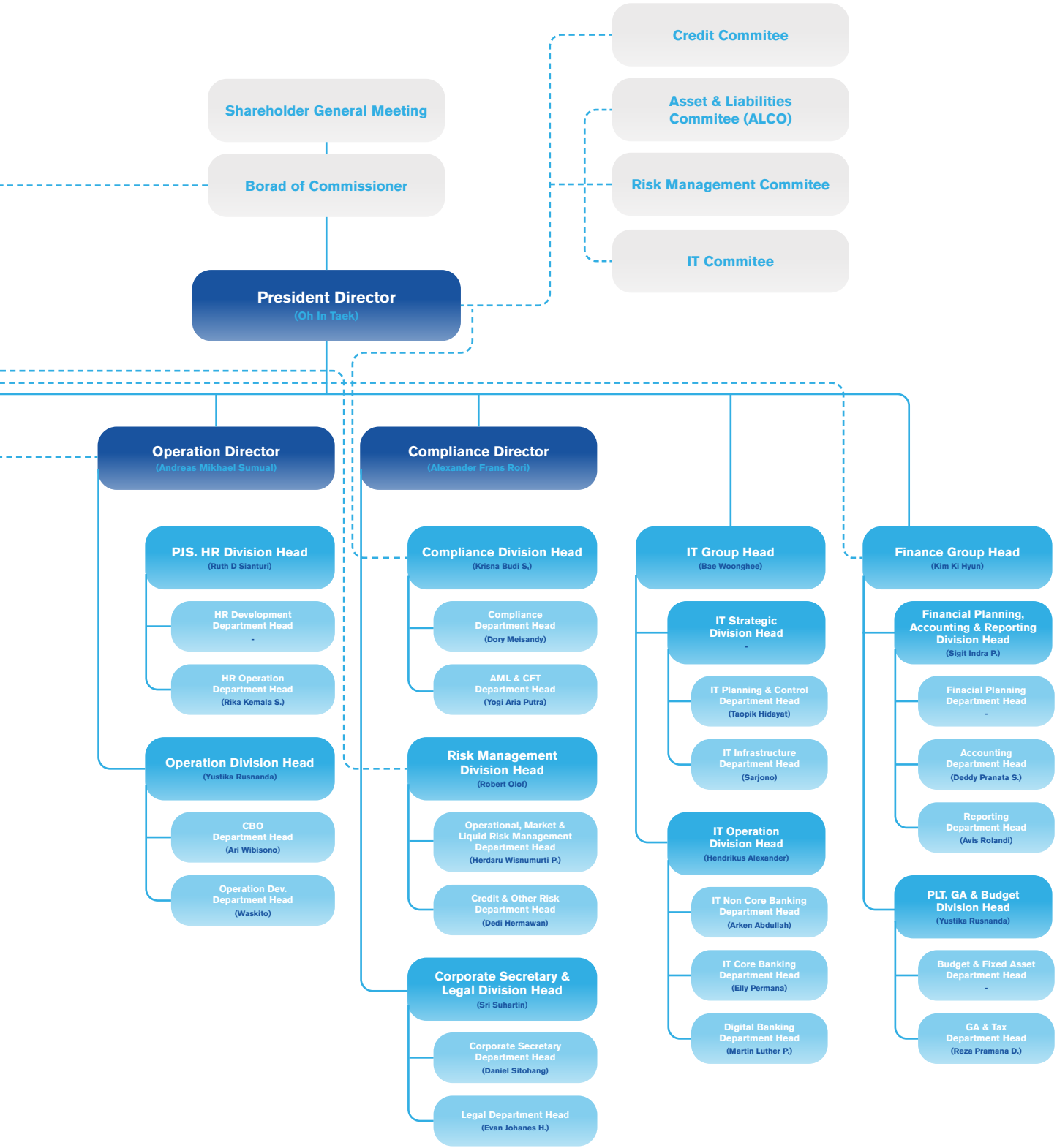
Meanwhile, the 2 (two) branch office networks that have been relocated consist of:

Kantor Cabang Branch Office	**Alamat Sebelumnya** Previous Address	**Alamat Relokasi** Relocation Address
KC Bandung Bandung Branch Office	Jl. Lengkong Kecil No. 12A, Bandung 40261 Telp: (022) 4209 998 Fax: (022) 4209 615, 4208 611	Jl. Sunda No.9 Kelurahan Paledang, Kec. Lengkong, Bandung, 40261 Telp: (022) 4209 733 Fax: (022) 4209 732
KCP Cikarang Thamrin Cikarang Thamrin Sub-Branch Office	Jl. MH. Thamrin, Komp. Ruko Thamrin blok B-3, Cibatu, Cikarang Selatan, Bekasi, 17530	Jl. MH. Thamrin, Komp. Ruko Thamrin blok B-9, Cibatu, Cikarang Selatan, Bekasi 17530


IBK
Indonesia

Struktur Organisasi
Organizational Structure




Credit Commitee
Asset & Liabilities Commitee (ALCO)
Risk Management Commitee
IT Commitee
Shareholder General Meeting
Borad of Commissioner
President Director
(Oh In Taek)
Operation Director
(Andreas Mikhael Sumual)
Compliance Director
(Alexander Frans Rori)
PJS. HR Division Head
(Ruth D Sianturi)
HR Development Department Head
-
HR Operation Department Head
(Rika Kemala S.)
Operation Division Head
(Yustika Rusnanda)
CBO Department Head
(Ari Wibisono)
Operation Dev. Department Head
(Waskito)
Compliance Division Head
(Krisna Budi S,)
Compliance Department Head
(Dory Meisandy)
AML & CFT Department Head
(Yogi Aria Putra)
Risk Management Division Head
(Robert Olof)
Operational, Market & Liquid Risk Management Department Head
(Herdaru Wisnumurti P.)
Credit & Other Risk Department Head
(Dedi Hermawan)
Corporate Secretary & Legal Division Head
(Sri Suhartin)
Corporate Secretary Department Head
(Daniel Sitohang)
Legal Department Head
(Evan Johanes H.)
IT Group Head
(Bae Woonghee)
IT Strategic Division Head
-
IT Planning & Control Department Head
(Taopik Hidayat)
IT Infrastructure Department Head
(Sarjono)
IT Operation Division Head
(Hendrikus Alexander)
IT Non Core Banking Department Head
(Arken Abdullah)
IT Core Banking Department Head
(Elly Permana)
Digital Banking Department Head
(Martin Luther P.)
Finance Group Head
(Kim Ki Hyun)
Financial Planning, Accounting & Reporting Division Head
(Sigit Indra P.)
Finacial Planning Department Head
-
Accounting Department Head
(Deddy Pranata S.)
Reporting Department Head
(Avis Rolandi)
PLT. GA & Budget Division Head
(Yustika Rusnanda)
Budget & Fixed Asset Department Head
-
GA & Tax Department Head
(Reza Pramana D.)

Perubahan Komposisi Direksi Tahun 2025

Changes to The Composition of The Board of Directors in 2025

Berdasarkan keputusan pemegang saham dalam Rapat Umum Pemegang Saham Tahunan (RUPST) 2025 pada tanggal 20 Juni 2025, Bank melakukan perubahan komposisi Direksi. Perubahan ini menjadi bagian dari upaya Bank untuk memperkuat kepemimpinan, meningkatkan efektivitas manajemen, serta memastikan arah strategis yang selaras dengan tujuan pertumbuhan yang berkelanjutan. Berikut kronologis perubahan komposisi Direksi Bank sepanjang 2025:

Based on shareholder resolutions at the 2025 Annual General Meeting of Shareholders (AGMS) on June 20, 2025, the Bank made changes to the composition of the Board of Directors. This change is part of the Bank's efforts to strengthen leadership, improve management effectiveness, and ensure strategic direction aligned with sustainable growth objectives. The following is a chronology of changes to the composition of the Bank's Board of Directors throughout 2025:

Periode 1 Januari-20 Juni 2025

January 1-June 20, 2025 Period

No	Nama Name	Jabatan Position	Dasar Pengangkatan Legal Basis of Appointment	Masa dan Periode Jabatan Term of Office
1	Oh In Taek	Direktur Utama President Director	Akta Pernyataan Keputusan Rapat Perseroan No. 74 tanggal 13 Februari 2024 Deed of Statement of Company Meeting Resolutions No. 74 dated February 13, 2024	**Periode ke-1** 13 Februari 2024 sampai dengan ditutupnya RUPST tahun 2027. **1st Period** February 13, 2024-until the closing of the 2027 AGMS.
2	Lee Dae Sung	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 11 tanggal 11 Juni 2024 Deed of Statement of Company Meeting Resolutions No. 11 dated June 11, 2024	**Periode ke-2** 11 Juni 2024-20 Juni 2025. **2nd Period** June 11, 2024-June 20, 2025.
3	Maria Cortilia Vera Afianti	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 20 tanggal 3 Juni 2022 Deed of Statement of Company Meeting Resolutions No. 20 dated June 3, 2022	**Periode ke-2** 3 Juni 2022-20 Juni 2025. **2nd Period** June 3, 2022-June 20, 2025.
4	Edwin Rudianto	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 133 tanggal 27 Februari 2023 Deed of Statement of Company Meeting Resolutions No. 133 dated February 27, 2023	**Periode ke-1** 9 Februari 2023 sampai dengan ditutupnya RUPST tahun 2026. **1st Period** February 9, 2023-until the closing of the 2026 AGMS.
5	Alexander Frans Rori	Direktur Kepatuhan Compliance Director	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025 Deed of Statement of Company Meeting Resolutions No. 264 dated June 20, 2025	**Periode ke-3** 20 Juni 2025 paling lama sampai dengan ditutupnya RUPST tahun 2030. **3rd Period** June 20, 2025, at the latest until the conclusion of the 2030 AGMS.

Periode 20 Juni 2025-31 Desember 2025
Period June 20, 2025-December 31, 2025

No	Nama Name	Jabatan Position	Dasar Pengangkatan Legal Basis of Appointment	Masa dan Periode Jabatan Term of Office
1	Oh In Taek	Direktur utama President Director	Akta Pernyataan Keputusan Rapat Perseroan No. 74 tanggal 13 Februari 2024 Deed of Statement of Company Meeting Resolutions No. 74 dated February 13, 2024	**Periode ke-1** 13 Februari 2024 sampai dengan ditutupnya RUPST tahun 2027. **1st Period** February 13, 2024, until the closing of the 2027 AGM
2	Park Jin Je	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025 Deed of Statement of Company Meeting Resolutions No. 264 dated June 20, 2025	**Periode ke-1** 20 Juni 2025 paling lama sampai dengan ditutupnya RUPST tahun 2030. **1st Period** June 20, 2025, at the latest until the conclusion of the 2030 AGMS.
3	Andreas Mikhael Sumual	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025 Deed of Statement of Company Meeting Resolutions No. 264 dated June 20, 2025	**Periode ke-1** 10 September 2025 paling lama sampai dengan ditutupnya RUPST tahun 2030. **1st Period** September 10, 2025, at the latest until the conclusion of the 2030 AGMS.
4	Edwin Rudianto	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 133 tanggal 27 Februari 2023 Deed of Statement of Company Meeting Resolutions No. 133 dated February 27, 2023	**Periode ke-1** 9 Februari 2023 sampai dengan ditutupnya RUPST tahun 2026. **1st Period** February 9, 2023, until the closing of the 2026 AGM.
5	Alexander Frans Rori	Direktur Kepatuhan Compliance Director	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025 Deed of Statement of Company Meeting Resolutions No. 264 dated June 20, 2025	**Periode ke-3** 20 Juni 2025 paling lama sampai dengan ditutupnya RUPST tahun 2030. **3rd Period** June 20, 2025, at the latest until the conclusion of the 2030 AGMS.

Komposisi Direksi Bank telah memenuhi ketentuan POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, POJK No. 37/POJK.03/2017 tentang Pemanfaatan Tenaga Kerja Asing Dan Program Alih Pengetahuan di Sektor Perbankan serta POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Kepatuhan ini menjamin profesionalisme, akuntabilitas, dan tata kelola yang baik, sekaligus mendukung efektivitas pengambilan keputusan dan pencapaian tujuan bisnis Bank.

The composition of the Bank's Board of Directors has complied with the provisions of POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, POJK No. 37/POJK.03/2017 concerning the Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector and POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks. This compliance ensures professionalism, accountability, and good governance, while supporting the effectiveness of decision-making and the achievement of the Bank's business objectives.

Profil Direksi

Profile of The Board of Directors



1 **Oh In Taek**
Direktur Utama
President Director

2 **Alexander Frans Rori**
Direktur Kepatuhan
Director of Compliance

3 **Andreas Mikhael Sumual**
Direktur
Director

4 **Edwin Rudianto**
Direktur
Director

5 **Park Jin Je**
Direktur
Director



Oh In Taek

Direktur Utama
President Director

USIA | AGE
57 tahun
57 years old

KEWARGANEGARAAN | CITIZENSHIP
Korea Selatan
South Korea

DOMISILI | DOMICILE
Jakarta

DASAR PENGANGKATAN

Diangkat sebagai Direktur Utama berdasarkan Akta Keputusan Rapat Perseroan No. 74 tanggal 13 Februari 2024 sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan tahun 2027 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-161/D.03/2023 tanggal 13 Desember 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

Appointed as President Director based on the Deed of Company Meeting Resolution No. 74 dated February 13, 2024 until the closing of the Annual General Meeting of Shareholders in 2027 and has been declared valid and effective as of the date of its stipulation in the Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEPR-161/D.03/2023 dated December 13, 2023 concerning the Results of the Fit and Proper Assessment.

PERIODE MENJABAT

Ke-1 (2024-2027).

TERM OF OFFICE

1st (2024-2027)

RIWAYAT PENDIDIKAN

Bachelor of International Trade dari Jeonbuk National University, Korea Selatan (1994).

EDUCATION

Bachelor of International Trade from Jeonbuk National University, South Korea (1994).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan Jenjang 7.

CERTIFICATION

Level 7 Banking Risk Management Certification.

RIWAYAT JABATAN

- General Manager Head - Uijeongbu Branch IBK Korea (2023);
- General Manager Head - Jamsil Branch IBK Korea (2021-2023);
- General Manager Head of Process Innovation Dept IBK Korea (2020- 2021);
- General Manager Head - Incheonbukhang Branch IBK Korea (2019- 2020);
- General Manager Head - Hanam Gongdan Branch IBK Korea (2018- 2019);
- General Manager Training Course IBK Korea (2017-2018);
- Department Head - Gangdong Gangwon Regional Head Office IBK Korea (2014-2017);
- Department Head Internal Audit IBK Korea (2013-2014); dan
- Senior Manager Branch IBK Hong Kong (2010-2012).

HISTORY OF POSITIONS

- General Manager Head - Uijeongbu Branch IBK Korea (2023);
- General Manager Head - Jamsil Branch IBK Korea (2021-2023);
- General Manager Head of Process Innovation Department, IBK Korea (2020-2021);
- General Manager Head - Incheonbukhang Branch, IBK Korea (2019- 2020);
- General Manager Head - Hanam Gongdan Branch, IBK Korea (2018- 2019);
- General Manager Training Course, IBK Korea (2017-2018);
- Department Head - Gangdong Gangwon Regional Head Office, IBK Korea (2014-2017);
- Department Head of Internal Audit, IBK Korea (2013-2014); and
- Senior Manager of the IBK Hong Kong Branch (2010-2012).

RANGKAP JABATAN

Perseroan:
- Ketua Komite Asset - Liability (ALCO) PT Bank IBK Indonesia Tbk 2024-saat ini;
- Ketua Komite Kredit PT Bank IBK Indonesia Tbk 2024-saat ini;
- Ketua Komite Pengarah Telnologi Informasi PT Bank IBK Indonesia Tbk 2024-saat ini; dan
- Anggota Komite Manajemen Risiko PT Bank IBK Indonesia Tbk 2024-saat ini.

Luar Perseroan:
Tidak memiliki rangkap jabatan di luar Perseroan.

CONCURRENT POSITION

The Company:
- Chairman of the Asset-Liability Committee (ALCO) of PT Bank IBK Indonesia Tbk 2024-present;
- Chairman of the Credit Committee of PT Bank IBK Indonesia Tbk 2024-present;
- Chairman of the Information Technology Steering Committee of PT Bank IBK Indonesia Tbk 2024-present; and
- Member of the Risk Management Committee of PT Bank IBK Indonesia Tbk 2024-present.

Outside the Company:
Does not hold any concurrent positions outside the Company.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliated relationship with other members of the Board of Directors, members of the Board of Commissioners, or with the Controlling and Main Shareholders, either directly or indirectly, down to the individual owners.



Lee Dae Sung*

Direktur Kredit
Director of Credit

USIA | AGE
56 tahun
56 years old

KEWARGANEGARAAN | CITIZENSHIP
Korea Selatan
South Korea

DOMISILI | DOMICILE
Jakarta

DASAR PENGANGKATAN

Diangkat pertama kali sebagai Direktur berdasarkan Akta Pernyataan Keputusan Rapat Perseroan No. 41 tanggal 7 Juni 2021, dan telah dilakukan beberapa kali pengangkatan kembali sampai pada terakhir berdasarkan akta No 11 tanggal 11 Juni 2024 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-39/PB.1/2021 tanggal 28 Mei 2021 tentang hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

First appointed as Director based on Deed of Statement of Company Meeting Resolutions No. 41 dated June 7, 2021, and has been reappointed several times, most recently based on Deed No. 11 dated June 11, 2024, and declared valid and effective as of the date of its stipulation in the Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-39/PB.1/2021 dated May 28, 2021, concerning the results of the Fit and Proper Test.

PERIODE MENJABAT

- Ke-1 (2021-2024); dan
- Ke-2 (2024-2025).

TERM OF OFFICE

- 1st (2021-2024); and
- 2nd (2024-2025).

RIWAYAT PENDIDIKAN

- *Bachelor of Economics* dari Seoul National University, Korea Selatan (1995);
- *Master of Business Administration (MBA) Finance & Strategy* dari Tippie Business School, University of Iowa, Amerika Serikat (2006).

EDUCATION

- Bachelor of Economics from Seoul National University, South Korea (1995);
- Master of Business Administration (MBA) Finance & Strategy from Tippie Business School, University of Iowa, United States (2006).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan Jenjang 7.

CERTIFICATION

Level 7 Banking Risk Management Certification.

RIWAYAT JABATAN

- Global Business Department bertanggung jawab sebagai Head of Global Strategy Team IBK Korea (2019-2021);
- Global Business Department bertanggung jawab sebagai Head of Indonesia Bank M&A TFT IBK Korea (2017-2019);
- Global Business Department bertanggung jawab sebagai Head of Global Expansion Team IBK Korea (2013-2017);
- Chief Deputy General Manager London Branch (UK) IBK Korea (2010-2013); dan
- Investment Banking Department bertanggung jawab sebagai Deputy General Manager IBK Korea (2006-2010).

HISTORY OF POSITIONS

- The Global Business Department was responsible for Head of the Global Strategy Team at IBK Korea (2019-2021);
- The Global Business Department was responsible for Head of Indonesia Bank M&A TFT at IBK Korea (2017-2019);
- The Global Business Department was responsible for Head of the Global Expansion Team at IBK Korea (2013-2017);
- Chief Deputy General Manager of the London Branch (UK) at IBK Korea (2010-2013); and
- The Investment Banking Department was responsible for Deputy General Manager at IBK Korea (2006-2010);.

RANGKAP JABATAN

Perseroan:
- Anggota Komite Kredit PT Bank IBK Indonesia Tbk sejak tahun 2021-Maret 2025; dan
- Anggota Komite Manajemen Risiko PT Bank IBK Indonesia Tbk sejak tahun 2021-Maret 2025.

Luar Perseroan:
Tidak memiliki rangkap jabatan diluar Perseroan.

CONCURRENT POSITION

The Company:
- Member of the Credit Committee of PT Bank IBK Indonesia Tbk since 2021-March 2025; and
- Member of the Risk Management Committee of PT Bank IBK Indonesia Tbk since 2021-March 2025.

Outside the Company:
Does not hold any concurrent positions outside the Company.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliated relationship with other members of the Board of Directors, members of the Board of Commissioners, or with the Controlling and Main Shareholders, either directly or indirectly, down to the individual owners.

*Beliau telah mengundurkan diri dari jabatannya efektif per tanggal 21 Maret 2025 | He has resigned from his position effective March 21, 2025.



Park Jin Je

Direktur Kredit
Director of Credit

USIA | AGE
51 tahun
51 years old

KEWARGANEGARAAN | CITIZENSHIP
Korea Selatan
South Korea

DOMISILI | DOMICILE
Jakarta

DASAR PENGANGKATAN

Diangkat sebagai Direktur berdasarkan Akta Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-42/D.03/2025 tanggal 26 Mei 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

Appointed as Director based on the Deed of Company Meeting Resolution No. 264 dated June 20, 2025 and has been declared valid and effective as of the date of its stipulation in the Copy of the Decision Letter of the Members of the Board of Commissioners of the Financial Services Authority No. KEPR-42/D.03/2025 dated May 26, 2025 concerning the Results of the Fit and Proper Assessment.

PERIODE MENJABAT

Ke-1 (2025 paling lama sampai dengan ditutupnya RUPST tahun 2030).

TERM OF OFFICE

1st (2025 at the latest until the conclusion of the 2030 AGMS).

RIWAYAT PENDIDIKAN

- *Bachelor of Finance and Banking* dari Hallym University Korea (1994);
- *Master of Bachelor Financial Engineering* dari KAIST, Korea (2001).

EDUCATION

- Bachelor of Finance and Banking from Hallym University, Korea (1994);
- Master of Financial Engineering from KAIST, Korea (2001).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan Jenjang 7.

CERTIFICATION

Banking Risk Management Certification Level 7.

RIWAYAT JABATAN

- General Manager IBK Korea Pre-CEO Training Course (2024-2025);
- Chief Deputy General Manager - Bangi - yeok Branch IBK Korea (2022-2024);
- Credit Review Division Head IBK Indonesia (2020-2022);
- Preparatory Committee The IBK Korea (2019-2020);
- Chief Deputy General Manager - Yeouido Branch IBK Korea (2018-2019);
- Deputy General Manager The Private Equity Departement IBK Korea (2014-2018);
- Deputy General Manager of Gangnam Regional Headquarters IBK Korea (2013-2014);
- Deputy General Manager of the Private Equity Departement IBK Korea (2009-2013); dan
- Assistant Manager of Private Equity Fund Department IBK Korea (2007-2009).

HISTORY OF POSITIONS

- General Manager IBK Korea Pre-CEO Training Course (2024-2025);
- Chief Deputy General Manager - Bangi - yeok Branch IBK Korea (2022-2024);
- Credit Review Division Head IBK Indonesia (2020-2022);
- Preparatory Committee of The IBK Korea (2019-2020);
- Chief Deputy General Manager - Yeouido Branch IBK Korea (2018-2019);
- Deputy General Manager of The Private Equity Departement IBK Korea (2014-2018);
- Deputy General Manager of Gangnam Regional Headquarters IBK Korea (2013-2014);
- Deputy General Manager of the Private Equity Department IBK Korea (2009-2013); and
- Assistant Manager of Private Equity Fund Department IBK Korea (2007-2009).

RANGKAP JABATAN

Perseroan:
- Anggota Komite Kredit PT Bank IBK Indonesia sejak tahun 2025;
- Anggota Komite Manajemen Risiko PT Bank IBK Indonesia Tbk sejak tahun 2025; dan
- Anggota Komite Pengarah Telnologi Informasi PT Bank IBK Indonesia Tbk sejak tahun 2025.

Luar Perseroan:
Tidak memiliki rangkap jabatan diluar Perseroan.

CONCURRENT POSITION

The Company:
- Member of the Credit Committee of PT Bank IBK Indonesia since 2025;
- Member of the Risk Management Committee of PT Bank IBK Indonesia Tbk since 2025; and
- Member of the Information Technology Steering Committee of PT Bank IBK Indonesia Tbk since 2025.

Outside the Company:
Does not hold any concurrent positions outside the Company.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliated relationship with other members of the Board of Directors, members of the Board of Commissioners, or with the Controlling and Main Shareholders, either directly or indirectly, down to the individual owners.



Maria Cortilia Vera Afianti*

Direktur Operasional
Director of Operational

USIA | AGE
60 tahun
60 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Tangerang Selatan
South Tangerang

DASAR PENGANGKATAN

Diangkat sebagai Direktur Operasional berdasarkan Akta Pernyataan Keputusan Rapat Perseroan No. 41 tanggal 14 Agustus 2013 dan telah dilakukan beberapa kali pengangkatan kembali sampai pada terakhir berdasarkan akta No 20 tanggal 3 Juni 2022 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-150/D.03/2019 tanggal 14 Agustus 2019 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

Appointed as Operational Director based on the Deed of Statement of Company Meeting Resolutions No. 41 dated August 14, 2013 and has been reappointed several times until the last one based on deed No. 20 dated June 3, 2022 20 dated June 3, 2022 and has been declared valid and effective as of the date of its stipulation in the Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-150/D.03/2019 dated August 14, 2019 concerning the Results of the Fit and Proper Assessment.

PERIODE MENJABAT

- Ke-1 (2019-2022); dan
- Ke-2 (2022-2025).

TERM OF OFFICE

- 1st (2019-2022); and
- 2nd (2022-2025).

RIWAYAT PENDIDIKAN

- Sarjana Ekonomi jurusan Akuntansi dari Universitas Gadjah Mada, Yogyakarta (1991);
- Master di bidang Manajemen Strategis dari Institut Manajemen Prasetiya Mulya, Jakarta (2005).

EDUCATION

- Bachelor of Economics majoring in Accounting from Gadjah Mada University, Yogyakarta (1991);
- Master of Strategic Management from Prasetiya Mulya Institute of Management, Jakarta (2005).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan Jenjang 7.

CERTIFICATION

Banking Risk Management Certification Level 7.

RIWAYAT JABATAN

- Direktur Operasional PT Bank IBK Indonesia Tbk (2019-2025);
- Direktur Pengembangan Bisnis dan Operasional PT Bank Agris Tbk (2013-2019);
- Kepala Divisi Pengembangan Bisnis dan Produk PT Bank Agris Tbk (2013);
- Direktur Operasional PT Dyviacom Intrabumi Tbk (2009-2012);
- Advisor Personal Banking PT Bank Central Asia Tbk, Kantor Pusat (2007-2009);
- Kepala Operasional Cabang Korporasi BCA Sudirman Jakarta (2005-2007);
- Wakil Kepala Kantor Cabang Utama PT Bank Central Asia Tbk, Cabang Daan Mogot, Jakarta (2002-2005);
- Kepala Cabang Pembantu PT Bank Central Asia Tbk, Cabang Kemang, Jakarta (2001); dan
- Management Development Program hingga selanjutnya dipercaya menduduki berbagai penugasan strategis, termasuk membantu proses konversi sistem sebagai Manajer dan Pengawas Sistem Prosedur, serta menjabat sebagai Pemimpin Cabang di Permata Hijau dan Kemang pada PT Bank Central Asia Tbk (1991-2002).

HISTORY OF POSITIONS

- Director of Operations, PT Bank IBK Indonesia Tbk (2019-2025);
- Director of Business Development and Operations, PT Bank Agris Tbk (2013-2019);
- Head of the Business and Product Development Division, PT Bank Agris Tbk (2013);
- Director of Operations, PT Dyviacom Intrabumi Tbk (2009-2012);
- Personal Banking Advisor, PT Bank Central Asia Tbk, Head Office (2007-2009);
- Head of Operations, BCA Sudirman Corporate Branch, Jakarta (2005-2007);
- Deputy Head of the Main Branch, PT Bank Central Asia Tbk, Daan Mogot Branch, Jakarta (2002-2005);
- Assistant Branch Manager, PT Bank Central Asia Tbk, Kemang Branch, Jakarta (2001); and
- Management Development Program, and subsequently entrusted with various strategic assignments, including assisting with the system conversion process as a System Procedure Manager and Supervisor, and serving as Branch Manager in Permata Hijau and Kemang at PT Bank Central Asia Tbk (1991-2002).

RANGKAP JABATAN

Perseroan:
- Anggota Komite Manajemen Risiko PT Bank IBK Indonesia Tbk sejak tahun 2019-2025; dan
- Anggota Komite Pengarah Telnologi Informasi PT Bank IBK Indonesia Tbk sejak tahun 2019-2025.

Luar Perseroan:
Tidak memiliki rangkap jabatan diluar Perseroan.

CONCURRENT POSITION

The Company:
- Member of the Risk Management Committee of PT Bank IBK Indonesia Tbk since 2019-2025; and
- Member of the Information Technology Steering Committee of PT Bank IBK Indonesia Tbk since 2019-2025.

Outside the Company:
Does not hold any concurrent positions outside the Company.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

She has no affiliated relationship with other members of the Board of Directors, members of the Board of Commissioners, or with the Controlling and Main Shareholders, either directly or indirectly, down to the individual owners.

*Beliau telah habis masa jabatannya sebagai Direktur | Her term of office as Director has expired.



Andreas Mikhael Sumual**

Direktur Operasional
Director of Operational

USIA | AGE
53 tahun
53 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Jakarta

DASAR PENGANGKATAN

Diangkat sebagai Direktur berdasarkan Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-141/D.03/2025 tanggal 10 September 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

Appointed as Director based on Deed of Statement of Company Meeting Resolutions No. 264 dated June 20, 2025, and declared valid and effective as of the date of its stipulation in the Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEPR-141/D.03/2025 dated September 10, 2025, concerning the Results of the Fit and Proper Test.

PERIODE MENJABAT

Ke-1 (2025 paling lama sampai dengan ditutupnya RUPST tahun 2030).

TERM OF OFFICE

1st (2025 at the latest until the conclusion of the 2030 AGMS).

RIWAYAT PENDIDIKAN

Sarjana Ekonomi jurusan Manajemen Keuangan dari Universitas Indonesia (1997).

EDUCATION

Bachelor of Economics majoring in Financial Management from the University of Indonesia (1997).

SERTIFIKASI KEAHLIAN

- Sertifikasi Manajemen Risiko Perbankan Jenjang 7; serta
- Sertifikasi Manajemen Risiko Perbankan Jenjang 6.

CERTIFICATION

- Level 7 Banking Risk Management Certification; and
- Level 6 Banking Risk Management Certification.

RIWAYAT JABATAN

- Operation Division Head PT Bank IBK Indonesia Tbk (April-September 2025);
- Anggota Komite Remunerasi dan Nominasi PT Bank IBK Indonesia Tbk sejak (2022-2025)
- HR Division Head PT Bank IBK Indonesia Tbk (2022-2025);
- SVP B, HR Business Partner Smartfren Telecom (Sekarang XL Smart) (2019-2020);
- VP HR Generalist Citibank N.A (2014-2019);
- VP HR Industrial Relation Manager Citibank N.A (2015);
- Deputy VP HR Business Unit Control, VP (PIC) Citibank N.A., Indonesia (2015);
- VP Manager Business Partner Sales & Marketing PT HM Sampoerna Tbk., Indonesia (2011-2014);
- AVP HR Business Partner and Employee Relation Commonwealth Bank, Indonesia (2010-2011);
- Manager HR Business Partner and Industrial Relation Bank Amro (2007-2010);
- Manager Payroll and Compensation Royal Bank of Scotland (d.h. ABN Bank Amro (2004-2006); dan
- Assistant Manager Compensation and Benefit HSBC Indonesia (1997-2004).

HISTORY OF POSITIONS

- Operation Division Head PT Bank IBK Indonesia Tbk (April-September 2025);
- Member of the Remuneration and Nomination Committee of PT Bank IBK Indonesia Tbk (2022-2025)
- HR Division Head PT Bank IBK Indonesia Tbk (2022-2025);
- SVP B, HR Business Partner Smartfren Telecom (Now XL Smart) (2019-2020);
- VP HR Generalist Citibank N.A (2014-2019);
- VP HR Industrial Relations Manager Citibank N.A (2015);
- Deputy VP HR Business Unit Control, VP (PIC) Citibank N.A., Indonesia (2015);
- VP Business Partner Sales & Marketing Manager PT HM Sampoerna Tbk., Indonesia (2011-2014);
- AVP HR Business Partner and Employee Relations Commonwealth Bank, Indonesia (2010-2011);
- Manager HR Business Partner and Industrial Relations Bank Amro (2007-2010);
- Manager Payroll and Compensation Royal Bank of Scotland (formerly ABN Bank Amro (2004-2006); and
- Assistant Manager Compensation and Benefits HSBC Indonesia (1997-2004).

RANGKAP JABATAN

Perseroan:
- Anggota Komite Manajemen Risiko PT Bank IBK Indonesia Tbk sejak tahun 2025-saat ini; dan
- Anggota Komite Pengarah Telnologi Informasi PT Bank IBK Indonesia Tbk sejak tahun 2025-saat ini.

Luar Perseroan:
Tidak memiliki rangkap jabatan diluar Perseroan.

CONCURRENT POSITION

The Company:
- Member of the Risk Management Committee of PT Bank IBK Indonesia Tbk since 2025-present; and
- Member of the Information Technology Steering Committee of PT Bank IBK Indonesia Tbk since 2025-present.

Outside the Company:
Does not hold any concurrent positions outside the Company.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliated relationship with other members of the Board of Directors, members of the Board of Commissioners, or with the Controlling and Main Shareholders, either directly or indirectly, down to the individual owners.

**Beliau bergabung sebagai anggota Direksi efektif per tanggal 15 September 2025 | He joined as a member of the Board of Directors effective September 15, 2025.



Edwin Rudianto

Direktur Bisnis
Director of Business

USIA | AGE
57 tahun
57 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Tangerang Selatan
South Tangerang

DASAR PENGANGKATAN

Diangkat sebagai Direktur berdasarkan Akta Pernyataan Keputusan Rapat Perseroan No. 133 tanggal 27 Februari 2023 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-18/D.03/2023 tanggal 9 Februari 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

Appointed as Director based on Deed of Statement of Company Meeting Resolutions No. 133 dated February 27, 2023, and declared valid and effective as of the date of its stipulation in the Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-18/D.03/2023 dated February 9, 2023, concerning the Results of the Fit and Proper Test.

PERIODE MENJABAT

Ke-1 (2023-2026).

TERM OF OFFICE

1st (2023-2026).

RIWAYAT PENDIDIKAN

- *Bachelor of Business Administration* dari Bloomsburg University of Pennsylvania, Amerika Serikat (1994); dan
- *Master of Business Administration* dari University of Baltimore, Amerika Serikat (1995).

EDUCATION

- Bachelor of Business Administration from Bloomsburg University of Pennsylvania, United States (1994); and
- Master of Business Administration from the University of Baltimore, United States (1995).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan jenjang 7.

CERTIFICATION

Banking Risk Management Certification, Level 7.

RIWAYAT JABATAN

- SVP Kepala Divisi Transaction Banking PT Bank INA Perdana Tbk (2022);
- SVP - Head of Business Banking PT Bank HSBC Indonesia (2017-2021);
- SVP - Head of Business Banking PT Bank Ekonomi Raharja (HSBC Group) (2013-2017);
- SVP - Head of Global Transaction Banking PT Bank Ekonomi Raharja (HSBC Group) (2010-2013);
- SVP - Head of Trade PT Bank Barclays Indonesia (2009-2010);
- SVP - Head of Transaction Banking Product Management & Trade FI PT Bank Danamon Indonesia Tbk (2007-2009); serta
- VP - Head of Middle Office Trade Service PT Bank HSBC Indonesia (2005-2007).

HISTORY OF POSITIONS

- Senior Vice President, Head of Transaction Banking Division, PT Bank INA Perdana Tbk (2022);
- Senior Vice President - Head of Business Banking, PT Bank HSBC Indonesia (2017-2021);
- Senior Vice President - Head of Business Banking, PT Bank Ekonomi Raharja (HSBC Group) (2013-2017);
- Senior Vice President - Head of Global Transaction Banking, PT Bank Ekonomi Raharja (HSBC Group) (2010-2013);
- Senior Vice President - Head of Trade, PT Bank Barclays Indonesia (2009-2010);
- Senior Vice President - Head of Transaction Banking Product Management & Trade FI, PT Bank Danamon Indonesia Tbk (2007-2009); and
- Vice President - Head of Middle Office Trade Service, PT Bank HSBC Indonesia (2005-2007).

RANGKAP JABATAN

Perseroan:
- Anggota Komite Manajemen Risiko PT Bank IBK Indonesia Tbk sejak tahun 2023-saat ini;
- Anggota Komite Pengarah Teknologi Informasi PT Bank IBK Indonesia Tbk sejak tahun 2023-saat ini; dan
- Anggota Komite Asset - Liability (ALCO) PT Bank IBK Indonesia Tbk sejak tahun 2023-saat ini.

Luar Perseroan:
Tidak memiliki rangkap jabatan diluar Perseroan.

CONCURRENT POSITION

The Company:
- Member of the Risk Management Committee of PT Bank IBK Indonesia Tbk since 2023-present;
- Member of the Information Technology Steering Committee of PT Bank IBK Indonesia Tbk since 2023-present; and
- Member of the Asset-Liability Committee (ALCO) of PT Bank IBK Indonesia Tbk since 2023-present.

Outside the Company:
Does not hold any concurrent positions outside the Company.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliated relationship with other members of the Board of Directors, members of the Board of Commissioners, or with the Controlling and Main Shareholders, either directly or indirectly, down to the individual owners.



Alexander Frans Rori

Direktur Kepatuhan
Compliance Director

USIA | AGE
60 tahun
60 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Tangerang Selatan
South Tangerang

DASAR PENGANGKATAN

Diangkat kembali sebagai Direktur Kepatuhan berdasarkan Akta Keputusan Rapat Perseroan No. 43 tanggal 5 September 2019 dan telah dilakukan beberapa kali pengangkatan kembali sampai pada terakhir berdasarkan akta No. 264 tanggal 20 Juni 2025 telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-148/D.03/2019 tanggal 14 Agustus 2019 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

Reappointed as Compliance Director based on the Deed of Company Meeting Resolution No. 43 dated September 5, 2019 and has been reappointed several times until the last based on deed No. 264 dated June 20, 2025 has been declared valid and effective as of the date of stipulation in the Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-148/D.03/2019 dated August 14, 2019 concerning the Results of the Fit and Proper Test.

PERIODE MENJABAT

- Ke-1 (2019-2022);
- Ke-2 (2022-2025); dan
- Ke-3 (2025 paling lama sampai dengan ditutupnya RUPST tahun 2030).

TERM OF OFFICE

- 1st (2019-2022);
- 2nd (2022-2025); and
- 3rd (2025 at the latest until the conclusion of the 2030 AGMS).

RIWAYAT PENDIDIKAN

Sarjana jurusan Manajemen dari Universitas Sam Ratulangi, Manado (1990).

EDUCATION

Bachelor's degree in Management from Sam Ratulangi University, Manado (1990).

SERTIFIKASI KEAHLIAN

- Sertifikasi Manajemen Risiko Perbankan Jenjang 7;
- Sertifikasi Kepatuhan Jenjang 7; dan
- Sertifikasi APU-PPT Jenjang 7.

CERTIFICATION

- Level 7 Banking Risk Management Certification;
- Level 7 Compliance Certification; and
- Level 7 AML-CFT Certification.

RIWAYAT JABATAN

- Direktur Kepatuhan PT Bank Mitraniaga Tbk (2006-2019);
- Staf Khusus Direksi (Pejabat Eksekutif) PT Bank Harfa Kantor Pusat (2005-2006);
- Deputi Direktur Pemasaran dan Kredit (Pejabat Eksekutif) PT Bank Harfa Kantor Pusat (2003-2004);
- Pemimpin Kelompok Pemasaran dan Kredit (Pejabat Eksekutif) PT Bank Harfa Kantor Pusat (1999-2003); dan
- Pemimpin Cabang (Pejabat Eksekutif) PT Bank Harfa Cabang Malang (1998-1999).

HISTORY OF POSITIONS

- Compliance Director of PT Bank Mitraniaga Tbk (2006-2019);
- Special Staff to the Board of Directors (Executive Officer) of PT Bank Harfa Head Office (2005-2006);
- Deputy Director of Marketing and Credit (Executive Officer) of PT Bank Harfa Head Office (2003-2004);
- Marketing and Credit Group Leader (Executive Officer) of PT Bank Harfa Head Office (1999-2003); and
- Branch Manager (Executive Officer) of PT Bank Harfa Malang Branch (1998-1999).

RANGKAP JABATAN

Perseroan:
- Ketua Komite Manajemen Risiko PT Bank IBK Indonesia Tbk sejak tahun 2019-saat ini;
- Anggota Komite Pengarah Telnologi Informasi PT Bank IBK Indonesia Tbk sejak tahun 2019-saat ini; dan
- Anggota Komite Asset - Liability (ALCO) PT Bank IBK Indonesia Tbk sejak tahun 2019-saat ini.

Luar Perseroan:
Tidak memiliki rangkap jabatan di luar Perseroan.

CONCURRENT POSITION

The Company:
- MChairman of the Risk Management Committee of PT Bank IBK Indonesia Tbk since 2019-present;
- Member of the Information Technology Steering Committee of PT Bank IBK Indonesia Tbk since 2019-present; and
- Member of the Asset-Liability Committee (ALCO) of PT Bank IBK Indonesia Tbk since 2019-present.

Outside the Company:
Does not hold any concurrent positions outside the Company.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliated relationship with other members of the Board of Directors, members of the Board of Commissioners, or with the Controlling and Main Shareholders, either directly or indirectly, down to the individual owners.

Perubahan Komposisi Dewan Komisaris Tahun 2025

Changes to The Composition of The Board of Commissioners in 2025

Berdasarkan keputusan pemegang saham dalam RUPST 2025 yang diselenggarakan pada tanggal 20 Juni 2025, komposisi Dewan Komisaris Bank tidak mengalami perubahan sepanjang tahun ini. Dengan susunan Dewan Komisaris saat ini, Bank memastikan bahwa komposisi tersebut telah sesuai dengan POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, serta POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

Based on the shareholders' resolution at the 2025 AGMS held on June 20, 2025, the composition of the Bank's Board of Commissioners remained unchanged throughout the year. With the current composition of the Board of Commissioners, the Bank ensures that the composition complies with OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, as well as OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.

Profil Dewan Komisaris

Profile of The Board of Commissioners



1 Taufik Hakim
Komisaris Utama (Independen)
President Commissioner (Independent)

2 Ko Dae Jin
Komisaris
Commissioner

3 Damal Bayu Utama
Komisaris Independen
Independent Commissioner

4 Joni Swastanto
Komisaris Independen
Independent Commissioner



Taufik Hakim

Komisaris Utama (Independen)
President Commissioner (Independent)

USIA | AGE
61 tahun
61 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Bekasi

DASAR PENGANGKATAN

Diangkat pertama kali sebagai Komisaris Utama (Independen) berdasarkan Akta Pernyataan Keputusan Rapat Perseroan No. 20 tanggal 3 Juni 2022, dan telah dilakukan beberapa kali pengangkatan kembali sampai pada terakhir berdasarkan akta No. 264 tanggal 20 Juni 2025 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-108/D.03/2022 tanggal 7 Juli 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

First appointed as President Commissioner (Independent) based on the Deed of Statement of Company Meeting Resolutions No. 20 dated June 3, 2022, and has been reappointed several times until the last one based on deed No. 264 dated June 20, 2025 and has been declared valid and effective as of the date of stipulation in the Copy of Decision Letter of Members of the Board of Commissioners of the Financial Services Authority No. KEP-108/D.03/2022 dated July 7, 2022 concerning the Results of the Fit and Proper Assessment.

PERIODE MENJABAT

- Ke-1 (2022-2025); dan
- Ke-2 (2025 paling lama sampai dengan ditutupnya RUPST tahun 2030).

TERM OF OFFICE

- 1st (2022-2025); and
- 2nd (2025 at the latest until the conclusion of the 2030 AGMS).

RIWAYAT PENDIDIKAN

Sarjana jurusan Sosial Ekonomi Pertanian dari Institut Pertanian Bogor, Jawa Barat (1989).

EDUCATION

Bachelor's degree in Agricultural Socioeconomics from the Bogor Agricultural Institute, West Java (1989).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan jenjang 7.

CERTIFICATION

Level 7 Banking Risk Management Certification.

RIWAYAT JABATAN

- Anggota Komite Pemantauan Risiko PT Bank Permata Tbk (2018- 2025);
- Komisaris PT Inovasi Finansial Indonesia (2017-2022);
- Direktur Kepatuhan dan Manajemen Risiko PT BPD Banten Tbk (2016 2017);
- Direktur Kepatuhan dan Manajemen Risiko PT Bank Banten Indonesia Tbk d/h Bank Pundi 2013-2016);
- Direktur Standarisasi Lembaga Sertifikasi Profesi Perbankan (LSPP) (2011-2013);
- Direktur Risk Management PT Bank BTPN Tbk (2008-2010);
- Direktur Kepatuhan dan Manajemen Risiko PT Bank BTPN Tbk (2006-2008);
- Direktur Keuangan dan Perencanaan PT Bank BTPN (2005-2006);
- Vice President, Kepala Bagian Risk Management Saham dan Kredit PT Perusahaan Pengelola Aset (PPA) Persero (2004-2005); dan
- Vice President, Kepala Group Sistem Prosedur dan Kepatuhan (SPK) Perbankan dan Manajemen Badan Penyehatan Perbankan (BPPN) (2000-2004).

HISTORY OF POSITIONS

- Member of the Risk Monitoring Committee of PT Bank Permata Tbk (2018-2025);
- Commissioner of PT Inovasi Finansial Indonesia (2017-2022);
- Director of Compliance and Risk Management of PT BPD Banten Tbk (2016-2017);
- Director of Compliance and Risk Management of PT Bank Banten Indonesia Tbk (formerly Bank Pundi 2013-2016);
- Director of Standardization of the Banking Professional Certification Institute (LSPP) (2011-2013);
- Director of Risk Management of PT Bank BTPN Tbk (2008-2010);
- Director of Compliance and Risk Management of PT Bank BTPN Tbk (2006-2008);
- Director of Finance and Planning of PT Bank BTPN (2005-2006);
- Vice President, Head of the Stock and Credit Risk Management Division of PT Perusahaan Pengelola Aset (PPA) Persero (2004-2005); and
- Vice President, Head of the Banking Procedures and Compliance Systems (SPK) Group and Management of the Indonesian Bank Restructuring Agency (IBRA) (2000-2004).

RANGKAP JABATAN

Perseroan:
- Anggota Komite Pemantau Risiko PT Bank IBK Indonesia Tbk sejak tahun 2019-2022;
- Ketua Komite Pemantau Risiko PT Bank IBK Indonesia Tbk sejak tahun 2022-saat ini; dan
- Ketua Komite Remunerasi dan Nominasi Bank IBK Indonesia Tbk sejak tahun 2022-saat ini.

Luar Perseroan:
Tidak memiliki rangkap jabatan diluar Perseroan.

CONCURRENT POSITION

The Company:
- Member of the Risk Monitoring Committee of PT Bank IBK Indonesia Tbk from 2019-2022;
- Chairman of the Risk Monitoring Committee of PT Bank IBK Indonesia Tbk since 2022-present; and
- Chairman of the Remuneration and Nomination Committee of Bank IBK Indonesia Tbk since 2022-present.

Outside the Company:
Does not hold any concurrent positions outside the Company.

PERNYATAAN INDEPENDENSI

Beliau diangkat sebagai Komisaris Utama (Independen) untuk periode kedua sehingga belum memiliki kewajiban untuk menandatangani surat pernyataan independensi sebagaimana dipersyaratkan bagi Komisaris Independen yang telah menjabat selama lebih dari 2 (dua) periode.

STATEMENT OF INDEPENDENCE

He was appointed as the Main Commissioner (Independent) for the second period so he does not yet have the obligation to sign a statement of independence as required for Independent Commissioners who have served for more than 2 (two) periods.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliations with members of the Board of Directors, other members of the Board of Commissioners, or with the Main and Controlling Shareholders, either directly or indirectly up to individual owners



Ko Dae Jin

Komisaris
Commissioner

USIA | AGE
62 tahun
62 years old

KEWARGANEGARAAN | CITIZENSHIP
Korea Selatan
South Korea

DOMISILI | DOMICILE
Korea Selatan
South Korea

DASAR PENGANGKATAN

Diangkat pertama kali sebagai Komisaris berdasarkan Akta No. 23 tanggal 3 September 2024 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-158/D.03/2024 tanggal 5 Desember 2024 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

First appointed as Commissioner based on deed No. 23 dated September 3, 2024 and has been declared valid and effective as of the date of stipulation in the Copy of Decision Letter of Members of the Board of Commissioners of the Financial Services Authority No. KEPR-158/D.03/2024 dated December 5, 2024 concerning the Results of the Fit and Proper Assessment.

PERIODE MENJABAT

Ke-1 (2024-2027).

TERM OF OFFICE

1st (2024-2027).

RIWAYAT PENDIDIKAN

- Sarjana jurusan International Trade dari Mokpo National University, Korea Selatan (1987);
- *Master Business Administration* dari Helsinki School of Economics, Finlandia (2006).

EDUCATION

- Bachelor's degree in International Trade from Mokpo National University, South Korea (1987);
- Master of Business Administration from Helsinki School of Economics, Finland (2006).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan jenjang 6.

CERTIFICATION

Level 6 Banking Risk Management Certification.

RIWAYAT JABATAN

- Management & Business Advisor IBK Korea (2019-2023);
- Management & Business Advisor IBK Korea (Januari-Agustus 2019);
- Head of IBK Economic Research Institute IBK Korea (2016-2019);
- General Manager – Treasury Dept IBK Korea (2015-2016);
- General Manager Hong Kong Branch IBK Korea (2012-2015);
- General Manager – Trading Dept IBK Korea (2009-2012);
- General Manager Yeoksam Jangmi Branch IBK Korea (2007-2009); dan
- Chief Deputy General Manager – Trading Dept IBK Korea (2004-2007).

HISTORY OF POSITIONS

- Management & Business Advisor of IBK Korea (2019-2023);
- Management & Business Advisor of IBK Korea (January-August 2019);
- Head of IBK Economic Research Institute of IBK Korea (2016-2019);
- General Manager – Treasury Department of IBK Korea (2015-2016);
- General Manager, Hong Kong Branch of IBK Korea (2012-2015);
- General Manager – Trading Department of IBK Korea (2009-2012);
- General Manager, Yeoksam Jangmi Branch of IBK Korea (2007-2009); and
- Chief Deputy General Manager – Trading Department of IBK Korea (2004-2007).

RANGKAP JABATAN

Perseroan:
- Anggota Komite Remunerasi dan Nominasi PT Bank IBK Indonesia Tbk sejak tahun 2024-saat ini; dan
- Anggota Komite Pemantau Risiko PT Bank IBK Indonesia Tbk sejak tahun 2024-saat ini.

Luar Perseroan:
Tidak memiliki rangkap jabatan diluar Perseroan.

CONCURRENT POSITION

The Company:
- Member of the Remuneration and Nomination Committee of PT Bank IBK Indonesia Tbk since 2024-present; and
- Member of the Risk Monitoring Committee of PT Bank IBK Indonesia Tbk since 2024-present.

Outside the Company:
Does not hold any concurrent positions outside the Company.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliations with members of the Board of Directors, other members of the Board of Commissioners, or with the Main and Controlling Shareholders, either directly or indirectly up to individual owners



Damal Bayu Utama

Komisaris Independen
Independent Commissioner

USIA | AGE
62 tahun
62 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Bekasi

DASAR PENGANGKATAN

Diangkat pertama kali sebagai Komisaris Independen berdasarkan Akta Pernyataan Keputusan Rapat Perseroan No. 20 tanggal 3 Juni 2022, dan yang mana telah dilakukan beberapa kali pengangkatan kembali dan yang terakhir berdasarkan akta 264 tanggal 20 Juni 2025 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-110/D.03/2022 tanggal 7 Juli 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

First appointed as Commissioner Independent based on the Deed of Statement of Company Meeting Resolutions No. 20 dated June 3, 2022, and has been reappointed several times until the last one based on deed No. 264 dated June 20, 2025 and has been declared valid and effective as of the date of stipulation in the Copy of Decision Letter of Members of the Board of Commissioners of the Financial Services Authority No. KEP-110/D.03/2022 dated July 7, 2022 concerning the Results of the Fit and Proper Assessment.

PERIODE MENJABAT

- Ke-1 (2022-2025); dan
- Ke-2 (2025 paling lama sampai dengan ditutupnya RUPST tahun 2030).

TERM OF OFFICE

- 1st (2022-2025); and
- 2nd (2025 at the latest until the conclusion of the 2030 AGMS).

RIWAYAT PENDIDIKAN

Sarjana Ilmu Sosial dan Politik jurusan Hubungan Internasional dari Universitas Indonesia, Depok (1989).

EDUCATION

Bachelor's Degree in International Relations, Faculty of Social and Political Sciences, Universitas Indonesia, Depok (1989).

SERTIFIKASI KEAHLIAN

- Sertifikasi Manajemen Risiko Perbankan 7;
- Sertifikasi Kepatuhan Jenjang 7; dan
- Sertifikasi APU-PPT Jenjang.

CERTIFICATION

- Level 7 Banking Risk Management Certification;
- Level 7 Compliance Certification;
- AML–CFT Certification.

RIWAYAT JABATAN

- Anggota Komite Audit dan Anggota Komite Pemantau Risiko PT Bank IBK Indonesia Tbk (2021-2022);
- Direktur Kepatuhan Bank MUFG Jakarta (2010-2021); dan
- Direktur Kepatuhan Bank of America N.A Jakarta (2003-2009).

HISTORY OF POSITIONS

- Member of the Audit Committee and Member of the Risk Monitoring Committee of PT Bank IBK Indonesia Tbk (2021-2022);
- Compliance Director of Bank MUFG Jakarta (2010-2021); and
- Compliance Director of Bank of America N.A., Jakarta (2003.2009).

RANGKAP JABATAN

Perseroan:
Ketua Komite Audit PT Bank IBK Indonesia Tbk sejak tahun 2022-saat ini.

Luar Perseroan:
Tidak memiliki rangkap jabatan diluar Perseroan.

CONCURRENT POSITION

The Company:
Chairman of the Audit Committee of PT Bank IBK Indonesia Tbk since 2022-present.

Outside the Company:
Does not hold any concurrent positions outside the Company.

PERNYATAAN INDEPENDENSI

Beliau diangkat sebagai Komisaris Independen untuk periode ke dua sehingga belum memiliki kewajiban untuk menandatangani surat pernyataan independensi sebagaimana yang dipersyaratkan bagi Komisaris Independen yang telah menjabat selama lebih dari 2 (dua) periode.

STATEMENT OF INDEPENDENCE

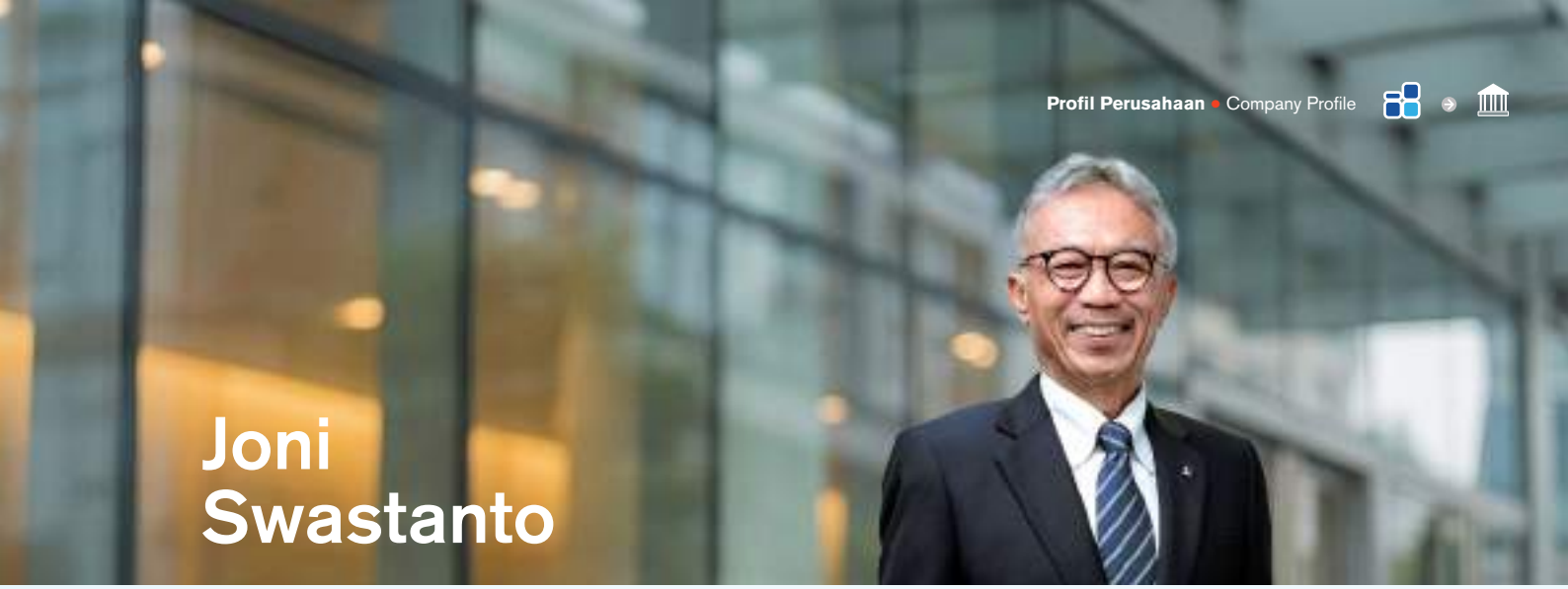
He was appointed as the Main Commissioner (Independent) for the second period so he does not yet have the obligation to sign a statement of independence as required for Independent Commissioners who have served for more than 2 (two) periods.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliations with members of the Board of Directors, other members of the Board of Commissioners, or with the Main and Controlling Shareholders, either directly or indirectly up to individual owners



Joni Swastanto

Komisaris Independen
Independent Commisioner

USIA | AGE
70 tahun
70 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Jakarta Selatan
South Jakarta

DASAR PENGANGKATAN

Diangkat pertama kali sebagai Komisaris Independen berdasarkan Akta Pernyataan Keputusan Rapat Perseroan No. 20 tanggal 3 Juni 2022, dan yang mana telah dilakukan beberapa kali pengangkatan kembali dan yang terakhir berdasarkan akta 264 tanggal 20 Juni 2025 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-109/D.03/2022 tanggal 7 Juli 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan.

BASIS OF APPOINTMENT

First appointed as an Independent Commissioner based on Deed of Statement of Company Meeting Resolutions No. 20 dated June 3, 2022, and has been reappointed several times, most recently based on Deed 264 dated June 20, 2025, and declared valid and effective as of the date of its stipulation in the Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-109/D.03/2022 dated July 7, 2022, concerning the Results of the Fit and Proper Test.

PERIODE MENJABAT

- Ke-1 (2022-2025); dan
- Ke-2 (2025 paling lama sampai dengan ditutupnya RUPST tahun 2030).

TERM OF OFFICE

- 1st (2022-2025); and
- 2nd (2025 at the latest until the conclusion of the 2030 AGMS).

KE-2 (2025-2030).

- Sarjana jurusan Ilmu Ekonomi dari Universitas Gadjah Mada, Yogyakarta (1981);
- *Master* dari Colorado State University, Amerika Serikat (1985); dan
- Doktor jurusan Ilmu Ekonomi dari Universitas Indonesia, Depok (2007).

EDUCATION

- Bachelor's degree in Economics from Gadjah Mada University, Yogyakarta (1981);
- Master's degree from Colorado State University, United States (1985); and
- Doctorate in Economics from the University of Indonesia, Depok (2007).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan Jenjang 6.

CERTIFICATION

Level 6 Banking Risk Management Certification.

RIWAYAT JABATAN

- Komisaris PT Bank Negara Indonesia Tbk (2016-2021);
- Deputi Komisioner Manajemen Strategis 2B Otoritas Jasa Keuangan (2015);
- Deputi Komisioner Manajemen Strategis 1B Otoritas Jasa Keuangan (2015);
- *Advisor* Kelompok Panelis Otoritas Jasa Keuangan (2014-2015);
- Kepala Departemen Perizinan dan Informasi Perbankan Otoritas Jasa Keuangan (2013-2014);
- Kepala Departemen Penelitian dan Pengembangan Perbankan Otoritas Jasa Keuangan (2013);
- Kepala Cabang Semarang Bank Indonesia (2011-2013);
- Kepala Departemen Perizinan dan Informasi Perbankan DPIP) Bank Indonesia (2008-2011);
- Kepala Departemen Pengawasan Perbankan 3 Bank Indonesia (2008); dan
- Deputi Direktur Departemen Pengawasan Perbankan 3 Bank Indonesia (2006-2008).

HISTORY OF POSITIONS

- Commissioner of PT Bank Negara Indonesia Tbk (2016-2021);
- Deputy Commissioner for Strategic Management 2B, Financial Services Authority (2015);
- Deputy Commissioner for Strategic Management 1B, Financial Services Authority (2015);
- Advisor to the Panelist Group of Financial Services Authority (2014-2015);
- Head of the Banking Licensing and Information Department, Financial Services Authority (2013-2014);
- Head of the Banking Research and Development Department, Financial Services Authority (2013);
- Head of the Semarang Branch of Bank Indonesia (2011-2013);
- Head of the Banking Licensing and Information Department (DPIP) of Bank Indonesia (2008-2011);
- Head of the Banking Supervision Department 3, Bank Indonesia (2008); and
- Deputy Director of the Banking Supervision Department 3, Bank Indonesia (2006-2008).

RANGKAP JABATAN

Perseroan:
- Anggota Komite Pemantau Risiko PT Bank IBK Indonesia Tbk sejak tahun 2022-saat ini; dan
- Anggota Komite Audit PT Bank IBK Indonesia Tbk sejak tahun 2024-saat ini.

Luar Perseroan:
Tidak memiliki rangkap jabatan diluar Perseroan

CONCURRENT POSITION

The Company:
- Member of the Risk Monitoring Committee of PT Bank IBK Indonesia Tbk since 2022-present; and
- Member of the Audit Committee of PT Bank IBK Indonesia Tbk since 2024-present.

Outside the Company:
Does not hold any concurrent positions outside the Company.

PERNYATAAN INDEPENDENSI

Beliau diangkat sebagai Komisaris Independen untuk periode kedua sehingga belum memiliki kewajiban untuk menandatangani surat pernyataan independensi sebagaimana yang dipersyaratkan bagi Komisaris Independen yang telah menjabat selama lebih dari 2 (dua) periode.

STATEMENT OF INDEPENDENCE

He was appointed as an Independent Commissioner for the second term so he does not yet have the obligation to sign a statement of independence as required for Independent Commissioners who have served for more than 2 (two) terms.

HUBUNGAN AFILIASI

Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He has no affiliations with members of the Board of Directors, other members of the Board of Commissioners, or with the Main and Controlling Shareholders, either directly or indirectly up to individual owners

Profil Singkat Pejabat Senior

Brief Profiles of Senior Officers

Berikut ini adalah daftar Pejabat Eksekutif Bank per tanggal 31 Desember 2025:

The following is a list of the Bank's Executive Officers as of December 31, 2025:

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
1.	Krisna Budi Sulistiyanto	Kepala Divisi Kepatuhan Head of Compliance Division	Warga Negara Indonesia, Usia 52 Tahun, Domisili di Tangerang Selatan. Memperoleh gelar sarjana dari Akademi Keuangan dan Perbankan (AUB) Surakarta (1955). Beliau memulai karirnya di PT Bank Mitraniaga dengan jabatan Staff Accounting (1996-2005). Staff Kredit Reporting PT Bank Harda Internasional (2005-2006). Compliance-AML-Planning & Budgeting PT Bank Mitraniaga (2006-2012). Kepala Operasional KCP Salemba PT Bank Mitraniaga Tbk (2012-2013). Kepala Bagian Kepatuhan dan APU-PPT PT Bank Mitraniaga (2013-2019). Kepala Bagian AML CFT PT Bank IBK Indonesia Tbk (2019-2024). Kemudian diangkat menjadi Kepala Divisi Kepatuhan sejak 2024 berdasarkan Surat Keputusan Direksi No. 014/HRD/SK/VI/24 tanggal 04 April 2024 tentang Penetapan Jabatan. He earned a bachelor's degree from the Surakarta Academy of Finance and Banking (AUB) in 1955. He began his career at PT Bank Mitraniaga as an Accounting Staff (1996-2005). He then served as a Credit Reporting Staff at PT Bank Harda Internasional (2005-2006). He also served as Compliance, AML, Planning & Budgeting Officer at PT Bank Mitraniaga (2006-2012). He then served as Head of Operations at the Salemba Branch Office of PT Bank Mitraniaga Tbk (2012-2013). He then served as Head of Compliance and AML-PPT at PT Bank Mitraniaga Tbk (2013-2019). He then served as Head of the AML CFT Division at PT Bank IBK Indonesia Tbk (2019-2024). He was then appointed as Head of the Compliance Division in 2024 based on Board of Directors Decree No. 014/HRD/SK/VI/24 dated April 4, 2024, concerning Position Determination.
2.	Hendrikus Alexander Siwy	Kepala Divisi IT Operation Head of IT Operation Division	Warga Negara Indonesia, Usia 55 Tahun, Domisili di Bogor. Memperoleh gelar sarjana dari Akademi Keuangan Perbankan (LPI) (1992). Beliau memulai karirnya di PT Bank eksekutif Internasional Tbk dengan jabatan Administrasi Kredit Staff (1992-1995). Kepala Seksi Administrasi Kredit PT Bank eksekutif Internasional Tbk (1995-1997). Kepala Bagian Administrasi Kredit PT Bank eksekutif Internasional Tbk (1997-2004). Kepala Bagian IT PT Bank eksekutif Internasional Tbk (2004-2010). Kepala Bagian IT PT Bank Pundi Indonesia Tbk (2010-2012). Kepala Bagian Elektronik Banking PT Bank Pundi Indonesia Tbk (2012-2019). Kepala Divisi IT PT Bank Banten Tbk (2019). Kepala Bagian IT Strategik dan Perencanaan Bank Mandiri Taspen (2019-2020). Kemudian diangkat menjadi Kepala Divisi IT Operation sejak 2020 berdasarkan Surat Keputusan Direksi No. 003/HRD/SK/XI/20 tanggal 2 November 2020 tentang penetapan jabatan.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
			Indonesian citizen, 55 years old, domiciled in Bogor. He earned a bachelor's degree from the Banking Finance Academy (LPI) in 1992. He began his career at PT Bank Eksekutif Internasional Tbk as a Credit Administration Staff (1992-1995). He then served as Head of the Credit Administration Section at PT Bank Eksekutif Internasional Tbk (1995-1997). He then served as Head of the Credit Administration Section at PT Bank Eksekutif Internasional Tbk (1997-2004). He then served as Head of the IT Division at PT Bank Eksekutif Internasional Tbk (2004-2010). He then served as Head of the IT Operations Division at PT Bank Eksekutif Internasional Tbk (2010-2012). He then served as Head of the Electronic Banking Division at PT Bank Pundi Indonesia Tbk (2012-2019). He then served as Head of the IT Strategic and Planning Division at Bank Mandiri Taspen (2019-2020). He was then appointed as Head of the IT Operations Division in 2020 based on Board of Directors' Decree No. 003/HRD/SK/XI/20 dated November 2, 2020 concerning the determination of positions.
3.	Handry Husein	Kepala Divisi Syndication & Wholesale Banking Head of Syndication & Wholesale Banking Division.	Warga Negara Indonesia, Usia 53 Tahun, Domisili di Jakarta. Memperoleh Gelar Magister dari Fakultas Keuangan, STIE Labora Jakarta (2004). Beliau memulai karirnya di Bank Kesawan Jakarta dengan jabatan Kepala Urusan Kredit dan Marketing (2004-2005). GM Credit, Treasury & Corporate Secretary PT Bank Mitraniaga Tbk Jakarta (2014-2019). Strategic Planning Division Head PT Bank IBK Indonesia Tbk, Jakarta (2019-2020). PJS Credit Planning Division Head PT Bank IBK Indonesia, Jakarta (2020-2021). Credit and Strategic Planning Division Head PT Bank IBK Indonesia Tbk, Jakarta (Agustus 2021-Desember 2021). Corporate Banking I Division Head PT Bank IBK Indonesia Tbk, Jakarta (Desember 2021-Februari 2023). Corporate Banking II Division Head PT Bank IBK Indonesia Tbk, Jakarta (Februari 2023-Januari 2025). Syndication & Wholesale Banking Division Head, PT Bank IBK Indonesia Tbk (Januari 2025-sekarang). Kemudian diangkat menjadi Syndication & Wholesale Banking Division Head melalui Surat Keputusan Direksi No. 046/HRD/SK/I/25 tanggal 21 Janunari 2025. Indonesian citizen, 53 years old, domiciled in Jakarta. He earned a Master's degree from the Faculty of Finance, STIE Labora Jakarta (2004). He began his career at Bank Kesawan Jakarta as Head of Credit and Marketing Affairs (2004-2005). He served as General Manager of Credit, Treasury & Corporate Secretary at PT Bank Mitraniaga Tbk Jakarta (2014-2019). He served as Strategic Planning Division Head at PT Bank IBK Indonesia Tbk, Jakarta (2019-2020). He served as Acting Credit Planning Division Head at PT Bank IBK Indonesia, Jakarta (2020-2021). He served as Credit and Strategic Planning Division Head at PT Bank IBK Indonesia Tbk, Jakarta (August 2021-December 2021). He served as Corporate Banking I Division Head at PT Bank IBK Indonesia Tbk, Jakarta (December 2021-February 2023). Corporate Banking II Division Head of PT Bank IBK Indonesia Tbk, Jakarta (February 2023-January 2025). Syndication & Wholesale Banking Division Head of PT Bank IBK Indonesia Tbk (January 2025-present). Then appointed as Syndication & Wholesale Banking Division Head through Directors' Decree No. 046/HRD/SK/I/25 dated January 21, 2025.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
4.	Robert Olof	Kepala Divisi Manajemen Risiko Head of Risk Management Division	Warga Negara Indonesia, Usia 51 Tahun, Domisili di Jakarta. Memperoleh gelar Magister Manajemen konsentrasi Manajemen Risiko Perbankan Universitas Indonesia, Jakarta (2007). Beliau memulai karirnya di PT Bank Eksekutif Internasional Tbk dengan jabatan Risk Management Manager (2006-2010). Business Risk Department Head PT Bank Pundi Indonesia Tbk (2010-2015). Financial Risk Assistant Manager PT Great Eastern Life Indonesia (2015-2021). Kemudian diangkat menjadi Kepala Divisi Manajemen Risiko sejak 2022, berdasarkan surat Keputusan Direksi No. 014/HRD/SK/III/22 tanggal 1 April 2022 tentang Penetapan Jabatan. Indonesian citizen, 51 years old, domiciled in Jakarta. He earned a Master of Management degree in Banking Risk Management from the University of Indonesia, Jakarta (2007). He began his career at PT Bank Eksekutif Internasional Tbk as Risk Management Manager (2006-2010). He then served as Business Risk Department Head at PT Bank Pundi Indonesia Tbk (2010-2015). He then served as Financial Risk Assistant Manager at PT Great Eastern Life Indonesia (2015-2021). He was then appointed Head of the Risk Management Division in 2022, based on Board of Directors Decree No. 014/HRD/SK/III/22 dated April 1, 2022, concerning Position Determination.
5.	B. Ronald Aris	Kepala Divisi Credit Support Head of Credit Support Division	Warga negara Indonesia, 49 Tahun, Domisili di Bogor. Memperoleh gelar Sarjana Ilmu Sosial dan Ilmu Politik dari Universitas Katholik Parahyangan (1999), Beliau memulai karirnya sebagai Appraisal Staff PT Bank Ekonomi Raharja (2000-2006), Appraisal Supervisor PT Bank Ekonomi Raharja (2006-2009), Assitant Manager Planning, Control and Monitoring PT Bank Ekonomi Raharja (2009-2010), Manager Legal Operation PT Bank HSBC Indonesia (dh Bank Ekonomi Raharja (2010-2012), Manager Centralized Doc Review Function PT Bank UOB Indonesia (2013-2014), Manager Centralized Doc Review Function PT Bank UOB Indonesia (2013-2014), Credit Support Dept Head PT Bank Agris (2014-2015), Operation Division Head PT Bank Agris (2015-2019), Operation Division Head PT Bank IBK Indonesia (2020-2022). Kemudian diangkat menjadi Credit Support Division Head PT Bank IBK Indonesia (2022-2025), berdasarkan Surat Keputusan Direksi No. 021/HRD/SK/X/22 tanggal 14 Oktober 2022 perihal Penetapan Jabatan Indonesian citizen, 49 years old, residing in Bogor. He earned a Bachelor's degree in Social and Political Sciences from Parahyangan Catholic University (1999). He started his career as Appraisal Staff PT Bank Ekonomi Raharja (2000-2006), Appraisal Supervisor PT Bank Ekonomi Raharja (2006-2009), Assistant Manager Planning, Control and Monitoring PT Bank Ekonomi Raharja (2009-2010), Manager Legal Operation PT Bank HSBC Indonesia (dh Bank Ekonomi Raharja (2010-2012), Manager Centralized Doc Review Function PT Bank UOB Indonesia (2013-2014), Manager Centralized Doc Review Function PT Bank UOB Indonesia (2013-2014), Credit Support Dept Head PT Bank Agris (2014-2015), Operation Division Head PT Bank Agris (2015-2019), Operation Division Head PT Bank IBK Indonesia (2020-2022). Then appointed as Credit Support Division Head PT Bank IBK Indonesia (2022-2025), based on the Decree of the Board of Directors No. 021/HRD/SK/X/22 dated October 14, 2022 concerning the Determination of Positions

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
6	Ruth Damayanti Sianturi	Pjs. Kepala Divisi Human Resources Acting Head of Human Resources Division	Warga Negara Indonesia, 38 Tahun, Domisili di Cinere - Depok (Jawa Barat). Memperoleh gelar Sarjana pada jurusan Psikologi dari Universitas Pendidikan Indonesia, Bandung (2010) dan mendapatkan gelar sertifikasi profesional Certified Human Resource Professional (CHRP) dari Universitas Atmajaya, (2015). Beliau memulai karirnya sebagai Training Specialist, PT BCA Multifinance (2010-2012), Learning & Development Specialist, PT Wom Finance (2012-2013); HR Department Head, PT Bank Agris (2013-2019) kemudian diangkat menjadi HR Department Head PT Bank IBK Indonesia (2019-2025) berdasarkan surat Keputusan Direksi Bank No. 013/HRD/SK/IV/25 tanggal 17 April 2025 tentang Penetapan Jabatan. Indonesian citizen, 38 years old, domiciled in Cinere, Depok (West Java). She earned a Bachelor's degree in Psychology from the Indonesian University of Education, Bandung (2010) and a Certified Human Resource Professional (CHRP) professional certification from Atmajaya University (2015). She began her career as a Training Specialist at PT BCA Multifinance (2010-2012), Learning & Development Specialist at PT Wom Finance (2012-2013), and HR Department Head at PT Bank Agris (2013-2019) she was then appointed HR Department Head at PT Bank IBK Indonesia (2019-2025) based on Bank Board of Directors' Decree No. 013/HRD/SK/IV/25 dated April 17, 2025. Regarding the Appointment of Position.
7	Yustika Rusnanda	Kepala Divisi Operasional / ALT Kepala Divisi GA & Budget Head of Operations Division / ALT Head of GA & Budget Division	Warga Negara Indonesia, 40 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana Pertanian dari Institut Pertanian Bogor (2007), dan Magister Manajemen dan Bisnis dari Universitas Pelita Harapan (2025), Beliau memulai karirnya sebagai Head Teller Bank Woori Indonesia (2008-2010), Operasional Supervisor (SKN, RTGS, Remittance) Staff Bank Woori Indonesia (2010-2015), Kepala Unit Remittance dan Domestik Payment Bank Woori Saudara (2015-2019), Kepala Departemen Operasional & E-Channel Support Bank Woori Saudara (2019-2023), dan Kepala Divisi Operasional Bank IBK Indonesia (2024-2025). Kemudian beliau diangkat menjadi Kepala Divisi GA & Budget Bank IBK Indonesia (2025-sekarang) berdasarkan Keputusan Direksi No. 039/HRD/SK/IX/25 tanggal 29 September 2025 tentang Penetapan Jabatan. Indonesian citizen, 40 years old, domiciled in Jakarta. He earned a Bachelor's degree in Agriculture from the Bogor Agricultural Institute (2007) and a Master's degree in Management and Business from Pelita Harapan University (2025). He began his career as Head Teller at Bank Woori Indonesia (2008-2010), Operations Supervisor (SKN, RTGS, Remittance) at Bank Woori Indonesia (2010-2015), Head of the Remittance and Domestic Payment Unit at Bank Woori Saudara (2015-2019), Head of the Operations & E-Channel Support Department at Bank Woori Saudara (2019-2023), and Head of the Operations Division at Bank IBK Indonesia (2024-2025). He was subsequently appointed Head of the GA & Budget Division at Bank IBK Indonesia (2025-present) based on Board of Directors Decree No. 039/HRD/SK/IX/25 dated September 29, 2025, concerning Position Appointment.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
8	Yuda Adrian	Kepala Divisi Retail Banking & Sales Distribution Head of Retail Banking & Sales Distribution Division	Warga negara Indonesia, 45 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana Ekonomi dari Universitas Pasundan, Bandung (2004). Beliau memulai karirnya sebagai Sales Manager PT Bank Danamon (2006-2009), People Development PT Bank Mega Syariah (2009-2012), Product & Promotion Dept Head PT Bank Woori Saudara Indonesia 1906 Tbk (2012-2016), Branch Manager PT Bank Woori Saudara Indonesia 1906 Tbk (2016-2019) dan Product & Promotion Head PT Bank Woori Saudara Indonesia 1906 Tbk (2019-2022). Kemudian beliau diangkat menjadi Kepala Divisi Retail Banking & Sales Distribution berdasarkan Surat Keputusan Direksi No. 016/HRD/SK/I/23 tanggal 11 Januari 2023 tentang Penetapan Jabatan. Indonesian citizen, 45 years old, domiciled in Jakarta. He earned a Bachelor of Economics degree from Pasundan University, Bandung (2004). He began his career as Sales Manager at PT Bank Danamon (2006-2009), People Development at PT Bank Mega Syariah (2009-2012), Product & Promotion Department Head at PT Bank Woori Saudara Indonesia 1906 Tbk (2012-2016), Branch Manager at PT Bank Woori Saudara Indonesia 1906 Tbk (2016-2019), and Product & Promotion Head at PT Bank Woori Saudara Indonesia 1906 Tbk (2019-2022). He was then appointed Head of the Retail Banking & Sales Distribution Division based on Board of Directors Decree No. 016/HRD/SK/I/23 dated January 11, 2023, concerning Position Appointment.
9	Probo Abhirama	Kepala Divisi SME & Corporate Banking Head of SME & Corporate Banking Division	Warga negara Indonesia, 44 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana Akuntansi dari Universitas Trisakti, Jakarta (2003). Beliau memulai karirnya sebagai Management Training Officer Program Bank Panin (2003-2004), Relationship Manager Bank Panin (2004-2010), Senior Relationship Manager Bank Permata (2010-2011), Senior Relationship Manager Bank UOBI (2011-2014), team Leader Bank Ekonomi(2014-2017), Business Manager Bank HSBC Indonesia (2017-2023), Department Head Corporate Banking Bank IBK Indonesia (2023-2024) Kemudian diangkat menjadi Kepala Divisi SME & Corporate Banking berdasarkan surat penetapan jabatan Keputusan Bank No. 012/HRD/SK/VI/25 tanggal 30 Juni 2025 tentang penetapan jabatan. Indonesian citizen, 44 years old, domiciled in Jakarta. He earned a Bachelor of Accounting degree from Trisakti University, Jakarta (2003). He began his career as a Management Training Officer for the Panin Bank Program (2003-2004), Relationship Manager for Panin Bank (2004-2010), Senior Relationship Manager for Permata Bank (2010-2011), Senior Relationship Manager for UOBI Bank (2011-2014), Team Leader for Bank Ekonomi (2014-2017), Business Manager for HSBC Indonesia Bank (2017-2023), and Department Head for Corporate Banking at IBK Indonesia Bank (2023-2024). He was then appointed Head of the SME & Corporate Banking Division based on Bank Decision No. 012/HRD/SK/VI/25 dated June 30, 2025, concerning position determination.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
10	Anak Agung Ananda Krishna	Kepala Divisi Treasury Head of Treasury Division	Warga Negara Indonesia, 44 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana Manajemen dari Fakultas Ekonomi, Universitas Padjadjaran (2005) dan gelar S2 M.B.A dari School of Business Management, ITB (2015). Beliau memulai karirnya sebagai Staff MUFG (2005), Global Market Dealer, PT Bank Rakyat Indonesia (BRI) (2006-2011), Dealer Indonesia Eximbank (2011-2014), Chief Dealer Indonesia Eximbank (2014-2021), kemudian diangkat menjadi kepala Divisi Treasury, berdasarkan surat Keputusan Direksi Bank No. 016/HRD/SK/III/22 tanggal 22 Maret 2022 tentang Penetapan Jabatan. Indonesian citizen, 44 years old, domiciled in Jakarta. He earned a Bachelor's degree in Management from the Faculty of Economics, Padjadjaran University (2005) and an MBA from the School of Business Management. ITB (2015). He began his career as a staff member at MUFG (2005), a Global Market Dealer at PT Bank Rakyat Indonesia (BRI) (2006-2011), a Dealer at Indonesia Eximbank (2011-2014), and Chief Dealer at Indonesia Eximbank (2014-2021). He was then appointed Head of the Treasury Division based on Bank Directors' Decree No. 016/HRD/SK/III/22 dated March 22, 2022, concerning Position Determination.
11	Wawan Kurniawan	Branch Manager KC Bandung Branch Manager, Bandung Branch Office	Warga negara Indonesia, 45 Tahun, Domisili di Bandung. Memperoleh gelar Sarjana Ekonomi dari Universitas Maranatha, Bandung (2003). Beliau memulai karirnya sebagai Admin Kredit PT Bank Bumi Arta (2005-2007), Marketing Officer PT Bank Bumi Arta (2007-2008), Head Desk/Team Leader PT Bank Maspion (2009-2011), Team Leader PT Hana Bank (2011-2012), Sub Branch Manager PT Bank Artos (2012-2014), Marketing Manager PT Bank Mayora (2014-2019), Branch Manager KC Kopo PT Bank Index Selindo (2019-2025). Kemudian diangkat sebagai Branch Manager Kantor Cabang Bandung berdasarkan surat keputusan Direksi No. 090/HRD/SK/I/25 tanggal 24 Januari 2025 tentang Penetapan Jabatan. Indonesian citizen, 45 years old, domiciled in Bandung. He earned a Bachelor of Economics degree from Maranatha University, Bandung (2003). He began his career as a Credit Administrator at PT Bank Bumi Arta (2005-2007), Marketing Officer at PT Bank Bumi Arta (2007-2008), Head Desk/Team Leader at PT Bank Maspion (2009-2011), Team Leader at PT Hana Bank (2011-2012), Sub-Branch Manager at PT Bank Artos (2012-2014), Marketing Manager at PT Bank Mayora (2014-2019), and Branch Manager at the Kopo Branch Office of PT Bank Index Selindo (2019-2025). He was then appointed Branch Manager of the Bandung Branch based on Directors' Decree No. 090/HRD/SK/I/25 dated January 24, 2025, concerning Position Determination.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
12	Herning Setiawati	Branch Manager KC Bali Branch Manager, Bali Branch Office	Warga Negara Indonesia, 47 Tahun, Domisili di Denpasar Bali. Memperoleh gelar Magister Ekonomi dari Universitas Udayana, Bali (2017). Beliau memulai karirnya sebagai Sales Officer di PT Bank ICB Bumiputera (2010-2011), Unit Manager di PT Bank ICB Bumiputera (2011-2012), Cluster Manager Microbanking di PT Bank ICB Bumiputera (2012-2014), Sub Branch Manager di PT Bank ICB Bumiputera (2014-2017), Sub Branch Manager di PT Bank MNC Internasional (2017-2021), Branch Manager di PT MNC Internasional (2021-2022), kemudian diangkat menjadi Branch Manager Kantor Cabang Bali, berdasarkan surat keputusan Direksi No. 016/HRD/SK/I/24 tanggal 2 Januari 2024 tentang Penetapan Jabatan. Indonesian citizen, 47 years old, domiciled in Denpasar, Bali. He earned a Master's degree in Economics from Udayana University, Bali (2017). He began his career as a Sales Officer at PT Bank ICB Bumiputera (2010-2011), Unit Manager at PT Bank ICB Bumiputera (2011-2012), Cluster Manager of Microbanking at PT Bank ICB Bumiputera (2012-2014), Sub-Branch Manager at PT Bank ICB Bumiputera (2014-2017), Sub-Branch Manager at PT Bank MNC Internasional (2017-2021), Branch Manager at PT MNC Internasional (2021-2022). He was then appointed Branch Manager of the Bali Branch Office, based on Directors' Decree No. 016/HRD/SK/I/24 dated January 2, 2024, concerning Position Determination.
13	Winarjo	Branch Manager KC Medan Branch Manager, Medan Branch Office	Warga Negara Indonesia, 39 Tahun, Domisili di Medan. Memperoleh gelar Sarjana Information Technology dari Preston University, Medan (2008). Beliau memulai karirnya sebagai Marketing di PT. Bursa Properti (2004-2006); Marketing Funding di Bank HSBC (2006-2007); Marketing Funding di Bank DBS (2007-2009); Marketing Lending di Bank DBS (2009-2012); Marketing Lending di Bank ICBC (2012-2013); Marketing Lending di Bank Agris (2013-2017); Marketing Lending Head di Bank Agris/Bank IBK Indonesia (2017-2025), kemudian diangkat menjadi Branch Manager Kantor Cabang Medan Palang Merah, berdasarkan surat Keputusan Direksi No. 017/HRD/SK/IX/25 tertanggal 11 September 2025 tentang Penetapan Jabatan. Indonesian citizen, 39 years old, domiciled in Medan. He earned a Bachelor's degree in Information Technology from Preston University, Medan (2008). He began his career as a Marketer at PT. Bursa Properti (2004-2006); Marketing Funding at HSBC Bank (2006-2007); Marketing Funding at DBS Bank (2007-2009); Marketing Lending at DBS Bank (2009-2012); Marketing Lending at ICBC Bank (2012-2013); Marketing Lending at Bank Agris (2013-2017); Marketing Lending Head at Bank Agris/Bank IBK Indonesia (2017-2025). He was then appointed Branch Manager of the Medan Red Cross Branch Office, based on Directors' Decree No. 017/HRD/SK/IX/25 dated September 11, 2025, concerning Position Determination.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
14	Kardi Suhardi	Branch Manager KC Pekanbaru Branch Manager, Pekanbaru Branch Office	Warga Negara Indonesia, 37 Tahun, Domisili di Pekanbaru. Memperoleh gelar Sarjana Teknologi Informatika dari STIKOM Pelita Indonesia (2013). Beliau memulai karirnya sebagai Relationship Manager Bank UOB Indonesia (2006-2013), Relationship Manager Bank OCBC NISP (2013-2014), Marketing Lending PT Bank IBK Indonesia Tbk (2014-2019), Marketing Lending Head PT Bank IBK Indonesia Tbk (2019-2025), kemudian diangkat menjadi Branch Manager Kantor Cabang Pekanbaru, berdasarkan berdasarkan Surat Keputusan Direksi Bank No. 018/HRD/SK/V/25 tanggal 23 Mei 2025 tentang Penetapan Jabatan. Indonesian citizen, 37 years old, domiciled in Pekanbaru. He earned a Bachelor's degree in Information Technology from STIKOM Pelita Indonesia (2013). He began his career as a Relationship Manager at Bank UOB Indonesia (2006-2013), Relationship Manager at Bank OCBC NISP (2013-2014), Marketing Lending at PT Bank IBK Indonesia Tbk (2014-2019), Marketing Lending Head at PT Bank IBK Indonesia Tbk (2019-2025). He was then appointed Branch Manager of the Pekanbaru Branch Office, based on Bank Directors' Decree No. 018/HRD/SK/V/25 dated May 23, 2025, concerning Position Determination.
15	Lita	Branch Manager KC Pontianak Branch Manager, Pontianak Branch Office	Warga Negara Indonesia, 38 Tahun, Domisili di Pontianak. Memperoleh gelar Sarjana Manajemen dari Universitas Widya Dharma Pontianak (2010). Beliau memulai karirnya sebagai Staff Accounting PD Surya Jaya (2006-2008), Head Finance PT Pelayaran Mahakarya Utama (2008-2010), SME Manager PT Bank Maybank Indonesia Tbk (2010-2024), Lending Head PT Bank IBK Indonesia Tbk (2024), kemudian diangkat menjadi PJS Branch Manager Kantor Cabang Pontianak berdasarkan surat Keputusan Direksi No. 020/HRD/SK/XI/24 tanggal 13 November 2024 tentang Penetapan Jabatan. Indonesian citizen, 38 years old, domiciled in Pontianak. He earned a Bachelor's degree in Management from Widya Dharma University, Pontianak (2010). He started his career as an Accounting Staff at PD Surya Jaya (2006-2008), Head of Finance at PT Pelayaran Mahakarya Utama (2008-2010), SME Manager at PT Bank Maybank Indonesia Tbk (2010-2024), Lending Head at PT Bank IBK Indonesia Tbk (2024), then was appointed as PJS Branch Manager of Pontianak Branch Office based on the Directors' Decree No. 020/HRD/SK/XI/24 dated November 13, 2024 concerning Position Determination.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
16	Suryo Utomo	Branch Manager KC Solo Branch Manager, Solo Branch Office	Warga Negara Indonesia, 38 Tahun, Domisili di Solo. Memperoleh gelar Sarjana Ekonomi dari Universitas Muhammadiyah Yogyakarta, DIY (2009) dan Magister Manajemen dari Indonesia Banking School, Jakarta (2018). Beliau memulai karirnya sebagai Account Officer SME & Commercial loan di BRI (2009-2016), Senior Relationship Manager Commercial loan di Bank Muamalat Indonesia (2016-2017), Credit Reviewer di Bank Agris (2017-2019), Credit Reviewer di Bank IBK Indonesia (2019-2022), kemudian diangkat menjadi Branch Manager Kantor Cabang Solo berdasarkan Surat Keputusan Direksi No. 011/HRD/SK/VII/22 tanggal 19 Juli 2022 tentang Penetapan Jabatan. Indonesian citizen, 38 years old, domiciled in Solo. He earned a Bachelor's degree in Economics from Muhammadiyah University of Yogyakarta, Yogyakarta (2009) and a Master's degree in Management from the Indonesia Banking School, Jakarta (2018). He began his career as an Account Officer for SME & Commercial Loans at BRI (2009-2016), Senior Relationship Manager for Commercial Loans at Bank Muamalat Indonesia (2016-2017), Credit Reviewer at Bank Agris (2017-2019), and Credit Reviewer at Bank IBK Indonesia (2019-2022). He was then appointed Branch Manager of the Solo Branch Office based on Directors' Decree No. 011/HRD/SK/VII/22 dated July 19, 2022, concerning Position Determination.
17	Roh Jeong Hoon	Executive Credit Review	Warga Negara Asing, 42 Tahun, Domisili di Jakarta. Memperoleh Memperoleh gelar Sarjana Ekonomi dari Soongsil University, Seoul (2010). Beliau memulai karirnya sebagai Project Assistant UNPRI United Nations Principles for Responsible Investment Industrial Bank of Korea (2008-2009), Assistant Manager Guro Complex Center Branch & Yeondeungpo Branch Industrial Bank of Korea (2010-2015), Manager Guro Samsung IT Branch Industrial Bank of Korea (2015-2018), General Manager, Credit Officer Banwol Joongang Corporate Finance Branch Industrial Bank of Korea(2018-2020), Deputy General Manager, Credit Officer Credit Underwriting Dept, Head Office Industrial Bank of Korea (2020-2024), Kepala Divisi Credit Review II PT Bank IBK Indonesia, Tbk (2024-2025), kemuadian diangkat menjadi Executive Credit Review PT Bank IBK Indonesia, Tbk berdasarkan Surat Keputusan Direksi No. 011/HRD/SK/II/25 tanggal 10 Februari 2025 tentang Penetapan Jabatan. Foreign citizen, 42 years old, domiciled in Jakarta. He earned a Bachelor's degree in Economics from Soongsil University, Seoul (2010). He began his career as a Project Assistant for the UNPRI United Nations Principles for Responsible Investment Industrial Bank of Korea (2008-2009), Assistant Manager of the Guro Complex Center Branch & Yeondeungpo Branch of the Industrial Bank of Korea (2010-2015), Manager of the Guro Samsung IT Branch of the Industrial Bank of Korea (2015-2018), General Manager, Credit Officer of the Banwol Joongang Corporate Finance Branch of the Industrial Bank of Korea (2018-2020), Deputy General Manager, Credit Officer of the Credit Underwriting Dept., Head Office of the Industrial Bank of Korea (2020-2024), Head of Credit Review Division II of PT Bank IBK Indonesia, Tbk (2024-2025). He was then appointed as Executive Credit Review of PT Bank IBK Indonesia, Tbk based on Board of Directors' Decree No. 011/HRD/SK/II/25 dated February 10, 2025, concerning Position Determination.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
18	Jung You Jin	Kepala Divisi International Banking Head of International Banking Division	Warga Negara Asing, 47 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana Sastra dan Sarjana Administrasi Bisnis dari Ajou University, Gyeonggi-do, Korea Selatan (2006). Beliau memulai karirnya sebagai Assistant Manager Bangbae-dong Branch IBK, South Korea, Industrial Bank of Korea (2007-2009), Assistant Manager International Trade Business Department, Industrial Bank of Korea (2009-2012), Manager Indeokwon Branch, Industrial Bank of Korea (2012-2013), Manager Anyang Branch Industrial Bank of Korea (2014-2016), Deputy General Manager International Trade Business Department Industrial Bank of Korea (2016-2022), Chief Deputi General Manager SongNae-Yeok Br, Industrial Bank of Korea (2022-2024), kemudian diangkat sebagai Kepala Divisi International Banking PT Bank IBK Indonesia, Tbk, berdasarkan Surat Keputusan Direksi No. 042/HRD/SK/VII/24 tanggal 30 Juli 2024 tentang Penetapan Jabatan. Foreign Citizen, 47 Years Old, Domiciled in Jakarta. He earned a Bachelor of Arts and a Bachelor of Business Administration from Ajou University, Gyeonggi-do, South Korea (2006). He began his career as Assistant Manager of the Bangbae-dong Branch of IBK, South Korea, Industrial Bank of Korea (2007-2009), Assistant Manager of the International Trade Business Department, Industrial Bank of Korea (2009-2012), Manager of the Indeokwon Branch, Industrial Bank of Korea (2012-2013), Manager of the Anyang Branch, Industrial Bank of Korea (2014-2016), Deputy General Manager of the International Trade Business Department, Industrial Bank of Korea (2016-2022), Chief Deputy General Manager of SongNae-Yeok Br, Industrial Bank of Korea (2022-2024). He was then appointed Head of the International Banking Division of PT Bank IBK Indonesia, Tbk, based on Board of Directors' Decree No. 042/HRD/SK/VII/24 dated July 30, 2024, concerning the Determination of Positions.
19	Park Jinwook	Kepala Divisi Korean Business Banking Head of the Korean Business Banking Division	Warga Negara Asing, 44 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana Ekonomi dari Hanyang University, Seoul (2007). Beliau memulai karirnya sebagai Beliau memulai karirnya sebagai Officer Banghak-dong Branch, Industrial Bank of Korea (2007-2009), Officer & Assistant Manager Asan Branch Industrial Bank of Korea (2009-2012), Assistant Manager & Manager Future Planning Office Industrial Bank of Korea (2012-2017), Manager & Deputy General Manager) Strategy Planning Department Industrial Bank of Korea (2017-2018) , Deputy General Manager Sangam-dong Branch Industrial Bank of Korea (2018-2020), Deputy General Manager Communication and Monitoring Department Industrial Bank of Korea (2020-2023), Team Leader Cheonan Jungang Branch Industrial Bank of Korea (2023-2024), Kepala Divisi Korean Business Banking PT Bank IBK Indonesia, Tbk (2024-sekarang). Kemudian diangkat sebagai Kepala Divisi Korean Business Banking PT Bank IBK Indonesia, Tbk, bedasarkan Surat Keputusan Direksi No. 030/HRD/SK/X/24 tanggal 21 Oktober 2024 tentang Penetapan Jabatan.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
			Foreign Citizen, 44 Years Old, Domiciled in Jakarta. He earned a Bachelor of Economics degree from Hanyang University, Seoul (2007). He began his career as an Officer at the Banghak-dong Branch, Industrial Bank of Korea (2007-2009), Officer & Assistant Manager Asan Branch Industrial Bank of Korea (2009-2012), Assistant Manager & Manager Future Planning Office Industrial Bank of Korea (2012-2017), Manager & Deputy General Manager) Strategy Planning Department Industrial Bank of Korea (2017-2018), Deputy General Manager Sangam-dong Branch Industrial Bank of Korea (2018-2020), Deputy General Manager Communication and Monitoring Department Industrial Bank of Korea (2020-2023), Team Leader Cheonan Jungang Branch Industrial Bank of Korea (2023-2024), Head of Korean Business Banking Division PT Bank IBK Indonesia, Tbk (2024-present). He was then appointed Head of the Korean Business Banking Division of PT Bank IBK Indonesia, Tbk, based on Board of Directors' Decree No. 030/HRD/SK/X/24 dated October 21, 2024, concerning the Determination of Position.
20	Lee Hyoungseok	Kepala Divisi Strategic Planning Head of the Strategic Planning Division	Warga Negara Asing, 36 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana Ekonomi dari Yonsei University, Korea Selatan (2013). Beliau memulai karirnya sebagai Assistant Manager - Heungduk BR, Corporate Finance Team Credit Strategy, Dept. Government Funding Team (2016-2019), Manager Youngtong BR, Corporate Finance Team Industrial Bank of Korea (2019-2021), Credit Strategy, Dept. Credit Strategy Team Manager Industrial Bank of Korea (2021-2024), kemudian diangkat sebagai Kepala Divisi Strategic Planning PT Bank IBK Indonesia, Tbk berdasarkan Surat Keputusan Direksi No. 038/HRD/SK/I/25 tanggal 20 Januari 2025 tentang Penetapan Jabatan. Foreign Citizen, 36 Years Old, Domiciled in Jakarta. He earned a Bachelor of Economics degree from Yonsei University, South Korea (2013). He began his career as Assistant Manager - Heungduk BR, Corporate Finance Team Credit Strategy, Dept. Government Funding Team (2016-2019), Manager - Youngtong BR, Corporate Finance Team Industrial Bank of Korea (2019-2021), Credit Strategy, Dept. Credit Strategy Team Manager Industrial Bank of Korea (2021-2024). He was then appointed as Head of the Strategic Planning Division of PT Bank IBK Indonesia, Tbk based on Board of Directors' Decree No. 038/HRD/SK/I/25 dated January 20, 2025, concerning the Determination of Position.
21	Bae Woonghee	IT Group Head Division	Warga Negara Asing, 43 Tahun, Domisili di Jakarta Memperoleh gelar Sarjana jurusan Ilmu Komputer dari Soongsil University, Korea Selatan (2010) dan gelar magister jurusan Bisnis Analitik dari Korea University, Korea Selatan (2024). Beliau memulai karirnya sebagai Assistant Manager IT System Development, Dept. Foreign Exchange Development Team Industrial Bank of Korea (2010-2015), Manager IT System Development, Dept. Foreign Exchange Development Team Industrial Bank of Korea (2016-2017), Manager IT System Development, Dept. Global Development Team Industrial Bank of Korea (2017-2020), Deputy General Manager IT System Development, Dept. Global Development Team Industrial Bank of Korea (2021-2024), kemudian diangkat sebagai IT Group Head PT Bank IBK Indonesia, berdasarkan Surat Keputusan Direksi No. 037/HRD/SK/VII/25 tanggal 15 Juli 2025 tentang Penetapan Jabatan.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
			Foreign Citizen, 43 Years Old, Domiciled in Jakarta He earned a Bachelor's degree in Computer Science from Soongsil University, South Korea (2010) and a Master's degree in Business Analytics from Korea University, South Korea (2024). He began his career as Assistant Manager of IT System Development, Foreign Exchange Development Team Dept., Industrial Bank of Korea (2010-2015), Manager of IT System Development, Foreign Exchange Development Team Dept., Industrial Bank of Korea (2016-2017), Manager of IT System Development, Global Development Team Dept., Industrial Bank of Korea (2017-2020), Deputy General Manager of IT System Development, Global Development Team Dept., Industrial Bank of Korea (2021-2024). He was then appointed as IT Group Head of PT Bank IBK Indonesia, based on Board of Directors' Decree No. 037/HRD/SK/VII/25 dated July 15, 2025, concerning Position Determination.
22	Kim Kihyun	Finance Group Head	Warga Negara Asing, 45 Tahun, Domisili di Jakarta. Memperoleh gelar sarjana jurusan Teknik Elektro dari Pohang University of Science and Technology, Korea Selatan (2003) dan gelar magister jurusan Teknik Elektro dari Pohang University of Science and Technology, Korea Selatan (2005). Beliau memulai karirnya sebagai Junior Researcher LG Electronics Technology Center (2006-2008), Assistant Manager Gasandong, Jongro Branch Industrial Bank of Korea (2008-2010), Deputy General Manager Development of Several Tools for Efficient Financial Management Industrial Bank of Korea (2010-2012), Manager Operation of Internal Control Over Financial Reporting (2010-2012), Manager Development and Operation of a Financial Service Application Industrial Bank of Korea (2013-2021), Chief Deputy General Manager Industrial Bank of Korea (2021-2025), kemudian beliau diangkat sebagai finance group head PT Bank IBK Indonesia Tbk, berdasarkan Surat Keputusan Direksi No. 006/HRD/SK/XI/25 tanggal 10 November 2025 tentang Penetapan Jabatan. Foreign Citizen, 45 Years Old, Domiciled in Jakarta. He earned a Bachelor's degree in Electrical Engineering from Pohang University of Science and Technology, South Korea (2003) and a Master's degree in Electrical Engineering from Pohang University of Science and Technology, South Korea (2005). He began his career as a Junior Researcher at LG Electronics Technology Center (2006-2008), Assistant Manager of Gasandong, Jongro Branch, Industrial Bank of Korea (2008-2010), Deputy General Manager Development of Several Tools for Efficient Financial Management of Industrial Bank of Korea (2010-2012), Manager Operation of Internal Control Over Financial Reporting (2010-2012), Manager Development and Operation of a Financial Service Application Industrial Bank of Korea (2013-2021), Chief Deputy General Manager of Industrial Bank of Korea (2021-2025). He was then appointed as Finance Group Head of PT Bank IBK Indonesia Tbk, based on Board of Directors' Decree No. 006/HRD/SK/XI/25 dated November 10, 2025, concerning Position Determination.
23	Astrina	Kepala Divisi Internal Audit Head of the Internal Audit Division	Warga Negara Indonesia, 43 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana pada jurusan Akuntansi dari Universitas Padjadjaran, Bandung (2004). Beliau memulai karirnya sebagai Junior Auditor, KAP Ellya Noorlisyati & Rekan (2004-2005), Internal Audit Assistant Manager di PT Bank Negara Indonesia (2005-2010), Internal Audit Manager di PT Bank Negara Indonesia (2010-2015), Correspondent Banking Relationship Manager PT Bank Negara Indonesia (2015-2017), Internal Audit Dept. Head di PT Aeon Credit Service Indonesia (2009-2011), Risk Management & Compliance Dept. Head di PT Aeon Credit Service Indonesia (2019-2022), Internal Audit Senior Manager di PT Ruang Raya Indonesia (Februari-Oktober 2022), Vice President Internal Audit di PT Jalin Pembayaran Nusantara (2022-2024), kemudian beliau diangkat sebagai Kepala Divisi Internal Audit PT Bank IBk Indonesia Tbk berdasarkan Surat Keputusan Direksi No. SKEP.029/HRD/SK/IV/2024 tanggal 26 April 2024 perihal Penetapan Jabatan sebagai Pelaksana Tugas.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
			Indonesian Citizen, 43 Years Old, Domiciled in Jakarta. He earned a Bachelor's degree in Accounting from Padjadjaran University, Bandung (2004). He began his career as a Junior Auditor at KAP Ellya Noorlisyati & Rekan (2004-2005), Internal Audit Assistant Manager at PT Bank Negara Indonesia (2005-2010), Internal Audit Manager at PT Bank Negara Indonesia (2010-2015), Correspondent Banking Relationship Manager at PT Bank Negara Indonesia (2015-2017), Internal Audit Dept. Head at PT Aeon Credit Service Indonesia (2009-2011), Risk Management & Compliance Dept. Head at PT Aeon Credit Service Indonesia (2019-2022), Internal Audit Senior Manager at PT Ruang Raya Indonesia (February-October 2022), and Vice President of Internal Audit at PT Jalin Pembayaran Nusantara (2022-2024). He was then appointed as Head of the Internal Audit Division at PT Bank IBk Indonesia Tbk based on Board of Directors' Decree No. Decree of the Minister of Finance No. SKEP.029/HRD/SK/IV/2024 dated April 26, 2024, concerning the Determination of Position as Acting Officer.
24	Sri Suhartin	Kepala Divisi Corporate Secretray & Legal Head of the Corporate Secretarial & Legal Division	Warga Negara Indonesia, 38 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana pada jurusan Hukum dari Universitas Diponogoro, Semarang (2010). Beliau memulai karirnya sebagai Legal Staff PT Indonesia Epson Industry (2011-2013), Corporate Legal Officer PT Bank Agris Tbk (2013-2019), Corporate Legal Section Head PT Bank IBK Indonesia Tbk (2019-2022), Legal Departement Head PT Bank IBK Indonesia Tbk (2022–2022), kemudian beliau diangkat sebagai Kepala Divisi Corporate Secretray & Legal berdasarkan Keputusan Direksi Bank No. 011/HRD/SK/XI/22 tanggal 24 November 2022 tentang Penetapan Jabatan. Indonesian citizen, 38 years old, domiciled in Jakarta. He earned a Bachelor's degree in Law from Diponegoro University, Semarang (2010). He began his career as Legal Staff at PT Indonesia Epson Industry (2011-2013), Corporate Legal Officer at PT Bank Agris Tbk (2013-2019), Corporate Legal Section Head at PT Bank IBK Indonesia Tbk (2019-2022), Legal Department Head at PT Bank IBK Indonesia Tbk (2022-2022). He was then appointed as Head of the Corporate Secretariat & Legal Division based on Bank Board of Directors Decree No. 011/HRD/SK/XI/22 dated November 24, 2022, concerning the Determination of Position.
25	Sigit Indra Pamungkas	Kepala Divisi Financial Planning, Accounting & Reporting Head of Financial Planning, Accounting & Reporting Division	Warga Negara Indonesia, 43 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana pada jurusan Akuntansi dari Universitas Widyatama Bandung (2007). Beliau memulai karirnya sebagai Semi Senior Auditor, Kantor Akuntan Publik Grant Thornton Hendra Winata Gani & Hidayat (2007-2011), Senior auditor Bank Himpunan Saudara 1906 Tbk (2011-2015), Kepala Departemen akuntansi, Bank Woori Saudara 1906 Tbk 2015-2019), Kepala Divisi Operasional, Bank Fama International (2019-2021), kemudian beliau diangkat sebagai Kepala Divisi Financial Planning, Accounting & Reporting PT Bank IBK Indonesia Tbk berdasarkan Keputusan Direksi Bank No. 017/HRD/SK/III/22 tanggal 22 Maret 2022 tentang Penetapan Jabatan.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
			Indonesian citizen, 43 years old, domiciled in Jakarta. He earned a Bachelor's degree in Accounting from Widyatama University, Bandung (2007). He began his career as a Semi-Senior Auditor at the Public Accounting Firm Grant Thornton Hendra Winata Gani & Hidayat (2007-2011), Senior Auditor at Bank Himpunan Saudara 1906 Tbk (2011-2015), Head of the Accounting Department at Bank Woori Saudara 1906 Tbk (2015-2019), Head of the Operations Division at Bank Fama International (2019-2021). He was then appointed as Head of the Financial Planning, Accounting & Reporting Division at PT Bank IBK Indonesia Tbk based on Bank Board of Directors Decree No. 017/HRD/SK/III/22 dated March 22, 2022, concerning Position Determination.
26	Rizweni Oktavia	Kepala Divisi Credit Review 1 Head of Credit Review 1 Division	Warga Negara Indonesia, 44 Tahun, Domisili di Banten. Memperoleh gelar Sarjana pada jurusan Ilmu Ekonomi dari Universitas Andalas, Padang (2004). Beliau memulai karirnya sebagai Teller PT Bank Himpunan Saudara 1906 (2006), Account Officer KCP Bidakara PT Bank Himpunan Saudara 1906, Tbk (2006-2010), Credit Analis KC The Energy PT Bank Himpunan Saudara 1906, Tbk (2010-2012), Kabag Kredit Analis KC The Energy PT Bank Himpunan Saudara 1906, Tbk (2012-2014), Wapim Credit Support KC The Energy PT Bank Woori Saudara Indonesia 1906, Tbk (2015-2017), Team Leader KC Korporat PT Bank Woori Saudara Indonesia 1906, Tbk (2017-2019), Kepala Departemen Credit Review PT Bank IBK Indonesia (2019-2024), kemudian beliau diangkatmenjadi Kepala Divisi Credit Review PT Bank IBK Indonesia berdasarkan Surat Keputusan Direksi Bank No. 019/HRD/SK/III/25 tanggal 26 Maret 2025 tentang Penetapan Jabatan. Indonesian citizen, 44 years old, residing in Banten. Obtained a Bachelor's degree in Economics from Andalas University, Padang (2004). He started his career as a Teller at PT Bank Himpunan Saudara 1906 (2006), Account Officer at Bidakara Branch Office at PT Bank Himpunan Saudara 1906, Tbk (2006-2010), Credit Analyst at The Energy Branch Office at PT Bank Himpunan Saudara 1906, Tbk (2010-2012), Head of Credit Analyst at The Energy Branch Office at PT Bank Himpunan Saudara 1906, Tbk (2012-2014), Deputy Credit Support Officer at The Energy Branch Office at PT Bank Woori Saudara Indonesia 1906, Tbk (2015-2017), Team Leader at Corporate Branch Office at PT Bank Woori Saudara Indonesia 1906, Tbk (2017-2019), Head of Credit Review Department at PT Bank IBK Indonesia (2019-2024), then he was appointed as Head of Credit Review Division at PT Bank IBK Indonesia based on Bank Directors Decree No. 019/HRD/SK/III/25 dated March 26, 2025, concerning the Determination of Position.
27	Denny Muldani	Branch Manager KCU Wisma GKBI Branch Manager of Wisma GKBI Branch Office	Warga Negara Indonesia, 41 Tahun, Domisili di Tanggerang. Memperoleh gelar Sarjana Teknik Industri dari Universitas Kristen Maranatha, Bandung (2007). Beliau memulai karirnya sebagai Account Officer PT Bank Rakyat Indonesia Tbk (2009-2010), Lending Officer PT Bank CIMB Niaga Tbk (2010-2012), Business Development Manager PT Bank Permata Tbk (2012-2018), Team Leader SME Banking PT Bank KEB Hana Tbk (2018-2020), kemudian diangkat sebagai Branch Manager KCU Wisma GKBI berdasarkan berdasarkan surat Keputusan Direksi No. 044/HRD/SK/ IV/24 tanggal 30 April 2024 tentang penetapan jabatan.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
			Indonesian citizen, 41 years old, domiciled in Tangerang. He earned a Bachelor's degree in Industrial Engineering from Maranatha Christian University, Bandung (2007). He began his career as an Account Officer at PT Bank Rakyat Indonesia Tbk (2009-2010), a Lending Officer at PT Bank CIMB Niaga Tbk (2010-2012), a Business Development Manager at PT Bank Permata Tbk (2012-2018), and a Team Leader for SME Banking at PT Bank KEB Hana Tbk (2018-2020). He was then appointed as Branch Manager of KCU Wisma GKBI based on Board of Directors Decree No. 044/HRD/SK/IV/24 dated April 30, 2024, concerning the determination of his position.
28	Muhamad Rifki	Kepala Divisi Credit Recovery Head of the Credit Recovery Division	Warga Negara Indonesia, 40 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana pada jurusan Akuntansi dari Universitas Trisakti, Semarang (2008). Beliau memulai karirnya sebagai, Relationship Manager PT Bank Kesawan (2010-2011), Commercial Relationship Manager PT Bank QNB Indonesia (2011-2015), Special Asset Management Specialist PT Bank QNB Indonesia (2015-2018), Special Asset Management Division Head PT Bank MNC International (2018-2020), kemudian diangkat menjadi Kepala Divisi Credit Recovery Kepala Divisi Credit Recovery PT Bank IBK Indonesia Tbk berdasarkan surat Keputusan Direksi Bank No. 004/HRD/SK/VII/2 tanggal 07 Juli 2020 tentang penetapan jabatan. Indonesian citizen, 40 years old, domiciled in Jakarta. He earned a Bachelor's degree in Accounting from Trisakti University, Semarang (2008). He began his career as a Relationship Manager at PT Bank Kesawan (2010-2011), Commercial Relationship Manager at PT Bank QNB Indonesia (2011-2015), Special Asset Management Specialist at PT Bank QNB Indonesia (2015-2018), and Special Asset Management Division Head at PT Bank MNC International (2018-2020). He was then appointed Head of the Credit Recovery Division at PT Bank IBK Indonesia Tbk based on Bank Directors' Decree No. 004/HRD/SK/VII/2 dated July 7, 2020, concerning the appointment of the position.
29	Alfius Sonandi	Branch Manager KC The Samator Surabaya Branch Manager of The Samator Branch Office	Warga Negara Indonesia, 53 Tahun, Domisili di Surabaya. Memperoleh gelar Magister Manajemen dari Universitas Hayam Wuruk Perbanas Surabaya pada (2025). Beliau memulai karirnya sebagai di PT Satyatama Graha Tara in association with Brooke Hilier Parker (1995-1996), PT Bank Swadesi Tbk (1996-2000), TRAC ASTRA RENT A CAR (2000-2002), PT Bank Bumiputera Indonesia Tbk (2002-2006), PT Bank QNB Kesawan Tbk (2006-2019) , kemudian diangkat menjadi Branch Manager KC The Samator Surabaya Surat Keputusan Pengangkatan Karyawan Tetap No. 008/HRD/SK/VII/21 tanggal 26 Juli 2021 tentang penetapan jabatan. Indonesian citizen, 53 years old, domiciled in Surabaya. He earned a Master of Management degree from Hayam Wuruk Perbanas University, Surabaya, in 2025. He began his career at PT Satyatama Graha Tara in association with Brooke Hilier Parker (1995-1996), PT Bank Swadesi Tbk (1996-2000), TRAC ASTRA RENT A CAR (2000-2002), PT Bank Bumiputera Indonesia Tbk (2002-2006), and PT Bank QNB Kesawan Tbk (2006-2019). He was then appointed Branch Manager of The Samator Surabaya Branch. Based on Permanent Employee Appointment Decree No. 008/HRD/SK/VII/21 dated July 26, 2021, regarding the position determination.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
30	Prayitno	Branch Manager KC Lampung Branch Manager of Lampung Branch Office	Warga Negara Indonesia, 47 tahun, Domisili di Lampung. Memperoleh gelar Sarjana pada Fakultas Ekonomi Universitas Lampung Tahun 2003. Beliau memulai karirnya sebagai RM Funding Lending di Bank Rabobank Internasional Indonesia (2008-2011), Sub Branch Manager di PT Bank Panin, Tbk (2011-2014), Bisnis Manager di PT Bank CIMB Niaga (2014-2019), Branch Manager di Bank Rabobank Internasional Indonesia (2019-2021), Branch Manager di Bank Jtrust (2021-2023), kemudian diangkat menjadi Branch Manager di Bank IBK KC Lampung berdasarkan surat keputusan Direksi No. 017/HRD/SK/VIII/24 30 Agustus 2024 perihal penetapan jabatan. Indonesian citizen, 47 years old, domiciled in Lampung. He earned a Bachelor's degree from the Faculty of Economics, University of Lampung in 2003. He began his career as a Funding Lending Manager at Rabobank Internasional Indonesia (2008-2011), Sub-Branch Manager at PT Bank Panin Tbk (2011-2014), Business Manager at PT Bank CIMB Niaga (2014-2019), Branch Manager at Rabobank Internasional Indonesia (2019-2021), Branch Manager at Bank Jtrust (2021-2023), and was then appointed Branch Manager at Bank IBK Lampung Branch based on Board of Directors' Decree No. 017/HRD/SK/VIII/24 dated August 30, 2024, concerning the appointment of the position.
31	Djie Suhardi	Branch Manager KC Slipi Branch Manager of Slipi Branch Office	Warga Negara Indonesia, 44 Tahun, Domisili di Jakarta. Memperoleh gelar Sarjana pada jurusan Manajemen Bisnis, Jakarta (2014). Universitas Bina Nusantara. Beliau memulai karirnya sebagai Event Manager Bank Danamon Indonesia (2008-2013), Relationship Manager Lending Bank Danamon Indonesia (2013- 2018), Branch Manager Bank Danamon Indonesia (2018-2023), kemudian beliau diangkat sebagai Branch Manager Kantor Cabang Slipi PT Bank IBK Indonesia berdasarkan berdasarkan Keputusan Direksi Bank No. 032/HRD/SK/XI/23 tanggal 24 November 2023 tentang Penetapan Jabatan. Indonesian citizen, 44 years old, domiciled in Jakarta. He earned a Bachelor's degree in Business Management from Bina Nusantara University in Jakarta (2014). He began his career as Event Manager at Bank Danamon Indonesia (2008-2013), Relationship Manager for Lending at Bank Danamon Indonesia (2013-2018), and Branch Manager at Bank Danamon Indonesia (2018-2023). He was then appointed Branch Manager of the Slipi Branch of PT Bank IBK Indonesia based on Bank Board of Directors Decree No. 032/HRD/SK/XI/23 dated November 24, 2023, concerning Position Determination.

No.	Nama Name	Jabatan Position	Profil Pejabat Eksekutif Profile of the Executive Officers
32	Hendy	Branch Manager KC Semarang Branch Manager of Semarang Branch Office	Warga Negara Indonesia, 41 Tahun, Domisili di Semarang, Memperoleh gelar Sarjana pada jurusan Ekonomi Manajemen dari Universitas Katolik Soegijapranata, Semarang (2006). Beliau memulai karirnya sebagai Analis Kredit Bank UOB Buana (2007–2009), Account Officer BII Maybank (2010-2010), Relationship Manager Bank CCB Indonesia d/h Bank Windu Kentjana (2010-2014), Sub Branch Manager Bank CCB Indonesia d/h Bank Windu Kentjana (2014-2016), Branch Manager Bank CCB Indonesia d/h Bank Windu Kentjana (2016-2020), kemudian diangkat menjadi Branch Manager PT Bank IBK Indonesia Tbk berdasarkan berdasarkan Keputusan Direksi PT Bank IBK Indonesia No. SK.002/HRD/SK/VII/20 tanggal 01 Juli 2020 tentang Penetapan Jabatan. Indonesian citizen, 41 years old, domiciled in Semarang. He earned a Bachelor's degree in Management Economics from Soegijapranata Catholic University, Semarang (2006). He started his career as a Credit Analyst at Bank UOB Buana (2007–2009), Account Officer at BII Maybank (2010-2010), Relationship Manager at Bank CCB Indonesia formerly Bank Windu Kentjana (2010-2014), Sub Branch Manager at Bank CCB Indonesia formerly Bank Windu Kentjana (2014-2016), Branch Manager at Bank CCB Indonesia formerly Bank Windu Kentjana (2016-2020), then was appointed as Branch Manager at PT Bank IBK Indonesia Tbk based on the Decree of the Board of Directors of PT Bank IBK Indonesia No. SK.002/HRD/SK/VII/20 dated July 1, 2020 concerning the Determination of Positions.
33	Alian	Branch Manager KC Palembang Branch Manager of Palembang Branch Office	Warga Negara Indonesia, 44 Tahun, Domisili di Palembang. Memperoleh gelar Sarjana Ekonomi pada jurusan Akuntansi dari Sekolah Tinggi Ilmu Ekonomi MUSI - Palembang (2003). Beliau memulai karirnya sebagai Business Officer Commercial PT Bank Bali Tbk, Palembang (1998-2001), Branch Manager PT Bank Ekonomi Raharja Tbk, Palembang (2001-2017), Area Commercial Head PT Maybank Indonesia, Palembang (2017-2018), Area Business Banking Manager PT Bank UOB Indonesia, Palembang (2018-2020), kemudian beliau diangkat menjadi Branch Manager PT Bank IBK Indonesia, Palembang berdasarkan Surat Keputusan Direksi PT Bank IBK Indonesia No. SKEP.011/DIR/VI/20 tanggal 17 Juni 2020 tentang Penetapan Jabatan. Indonesian citizen, 44 years old, domiciled in Palembang. He earned a Bachelor of Economics degree in Accounting from the MUSI College of Economics - Palembang (2003). He began his career as a Commercial Business Officer at PT Bank Bali Tbk, Palembang (1998-2001), Branch Manager at PT Bank Ekonomi Raharja Tbk, Palembang (2001-2017), Area Commercial Head at PT Maybank Indonesia, Palembang (2017-2018), and Area Business Banking Manager at PT Bank UOB Indonesia, Palembang (2018-2020). He was then appointed Branch Manager at PT Bank IBK Indonesia, Palembang based on Decree of the Board of Directors of PT Bank IBK Indonesia No. SKEP.011/DIR/VI/20 dated June 17, 2020, concerning Position Determination.



Demografi Karyawan [OJK C.3]

Employee Demographics

Bank menempatkan Sumber Daya Manusia (SDM) sebagai penggerak utama dalam pencapaian kinerja berkelanjutan dan implementasi strategi jangka panjang. Kesadaran ini mendorong Bank untuk mengelola dan mengembangkan kapabilitas karyawan secara konsisten dan terintegrasi sebagai bagian dari komitmen investasi jangka panjang dalam memperkuat ketahanan dan pertumbuhan bisnis.

Untuk mendukung penciptaan nilai jangka panjang, Bank menerapkan proses rekrutmen dan seleksi yang sistematis, transparan, dan berbasis kompetensi. Setiap tahapan dirancang untuk memastikan kesesuaian antara kebutuhan organisasi, kompetensi teknis, serta nilai dan etika kerja yang sejalan dengan budaya perusahaan.

Pada tanggal 31 Desember 2025, jumlah karyawan Perseroan tercatat sebanyak 593 orang, mengalami penurunan sebesar 1,82% dibandingkan dengan tahun 2024 yang berjumlah 604 orang. Informasi lebih lanjut mengenai komposisi dan demografi karyawan Perseroan selama tiga tahun terakhir disajikan secara lengkap dalam Bab Laporan Keberlanjutan pada halaman 461.

The Bank positions Human Resources (HR) as the primary driver in achieving sustainable performance and implementing long-term strategies. This awareness drives the Bank to consistently and integratedly manage and develop employee capabilities as part of its long-term investment commitment to strengthening business resilience and growth.

To support long-term value creation, the Bank implements a systematic, transparent, and competency-based recruitment and selection process. Each stage is designed to ensure a match between organizational needs, technical competencies, and values and work ethics that align with the company's culture.

As of December 31, 2025, the Company's total number of employees was 593, a decrease of 1.82% compared to 2024, when there were 604 employees. Further information regarding the composition and demographics of the Company's employees over the past three years is presented in full in the Sustainability Report Chapter on page 461.

Komposisi Kepemilikan Saham [OJK C.3]

Share Ownership Composition

Nama Pemegang Saham Shareholders	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Nominal (Rp / IDR)	Persentase Percentage	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Nominal (Rp / IDR)	Persentase Percentage
Kepemilikan Saham >5% | Ownership >5%						
Industrial Bank of Korea	43.792.362.385	4.379.236.238.500	91,49	43.792.362.385	4.379.236.238.500	91,49
Kepemilikan Saham oleh Masyarakat <5% | Public Share Ownership <5%						
Masyarakat (masing-masing di bawah 5%) Public (each under 5%)	4.072.022.489	407.202.248.900	8,51	4.072.022.489	407.202.248.900	8,51
Jumlah Modal Ditempatkan dan Disetor Penuh Total Issued and Paid-Up Capital	47.864.384.874	4.786.438.487.400	100,00	47.864.384.874	4.786.438.487.400	100,00

Kepemilikan Saham Bank oleh Direksi dan Dewan Komisaris baik Secara Langsung ataupun Tidak Langsung

Direct or Indirect Ownership of Bank Shares by the Board of Directors and Board of Commissioners

Pemegang Saham Shareholders	1 Januari 2025 January 1, 2025		31 Desember 2025 December 31, 2025	
	Jumlah Saham Total Shares	Persentase Kepemilikan Percentage of Ownership	Jumlah Saham Total Shares	Persentase Kepemilikan Percentage of Ownership
Andreas Mikhael Sumual	130.865	0,00%	130.865	0,00%

Komposisi Pemegang Saham Berdasarkan Klasifikasi

Shareholder Composition Based on Classification

Status Kepemilikan Status of Ownership	31 Desember 2024 December 31, 2024			31 Desember 2025 December 31, 2025		
	Jumlah Pemegang Saham Total Shareholders	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage	Jumlah Pemegang Saham Total Shareholders	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Persentase Percentage
Pemodal Nasional | National Shareholders						
Perorangan Indonesia Indonesian Individual	12.472	1.679.715.313	3,51	14.312	1.691.234.262	3,53
Institusi Indonesia Indonesian Institutions	19	2.331.023.675	4,87	19	2.308.668.572	4,82

Status Kepemilikan Status of Ownership	**31 Desember 2024** December 31, 2024			**31 Desember 2025** December 31, 2025		
	Jumlah Pemegang Saham Total Shareholders	**Jumlah Saham (Lembar Saham)** Total Shares (Shares)	**Persentase** Percentage	**Jumlah Pemegang Saham** Total Shareholders	**Jumlah Saham (Lembar Saham)** Total Shares (Shares)	**Persentase** Percentage
Pemodal Asing | Foreign Investor						
Perorangan Asing Foreign Individual	20	21.431.444	0,04	22	29.730.498	0,06
Institusi Asing Foreign Institution	13	43.832.214.442	91,58	14	43.834.751.542	91,58
Jumlah Total	**12.524**	**47.864.384.874**	**100,00**	**14.367**	**47.864.384.874**	**100,00**

Struktur Pemegang Saham Utama dan Pengendali

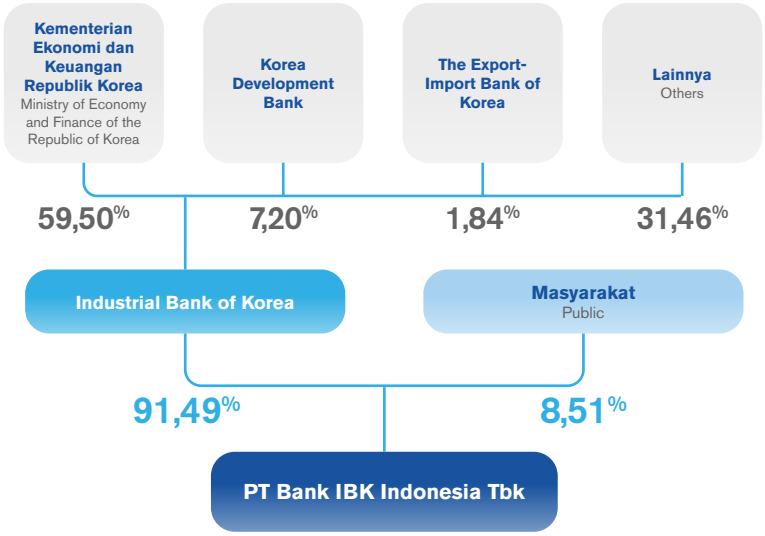
Main and Controlling Shareholding Structure

Industrial Bank of Korea merupakan Pemegang Saham Utama Bank dengan kepemilikan mayoritas sebesar 91,49% dari total saham Perseroan. Adapun pemilik manfaat terakhir (*ultimate beneficial owner*) Bank adalah Kementerian Ekonomi dan Keuangan Republik Korea.

Skema kepemilikan saham kelompok usaha Bank per 31 Desember 2025 disajikan sebagai berikut:

Industrial Bank of Korea is the Bank's major shareholder, with a majority ownership of 91.49% of the Company's total shares. The ultimate beneficial owner of the Bank is the Ministry of Economy and Finance of the Republic of Korea.

The Bank's business group share ownership structure as of December 31, 2025, is presented as follows:



Industrial Bank of Korea (IBK)

Industrial Bank of Korea (IBK) merupakan institusi keuangan milik negara Korea Selatan yang didirikan pada 1 Agustus 1961 berdasarkan *Industrial Bank of Korea Act*. Pembentukan IBK merupakan bagian dari kebijakan strategis Pemerintah Korea untuk mendorong kemandirian ekonomi nasional, khususnya melalui penguatan sektor usaha kecil dan menengah (UKM) sebagai tulang punggung perekonomian. Sejak awal pendiriannya, IBK berperan sebagai bank kebijakan (*policy bank*) yang berfokus pada pembiayaan, pendampingan, dan pengembangan ekosistem UKM secara berkelanjutan.

Secara konsolidasi, IBK Korea memiliki skala usaha yang signifikan dengan jumlah karyawan mencapai 13.497 orang (khusus bank induk) serta jaringan operasional yang luas melalui 687 kantor, termasuk 58 kantor cabang luar negeri. Per 31 Desember 2025, IBK membukukan total aset sebesar USD347 miliar dan laba bersih sebesar USD1,9 miliar, mencerminkan kinerja keuangan yang solid dan berkelanjutan. Struktur kepemilikan saham IBK didominasi oleh Pemerintah Korea sebesar 59,50%, Korean Development Bank sebesar 7,20% dan Korea Export-Import Bank sebesar 1,84% dan lainnya sebesar 31,46%.

IBK juga dikenal memiliki profil risiko dan permodalan yang sangat kuat, tercermin dari peringkat kredit yang sejajar dengan peringkat sovereign Korea Selatan. IBK memperoleh peringkat Aa2 dari Moody's, serta AA- dari Fitch Ratings dan Standard & Poor's, menempatkannya sebagai salah satu bank dengan peringkat terbaik di antara perbankan Korea.

Dalam pengembangan pasar modal, IBK mulai mencatatkan sahamnya di *Korean Securities Dealers Automated Quotations* (KOSDAQ) pada 30 November 1994. Selanjutnya, pada 24 Desember 2003, IBK memindahkan pencatatan sahamnya ke *Korea Stock Price Index* (KOSPI) melalui penawaran umum. Pada tahun yang sama, tepatnya 19 Desember 2003, IBK juga memperluas akses investor global melalui pencatatan sebanyak 48,53 juta Global Depository Shares di Luxembourg Stock Exchange.

The Industrial Bank of Korea (IBK) is a South Korean state-owned financial institution established on August 1, 1961, under the Industrial Bank of Korea Act. The establishment of IBK was part of the Korean Government's strategic policy to promote national economic independence, particularly through strengthening the small and medium-sized enterprise (SME) sector as the backbone of the economy. Since its inception, IBK has served as a policy bank focused on financing, mentoring, and developing a sustainable SME ecosystem.

On a consolidated basis, IBK Korea has a significant business scale, with 13,497 employees (mainly at the parent bank) and an extensive operational network spanning 687 offices, including 58 overseas branches. As of December 31, 2025, IBK recorded total assets of USD 347 billion and net profit of USD 1.9 billion, reflecting solid and sustainable financial performance. IBK's share ownership structure is dominated by the Korean Government at 59.50%, the Korean Development Bank at 7.20%, and the Korea Export-Import Bank at 1.84% and others 31.46%.

IBK is also known for its strong risk and capitalization profile, reflected in its credit rating, which is on par with the South Korean sovereign rating. IBK holds an Aa2 rating from Moody's and AA- from Fitch Ratings and Standard & Poor's, placing it among the best-rated banks in Korea.

To develop its capital markets, IBK listed its shares on the Korean Securities Dealers Automated Quotations (KOSDAQ) on November 30, 1994. Subsequently, on December 24, 2003, IBK transferred its shares to the Korea Stock Price Index (KOSPI) through a public offering. That same year, on December 19, 2003, IBK also expanded access to global investors by listing 48.53 million Global Depository Shares on the Luxembourg Stock Exchange.

Industrial Bank of Korea (IBK)

Pada tahun 2025, IBK terus mempertahankan reputasinya di tingkat global dengan kembali memperoleh sejumlah penghargaan bergengsi yang mencerminkan kekuatan inovasi, adaptabilitas, dan daya saing institusi, antara lain:

- Presiden Bank Kim Sung-tae Meraih Hadiah Utama di Penghargaan Keuangan Dasan ke-34, yang Diselenggarakan oleh The Korea Economic Daily dan Korea Financial Service Commission
- Meraih peringkat tertinggi, 'Leadership A,' dalam evaluasi 'CDP (Proyek Pengungkapan Karbon) 2024
- Pemenang Penghargaan Sektor Manajemen Karbon CDP Korea 2024 untuk tahun ke-3 berturut-turut
- Pemenang Penghargaan Solusi Digital Pinjaman UKM Terbaik Global 2025 yang diselenggarakan oleh majalah Digital Banker
- Terpilih sebagai Call Center Unggul selama 19 tahun berturut-turut dalam 'KSQI (Indeks Kualitas Layanan Korea) 2025 oleh Asosiasi Konsultan Manajemen Korea
- Pemenang Penghargaan Bank UKM Terbaik di Korea 2025 yang diselenggarakan oleh majalah Digital Banker
- Pemenang Penghargaan Bank UKM Terbaik di Korea & Asia 2025 yang diselenggarakan oleh majalah Asian Banker
- Pemenang Penghargaan Bank UKM Terbaik di Korea 2025 yang diselenggarakan oleh Majalah Global Finance
- Pemenang 'Bank UKM Terbaik di Asia 2025' yang diselenggarakan oleh majalah Global Finance untuk 'Penghargaan Obligasi Sosial'
- Pemenang 'Penghargaan Keuangan Berkelanjutan Terbaik di Korea 2025' yang diselenggarakan oleh Global Finance
- Pemenang 'Institusi Terbaik untuk Produk Investasi Jangka Pendek di Asia & Global 2025' yang diselenggarakan oleh Global Finance
- Pemenang 'Penghargaan Bank Digital Terbaik di Korea 2025' yang diselenggarakan oleh Euromoney
- Pemenang 'Penghargaan Bank ESG Terbaik di Korea 2025' yang diselenggarakan oleh Euromoney
- Pemenang 'Penghargaan Bank Komersial Terbaik di Korea 2025' yang diselenggarakan oleh The International Banke

Visi IBK adalah "World's Leading Financial Group with Global Competitiveness", yang mencerminkan aspirasi untuk menjadi grup keuangan terdepan dengan daya saing global. Untuk mewujudkan visi tersebut, IBK berfokus pada penguatan pembiayaan inovatif, peningkatan kualitas manajemen yang berkesadaran tinggi, serta pemberdayaan nasabah secara berkelanjutan. Nilai-nilai utama IBK berlandaskan pada 4 (empat) pilar, yaitu nasabah, tanggung jawab sosial, peran pemerintah, dan kesejahteraan karyawan.

Per 31 Desember 2025, IBK Korea memiliki 13 entitas anak yang mendukung diversifikasi bisnis dan ekspansi global, antara lain IBK Capital Corporation, IBK Securities Co., Ltd., IBK Insurance Co., Ltd., IBK Asset Management Co., Ltd., IBK Savings Bank Co., Ltd., IBK Systems Co., Ltd., IBK Credit Information Co., Ltd., IBK Venture Investment Co., Ltd., IBK Service Co., Ltd., IBK China Ltd., PT Bank IBK Indonesia Tbk, IBK Myanmar dan IBK Bank Polska Spolka Akcyjna.

By 2025, IBK continued to maintain its global reputation by once again receiving several prestigious awards reflecting the institution's strengths in innovation, adaptability, and competitiveness, including:

- Bank President Kim Sung-tae Wins Grand Prize at the 34th Dasan Financial Awards, Hosted by The Korea Economic Daily and the Financial Services Commission
- Achieved the highest rating, 'Leadership A,' in the '2024 CDP (Carbon Disclosure Project)' evaluation
- Winner of the 2024 CDP Korea 'Carbon Management Sector Honors' for the 3rd consecutive year
- Winner of the '2025 Global Best SME Loan Digital Solution Award' organized by Digital Banker magazine
- Selected as an Excellent Call Center for 19 consecutive years in the '2025 KSQI (Korea Service Quality Index)' by Korea Management Consulting Association
- Winner of the '2025 Best SME Bank in Korea Award' organized by Digital Banker magazine
- Winner of the '2025 Best SME Bank in Korea & Asia Award' organized by Asian Banker magazine
- Winner of the '2025 Best SME Bank in Korea Award' organized by Global Finance magazine
- Winner of the '2025 Best SME Bank in Asia' organized by Global Finance magazine Winner of the 'Social Bond Award'
- Winner of the '2025 Best Sustainable Finance Award in Korea' hosted by Global Finance
- Winner of the '2025 Best Institution for Short-term Investment Products in Asia & Global' hosted by Global Finance
- Winner of the '2025 Best Digital Bank Award in Korea' hosted by Euromoney
- Winner of the '2025 Best ESG Bank Award in Korea' hosted by Euromoney
- Winner of the '2025 Best Commercial Bank Award in Korea' hosted by The International Banker

IBK's vision is "World's Leading Financial Group with Global Competitiveness," reflecting its aspiration to become a leading financial group with global competitiveness. To realize this vision, IBK focuses on strengthening innovative financing, improving the quality of highly conscious management, and sustainably empowering customers. IBK's core values are based on four pillars: customers, social responsibility, the role of government, and employee welfare.

As of December 31, 2025, IBK Korea has 13 subsidiaries that support business diversification and global expansion, including IBK Capital Corporation, IBK Securities Co., Ltd., IBK Insurance Co., Ltd., IBK Asset Management Co., Ltd., IBK Savings Bank Co., Ltd., IBK Systems Co., Ltd., IBK Credit Information Co., Ltd., IBK Venture Investment Co., Ltd., IBK Service Co., Ltd., IBK China Ltd., PT Bank IBK Indonesia Tbk, IBK Myanmar and IBK Bank Polska Spolka Akcyjna.

Struktur Pemegang Saham IBK Korea

Susunan Pemegang Saham IBK Korea per 31 Desember 2025 mencerminkan struktur kepemilikan yang kuat dan didukung oleh institusi keuangan global. Struktur ini memberikan landasan yang solid bagi Bank dalam menjalankan strategi bisnis, memperkuat tata kelola, serta menjaga stabilitas dan keberlanjutan usaha.

Rincian susunan Pemegang Saham Bank per 31 Desember 2025 disajikan dalam tabel berikut:

IBK Korea Shareholder Structure

The shareholder structure of IBK Korea as of December 31, 2025, reflects a strong ownership structure supported by global financial institutions. This structure provides a solid foundation for the Bank to implement its business strategy, strengthen governance, and maintain business stability and sustainability.

Details of the Bank's shareholder structure as of December 31, 2025, are presented in the following table:

Pemegang Saham Shareholders	**Saham Biasa** Common Stock		**Saham Preferen** Preferred Stock		**Jumlah** Total	
	Jumlah Saham (Lembar Saham) Total Shares (Shares)	**Persentase** Percentage	**Jumlah Saham (Lembar Saham)** Total Shares (Shares)	**Persentase** Percentage	**Jumlah Saham (Lembar Saham)** Total Shares (Shares)	**Persentase** Percentage
Ministry of Strategy and Finance	474.430.991	59,50	-	-	**474.430.991**	**59,50**
Korea Development Bank	57.405.282	7,20	-	-	**57.405.282**	**7,20**
The Export-Import Bank of Korea	14.711.153	1,84	-	-	**14.711.153**	**1,84**
Lainnya Others	250.878.443	31,46	-	-	**250.878.443**	**31,46**
Jumlah Total	**797.425.869**	**100,00**	**-**	**-**	**797.425.869**	**100,00**

Struktur Grup Bank

Bank Group Structure

Bank tidak memiliki Entitas Anak, Perusahaan Asosiasi, maupun Perusahaan Ventura Bersama, sehingga tidak terdapat informasi yang dapat disajikan terkait Struktur Grup Bank. Sepanjang tahun 2025, Bank memfokuskan operasionalnya pada kegiatan usaha inti sehingga kebijakan dan strategi bisnis dapat diimplementasikan secara lebih efektif, terarah, dan konsisten guna mendukung pencapaian tujuan usaha.

The Bank does not have any subsidiaries, associated companies, or joint ventures, and therefore, no information can be presented regarding the Bank's Group Structure. Throughout 2025, the Bank focused its operations on core business activities so that business policies and strategies can be implemented more effectively, directed, and consistently to support the achievement of business objectives.

Daftar Entitas Anak dan Entitas Asosiasi, serta *Joint Venture*

List of Subsidiaries, Associates, and Joint Ventures

Hingga 31 Desember 2025, Bank tidak memiliki Entitas Anak, Perusahaan Asosiasi, maupun Perusahaan Ventura Bersama.

As of December 31, 2025, the Bank did not have any subsidiaries, associated companies, or joint ventures.

Kronologi Pencatatan Saham

Stock Listing Chronology

Pada tahun 2014, Bank menapaki tonggak penting dalam perjalanan korporasinya dengan melaksanakan IPO dan resmi mencatatkan sahamnya di BEI. Aksi korporasi ini menjadi bagian dari strategi Bank untuk memperkuat struktur permodalan serta mendukung pertumbuhan bisnis yang berkelanjutan seiring dengan dinamika industri perbankan.

In 2014, the Bank reached an important milestone in its corporate journey by conducting an Initial Public Offering (IPO) and officially listing its shares on the Indonesia Stock Exchange (IDX). This corporate action is part of the Bank's strategy to strengthen its capital structure and support sustainable business growth in line with the dynamics of the banking industry.

Melalui aksi korporasi pencatatan saham tersebut, Bank memperoleh fleksibilitas permodalan yang lebih kuat untuk mendukung pengembangan produk dan layanan, peningkatan kapabilitas teknologi, serta perluasan jaringan usaha. Langkah ini sekaligus mencerminkan komitmen Bank dalam meningkatkan transparansi, akuntabilitas, dan penerapan tata kelola perusahaan yang baik guna memperkuat kepercayaan investor dan pemangku kepentingan.

Through this corporate action, the Bank gains greater capital flexibility to support product and service development, enhance technological capabilities, and expand its business network. This step also reflects the Bank's commitment to increasing transparency, accountability, and the implementation of good corporate governance to strengthen investor and stakeholder confidence.

Uraian lebih lanjut mengenai kronologi pencatatan saham Bank disajikan pada tabel berikut:

A further description of the Bank's share listing chronology is presented in the following table:

Tanggal Date	**Pencatatan Saham** Share Listing	**Jumlah Saham Baru yang Diterbitkan (Lembar Saham)** Total New Shares Issued (Shares)	**Lembar Saham Setelah Aksi Korporasi (Lembar Saham)** Number of Shares After Corporate Action (Shares)	**Nilai Nominal** Par Value	**Jumlah Saham (Lembar Saham)** Total Shares (Shares)
Sebelum penawaran umum perdana saham Before initial public offering		-	-	100	3.335.518.900
22 Desember 2014 December 22, 2014	Penawaran perdana saham Initial public offering	900.000.000	4.235.518.900	100	4.235.518.900

Tanggal Date	**Pencatatan Saham** Share Listing	**Jumlah Saham Baru yang Diterbitkan (Lembar Saham)** Total New Shares Issued (Shares)	**Lembar Saham Setelah Aksi Korporasi (Lembar Saham)** Number of Shares After Corporate Action (Shares)	**Nilai Nominal** Par Value	**Jumlah Saham (Lembar Saham)** Total Shares (Shares)
4 Desember 2015 December 4, 2015	Penawaran Umum Terbatas (PUT) I Limited Public Offering (PUT) I	1.020.657.744	5.256.176.644	100	5.256.176.644
22 Agustus 2019 August 22, 2019	Konversi saham atas penggabungan usaha dengan PT Bank Mitraniaga Tbk (NAGA) Share conversion due to the merger with PT Bank Mitraniaga Tbk (NAGA)	1.852.173.000	7.108.349.644	100	7.108.349.644
31 Maret 2020 March 31, 2020	PUT II Limited Public Offering (PUT) II	4.117.657.394	11.226.007.038	100	11.226.007.038
31 Mei 2021 May 31, 2021	PUT III Limited Public Offering (PUT) III	6.440.485.010	17.666.492.048	100	17.666.492.048
29 Juli 2022 July 29, 2022	PUT IV Limited Public Offering (PUT) IV	9.983.043.663	27.649.535.711	100	27.649.535.711
27 Juni 2023 June 27, 2023	PUT V Limited Public Offering (PUT) V	10.133.668.354	37.783.204.065	100	37.783.204.065
28 Juni 2024 June 28, 2024	PUT VI Limited Public Offering (PUT) VI	10.081.180.809	47.864.384.874	100	47.864.384.874

*Seluruh saham Bank tercatat di Bursa Efek Indonesia | All of the Bank's shares are listed on Indonesia Stock Exchange.

Kronologi Penerbitan Efek Lain

Chronology of Other Securities Issuance

Hingga akhir Desember 2025, Bank tidak menerbitkan efek selain saham, baik berupa obligasi, obligasi konversi, maupun sukuk. Dengan demikian, tidak terdapat informasi mengenai nama efek, tahun penerbitan, tingkat suku bunga atau imbal hasil, tanggal jatuh tempo, nilai penawaran, maupun peringkat efek yang dapat disajikan.

Until the end of December 2025, the Bank did not issue any securities other than shares, including bonds, convertible bonds, or sukuk. Therefore, no information regarding the name of the securities, issuance year, interest rate or yield, maturity date, offering value, or securities rating can be presented.

Informasi Kantor Akuntan Publik (KAP) dan Akuntan Publik

Information on Public Accounting Firm (KAP) and Public Accountant

Bank menunjuk Kantor Akuntan Publik (KAP) Suharli, Sugiarto & Rekan (ShineWing) yang terdaftar di OJK sebagai auditor independen untuk mengaudit Laporan Keuangan Perseroan atas tahun buku yang berakhir pada 31 Desember 2025. Penunjukan tersebut dilakukan berdasarkan usulan Dewan Komisaris dengan memperhatikan rekomendasi Komite Audit, serta ditetapkan melalui Surat Keputusan Dewan Komisaris No. IM.001/BOC/IX/2025 tanggal 4 September 2025.

The Bank has appointed the Public Accounting Firm (KAP) Suharli, Sugiarto & Rekan (ShineWing), registered with the Financial Services Authority (OJK), as the independent auditor to audit the Company's Financial Statements for the fiscal year ending December 31, 2025. This appointment was made based on the recommendation of the Board of Commissioners, taking into account the recommendations of the Audit Committee, and was stipulated in the Decree of the Board of Commissioners No. IM.001/BOC/IX/2025 dated September 4, 2025.

KAP Suharli Sugiarto & Rekan (ShineWing)

Alamat | Address

UOB Plaza Lt. 34
Jl. MH Thamrin Kav. 8-10
Jakarta, 10230
T : (021) 2933 2132
F : (021) 2933 2172
E : admin.office@shinewing.id
W : www.shinewing.id

Biaya | Fee

- Jasa audit | Audit Services:
  Rp/IDR 1.188.100.000
- Jasa Non-Audit | Non-Audit Services:
  -

Periode Penugasan | Assignment Period

2025

Jasa yang Diberikan | Services Provided

- Jasa audit | Audit Services:
  Audit Umum atas Laporan Keuangan Tahun Buku 2025
- Jasa Non-Audit | Non-Audit Services:
  -

Lembaga dan Profesi Penunjang Pasar Modal

Capital Market Supporting Institutions and Professions

Informasi Perdagangan dan Pencatatan Saham | Information on Share Trading and Listing

Nama | Name

PT Bursa Efek Indonesia

Jasa yang Diberikan | Services Provided

Jasa pencatatan tahunan saham.
Annual share listing services.

Alamat | Address

Gedung Bursa Efek Indonesia,
Tower 1, Jl. Jend. Sudirman Kav. 52 - 53
Jakarta 12190, Indonesia
T : (021) 5150 515
F : (021) 5154 153
W : www.idx.co.id

Biaya | Fee

Rp | IDR 277.500.000

Periode Penugasan | Assignment Period

2025

Notaris | Notary

Nama | Name	**Jasa yang Diberikan** | Services Provided
Christina Dwi Utami, S.H., M.Hum., M.Kn.	Pelaksanaan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa. Implementation of the Annual and Extraordinary General Meeting of Shareholders.

Alamat | Address	**Biaya** | Cost	**Periode Penugasan** | Assignment Period
Jl. KH Zainul Arifin No. 2, Komp. Ketapang Indah Blok B-2 No. 4-5 Jakarta 11140 T : (021) 6301 511 F : (021) 8337 851 W : christina@notarischristina.com	Rp | IDR 51.615.000	2025

Biro Administrasi Efek | Share Registrar Bureau

Nama | Name	**Jasa yang Diberikan** | Services Provided
PT Adimitra Jasa Korpora	Jasa administrasi saham pasar sekunder. Secondary market share administration services.

Alamat | Address	**Biaya** | Cost	**Periode Penugasan** | Assignment Period
Rukan Kirana Boutique Office Jl. Kirana Avenue III Blok F3 No. 5 Jakarta 14240, Indonesia T : (021) 2974 5222 F : (021) 2928 9961 W : www.adimitrajk.co.id	Rp | IDR 49.960.000	2025

Kustodian

Nama | Name	**Jasa yang Diberikan** | Services Provided
PT Kustodian Sentral Efek Indonesia	Pengelolaan administrasi efek (saham). Management of securities administration (shares).

Alamat | Address	**Biaya** | Cost	**Periode Penugasan** | Assignment Period
Gedung Bursa Efek Indonesia, Tower 1, Lt. 5 Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190 Indonesia T : (021) 5152 855 F : (021) 5299 1199 W : www.ksei.co.id	Rp | IDR 11.100.000	2025

Konsultan Hukum | Legal Consultant

Nama | Name	**Jasa yang Diberikan** | Services Provided
ABNR Counsellors at Law ALI BUDIARDJO, NUGROHO, REKSODIPUTRO (ABNR)	Lembaga profesional yang memberikan nasihat hukum kepada individu, organisasi, atau perusahaan. Mereka dapat bekerja secara independen atau menjadi bagian dari firma hukum. Professional institutions that provide legal advice to individuals, organizations, or companies. They can work independently or be part of a law firm

Alamat | Address	**Biaya** | Cost	**Periode Penugasan** | Assignment Period
Graha CIMB Niaga, Lantai 24 Jl. Jend. Sudirman No. Kav. 58 Jakarta 12190, Indonesia	Rp | IDR 361.384.232,00	2025

Informasi Pada Situs Web Bank

Information on The Bank Website

Dalam rangka memenuhi prinsip keterbukaan informasi serta memastikan akses informasi yang setara bagi publik dan seluruh pemangku kepentingan, Bank mengelola situs web resmi yang dapat diakses melalui www.ibk.co.id. Situs web tersebut berfungsi sebagai sarana komunikasi utama Bank dalam menyampaikan informasi yang relevan, terkini, dan dapat dipertanggungjawabkan terkait kegiatan usaha, kinerja, serta tata kelola perusahaan.

Seluruh informasi yang dipublikasikan melalui situs web Bank telah melalui proses validasi internal oleh manajemen guna memastikan keakuratan, kelengkapan, dan konsistensi informasi, serta disajikan dengan mengacu pada prinsip transparansi dan keterbukaan informasi sebagaimana diatur dalam ketentuan yang berlaku.

Dalam pengelolaan dan pemutakhiran konten situs web, Bank berpedoman pada POJK No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. Peraturan tersebut mengatur kewajiban perusahaan publik untuk menyediakan dan memperbarui informasi tertentu secara berkala agar dapat diakses oleh pemangku kepentingan secara mudah dan tepat waktu.

Sesuai dengan ketentuan tersebut, situs web Bank memuat paling sedikit 4 (empat) komponen utama, yaitu:

1. Informasi umum mengenai emiten atau perusahaan publik;
2. Informasi yang ditujukan bagi pemodal atau investor;
3. Informasi terkait penerapan tata kelola perusahaan; serta
4. Informasi mengenai pelaksanaan tanggung jawab sosial perusahaan.

Melalui pengelolaan situs web yang informatif dan andal, Bank berkomitmen untuk terus meningkatkan kualitas keterbukaan informasi sebagai bagian dari penerapan tata kelola perusahaan yang baik dan berkelanjutan.

To comply with the principle of information transparency and ensure equal access to information for the public and all stakeholders, the Bank maintains an official website accessible at www.ibk.co.id. This website serves as the Bank's primary communication channel for delivering relevant, up-to-date, and accountable information regarding business activities, performance, and corporate governance.

All information published on the Bank's website has undergone an internal validation process by management to ensure accuracy, completeness, and consistency of information, and is presented in accordance with the principles of transparency and information disclosure as stipulated in applicable regulations.

In managing and updating website content, the Bank adheres to OJK Regulation No. 8/POJK.04/2015 concerning Websites of Issuers or Public Companies. This regulation stipulates the obligation of public companies to provide and update certain information periodically for easy and timely access by stakeholders.

In accordance with this provision, the Bank's website contains at least four main components:

1. General information regarding the issuer or public company;
2. Information intended for investors;
3. Information related to the implementation of corporate governance; and
4. Information regarding the implementation of corporate social responsibility.

Through the management of an informative and reliable website, the Bank is committed to continuously improving the quality of information disclosure as part of the implementation of good and sustainable corporate governance.



Beranda
Home

Menu yang memuat informasi mengenai berita & pemberitahuan, promosi & acara, serta suku bunga dasar kredit.

Menu containing information regarding news & notifications, promotions & events, and prime lending rate.

Produk
Product

Menu yang memuat informasi mengenai produk Bank, seperti simpanan, pinjaman, *foreign exchange*, remitansi, dan *trade finance*.

Menu containing information regarding Bank products, such as savings, loans, foreign exchange, remittances, and trade finance.

Internet Banking

Menu yang memuat informasi mengenai layanan *internet banking* bagi nasabah.

Menu containing information regarding internet banking services for customers.

Informasi Bank
Bank Information

Menu yang memuat informasi mengenai Bank IBK Indonesia, tata kelola, hubungan investor, dan CSR.

Menu containing information regarding Bank IBK Indoneisa, its governance, investor relations, and CSR.

IBK Network

Menu yang memuat informasi mengenai kontak/alamat Bank, seperti kantor pusat, informasi cabang, dan jaringan global.

Menu containing information regarding Bank contacts/addresses, such as head office, branch information, and global network.

Selain mengandalkan situs web resmi Bank, keterbukaan informasi kepada para pemangku kepentingan juga dilakukan melalui situs web BEI (www.idx.co.id) dengan mengakses kode saham "AGRS". Melalui keterbukaan informasi di BEI, Bank memastikan bahwa investor dan pemangku kepentingan memperoleh data yang akurat, konsisten, dan tepat waktu mengenai pergerakan saham, aksi korporasi, serta informasi permodalan lainnya sesuai dengan ketentuan pasar modal yang berlaku.

In addition to relying on the Bank's official website, information disclosure to stakeholders is also done through the IDX website (www.idx.co.id) by accessing the stock code "AGRS". Through information disclosure on the IDX, the Bank ensures that investors and stakeholders obtain accurate, consistent, and timely data regarding stock movements, corporate actions, and other capital information in accordance with applicable capital market regulations.

Teknologi Informasi Sebagai Pilar Pendukung Keberlanjutan Bisnis Bank

Information Technology as a Supporting Pillar for Bank Business Sustainability



Teknologi Informasi (TI) merupakan salah satu pilar utama dalam menjaga keberlanjutan bisnis Bank di tengah dinamika industri perbankan yang semakin kompleks dan kompetitif. Perkembangan teknologi yang pesat, perubahan perilaku nasabah, serta tuntutan efisiensi dan keamanan mendorong Bank untuk terus memperkuat kapabilitas teknologi sebagai fondasi operasional dan pengambilan keputusan bisnis.

Sepanjang tahun 2025, Bank secara konsisten mengoptimalkan pemanfaatan TI untuk memastikan kelangsungan operasional, meningkatkan kualitas layanan, serta memperkuat daya saing jangka panjang. Penerapan sistem yang andal dan terintegrasi memungkinkan Bank menjalankan aktivitas bisnis secara efisien, akurat, dan berkesinambungan, sekaligus mendukung pemenuhan ketentuan regulator dan prinsip kehati-hatian.

Selain mendukung operasional sehari-hari, TI juga berperan strategis dalam memperkuat manajemen risiko, menjaga keamanan data dan informasi, serta memastikan kesiapan Bank dalam menghadapi potensi gangguan operasional. Sejalan dengan hal tersebut, Bank secara konsisten memperkuat infrastruktur, tata kelola TI, dan pengendalian internal untuk menjaga stabilitas sistem serta melindungi kepentingan seluruh pemangku kepentingan.

Dengan menjadikan TI sebagai *enabler* strategis, Bank tidak hanya mampu merespons perubahan secara adaptif, tetapi juga membangun fondasi pertumbuhan yang berkelanjutan. Pendekatan ini memastikan bahwa transformasi digital yang dijalankan selaras dengan strategi bisnis Bank, mendukung penciptaan nilai jangka panjang, serta memperkuat kepercayaan nasabah, investor, dan regulator.

Tata Kelola Teknologi Informasi

Bank menerapkan Tata Kelola TI sesuai dengan ketentuan POJK No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum, serta mengacu

Information Technology (IT) is a key pillar in maintaining the Bank's business sustainability amidst the increasingly complex and competitive dynamics of the banking industry. Rapid technological developments, changing customer behavior, and demands for efficiency and security drive the Bank to continuously strengthen its technological capabilities as the foundation for its operations and business decision-making.

Throughout 2025, the Bank consistently optimized the use of IT to ensure operational continuity, improve service quality, and strengthen long-term competitiveness. The implementation of reliable and integrated systems enables the Bank to conduct business activities efficiently, accurately, and sustainably, while supporting compliance with regulatory requirements and prudential principles.

In addition to supporting daily operations, IT also plays a strategic role in strengthening risk management, maintaining data and information security, and ensuring the Bank's readiness to face potential operational disruptions. In line with this, the Bank consistently strengthens its infrastructure, IT governance, and internal controls to maintain system stability and protect the interests of all stakeholders.

By utilizing IT as a strategic enabler, the Bank is not only able to respond adaptively to change but also build a foundation for sustainable growth. This approach ensures that the digital transformation undertaken aligns with the Bank's business strategy, supports long-term value creation, and strengthens the trust of customers, investors, and regulators.

Information Technology Governance

The Bank implements IT Governance in accordance with POJK No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial

pada praktik terbaik yang umum diterapkan di industri perbankan. Penerapan Tata Kelola TI tersebut ditujukan untuk memastikan bahwa pemanfaatan TI mendukung pencapaian strategi dan tujuan bisnis Bank, serta dikelola secara andal, aman, dan berkesinambungan.

Pada penerapannya, Bank mengacu pada kerangka tata kelola dan manajemen TI yang lazim digunakan di industri perbankan, antara lain prinsip-prinsip COBIT untuk pengelolaan dan pengendalian TI, ITIL dalam pengelolaan layanan TI, serta standar manajemen risiko dan keamanan informasi yang relevan. Kerangka tersebut menjadi acuan dalam pengaturan perencanaan TI, pengelolaan risiko, pengendalian internal, keamanan sistem, serta kesinambungan layanan teknologi informasi.

Melalui kerangka tata kelola yang terstruktur, Bank memastikan kejelasan peran dan tanggung jawab, penerapan manajemen risiko TI yang memadai, mekanisme pengendalian internal yang efektif, serta proses pemantauan dan evaluasi yang dilakukan secara berkesinambungan. Pendekatan ini memungkinkan Bank untuk mengoptimalkan nilai tambah dari investasi teknologi informasi sekaligus menjaga kepatuhan terhadap regulasi serta melindungi kepentingan seluruh pemangku kepentingan.

Strategi Pengembangan Teknologi Informasi Tahun 2025

Pada tahun 2025, Bank menetapkan strategi pengembangan TI sebagai pilar strategis dalam mendukung transformasi digital, penguatan ketahanan operasional, serta keberlanjutan bisnis Bank. Strategi ini dirancang untuk memastikan pemanfaatan TI berjalan selaras dengan strategi bisnis Bank, perkembangan teknologi, serta ketentuan regulator dan praktik terbaik industri perbankan.

Dalam mendukung pengembangan *digital banking,* Bank memfokuskan strategi TI pada peningkatan kapabilitas sistem digital yang terintegrasi, andal, dan berorientasi pada kebutuhan nasabah. Pengembangan dan penyempurnaan aplikasi serta *platform* digital dilakukan untuk meningkatkan kemudahan akses, kecepatan layanan, dan kualitas pengalaman nasabah, sekaligus mendukung efisiensi proses bisnis secara *end-to-end*. Seluruh pengembangan digital tersebut dilaksanakan dengan tetap mengedepankan prinsip kehati-hatian, keamanan data, dan kepatuhan terhadap ketentuan yang berlaku.

Kemudian seiring dengan meningkatnya ketergantungan pada sistem digital, Bank memberikan perhatian yang signifikan terhadap penguatan *cybersecurity*. Strategi

Banks, and refers to best practices commonly applied in the banking industry. The implementation of IT Governance aims to ensure that IT utilization supports the achievement of the Bank's business strategy and objectives and is managed reliably, securely, and sustainably.

In its implementation, the Bank refers to IT governance and management frameworks commonly used in the banking industry, including the COBIT principles for IT management and control, ITIL for IT service management, and relevant risk management and information security standards. This framework serves as a reference for IT planning, risk management, internal control, system security, and the continuity of information technology services.

Through a structured governance framework, the Bank ensures clear roles and responsibilities, adequate IT risk management, effective internal control mechanisms, and continuous monitoring and evaluation. This approach enables the Bank to optimize the added value of its information technology investments while maintaining regulatory compliance and protecting the interests of all stakeholders.

Information Technology Development Strategy for 2025

In 2025, the Bank established an IT development strategy as a strategic pillar to support digital transformation, strengthen operational resilience, and ensure business sustainability. This strategy is designed to ensure IT utilization aligns with the Bank's business strategy, technological developments, regulatory requirements, and banking industry best practices.

To support digital banking development, the Bank focuses its IT strategy on enhancing the capabilities of integrated, reliable, and customer-oriented digital systems. Digital applications and platforms are being developed and refined to improve ease of access, speed of service, and the quality of the customer experience, while simultaneously supporting the efficiency of end-to-end business processes. All digital development efforts are being implemented while prioritizing the principles of prudence, data security, and compliance with applicable regulations.

Furthermore, in line with the increasing reliance on digital systems, the Bank is placing significant emphasis on strengthening cybersecurity. The information security

pengelolaan keamanan informasi diarahkan pada peningkatan perlindungan terhadap infrastruktur TI, sistem aplikasi, dan data Bank dari potensi ancaman siber. Bank secara berkelanjutan melakukan penguatan kontrol keamanan, pemantauan aktivitas sistem, serta peningkatan kesadaran keamanan informasi di seluruh lini organisasi guna memitigasi risiko serangan siber dan kebocoran data.

Selain itu, Bank juga menempatkan *business continuity* sebagai bagian integral dari strategi pengembangan TI. Bank memastikan tersedianya sistem pendukung yang mampu menjaga kesinambungan operasional melalui penerapan rencana kesinambungan bisnis dan pemulihan bencana (*Business Continuity Plan* dan *Disaster Recovery Plan*) yang memadai. Pengujian berkala atas kesiapan sistem, infrastruktur cadangan, serta prosedur pemulihan dilakukan untuk memastikan layanan Bank tetap berjalan secara optimal dalam kondisi normal maupun pada saat terjadi gangguan.

Seluruh strategi dan implementasi TI tersebut dilaksanakan dengan mengacu pada ketentuan OJK serta selaras dengan praktik terbaik yang berlaku secara internasional. Bank memastikan penerapan tata kelola TI yang kuat melalui peran aktif Direksi dan Dewan Komisaris dalam melakukan pengawasan, penerapan pengelolaan risiko TI secara terintegrasi, serta penguatan fungsi pengendalian internal guna mendukung keandalan dan keamanan sistem informasi Bank.

Melalui penerapan strategi pengembangan TI yang komprehensif dan terarah, Bank berkomitmen untuk memperkuat kapabilitas digital, meningkatkan ketahanan sistem, serta memastikan keberlanjutan bisnis secara berkelanjutan, sehingga mampu memberikan nilai tambah yang optimal bagi nasabah dan seluruh pemangku kepentingan.

Kapabilitas *Disaster Recovery* Bank dan Pengelolaan Risiko Teknologi Informasi

Bank memiliki kapabilitas *Disaster Recovery* yang dirancang untuk memastikan kesinambungan operasional dan ketersediaan layanan TI dalam menghadapi potensi gangguan, baik yang bersifat teknis, operasional, maupun akibat kejadian eksternal. Mekanisme pemulihan sistem disusun secara terstruktur melalui keberadaan *Disaster Recovery Plan* (DRP) dan *Business Continuity Plan* (BCP), yang mencakup penetapan sistem kritikal, skenario pemulihan, serta target waktu dan tingkat pemulihan (*Recovery Time Objective* dan *Recovery Point Objective*) yang disesuaikan dengan profil risiko Bank.

management strategy is aimed at enhancing the protection of the Bank's IT infrastructure, application systems, and data from potential cyber threats. The Bank is continuously strengthening security controls, monitoring system activity, and increasing information security awareness across the organization to mitigate the risk of cyberattacks and data breaches.

Furthermore, the Bank also places business continuity as an integral part of its IT development strategy. The Bank ensures the availability of support systems capable of maintaining operational continuity through the implementation of adequate business continuity and disaster recovery plans (Business Continuity Plan and Disaster Recovery Plan). Regular testing of system readiness, backup infrastructure, and recovery procedures is conducted to ensure the Bank's services continue to operate optimally under normal conditions and during disruptions.

All IT strategies and implementations are implemented in accordance with OJK regulations and are aligned with international best practices. The Bank ensures the implementation of robust IT governance through the active role of the Board of Directors and Board of Commissioners in oversight, the implementation of integrated IT risk management, and the strengthening of internal control functions to support the reliability and security of the Bank's information systems.

Through the implementation of a comprehensive and targeted IT development strategy, the Bank is committed to strengthening digital capabilities, enhancing system resilience, and ensuring sustainable business continuity, thereby providing optimal added value for customers and all stakeholders.

The Bank's Disaster Recovery Capabilities and Information Technology Risk Management

The Bank has Disaster Recovery capabilities designed to ensure operational continuity and IT service availability in the face of potential disruptions, whether technical, operational, or due to external events. The system recovery mechanism is structured through a Disaster Recovery Plan (DRP) and Business Continuity Plan (BCP), which include the determination of critical systems, recovery scenarios, and recovery time and level targets (Recovery Time Objective and Recovery Point Objective) tailored to the Bank's risk profile.

Untuk memastikan efektivitas implementasi, Bank melaksanakan pengujian DRP dan BCP secara berkala dan terencana guna menilai kesiapan infrastruktur, keandalan prosedur, serta koordinasi antar fungsi terkait. Hasil pengujian tersebut digunakan sebagai dasar evaluasi dan penyempurnaan berkelanjutan atas kebijakan dan prosedur pemulihan sistem.

To ensure effective implementation, the Bank conducts periodic and planned DRP and BCP testing to assess infrastructure readiness, procedural reliability, and coordination between related functions. The test results are used as the basis for continuous evaluation and improvement of system recovery policies and procedures.

Kapabilitas *Disaster Recovery* dan pengelolaan risiko TI tersebut dikelola secara terintegrasi dalam kerangka manajemen risiko Bank secara menyeluruh, yang mencakup proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko. Pelaksanaan pengelolaan risiko TI serta hasil pengujian DRP dan BCP dilaporkan secara berkala kepada Direksi dan Dewan Komisaris sebagai bagian dari fungsi pengawasan dan pengambilan keputusan strategis.

The Disaster Recovery capabilities and IT risk management are managed in an integrated manner within the Bank's overall risk management framework, which encompasses the processes of risk identification, measurement, monitoring, and control. The implementation of IT risk management and the results of the DRP and BCP testing are reported periodically to the Board of Directors and the Board of Commissioners as part of their oversight and strategic decision-making functions.

Melalui penerapan tata kelola TI yang kuat dan pengelolaan risiko yang terintegrasi, Bank memastikan keandalan sistem, mitigasi risiko operasional, serta perlindungan kepentingan nasabah dan pemangku kepentingan lainnya secara berkelanjutan, sejalan dengan ketentuan OJK dan praktik terbaik industri perbankan.

Through the implementation of strong IT governance and integrated risk management, the Bank ensures system reliability, operational risk mitigation, and the ongoing protection of the interests of customers and other stakeholders, in line with OJK regulations and banking industry best practices.

Risiko Siber dan Upaya Pencegahannya

Cyber Risk and Its Prevention

Risiko siber merupakan salah satu risiko yang semakin meningkat seiring dengan pemanfaatan TI dan digitalisasi layanan perbankan. Risiko ini dapat timbul akibat ancaman eksternal maupun internal, termasuk serangan *malware*, *phishing*, peretasan sistem, penyalahgunaan akses, serta gangguan terhadap ketersediaan dan integritas data dan sistem informasi Bank.

Cyber risk is a risk that is increasing along with the use of IT and the digitalization of banking services. This risk can arise from external and internal threats, including malware attacks, phishing, system hacking, access abuse, and disruptions to the availability and integrity of the Bank's data and information systems.

Bank menyadari bahwa risiko siber berpotensi menimbulkan dampak signifikan terhadap kelangsungan operasional, reputasi, kepercayaan nasabah, serta stabilitas sistem perbankan. Oleh karena itu, Bank menerapkan pengelolaan risiko siber secara terintegrasi sebagai bagian dari kerangka manajemen risiko TI dan manajemen risiko Bank secara menyeluruh.

The Bank recognizes that cyber risk has the potential to significantly impact operational continuity, reputation, customer trust, and the stability of the banking system. Therefore, the Bank implements integrated cyber risk management as part of its IT risk management framework and overall bank risk management.

Dalam upaya pencegahan, Bank telah menetapkan kebijakan dan prosedur keamanan informasi yang mencakup pengendalian akses, pengamanan jaringan dan sistem, pemantauan aktivitas sistem secara berkelanjutan, serta penerapan mekanisme deteksi dini atas potensi ancaman siber. Bank juga memperkuat infrastruktur keamanan melalui penggunaan *security tools* yang memadai, termasuk

As a preventative measure, the Bank has established information security policies and procedures that encompass access control, network and system security, continuous monitoring of system activity, and the implementation of early detection mechanisms for potential cyber threats. The Bank also strengthens its security infrastructure through the use of adequate security tools,

firewall, intrusion detection and prevention system, serta mekanisme *data protection* yang sesuai dengan tingkat sensitivitas informasi.

Selain penguatan teknologi, Bank secara berkelanjutan meningkatkan kesadaran dan kompetensi SDM melalui program edukasi dan pelatihan keamanan informasi guna memitigasi risiko yang bersumber dari faktor manusia *(human error)* salah satunya dengan secara berkala melakukan pengujian keamanan siber berdasarkan skenario seperti simulasi serangan phising melalui email. Bank juga melakukan pengujian keamanan sistem secara berkala, termasuk *vulnerability assessment* dan *penetration testing*, untuk memastikan efektivitas pengendalian yang telah diterapkan.

Seluruh pengelolaan risiko siber tersebut berada di bawah pengawasan Direksi dan Dewan Komisaris, serta dilaporkan secara berkala sebagai bagian dari fungsi tata kelola dan pengendalian internal. Melalui penerapan pengelolaan risiko siber yang komprehensif dan berkesinambungan, Bank berkomitmen untuk menjaga keandalan sistem, melindungi data nasabah, serta memastikan kesinambungan layanan perbankan sesuai dengan ketentuan OJK dan praktik terbaik industri.

Ketersediaan SDM yang Memiliki Keahlian di Bidang TI

Bank menyadari bahwa keberhasilan penerapan dan pengelolaan TI sangat ditentukan oleh ketersediaan SDM yang kompeten dan memiliki keahlian yang memadai di bidang TI. Oleh karena itu, Bank secara berkelanjutan memastikan kecukupan dan kualitas SDM di bidang TI sebagai bagian integral dari strategi penguatan tata kelola dan transformasi digital Bank.

Sampai dengan akhir 2025, Bank didukung oleh sebanyak 64 orang karyawan yang memiliki kompetensi di bidang TI sesuai dengan kebutuhan operasional dan pengembangan sistem Bank yang secara umum mencakup pengelolaan infrastruktur TI, pengembangan dan pemeliharaan aplikasi, keamanan informasi dan siber, pengelolaan data, serta dukungan terhadap layanan digital perbankan. Penempatan SDM yang memiliki keahlian di bidang TI dilakukan secara terstruktur dengan memperhatikan pemisahan fungsi, prinsip kehati-hatian, dan kecukupan pengendalian internal.

Dalam rangka menjaga relevansi kompetensi terhadap perkembangan teknologi dan dinamika risiko, Bank secara aktif menyelenggarakan program pengembangan kapasitas SDM TI melalui pelatihan, sertifikasi profesional, *knowledge*

including firewalls, intrusion detection and prevention systems, and data protection mechanisms appropriate to the sensitivity of the information.

In addition to strengthening technology, the Bank continuously improves human resource awareness and competency through information security education and training programs to mitigate risks stemming from human error. This includes conducting regular cybersecurity tests based on scenarios such as simulated phishing attacks via email. The Bank also conducts regular system security tests, including vulnerability assessments and penetration testing, to ensure the effectiveness of implemented controls.

All cyber risk management is under the supervision of the Board of Directors and the Board of Commissioners and is reported periodically as part of the internal governance and control function. Through the implementation of comprehensive and continuous cyber risk management, the Bank is committed to maintaining system reliability, protecting customer data, and ensuring the continuity of banking services in accordance with OJK regulations and industry best practices.

Availability of Human Resources with Expertise in IT

The Bank recognizes that the success of IT implementation and management is crucially determined by the availability of competent and adequately skilled human resources in the IT field. Therefore, the Bank continuously ensures the adequacy and quality of its IT human resources as an integral part of its strategy for strengthening governance and digital transformation.

By the end of 2025, the Bank had 64 employees with IT competencies aligned with the Bank's operational and system development needs, which generally include IT infrastructure management, application development and maintenance, information and cybersecurity, data management, and support for digital banking services. The placement of IT-skilled personnel is structured, taking into account the separation of functions, the principle of prudence, and the adequacy of internal controls.

To maintain the relevance of competencies to technological developments and risk dynamics, the Bank actively implements IT HR capacity development programs through training, professional certification, knowledge sharing,

sharing, serta peningkatan kompetensi yang mengacu pada standar dan praktik terbaik industri perbankan. Upaya ini dilakukan untuk memastikan SDM TI memiliki pemahaman yang memadai terhadap regulasi, manajemen risiko TI, keamanan informasi, serta prinsip keberlanjutan sistem.

Bank juga memastikan ketersediaan SDM TI yang memadai untuk mendukung pelaksanaan fungsi pengawasan dan pengendalian, termasuk dalam pengelolaan risiko TI dan keamanan siber. Seluruh pengelolaan SDM TI berada di bawah pengawasan Direksi dan dilaporkan secara berkala kepada Dewan Komisaris sebagai bagian dari penerapan GCG.

Pencapaian Teknologi Informasi Tahun 2025

Sepanjang tahun 2025, Bank terus memperkuat peran TI sebagai *enabler* utama dalam mendukung strategi bisnis, peningkatan kualitas layanan, serta penguatan ketahanan operasional. Berbagai inisiatif TI dijalankan secara terarah dengan tetap mengedepankan prinsip kehati-hatian, keamanan sistem, dan kepatuhan terhadap ketentuan regulator.

Pada tahun 2025, Bank mencatat sejumlah pencapaian penting di bidang TI, antara lain melakukan peremajaan terhadap perangkat lunak maupun perangkat keras yang menjadi bagian dari infrastruktur TI, seperti *operating system* Windows 10 menjadi Windows 11 dan perangkat komputer yang sudah tidak optimal dalam mendukung kebutuhan pekerjaan. Pada aspek layanan, Bank meluncurkan beberapa *service* baru seperti LCT Remittance, Usance Import Remittance, perluasan portofolio layanan digital melalui implementasi fitur pembayaran digital QRIS, pengisian saldo kartu uang elektronik (Top Up E-Wallet) dan penerimaan pembayaran pajak dengan Modul Penerimaan Negara (MPN). Untuk meningkatkan efektivitas operasional, Bank mengoptimalkan digitalisasi proses dan dokumen dengan membuat portal yang berperan sebagai *media sharing knowledge* dan referensi dalam menjalankan pekerjaan sehari hari, terdiri dari *manual guide* IT, pembuatan aplikasi *testing* otomatis untuk pengetesan IT QA pada aplikasi *mobile banking android*, digitalisasi dokumen pendukung untuk transaksi *core banking* serta penerapan *paperless appraisal.* Dari sisi IT *security*, Bank telah manjalankan sejumlah inisiatif strategis untuk mengimplementasikan aplikasi DLP (*Data Loss Prevention)*, melakukan peningkatan keamanan pada BI Fast dengan menerapkan HTTP, IPSEC dan *Message signing* dengan menggunakan HSM.

and competency enhancement programs that adhere to banking industry standards and best practices. These efforts ensure that IT HR has an adequate understanding of regulations, IT risk management, information security, and system sustainability principles.

The Bank also ensures the availability of adequate IT HR to support the implementation of supervisory and control functions, including IT risk management and cybersecurity. All IT HR management is under the supervision of the Board of Directors and reports periodically to the Board of Commissioners as part of the implementation of GCG.

Information Technology Achievements in 2025

Throughout 2025, the Bank continued to strengthen the role of IT as a key enabler in supporting business strategy, improving service quality, and strengthening operational resilience. Various IT initiatives were implemented in a targeted manner while prioritizing prudent principles, system security, and compliance with regulatory requirements.

In 2025, the Bank recorded several significant IT achievements, including upgrading software and hardware within its IT infrastructure, such as upgrading the Windows 10 operating system to Windows 11, and upgrading computer devices that were no longer optimal for supporting work requirements. In terms of services, the Bank launched several new services, such as LCT Remittance and Usance Import Remittance. It expanded its digital service portfolio through the implementation of the QRIS digital payment feature, e-wallet top-ups, and tax payment acceptance through the State Revenue Module (MPN). To improve operational effectiveness, the Bank optimized the digitization of processes and documents by creating a portal that serves as a knowledge sharing platform and reference for daily work. This includes IT manual guides, the creation of an automated testing application for IT QA testing on the Android mobile banking application, the digitization of supporting documents for core banking transactions, and the implementation of paperless appraisals. In terms of IT security, the Bank has undertaken several strategic initiatives to implement a Data Loss Prevention (DLP) application and enhance security on BI Fast by implementing HTTP, IPSEC, and message signing using HSM.

Seluruh pencapaian tersebut mencerminkan komitmen Bank dalam meningkatkan keandalan infrastruktur TI, memperkuat kapabilitas sistem informasi, serta mendukung transformasi digital yang berkelanjutan.

Rencana Strategis Pengembangan Teknologi Informasi Tahun 2026

Memasuki tahun 2026, Bank telah mempersiapkan rencana strategis pengembangan TI yang diselaraskan secara menyeluruh dengan arah dan strategi bisnis Bank. Perencanaan ini dirancang untuk memastikan bahwa pengembangan TI tidak hanya berperan sebagai fungsi pendukung, tetapi juga menjadi enabler utama dalam mendorong pertumbuhan usaha, peningkatan kualitas layanan, serta penguatan ketahanan dan daya saing Bank.

Rencana strategis pengembangan TI Bank di tahun depan akan difokuskan pada Penguatan IT Infrastructure, *security* dan *governance* dengan menjalankan *technology refreshment* untuk perangkat *Network, Storage, firewall* dan *load balancer, server, share folder (working folder)* serta penggantian perangkat komputer untuk user. Penguatan organisasi dengan melakukan perubahan dan penguatan fungsi IT *Security*. Peluncuran layanan digital baru meliputi digital *onboarding* dengan e-KYC, fitur penarikan tunai tanpa kartu *(Cardless Cash Withdrawall* CCW) bagi nasabah individu, serta layanan Virtual Account bagi nasabah korporasi, kemudian peningkatan layanan dan program seperti TAT *(Tracking Turnaround time)* dalam memantau SLA compliance untuk pinjaman, pengelolan untuk *dormant account* dan untuk meningkatkan performa dari aplikasi mobile banking akan dilakukan *revamp* fase kedua. Inisiatif digitalisasi akan dilanjutkan dengan pengembangan fitur seperti reservasi penarikan uang tunai *(Booking Cash Withdrawal)* melalui layanan internet dan mobile banking untuk mempercepat layanan transaksi penarikan dana dalam jumlah besar di cabang, serta fitur Manajemen Kartu ATM *(ATM Card Management)* yang memungkinkan nasabah melakukan aktivasi, ganti PIN, dan blokir kartu ATM secara mandiri melalui *mobile banking*. Untuk lebih meningkatkan efisiensi dan peningkatan proses dalam manajemen dokumen kantor akan dijalankan inisiatif paperless document melalui aplikasi DMS, EDMS dan IBKRS.

Dengan menerapkan rencana strategis yang terarah dan terintegrasi tersebut, Bank optimistis pemanfaatan TI pada tahun 2026 akan memberikan dukungan yang signifikan terhadap pencapaian sasaran bisnis, menjaga stabilitas operasional, serta menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

All of these achievements reflect the Bank's commitment to improving the reliability of its IT infrastructure, strengthening its information system capabilities, and supporting sustainable digital transformation.

2026 Information Technology Development Strategic Plan

As we enter 2026, the Bank has prepared a strategic IT development plan that is fully aligned with the Bank's business direction and strategy. This plan is designed to ensure that IT development not only serves as a supporting function but also becomes a key enabler in driving business growth, improving service quality, and strengthening the Bank's resilience and competitiveness.

The Bank's strategic IT development plan for next year will focus on strengthening IT infrastructure, security, and governance by implementing technology refreshes for network devices, storage, firewalls, load balancers, servers, shared folders (working folders), and replacing user computers. The organization will be strengthened by implementing changes and strengthening the IT security function. New digital services will be launched, including digital onboarding with e-KYC, a cardless cash withdrawal (CCW) feature for individual customers, and a virtual account service for corporate customers. Furthermore, service and program enhancements such as Turnaround Time Tracking (TAT) to monitor SLA compliance for loans, dormant account management, and a second phase revamp to improve the performance of the mobile banking application will be implemented. The digitalization initiative will continue with the development of features such as cash withdrawal reservations (Booking Cash Withdrawals) through internet and mobile banking services to expedite large-scale withdrawal transactions at branches, as well as an ATM Card Management feature that allows customers to activate, change PINs, and block ATM cards independently through mobile banking. To further enhance efficiency and improve processes in office document management, a paperless document initiative will be implemented through DMS, EDMS, and IBKRS applications.

By implementing this focused and integrated strategic plan, the Bank is optimistic that IT utilization in 2026 will significantly support the achievement of business targets, maintain operational stability, and create sustainable added value for all stakeholders.

Analisis dan Pembahasan Manajemen

Management Discussion and Analysis





IBK Bank
Indonesia

Pada 2025, aset Bank tumbuh 16,67% menjadi Rp23,41 triliun, didorong kredit 23,60% dan DPK 26,65%. Kinerja ini mencerminkan fundamental yang solid di tengah dinamika pasar

In 2025, the Bank's assets increased by 16.67% to IDR 23.41 trillion, due to a 23.60% growth in loans and a 26.65% increase in customer deposits. This performance reflects solid fundamentals amid market dynamics



Dinamika Perekonomian Global, Nasional, dan Perkembangan Industri Perbankan

Global, National, and Banking Industry Development Dynamics

Sepanjang tahun 2025, perekonomian global masih berada dalam fase pemulihan yang tidak merata dan sarat ketidakpastian. Pertumbuhan ekonomi berlangsung moderat, sementara berbagai risiko, seperti meningkatnya proteksionisme, ketegangan geopolitik, ketidakpastian kebijakan perdagangan, serta volatilitas pasar keuangan masih terus membayangi aktivitas investasi dan perdagangan global. Perbedaan proyeksi pertumbuhan dari berbagai lembaga internasional mencerminkan rapuhnya pemulihan global dan kompleksitas tantangan struktural yang masih berlangsung.

Di kelompok negara maju, perkembangan ekonomi global menunjukkan tingkat divergensi yang semakin nyata. Menuju penghujung tahun 2025, Amerika Serikat (AS) relatif mampu menjaga ketahanan pertumbuhan yang didukung oleh kuatnya konsumsi domestik dan kinerja sektor jasa. Sebaliknya, Kawasan Euro mengalami perlambatan pertumbuhan seiring melemahnya permintaan eksternal serta berlanjutnya tekanan struktural pada sektor manufaktur. Sedangkan dari Kawasan Asia, Tiongkok menghadapi moderasi pertumbuhan akibat melemahnya permintaan domestik dan tekanan yang masih berlangsung di sektor properti, meskipun aktivitas manufaktur dan kinerja ekspor tetap memberikan dukungan terhadap perekonomian. Sementara itu, negara-negara berkembang

Throughout 2025, the global economy remained in an uneven and uncertain recovery phase. Growth was generally moderate, while risks such as rising protectionism, geopolitical tensions, trade policy uncertainty, and financial market volatility continued to weigh on global investment and trade. Diverging projections from various international institutions further reflect the fragility of the global recovery and the complexity of ongoing structural challenges.

In advanced economies, economic developments showed increasing divergence. Toward the end of 2025, the United States demonstrated relatively resilient growth, supported by strong domestic consumption and a robust services sector. In contrast, the Eurozone experienced a slowdown due to weakening external demand and continued structural pressures in the manufacturing sector. In Asia, China's growth moderated amid weaker domestic demand and ongoing challenges in the property sector, although manufacturing activity and export performance continued to provide support. Meanwhile, emerging economies such as India and Indonesia remained key contributors to global growth, despite facing structural challenges including

seperti India maupun Indonesia tetap berperan sebagai kontributor penting bagi pertumbuhan ekonomi global, meskipun tetap dihadapkan pada tantangan struktural berupa volatilitas arus modal, ketidakpastian global, serta keterbatasan pendanaan investasi.

volatile capital flows, global uncertainty, and investment constraints.

Dalam merespons kondisi tersebut, bank-bank sentral global mulai mengadopsi kebijakan moneter yang lebih berhati-hati. Sejumlah otoritas moneter utama termasuk The Fed AS memasuki fase pelonggaran terbatas guna menjaga pertumbuhan, sementara normalisasi kebijakan juga mulai dilakukan secara selektif. Arah kebijakan ini mencerminkan upaya menjaga keseimbangan antara stabilitas makroekonomi dan dukungan terhadap pemulihan ekonomi.

In response to these conditions, global central banks began to adopt a more cautious monetary policy stance. Several major monetary authorities, including the Federal Reserve, entered a phase of limited easing to sustain economic growth, while policy normalization was implemented selectively. This approach reflects ongoing efforts to balance macroeconomic stability with the need to support recovery.

Di tengah tantangan global tersebut, perekonomian Indonesia sepanjang 2025 tetap menunjukkan ketahanan yang solid, didukung oleh kuatnya konsumsi rumah tangga, peningkatan investasi, kinerja ekspor yang positif, serta belanja pemerintah yang efektif. Koordinasi kebijakan fiskal dan moneter yang terjaga berperan penting dalam menjaga stabilitas dan momentum pertumbuhan ekonomi.

Amid these global challenges, Indonesia's economy continued to demonstrate solid resilience throughout 2025, supported by strong household consumption, increased investment, positive export performance, and effective government spending. Close coordination between fiscal and monetary authorities played a key role in maintaining stability and sustaining growth momentum.

Secara umum, pertumbuhan ekonomi nasional ditopang oleh sektor-sektor produktif yang terdiversifikasi, khususnya industri pengolahan, perdagangan, serta informasi dan komunikasi seiring percepatan transformasi digital. Ketahanan tersebut tercermin pada indikator makroekonomi yang tetap positif, termasuk keyakinan konsumen, aktivitas manufaktur yang ekspansif, cadangan devisa yang memadai, surplus neraca perdagangan yang berkelanjutan, serta perbaikan kondisi pasar tenaga kerja.

Overall, national economic performance was supported by diversified productive sectors, particularly manufacturing, trade, and information and communications, in line with the acceleration of digital transformation. This resilience was reflected in consistently positive macroeconomic indicators, including strong consumer confidence, expanding manufacturing activity, adequate foreign exchange reserves, a sustained trade surplus, and improving labor market conditions.

Sejalan dengan kinerja ekonomi nasional, industri perbankan Indonesia tahun 2025 menunjukkan kondisi yang stabil dan resilien. Fungsi intermediasi perbankan terus menguat, tercermin dari pertumbuhan kredit dan penghimpunan Dana Pihak Ketiga (DPK) yang tetap positif. Kualitas aset terjaga dengan rasio kredit bermasalah yang rendah, permodalan yang kuat, serta likuiditas yang memadai. Tren ini mencerminkan penerapan manajemen risiko yang *prudent* di tengah dinamika eksternal.

In line with national economic performance, Indonesia's banking industry in 2025 remained stable and resilient. The intermediation function continued to strengthen, as reflected in positive credit growth and the accumulation of Third Party Funds (DPK). Asset quality remained sound, supported by low non-performing loan (NPL) ratios, strong capitalization, and adequate liquidity. These trends reflect the effective implementation of prudent risk management amid external pressures.

Dukungan kebijakan moneter yang terukur dari Bank Indonesia turut menjaga likuiditas sistem keuangan dan mendukung penyaluran kredit tanpa mengabaikan stabilitas makroekonomi. Secara keseluruhan, kombinasi ketahanan ekonomi nasional, stabilitas sistem keuangan, serta kebijakan yang adaptif dan terkoordinasi memberikan fondasi yang kuat bagi industri perbankan Indonesia untuk terus tumbuh secara berkelanjutan hingga akhir 2025, sekaligus memperkuat kepercayaan para pemangku kepentingan terhadap prospek perekonomian dan sektor keuangan nasional.

Measured monetary policy support from Bank Indonesia helped maintain liquidity in the financial system and supported credit growth without compromising macroeconomic stability. Overall, the combination of national economic resilience, financial system stability, and adaptive, well-coordinated policies provided a strong foundation for the Indonesian banking industry to sustain its growth through the end of 2025, while reinforcing stakeholder confidence in the outlook of the national economy and financial sector.



Tinjauan Operasional
Operational Review

Kinerja per Segmen berdasarkan Area Geografis
Performance per Segment by Geographic Area

Sesuai dengan Laporan Keuangan Tahunan untuk tahun buku yang berakhir pada 31 Desember 2025, seluruh kegiatan operasional Bank difokuskan pada penyediaan layanan perbankan konvensional. Mengacu pada ketentuan PSAK 5 tentang Segmen Operasi serta POJK Nomor 18 Tahun 2025 mengenai Transparansi dan Publikasi Laporan Bank, Bank tidak mengelompokkan kinerja segmen berdasarkan jenis produk atau lini usaha. Sebagai gantinya, penyajian kinerja operasional dilakukan berdasarkan segmen geografis.

Metode pengungkapan ini memberikan Bank kemampuan untuk memperoleh gambaran yang lebih komprehensif mengenai kontribusi masing-masing wilayah operasional, sekaligus memahami perbedaan dinamika pasar lokal. Dengan pemahaman yang lebih mendalam terhadap karakteristik dan kebutuhan nasabah di setiap wilayah, Bank dapat merancang strategi bisnis serta layanan yang lebih terfokus, tepat sasaran, dan sesuai dengan kebutuhan spesifik pasar setempat.

According to the Annual Financial Report for the fiscal year ended December 31, 2025, all of the Bank's operational activities are focused on providing conventional banking services. In accordance with PSAK 5 on Operating Segments and POJK No. 18 of 2025 on Transparency and Publication of Bank Reports, the Bank does not classify segment performance by product type or business line. Instead, operational performance is presented based on geographic segments.

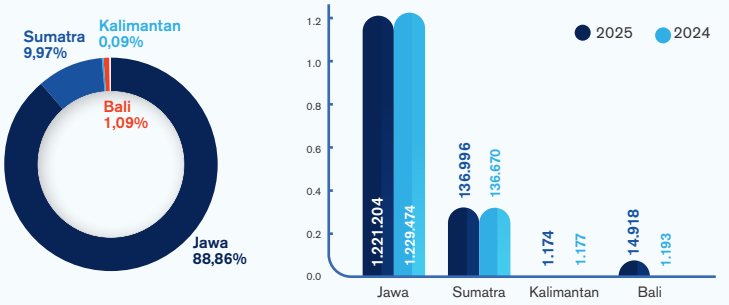
This approach enables the Bank to gain a more comprehensive view of the contribution of each operational area, while also capturing variations in local market dynamics. By understanding the unique characteristics and needs of customers in each region, the Bank is able to design more focused, targeted, and relevant business strategies and services.

Berikut ini disajikan informasi kinerja Bank menurut segmen geografis selama 2 (dua) tahun terakhir, yang mencerminkan kinerja operasional dan arah strategis Bank di berbagai wilayah:

The following section presents the Bank's performance by geographic segment over the past two years, reflecting its operational achievements and strategic direction across different regions:

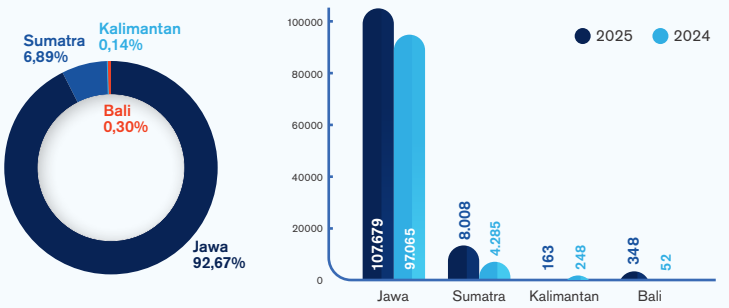
(dalam jutaan Rupiah | in million IDR)

Pendapatan Bunga Interest Income	**2025**	**2024**	**Pertumbuhan (Penurunan)** Growth (Decrease)	
			Nominal (Rp | IDR)	**%**
Jawa	1.221.204	1.229.474	(8.270)	(0,67)
Sumatra	136.996	136.670	326	0,24
Kalimantan	1.174	1.177	(3)	(0,25)
Bali	14.918	1.193	13.725	1.150,46
Jumlah | Total	**1.374.292**	**1.368.514**	**5.778**	**0,42**



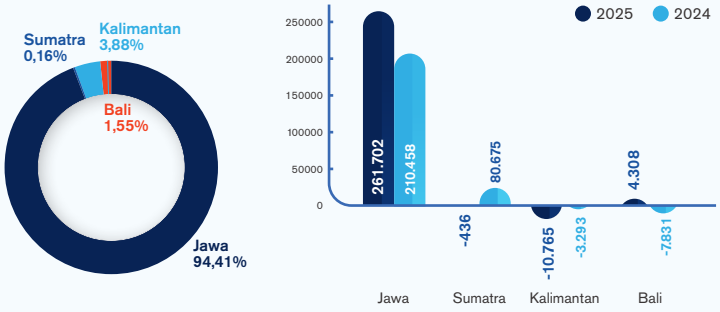
(dalam jutaan Rupiah | in million IDR)

Pendapatan Lainnya Other Income	**2025**	**2024**	**Pertumbuhan (Penurunan)** Growth (Decrease)	
			Nominal (Rp | IDR)	**%**
Jawa	107.679	97.065	10.614	10,93
Sumatra	8.008	4.285	3.723	86,88
Kalimantan	163	248	(85)	(34,27)
Bali	348	52	296	569,23
Jumlah | Total	**116.198**	**101.650**	**14.548**	**14,31**



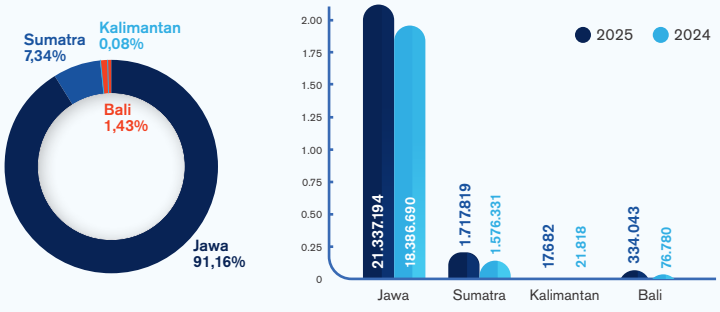
(dalam jutaan Rupiah | in million IDR)

Laba Sebelum Beban Pajak Profit Before Tax	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Jawa	261.702	210.458	51.244	24,35
Sumatra	(436)	80.675	(81.111)	(100,54)
Kalimantan	(10.765)	(3.293)	(7.472)	(226,91)
Bali	4.308	(7.831)	12.139	155,01
Jumlah | Total	**254.809**	**280.009**	**(25.200)**	**(9,00)**



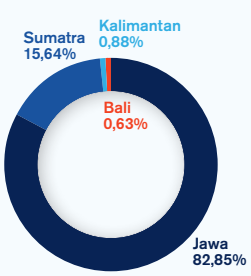
(dalam jutaan Rupiah | in million IDR)

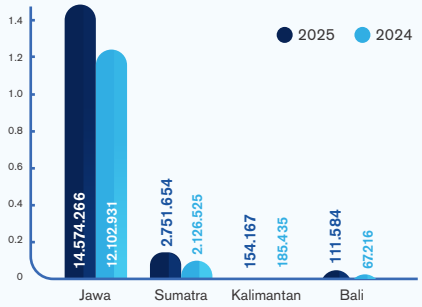
Jumlah Aset Total Assets	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Jawa	21.337.194	18.386.690	2.950.504	16,05
Sumatra	1.717.819	1.576.331	141.488	8,98
Kalimantan	17.682	21.818	(4.136)	(18,96)
Bali	334.043	76.780	257.263	335,07
Jumlah | Total	**23.406.738**	**20.061.619**	**3.345.119**	**16,67**



(dalam jutaan Rupiah | in million IDR)

Jumlah Liabilitas Total Liabilities	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	**%**
Jawa	14.574.266	12.102.931	2.471.335	20,42
Sumatra	2.751.654	2.126.525	625.129	29,40
Kalimantan	154.167	185.435	(31.268)	(16,86)
Bali	111.584	67.216	44.368	66,01
Jumlah | Total	**17.591.671**	**14.482.107**	**3.109.564**	**21,47**





Kinerja keuangan Bank berdasarkan segmen geografis pada tahun 2025 menunjukkan struktur yang masih sangat terpusat di wilayah Jawa, dengan dinamika pertumbuhan yang bervariasi di masing-masing wilayah. Dari sisi pendapatan bunga yang dibukukan mencapai Rp1,37 triliun, sekitar 88,86% dikontribusikan oleh Jawa, meskipun mengalami sedikit penurunan sebesar 0,67% dibandingkan tahun sebelumnya.

The Bank's financial performance by geographic segment in 2025 indicates a structure that remains heavily concentrated in Java, with varying growth dynamics across regions. Interest income reached IDR 1.37 trillion, with Java contributing approximately 88.86%, although it recorded a slight decline of 0.67% compared to the previous year.

Sementara itu, Sumatra memberikan kontribusi sekitar 9,97% dengan pertumbuhan terbatas sebesar 0,24% dibandingkan tahun lalu, sedangkan Kalimantan relatif stagnan dengan penurunan tipis 0,25% dan kontribusi sekitar 0,09%. Di sisi lain, Bali yang berkontribusi sekitar 1,09% mencatat lonjakan signifikan hingga 1.150,46%, mencerminkan akselerasi ekspansi dari basis yang masih relatif kecil. Secara keseluruhan, pendapatan bunga tumbuh moderat sebesar 0,42%, menunjukkan bahwa pertumbuhan di wilayah baru belum sepenuhnya mengimbangi tekanan di pasar utama.

Meanwhile, Sumatra contributed around 9.97%, with marginal growth of 0.24% year-on-year. Kalimantan remained relatively stagnant, posting a slight decline of 0.25% and contributing approximately 0.09%. In contrast, Bali, which contributed around 1.09%, recorded a significant surge of 1,150.46%, reflecting accelerated expansion from a relatively small base. Overall, interest income grew modestly by 0.42%, indicating that growth in emerging regions has not yet fully offset pressures in the Bank's primary market.

Pada pendapatan lainnya, Bank membukukan capaian sebesar Rp116,20 miliar, meningkat 14,31% dibandingkan tahun sebelumnya, sehingga menegaskan semakin kuatnya peran pendapatan non-bunga sebagai salah satu pendorong kinerja. Adapun kontribusi utama masih berasal dari wilayah Jawa dengan porsi sekitar 92,66%, yang juga mencatat pertumbuhan solid sebesar 10,93%, mencerminkan basis bisnis yang matang dan aktivitas transaksi yang konsisten.

In terms of other income, the Bank recorded IDR 116.20 billion, representing a 14.31% increase compared to the previous year, highlighting the growing contribution of non-interest income as a performance driver. Java remained the primary contributor, accounting for approximately 92.66% of total other income, and recorded solid growth of 10.93%, reflecting a well-established business base and consistent transaction activity.

Sementara itu di luar dominasi Jawa, kontribusi wilayah lainnya menunjukkan dinamika pertumbuhan yang beragam dengan area Sumatra menyumbang sekitar 6,89% dari total pendapatan lainnya dan mencatat pertumbuhan signifikan sebesar 86,88%, mengindikasikan mulai meningkatnya kontribusi *fee-based income* di wilayah ini. Sementara itu Bali meskipun kontribusinya masih sekitar 0,30%, namun berhasil menunjukkan akselerasi yang sangat tinggi dengan pertumbuhan mencapai 569,23% sepanjang 2025, sejalan dengan ekspansi bisnis yang tengah berlangsung. Di sisi lain, Kalimantan mengalami kontraksi sebesar 34,27% dengan kontribusi sekitar 0,14%, mencerminkan bahwa aktivitas bisnis non-bunga di wilayah tersebut masih menghadapi tantangan.

Beyond Java's dominance, other regions demonstrated varied growth dynamics. Sumatra contributed approximately 6.89% of total other income and recorded strong growth of 86.88%, indicating increasing traction in fee-based income. Bali, while still contributing approximately 0.30%, achieved significant growth of 569.23% in line with ongoing business expansion. Meanwhile, Kalimantan experienced a contraction of 34.27%, contributing around 0.14%, reflecting continued challenges in non-interest business activities in the region.

Dari sisi profitabilitas, laba sebelum pajak Bank tercatat sebesar Rp254,81 miliar, menurun 9,00% dibandingkan Rp280,01 miliar pada tahun 2024. Penurunan ini terjadi di tengah kinerja yang masih menunjukkan ketahanan di wilayah utama. Hingga akhir tahun 2025, Jawa tetap menjadi penopang utama dengan kontribusi sekitar 102,71% terhadap laba konsolidasi, serta mencatat pertumbuhan yang kuat sebesar 24,35%, mencerminkan efisiensi dan resiliensi bisnis di wilayah inti.

In terms of profitability, the Bank recorded profit before tax of IDR 254.81 billion, a decrease of 9.00% compared to IDR 280.01 billion in 2024. This decline occurred despite resilient performance in key regions. As of the end of 2025, Java remained the main contributor, accounting for approximately 102.71% of consolidated profit and recording strong growth of 24.35%, reflecting efficiency and resilience in the Bank's core market.

Sejalan dengan itu, Bali juga menunjukkan perbaikan kinerja yang signifikan dengan berbalik mencatat laba sebesar Rp4,31 miliar dari posisi rugi pada tahun sebelumnya. Namun demikian, kinerja positif tersebut belum sepenuhnya mampu mengimbangi tekanan di wilayah lain. Adapun area Sumatera mengalami penurunan tajam hingga mencatat rugi sebesar Rp0,44 miliar dari sebelumnya laba Rp80,68 miliar, sementara Kalimantan turut memperdalam rugi menjadi Rp10,77 miliar atau meningkat 226,91%. Dengan demikian, tekanan profitabilitas di kedua wilayah tersebut menjadi faktor utama penurunan laba secara konsolidasi.

Bali also demonstrated a notable improvement in performance, rebounding from a loss of IDR 4.31 billion in the previous year. However, these positive contributions were insufficient to fully offset pressures in other regions. Sumatra experienced a significant decline, recording a loss of IDR 0.44 billion compared to a profit of IDR 80.68 billion in the previous year, while Kalimantan further widened its loss to IDR 10.77 billion, an increase of 226.91%. As a result, profitability pressures in these two regions were the main drivers behind the decline in consolidated profit.

Kemudian dari sisi neraca, total aset Bank tumbuh 16,67% menjadi Rp23,41 triliun pada posisi akhir 2025 dengan dominasi Jawa sebesar 91,17% yang juga meningkat 16,05%. Sementara sumatera berkontribusi 7,34% dengan pertumbuhan sebesar 8,98% dibandingkan dengan periode yang sama di tahun lalu, dan Bali menyumbang 1,43% dengan mencatat lonjakan signifikan 335,07% seiring ekspansi bisnis. Sebaliknya, Kalimantan mengalami penurunan 18,96% dengan kontribusi sekitar 0,08%.

Furthermore, on the balance sheet, the Bank's total assets grew by 16.67% to IDR 23.41 trillion as of the end of 2025, with Java remaining the dominant contributor at 91.17%, reflecting growth of 16.05%. Sumatra accounted for 7.34%, growing by 8.98% year-on-year, while Bali contributed 1.43% and recorded a significant increase of 335.07% in line with ongoing business expansion. In contrast, Kalimantan experienced a decline of 18.96%, contributing approximately 0.08%.

Sejalan dengan itu, total liabilitas meningkat 21,47% menjadi Rp17,59 triliun, didominasi Jawa sebesar 82,86% yang tumbuh 20,42%, serta Sumatera sebesar 15,64% yang meningkat 29,40%. Bali mencatat kontribusi sekitar 0,63% dengan pertumbuhan 66,01%, sementara Kalimantan sebesar 0,88% mengalami penurunan 16,86%.

Similarly, total liabilities increased by 21.47% to IDR 17.59 trillion. Java remained the primary contributor at 82.86%, with growth of 20.42%, followed by Sumatra at 15.64%, which recorded a higher growth rate of 29.40%. Bali contributed approximately 0.63%, with strong growth of 66.01%, while Kalimantan accounted for 0.88%, reflecting a decline of 16.86%.

Secara keseluruhan, kinerja Bank selama tahun 2025 mencerminkan ketahanan yang kuat di wilayah inti sekaligus fase ekspansi di wilayah berkembang, khususnya Bali yang menunjukkan pertumbuhan tinggi di hampir seluruh indikator. Namun demikian, tekanan profitabilitas di Sumatera dan Kalimantan tetap menjadi perhatian, sehingga ke depan diperlukan keseimbangan antara ekspansi, kualitas aset, dan keberlanjutan laba.

Overall, the Bank's performance throughout 2025 demonstrates strong resilience in its core regions, while also entering an expansion phase in emerging markets—particularly Bali, which showed robust growth across nearly all key indicators. Nevertheless, profitability pressures in Sumatra and Kalimantan remain areas of concern, underscoring the need to maintain a careful balance between expansion, asset quality, and sustainable profitability.

Kinerja per Produk
Product Performance

Produk simpanan dan penyaluran kredit kepada nasabah merupakan pilar utama yang mendukung pertumbuhan dan stabilitas Bank. Dalam hal ini, produk dana murah yang dimiliki Bank, seperti giro, tabungan, dan deposito menjadi fondasi likuiditas yang kokoh bagi Bank, sementara fasilitas kredit berperan strategis dalam mendorong ekspansi bisnis, memperluas inklusi keuangan, serta memperkuat hubungan jangka panjang dengan nasabah.

Deposit products and lending activities remain key pillars supporting the Bank's growth and stability. Low-cost funding products—such as current accounts, savings accounts, and time deposits—provide a strong liquidity base, while credit facilities play a strategic role in driving business expansion, promoting financial inclusion, and strengthening long-term customer relationships.

Terkait pengelolaan kinerja per produk, Bank menerapkan pemantauan internal yang cermat untuk mengevaluasi kontribusi masing-masing lini produk. Pendekatan ini memungkinkan manajemen menilai efektivitas strategi bisnis secara menyeluruh, mengoptimalkan alokasi sumber daya, dan tetap responsif terhadap perubahan kebutuhan pasar.

In managing product performance, the Bank applies robust internal monitoring mechanisms to evaluate the contribution of each product line. This approach enables management to assess the effectiveness of its overall business strategy, optimize resource allocation, and remain responsive to evolving market needs.

Kinerja Simpanan

Per 31 Desember 2025, Bank mencatatkan total simpanan nasabah sebesar Rp11,92 triliun, meningkat 26,65% dibandingkan tahun sebelumnya yang tercatat sebesar Rp9,41 triliun. Pertumbuhan ini mencerminkan keberhasilan Bank dalam memperkuat penghimpunan DPK di tengah persaingan pasar yang kompetitif.

Tabel berikut menyajikan rincian kinerja masing-masing produk simpanan Bank selama 2 (dua) tahun terakhir:

Deposit Performance

As of December 31, 2025, the Bank recorded total customer deposits of IDR 11.92 trillion, representing an increase of 26.65% compared to IDR 9.41 trillion in the previous year. This growth reflects the Bank's success in strengthening its third-party fund (DPK) base amid intense market competition.

The following table presents a breakdown of the performance of each of the Bank's deposit products over the past two years:

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	**Pertumbuhan (Penurunan)** Growth (Decrease)	
			Nominal (Rp | IDR)	%
IBK Giro	1.323.092	821.320	501.772	61,09
IBK Tabungan	3.188.313	2.795.798	392.515	14,04
IBK Deposito	7.404.424	5.791.201	1.613.223	27,86
Jumlah | Total	**11.915.829**	**9.408.319**	**2.507.510**	**26,65**

IBK Giro
IBK Giro dirancang untuk mempermudah transaksi keuangan dan bisnis nasabah, baik dalam mata uang Rupiah maupun valuta asing. Pada 31 Desember 2025, saldo IBK Giro tercatat sebesar Rp1,32 triliun, meningkat 61,09% dibandingkan periode yang sama tahun sebelumnya sebesar Rp821,32 miliar.

IBK Tabungan
IBK Tabungan merupakan produk simpanan dalam mata uang Rupiah dan valuta asing dengan suku bunga yang ditetapkan sesuai ketentuan regulator. Pada akhir tahun 2025, saldo IBK Tabungan tercatat mencapai Rp3,19 triliun, meningkat 14,04% dibandingkan Rp2,80 triliun pada akhir tahun 2024.

IBK Deposito
IBK Deposito adalah produk deposito berjangka yang memberikan kesempatan bagi nasabah untuk menempatkan dana dengan tingkat pengembalian optimal. Pada 31 Desember 2025, saldo IBK Deposito tercatat sebesar Rp7,40 triliun, meningkat 27,86% dibandingkan Rp5,79 triliun pada tahun sebelumnya.

IBK Giro
IBK Giro is designed to facilitate customers' financial and business transactions, both in Rupiah and foreign currencies. As of December 31, 2025, IBK Giro balances reached IDR 1.32 trillion, representing a 61.09% increase compared to IDR 821.32 billion in the previous year.

IBK Savings
IBK Savings is a savings product in Rupiah and foreign currencies with interest rates determined in accordance with regulatory regulations. At the end of 2025, the IBK Savings balance reached IDR 3.19 trillion, a 14.04% increase compared to IDR 2.80 trillion at the end of 2024.

IBK Deposits
IBK Deposits are time deposit products that provide customers with the opportunity to invest funds with optimal returns. As of December 31, 2025, the IBK Time Deposit balance was recorded at IDR 7.40 trillion, a 27.86% increase compared to IDR 5.79 trillion the previous year.

Kinerja Kredit

Bank mencatatkan realisasi penyaluran kredit sebesar Rp14,47 triliun pada akhir tahun 2025, meningkat 23,60% dibandingkan Rp11,71 triliun pada posisi yang sama tahun sebelumnya. Pertumbuhan ini mencerminkan ekspansi penyaluran kredit yang tetap terjaga di berbagai segmen pembiayaan.

Tabel berikut menyajikan rincian kinerja masing-masing produk kredit Bank selama 2 (dua) tahun terakhir:

Credit Performance

The Bank recorded loan disbursement of IDR 14.47 trillion at the end of 2025, a 23.60% increase compared to IDR 11.71 trillion in the same period the previous year. This growth reflects the continued expansion of loan disbursement across various financing segments.

The following table presents a breakdown of the performance of each of the Bank's loan products over the past two years:

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Pihak Berelasi Related Parties				
Mata Uang Rupiah Rupiah Currency				
Konsumsi Consumer	2.348	1.946	402	20,66
Jumlah Pihak Berelasi Total Related Parties	**2.348**	**1.946**	**402**	**20,66**

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Pihak Ketiga Third Parties				
Mata Uang Rupiah Rupiah Currency				
Modal Kerja Working Capital	6.358.268	5.341.470	1.016.798	19,04
Investasi Investment	2.094.457	1.560.486	533.971	34,22
Konsumsi Consumer	67.199	43.218	23.981	55,49
Jumlah Rupiah Total Rupiah	**8.519.924**	**6.945.174**	**1.574.750**	**22,67**
Mata Uang Asing Foreign Currency				
Modal Kerja Working Capital	4.181.582	3.297.994	883.588	26,79
Investasi Investment	1.765.566	1.461.047	304.519	20,84
Konsumsi Consumer	946	1.583	(637)	(40,24)
Jumlah Mata Uang Asing Total in Foreign Currency	**5.948.094**	**4.760.624**	**1.187.470**	**24,94**
Jumlah Pihak Ketiga Total Third Parties	**14.468.018**	**11.705.798**	**2.762.220**	**23,60**
Jumlah Kredit yang Diberikan Total Loans	**14.470.366**	**11.707.744**	**2.762.622**	**23,60**
Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Losses (CKPN)	(236.736)	(200.633)	(36.103)	(17,99)
Jumlah – Neto Total – Net	**14.233.630**	**11.507.111**	**2.726.519**	**23,69**

Kredit Modal Kerja

Kredit modal kerja disalurkan untuk memenuhi kebutuhan operasional dan modal kerja nasabah. Per 31 Desember 2025, saldo kredit modal kerja tercatat sebesar Rp10,54 triliun, meningkat 22,04% dibandingkan Rp8,64 triliun pada periode yang sama tahun sebelumnya.

Working Capital Loans

Working capital loans are extended to meet customers' operational and working capital needs. As of December 31, 2025, the outstanding balance of working capital loans amounted to IDR 10.54 trillion, representing an increase of 22.04% compared to IDR 8.64 trillion in the same period of the previous year.

Kredit Investasi

Kredit investasi diberikan untuk membiayai kebutuhan investasi jangka panjang nasabah, termasuk pembelian kios, ruko, mesin, pembangunan pabrik, maupun kendaraan. Pada akhir tahun 2025, saldo kredit investasi tercatat sebesar Rp3,86 triliun, meningkat 27,75% dibandingkan Rp3,02 triliun pada akhir tahun 2024.

Investment Loans

Investment loans are provided to finance customers' long-term investment needs, including the acquisition of kiosks, shop houses, machinery, factory construction, and vehicles. At the end of 2025, the investment loan balance stood at Rp3.86 trillion, an increase of 27.75% compared to IDR 3.02 trillion at the end of 2024.

Kredit Konsumsi

Kredit konsumsi ditujukan untuk memenuhi kebutuhan konsumtif nasabah, seperti *Mortgage Loan, Vehicle Loan*, dan *Secured Loan*. Saldo kredit konsumsi pada 31 Desember 2025 tercatat sebesar Rp70,49 miliar, meningkat 50,8% dibandingkan Rp46,75 miliar pada periode yang sama tahun sebelumnya.

Kredit *Bancassurance*

Kredit *Bancassurance* merupakan model bisnis referensi, di mana Bank memberikan rekomendasi produk asuransi kepada debitur sebagai persyaratan untuk memperoleh produk Bank tertentu. Pendapatan dari Kredit *Bancassurance* pada 2025 tercatat sebesar Rp1,05 miliar, menurun 2,96% dibandingkan Rp1,18 miliar pada tahun sebelumnya.

Consumer Loans

Consumer loans are intended to meet customers' personal consumption needs such as Mortgage Loan, Vehicle Loan, and Secured Loan. The consumer loans balance as of December 31, 2025, was reported at IDR 70.49 billion, an increase of 50.8% from IDR 46.75 billion in the same period the previous year.

Bancassurance Loans

Bancassurance loans represent a business model in which the Bank recommends insurance products to debtors as a condition for obtaining certain Bank products. Revenue from Bancassurance loans in 2025 reached IDR 1.05 billion, a decrease of 2.96% from IDR 1.18 billion in the previous year.

Analisis Profitabilitas dan Strategi Bisnis Tahun 2025

Profitability Analysis and Business Strategy for 2025

Sepanjang tahun 2025, kinerja profitabilitas Bank dibentuk oleh keseimbangan antara penguatan likuiditas melalui pertumbuhan simpanan dan ekspansi kredit yang tetap terjaga. Meskipun demikian, dinamika di beberapa wilayah operasional memberikan tekanan terhadap capaian laba, sehingga secara konsolidasi profitabilitas mengalami penyesuaian dibandingkan tahun sebelumnya. Dalam konteks ini, wilayah Jawa tetap memainkan peran sentral sebagai penopang utama laba Bank, mencerminkan kedalaman pasar serta efisiensi operasional yang telah terbangun dengan baik.

Di tengah kondisi tersebut, arah strategi Bank difokuskan pada penguatan kualitas pertumbuhan secara lebih terukur. Perhatian khusus diberikan pada wilayah yang masih menghadapi tekanan, terutama Sumatera dan Kalimantan melalui langkah-langkah perbaikan kualitas kredit, penguatan manajemen risiko, serta peningkatan efisiensi operasional. Pada saat yang sama, Bali yang telah menunjukkan pemulihan kinerja secara signifikan terus didorong sebagai sumber pertumbuhan baru melalui ekspansi bisnis yang selektif dan berkelanjutan.

Pendekatan ini dijalankan secara konsisten dengan tetap mengedepankan disiplin dalam pengelolaan risiko dan efisiensi. Manajemen secara aktif memantau indikator kualitas aset, termasuk *Non-Performing Loan* (NPL) dan Cadangan Kerugian Penurunan Nilai (CKPN), serta menjaga keseimbangan antara pertumbuhan kredit dan penghimpunan dana agar tetap selaras dengan kondisi pasar.

Melalui strategi tersebut, Bank tidak hanya berupaya menjaga stabilitas kinerja, tetapi juga memperkuat fondasi profitabilitas yang lebih berkualitas dan berkelanjutan, sekaligus meningkatkan daya saing dalam menghadapi dinamika industri perbankan yang terus berkembang.

Throughout 2025, the Bank's profitability performance was shaped by a balance between strengthening liquidity through deposit growth and maintaining credit expansion. However, dynamics across several operational regions placed pressure on profit achievement, resulting in an adjustment in consolidated profitability compared to the previous year. In this context, Java continued to play a central role as the primary driver of the Bank's profits, reflecting its well-established market depth and operational efficiency.

Amid these conditions, the Bank's strategic direction focused on enhancing the quality of growth in a more measured manner. Particular attention was given to regions still facing pressure, especially Sumatra and Kalimantan, through initiatives to improve credit quality, strengthen risk management, and enhance operational efficiency. At the same time, Bali, which has demonstrated significant performance recovery, continued to be positioned as a new source of growth through selective and sustainable business expansion.

This approach was implemented consistently while maintaining discipline in risk management and operational efficiency. Management actively monitored asset quality indicators, including Non-Performing Loans (NPL) and Allowance for Impairment Losses (CKPN), while ensuring a balanced approach between credit growth and funding in line with prevailing market conditions.

Through this strategy, the Bank not only aims to maintain stable performance but also to strengthen the foundation for higher-quality and sustainable profitability, while enhancing its competitiveness amid the evolving dynamics of the banking industry

Pejabat Eksekutif Penyusun Laporan Keuangan Bank

Executive Officer Responsible for the Preparation of the Bank's Financial Statements

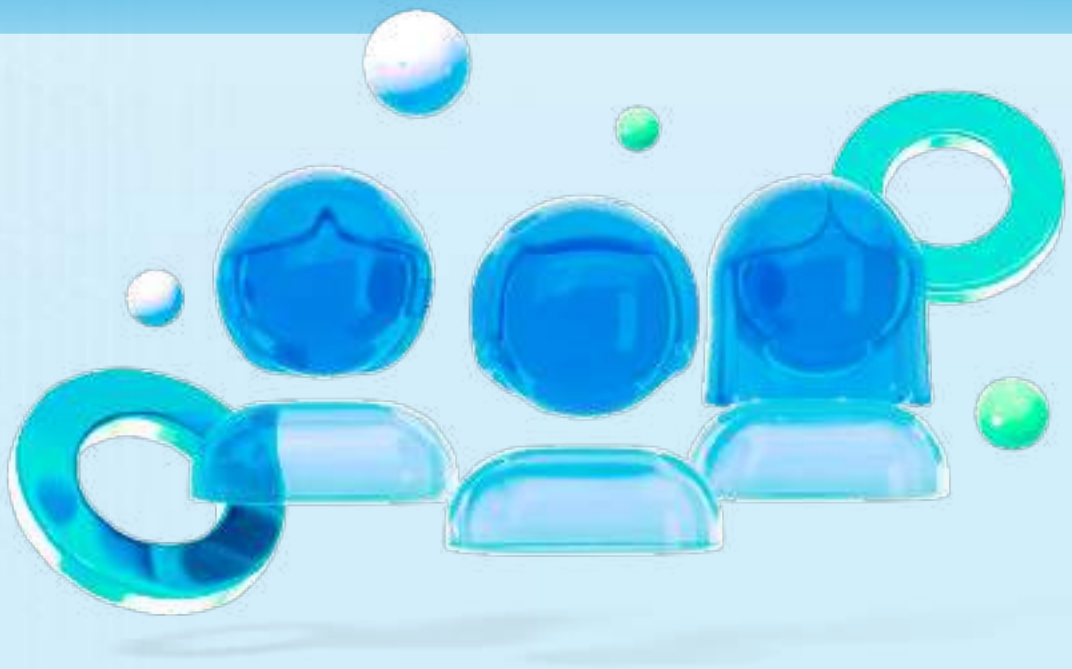
Sesuai dengan ketentuan POJK No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank, setiap bank diwajibkan memiliki pejabat eksekutif dan tim yang kompeten dalam mempersiapkan serta menyusun laporan keuangan. Persyaratan ini bertujuan memastikan bahwa laporan keuangan yang disusun memiliki akurasi tinggi, integritas terjaga, dan sepenuhnya mematuhi prinsip akuntansi yang berlaku.

Bank menegaskan kepatuhan penuh terhadap regulasi tersebut. Sebagai bagian dari implementasinya, Bank menyajikan profil pejabat eksekutif yang bertanggung jawab atas penyusunan laporan keuangan untuk tahun buku 31 Desember 2025.

In accordance with OJK Regulation No. 18 of 2025 concerning Transparency and Publication of Bank Reports, every bank is required to have a competent executive officer and team responsible for preparing and compiling financial reports. This requirement aims to ensure that the prepared financial reports maintain high accuracy, maintain integrity, and fully comply with applicable accounting principles.

The Bank confirms its full compliance with this regulation. As part of its implementation, the Bank presents the profiles of the executive officers responsible for preparing the financial statements for the fiscal year ending December 31, 2025.

Profil Pejabat Eksekutif Penyusun Laporan Keuangan Bapak Sigit Pamungkas dapat dilihat pada Bab profile perusahaan, Subbab Pejabat Eksekutif, halaman 120.
The profile of Mr. Sigit Pamungkas, the executive responsible for preparing the financial statements, is available in the company profile chapter, under the subchapter on executive officers, on page 120.



Tinjauan Keuangan
Financial Review

Diskusi dan analisis keuangan berikut disusun berdasarkan Laporan Keuangan Tahunan PT Bank IBK Indonesia Tbk untuk tahun yang berakhir pada 31 Desember 2025 dan 2024. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Suharli Sugiarto & Rekan ("Shinewing Indonesia") sesuai dengan Laporan Auditor Independen No. 00067/2.1315/AU.1/07/0995-5/1/III/2026 Tanggal 26 Maret 2026 dan memperoleh opini wajar dalam semua hal yang material.

Posisi keuangan per 31 Desember 2025 dan 2024, beserta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut, telah disusun sesuai dengan Standar Akuntansi Keuangan (SAK) di Indonesia, termasuk Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan - Ikatan Akuntan Indonesia (DSAK-IAI).

Pembahasan mengenai kinerja keuangan Bank disampaikan dengan memperhatikan penjelasan pada Catatan atas Laporan Keuangan (CALK) yang disiapkan oleh auditor eksternal, sebagai bagian yang tidak terpisahkan dari Laporan Tahunan dan Laporan Keberlanjutan ini.

The following financial discussion and analysis are based on the Annual Financial Statements of PT Bank IBK Indonesia Tbk for the years ended December 31, 2025 and 2024. The Financial Statements have been audited by the Public Accounting Firm of Suharli Sugiarto & Rekan ("Shinewing Indonesia") in accordance with Independent Auditor's Report No. 00067/2.1315/AU.1/07/0995-5/1/III/2026 dated March 26, 2026, and received an unqualified opinion (fair in all material respects).

The financial position as of December 31, 2025 and 2024, as well as the financial performance and cash flows for the respective years, have been prepared in accordance with Indonesian Financial Accounting Standards (SAK), including the Statements of Financial Accounting Standards (PSAK) and Interpretations of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK-IAI).

The discussion of the Bank's financial performance is presented with reference to the disclosures in the Notes to the Financial Statements (CALK) prepared by the external auditor, which form an integral part of this Annual Report and Sustainability Report.

Laporan Posisi Keuangan
Statement of Financial Position

Aset

Per 31 Desember 2025, Bank mencatatkan total aset sebesar Rp23,41 triliun, meningkat 16,67% dibandingkan periode yang sama tahun sebelumnya sebesar Rp20,06 triliun. Perubahan ini terutama dipengaruhi oleh peningkatan jumlah aset keuangan.

Assets

As of December 31, 2025, the Bank recorded total assets of IDR 23.41 trillion, representing an increase of 16.67% compared to IDR 20.06 trillion in the same period of the previous year. This change was primarily driven by an increase in financial assets.

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Kas Cash	78.674	70.283	8.391	11,94
Giro pada Bank Indonesia Current Account with Bank Indonesia	1.217.510	1.057.942	159.568	15,08

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	**%**
Giro pada Bank Lain Current Account with Other Banks	393.005	475.361	(82.356)	(17,32)
Dikurangi: Cadangan Kerugian Penurunan Nilai Less: Allowance for Impairment Losses	(239)	(239)	0	0,00
	392.766	**475.122**	**(82.356)**	**(17,33)**
Penempatan pada Bank Indonesia dan Bank Lain Placements with Bank Indonesia and Other Banks	485.000	655.685	(170.685)	(26,03)
Efek-Efek Securities	3.097.046	2.486.988	610.058	24,53
Dikurangi: Cadangan Kerugian Penurunan Nilai Less: Allowance for Impairment Losses	(125)	(168)	43	25,60
	3.096.921	**2.486.820**	**610.101**	**24,53**
Kredit yang Diberikan Loans	14.470.366	11.707.744	2.762.622	23,60
Dikurangi: Cadangan Kerugian Penurunan Nilai Less: Allowance for Impairment Losses	(236.736)	(200.633)	(36.103)	(17,99)
	14.233.630	**11.507.111**	**2.726.519**	**23,69**
Aset Tetap – Bersih Fixed Assets – Net	124.505	160.789	(36.284)	(22,57)
Aset Tak Berwujud – Bersih Intangible Assets – Net	17.554	19.142	(1.588)	(8,30)
Tagihan Lainnya – Bersih Other Receivables – Net	3.545.392	3.463.628	81.764	2,36
Aset Pajak Tangguhan Deferred Tax Assets	6.455	17.621	(11.166)	(63,37)
Aset Lain-Lain – Bersih Other Assets – Net	208.331	147.476	60.855	41,26
Jumlah Aset **Total Assets**	**23.406.738**	**20.061.619**	**3.345.119**	**16,67**

Aset Keuangan

Kas

Per 31 Desember 2025, saldo kas Bank tercatat sebesar Rp78,67 miliar, meningkat 11,94% dibandingkan Rp70,28 miliar pada tahun sebelumnya. Perubahan ini terutama dipengaruhi oleh meningkatnya kebutuhan nasabah terhadap kas.

Giro pada Bank Indonesia

Saldo giro pada Bank Indonesia tercatat mencapai Rp1,22 triliun, meningkat 15,08% dibandingkan Rp1,06 triliun pada tahun sebelumnya. Kenaikan ini sejalan dengan peningkatan kebutuhan pemenuhan giro wajib minimum serta penguatan posisi likuiditas Bank.

Financial Assets

Cash

As of December 31, 2025, the Bank's cash balance was recorded at IDR 78.67 billion, an increase of 11.94% compared to IDR 70.28 billion in the previous year. This change was influenced mainly by customers' increasing need for cash.

Current Accounts with Bank Indonesia

Current accounts with Bank Indonesia amounted to IDR 1.22 trillion, representing an increase of 15.08% compared to IDR 1.06 trillion in the previous year. This growth is in line with higher minimum reserve requirements and the strengthening of the Bank's liquidity position.

Giro pada Bank Lain

Saldo giro pada bank lain tercatat sebesar Rp393,01 miliar, menurun 17,32% dibandingkan Rp475,36 miliar pada tahun sebelumnya. Penurunan ini mencerminkan penyesuaian strategi penempatan dana ke instrumen dengan tingkat imbal hasil yang lebih optimal.

Penempatan pada Bank Indonesia dan Bank Lain

Pada akhir tahun 2025, saldo penempatan pada Bank Indonesia dan bank lain tercatat sebesar Rp485,00 miliar, menurun 26,03% dibandingkan Rp655,69 miliar pada tahun sebelumnya. Pergerakan ini terutama dipengaruhi oleh dana disalurkan ke dalam penempatan yang lebih produktif.

Efek-Efek

Penempatan pada efek-efek tercatat sebesar Rp3,10 triliun, meningkat 24,53% dibandingkan Rp2,49 triliun pada tahun sebelumnya. Perubahan ini terutama dipengaruhi oleh dana ditempatkan ke dalam portofolio yang lebih produktif.

Kredit yang Diberikan

Total kredit yang disalurkan Bank hingga akhir tahun 2025 mencapai Rp14,47 triliun, meningkat 23,60% dibandingkan Rp11,71 triliun pada tahun sebelumnya. Seiring dengan pertumbuhan tersebut, cadangan kerugian penurunan nilai (CKPN) juga meningkat menjadi Rp236,74 miliar atau naik 17,99%, sebagai bagian dari penerapan prinsip kehati-hatian dalam menjaga kualitas aset.

Berdasarkan sektor ekonomi, kredit terbesar disalurkan kepada sektor industri pengolahan, dengan nilai sebesar Rp7,75 triliun, atau setara dengan 19,20% dari total penyaluran kredit Bank. Seiring dengan peningkatan penyaluran kredit, NPL tercatat sebesar 1,92% pada tahun 2025, mencerminkan manajemen risiko kredit yang terus dipantau dan dikendalikan oleh manajemen.

Tagihan Lainnya - Bersih

Per 31 Desember 2025, tagihan lainnya - bersih tercatat sebesar Rp3,55 triliun, meningkat 2,36% dibandingkan Rp3,46 triliun pada tahun sebelumnya. Peningkatan tersebut karena adanya peningkatan permintaan pembayaran atas tagihan transaksi LC yang dijamin pembayaran oleh Industrial Bank of Korea (Pemegang Saham).

Aset Lain-Lain - Bersih

Bank mencatatkan aset lain-lain - bersih sebesar Rp208,33 miliar, meningkat 41,26% dibandingkan Rp147,48 miliar pada tahun sebelumnya. Peningkatan ini didorong oleh peningkatan pendapatan bunga yang masih akan diterima, hal ini sejalan dengan peningkatan pada kredit yang diberikan.

Current Accounts with Other Banks

Current accounts with other banks were recorded at IDR 393.01 billion, a decrease of 17.32% compared to IDR 475.36 billion in the previous year. This decline reflects a reallocation of funds toward instruments offering more optimal returns.

Placements with Bank Indonesia and Other Banks

As of the end of 2025, placements with Bank Indonesia and other banks amounted to IDR 485.00 billion, a decrease of 26.03% compared to IDR 655.69 billion in the previous year. This trend was mostly influenced by funds being channeled into more productive investments.

Securities

Investments in securities were recorded at IDR 3.10 trillion, representing an increase of 24.53% compared to IDR 2.49 trillion in the previous year. This change was mainly influenced by funds being allocated to more productive portfolios.

Loans Disbursed

Total loans disbursed by the Bank as of the end of 2025 reached IDR 14.47 trillion, an increase of 23.60% compared to IDR 11.71 trillion in the previous year. In line with this growth, the allowance for impairment losses (CKPN) also increased to IDR 236.74 billion, up by 17.99%, reflecting the Bank's prudent approach in maintaining asset quality.

Based on economic sector, the largest portion of credit was disbursed to the manufacturing sector, amounting to IDR 7.75 trillion, or equivalent to 19.20% of the Bank's total credit distribution. In line with the increase in credit disbursement, the NPL ratio was recorded at 1.92% in 2025, reflecting credit risk management that continues to be monitored and controlled by management.

Other Receivables – Net

As of December 31, 2025, other receivables – net were recorded at IDR 3.55 trillion, an increase of 2.36% compared to IDR 3.46 trillion in the previous year. This increase was due to higher demand for payments on LC transaction invoices guaranteed by the Industrial Bank of Korea (Shareholder).

Other Assets – Net

The Bank recorded other assets – net of IDR 208.33 billion, representing an increase of 41.26% compared to IDR 147.48 billion in the previous year. This increase was driven by the increase in accrued interest income, which is in line with the increase in loans.

Aset Non-Keuangan

Aset Tetap

Per 31 Desember 2025, Bank mencatatkan aset tetap sebesar Rp124,51 miliar, menurun 22,57% dibandingkan posisi yang sama tahun sebelumnya sebesar Rp160,79 miliar. Perubahan ini terutama dipengaruhi oleh amortisasi atas akun-akun tersebut.

Aset Lainnya

Bank mencatatkan aset lainnya, yang terdiri dari aset tak berwujud, tagihan lainnya, dan aset lain-lain sebesar Rp3,77 triliun pada akhir 2025, meningkat 3,88% dari Rp3,63 triliun pada periode sebelumnya. Pergerakan ini terutama dipengaruhi oleh peningkatan tagihan lainya (*bill discount*).

Non-Financial Assets

Fixed Assets

As of December 31, 2025, the Bank recorded fixed assets of IDR 124.51 billion, a decrease of 22.57% compared to IDR 160.79 billion in the previous year. This change was mostly due to the amortization of those accounts.

Other Assets

The Bank recorded other assets, consisting of intangible assets, other receivables, and miscellaneous assets, amounting to IDR 3.77 trillion at the end of 2025, an increase of 3.88% from IDR 3.63 trillion in the previous period. This change was primarily due to an increase in other receivables (bill discount).

Liabilitas

Per 31 Desember 2025, Bank mencatatkan total liabilitas sebesar Rp17,59 triliun, meningkat 21,47% dibandingkan Rp14,48 triliun pada periode yang sama tahun sebelumnya. Peningkatan ini terutama didorong kenaikan dana pihak ketiga dan liabilitas lainnya.

Liabilities

As of December 31, 2025, the Bank recorded total liabilities of IDR 17.59 trillion, representing an increase of 21.47% compared to IDR 14.48 trillion in the same period of the previous year. This increase was mainly attributed to an increase in third-party funds and other liabilities.

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Simpanan dari Nasabah Deposits from Customers	11.915.829	9.408.319	2.507.510	26,65
Simpanan dari Bank Lain Deposits from Other Banks	171.426	14.118	157.308	1.114,24
Pinjaman yang Diterima Borrowings	5.169.250	4.748.025	421.225	8,87
Utang Pajak Taxes Payables	19.180	28.999	(9.819)	(33,86)
Liabilitas Imbalan Pascakerja Obligation for Post-Employment Benefits	25.438	19.609	5.829	29,73
Liabilitas Lain-Lain Other Liabilities	290.548	263.037	27.511	10,46
Jumlah Liabilitas Total Liabilities	**17.591.671**	**14.482.107**	**3.109.564**	**21,47**

Liabilitas Keuangan

Simpanan dari Nasabah
Per 31 Desember 2025, simpanan nasabah tercatat sebesar Rp11,92 triliun, meningkat 26,65% dibandingkan Rp9,41 triliun pada tahun sebelumnya. Perubahan ini terutama dipengaruhi oleh kepercayaan masyarakat semakin besar terhadap Bank.

Simpanan dari Bank Lain
Saldo simpanan dari bank lain tercatat sebesar Rp171,43 miliar, meningkat signifikan 1.114,24% dibandingkan Rp14,12 miliar pada tahun sebelumnya. Pergerakan ini terutama dipengaruhi oleh peningkatan portofolio simpanan.

Pinjaman yang Diterima
Pinjaman yang diterima Bank hingga akhir tahun 2025 tercatat sebesar Rp5,17 triliun, meningkat 8,87% dibandingkan Rp4,75 triliun pada tahun sebelumnya. Perubahan ini terutama dipengaruhi oleh peningkatan portofolio penempatan.

Liabilitas Non-Keuangan

Utang Pajak
Utang pajak tercatat sebesar Rp19,18 miliar, menurun 33,86% dibandingkan Rp29,00 miliar pada tahun sebelumnya. Penurunan ini terutama dipengaruhi oleh perlambatan pertumbuhan Bank.

Liabilitas Imbalan Pascakerja
Liabilitas imbalan pascakerja tercatat sebesar Rp25,44 miliar, meningkat 29,73% dibandingkan Rp19,61 miliar pada tahun sebelumnya. Kenaikan ini terutama dipengaruhi oleh penambahan karyawan dan kenaikan upah.

Liabilitas Lain-Lain
Liabilitas lain-lain tercatat sebesar Rp290,55 miliar, meningkat 10,46% dibandingkan Rp263,04 miliar pada tahun sebelumnya. Perubahan ini terutama dipengaruhi oleh peningkatan aktivitas Bank.

Ekuitas

Per 31 Desember 2025, Bank mencatatkan total ekuitas sebesar Rp5,82 triliun, meningkat 4,22% dibandingkan Rp5,58 triliun pada periode yang sama tahun sebelumnya. Perubahan ini terutama dipengaruhi oleh peningkatan laba tahun berjalan.

Financial Liabilities

Deposits from Customers
As of December 31, 2025, customer deposits were recorded at IDR 11.92 trillion, representing an increase of 26.65% compared to IDR 9.41 trillion in the previous year. This change was mostly influenced by the public's growing trust in the Bank.

Deposits from Other Banks
Deposits from other banks were recorded at IDR 171.43 billion, a significant increase of 1,114.24% compared to IDR 14.12 billion in the previous year. This trend was due mainly to an increase in the deposit portfolio.

Borrowings
Borrowings received by the Bank as of the end of 2025 were recorded at IDR 5.17 trillion, an increase of 8.87% compared to IDR 4.75 trillion in the previous year. This change was primarily attributable to an increase in the investment portfolio.

Non-Financial Liabilities

Taxes Payable
Taxes payable were recorded at IDR 19.18 billion, a decrease of 33.86% compared to IDR 29.00 billion in the previous year. This decline was due mainly to a slowdown in the Bank's growth.

Post-Employment Benefits Liabilities
Post-employment benefits liabilities were recorded at IDR 25.44 billion, representing an increase of 29.73% compared to IDR 19.61 billion in the previous year. This increase is primarily driven by an increase in the number of employees and higher wages.

Other Liabilities
Other liabilities were recorded at IDR 290.55 billion, an increase of 10.46% compared to IDR 263.04 billion in the previous year. This change was primarily influenced by an increase in the Bank's activities.

Equity

As of December 31, 2025, the Bank recorded total equity of IDR 5.82 trillion, representing an increase of 4.22% compared to IDR 5.58 trillion in the same period of the previous year. This change was primarily driven by an increase in net income for the year.

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Modal Dasar Authorized Capital				
Modal Ditempatkan dan Disetor Issued and Fully Paid Capital	4.786.438	4.786.438	-	-
Tambahan Modal Disetor – Neto Additional Paid-In Capital – Net	900.393	900.393	-	-
Pengukuran Kembali atas Program Imbalan Pasti Remeasurement of Defined Benefit Plan	(307)	488	(795)	(162,91)
Keuntungan (kerugian) yang Belum Direalisasi atas Aset Keuangan yang Diukur pada Nilai Wajar Melalui Penghasilan Komprehensif Lain - Bersih Unrealized Loss from Financial Asset Measured at Fair Value Through Other Comprehensive Income – Net	10.049	(28.876)	38.925	134,80
Saldo Laba (Defisit): Retained Earnings (Deficit):				
Ditentukan Penggunaannya Appropriated	400	400	-	-
Belum Ditentukan Penggunaannya Unappropriated	118.094	(79.331)	197.425	248,86
Jumlah Ekuitas **Total Equity**	**5.815.067**	**5.579.512**	**235.555**	**4,22**

Informasi pada tabel di atas memberikan gambaran komposisi dan perkembangan ekuitas Bank pada posisi akhir 2025, sekaligus mencerminkan kekuatan modal dan fondasi keuangan Bank dalam mendukung pertumbuhan berkelanjutan serta kapasitas Bank dalam menghadapi dinamika pasar di masa mendatang.

The table above presents an overview of the composition and changes in the Bank's equity as of the end of 2025. It also reflects the strength of the Bank's capital and financial foundation in supporting sustainable growth, as well as its capacity to navigate future market dynamics.

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

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Pendapatan Bunga Interest Income	1.374.292	1.368.514	5.778	0,42
Beban Bunga Interest Expenses	(804.679)	(787.275)	17.404	2,21
Pendapatan Bunga – Bersih Interest Income – Net	569.613	581.239	(11.626)	(2,00)

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Jumlah Pendapatan Operasional Lainnya **Total Other Operating Income**	**116.198**	**101.650**	**14.548**	**14,31**
(Pembentukan) pemulihan Cadangan Kerugian Penurunan Nilai Aset Keuangan Provision for Impairment Losses on Financial Assets	(23.785)	22.315	(46.100)	(206,59)
Jumlah Beban Operasional Lainnya **Total Other Operating Expenses**	**(406.845)**	**(425.268)**	**18.423**	**(4,33)**
Laba Operasional Operating Profit	255.181	279.936	(24.755)	(8,84)
Keuntungan (kerugian) penjualan aset tetap – bersih Gain (loss) from Proceeds from Fixed Assets Sold - net	(372)	73	(445)	(609,59)
Laba Sebelum Beban Pajak Penghasilan Profit Before Income Tax	254.809	280.009	(25.200)	(9,00)
Jumlah Beban Pajak Total Tax Expenses	(57.384)	(64.158)	6.774	(10,56)
Laba Bersih Tahun Berjalan Net Income for the Year	197.425	215.851	(18.426)	(8,54)
Jumlah Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income for the Year	235.555	203.813	31.742	15,57
Laba per Saham Dasar dan Dilutif (Nilai Penuh) Basic and Diluted Earnings per Share (Full Amount)	4,12	5,16	(1,04)	(20,16)

Pendapatan Bunga – Bersih

Pada tahun 2025, Bank mencatatkan pendapatan bunga – bersih sebesar Rp569,61 miliar, menurun 2,00% dibandingkan Rp581,24 miliar pada tahun sebelumnya. Perubahan ini terutama dipengaruhi oleh perlambatan pertumbuhan Bank.

Jumlah Pendapatan Operasional Lainnya

Pendapatan operasional lainnya tercatat sebesar Rp116,20 miliar pada tahun 2025, meningkat 14,31% dari Rp101,65 miliar pada tahun 2024. Peningkatan ini terutama didorong oleh meningkatnya kegiatan bisnis Bank.

Jumlah Beban Operasional Lainnya

Jumlah beban operasional lainnya tercatat sebesar Rp406,85 miliar, menurun 4,33% dibandingkan Rp425,27 miliar pada tahun 2024. Perubahan ini terutama dipengaruhi oleh amortisasi atas akun-akun tersebut.

Net Interest Income

In 2025, the Bank recorded net interest income of IDR 569.61 billion, representing a 2.00% decrease from IDR 581.24 billion in the previous year. This change was primarily driven by the Bank's slowdown in growth.

Total Other Operating Income

Other operating income amounted to IDR 116.20 billion in 2025, reflecting a 14.31% increase from IDR 101.65 billion in 2024. This growth was mainly driven by the Bank's growing business activities.

Total Other Operating Expenses

Total other operating expenses were recorded at IDR 406.85 billion, a 4.33% decrease from IDR 425.27 billion in 2024. This change was primarily due to the amortization of those accounts.

Laba Sebelum Beban Pajak
Bank membukukan laba sebelum beban pajak sebesar Rp254,81 miliar pada tahun 2025, menurun 9,00% dibandingkan Rp280,01 miliar pada tahun sebelumnya. Penurunan ini terutama dipengaruhi oleh perlambatan pertumbuhan Bank.

Profit Before Tax Expense
The Bank recorded profit before tax expense of IDR 254.81 billion in 2025, marking a 9.00% decrease from IDR 280.01 billion in the previous year. This decline was mostly due to a slowdown in the bank's growth.

Laba Bersih Tahun Berjalan
Laba bersih tahun berjalan tercatat sebesar Rp197,43 miliar, menurun 8,54% dibandingkan Rp215,85 miliar pada tahun 2024. Penurunan ini disebabkan oleh perlambatan pertumbuhan Bank.

Net Income for the Year
Net profit for the year amounted to IDR 197.43 billion, representing an 8.54% decrease from IDR 215.85 billion in 2024. This decline was mostly due to a slowdown in the bank's growth.

Penghasilan Komprehensif Tahun Berjalan
Penghasilan komprehensif tahun berjalan tercatat sebesar Rp38,13 miliar, meningkat 416,75% dibandingkan Rp(12,04) miliar pada tahun sebelumnya. Peningkatan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

Comprehensive Income for the Year
Comprehensive income for the year was recorded at IDR 38.13 billion, an increase of 416.75% compared to IDR (12.04) billion in the previous year. Increases in financial assets measured at fair value through other comprehensive income.

Laba Komprehensif Tahun Berjalan – Bersih
Bank mencatatkan laba komprehensif tahun berjalan – bersih sebesar Rp235,56 miliar, meningkat 15,57% dari Rp203,81 miliar pada tahun 2024. Kinerja ini terutama dipengaruhi oleh oleh peningkatan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

Comprehensive Income for the Year – Net
The Bank recorded comprehensive income for the year – net of IDR 235.56 billion, reflecting a 15.57% increase from IDR 203.81 billion in 2024. This performance was mainly influenced by an increase in financial assets measured at fair value through other comprehensive income.

Laba per Saham Dasar dan Dilutif
Laba per saham dasar dan dilutif tercatat sebesar Rp4,12, menurun 20,16% dibandingkan Rp5,16 pada tahun sebelumnya. Penurunan ini sejalan dengan penurunan laba bersih tahun berjalan.

Basic and Dilutive Earnings per Share
Basic and dilutive earnings per share were recorded at IDR 4.12, representing a 20.16% decrease from IDR 5.16 in the previous year. This decrease is consistent with the decline in net profit for the year.

Laporan Arus Kas
Statement of Cash Flows

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Kas Bersih Digunakan untuk Aktivitas Operasi Net Cash Used in Operating Activities	(246.574)	(725.164)	(478.590)	(66,00)
Kas Bersih Digunakan untuk Aktivitas Investasi Net Cash Used in Investing Activities	(33.029)	(44.102)	11.073	25,11
Kas Bersih Diperoleh dari Aktivitas Pendanaan Net Cash Provided by Financing Activities	194.521	206.047	(11.526)	(5,59)
Kenaikan (Penurunan) Bersih Kas dan Setara Kas Net Increase (Decrease) in Cash and Cash Equivalents	(85.082)	(563.219)	478.137	84,89

(dalam jutaan Rupiah | in million IDR)

Uraian Description	2025	2024	Pertumbuhan (Penurunan) Growth (Decrease)	
			Nominal (Rp | IDR)	%
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of the Year	2.259.271	2.822.490	(563.219)	(19,95)
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at End of the Year	2.174.189	2.259.271	(85.082)	(3,77)

Kas Bersih Digunakan untuk Aktivitas Operasi

Per 31 Desember 2025, kas bersih yang digunakan untuk aktivitas operasi tercatat sebesar Rp246,57 miliar, menurun 66,00% dibandingkan Rp725,16 miliar pada tahun sebelumnya. Perubahan ini terutama dipengaruhi oleh Bank lebih efisien dalam pengelolaan kas.

Kas Bersih Digunakan untuk Aktivitas Investasi

Kas bersih yang digunakan untuk aktivitas investasi tercatat sebesar Rp33,03 miliar pada akhir tahun 2025, menurun 25,11% dibandingkan Rp44,10 miliar pada periode yang sama tahun lalu. Perubahan ini terutama dipengaruhi oleh perlambatan aktivitas bisnis bank.

Kas Bersih Diperoleh dari Aktivitas Pendanaan

Bank mencatatkan kas bersih yang diperoleh dari aktivitas pendanaan sebesar Rp194,52 miliar pada akhir tahun 2025, menurun 5,59% dibandingkan Rp206,05 miliar pada tahun sebelumnya. Pergerakan ini terutama dipengaruhi oleh Bank lebih efisien dalam pengelolaan kas.

Penurunan Bersih Kas dan Setara Kas

Penurunan bersih kas dan setara kas selama tahun 2025 tercatat sebesar Rp85,08 miliar, membaik 84,89% dibandingkan penurunan sebesar Rp563,22 miliar pada tahun sebelumnya. Kondisi ini terutama dipengaruhi oleh Bank lebih efisien dalam pengelolaan kas.

Net Cash Used in Operating Activities

As of December 31, 2025, net cash used in operating activities was recorded at IDR 246.57 billion, representing a 66.00% decrease compared to IDR 725.16 billion in the previous year. This change was primarily due to the Bank's more efficient cash management.

Net Cash Used in Investing Activities

Net cash used in investing activities amounted to IDR 33.03 billion at the end of 2025, reflecting a 25.11% decrease from IDR 44.10 billion in the same period last year. This change was primarily driven by a slowdown in the bank's business activity.

Net Cash Provided by Financing Activities

The Bank recorded net cash provided by financing activities of IDR 194.52 billion at the end of 2025, a 5.59% decrease compared to IDR 206.05 billion in the previous year. This shift was primarily due to the Bank's more efficient cash management.

Net Decrease in Cash and Cash Equivalents

The net decrease in cash and cash equivalents during 2025 was recorded at IDR 85.08 billion, showing an 84.89% improvement compared to the IDR 563.22 billion decrease in the previous year. This situation is primarily due to the Bank's more efficient cash management.

Tingkat Kesehatan Bank
Bank Health Level

Tingkat kesehatan Bank mencerminkan kemampuan Bank dalam menjaga stabilitas keuangan, menghadapi risiko, dan mempertahankan kinerja yang berkelanjutan di tengah dinamika ekonomi. Bank mengevaluasi tingkat kesehatan dengan menggunakan pendekatan berbasis risiko (*risk-based bank rating*) sesuai ketentuan POJK No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

A bank's health level reflects its ability to maintain financial stability, manage risks, and sustain performance amid evolving economic conditions. Banks assess their health level using a risk-based bank rating approach in accordance with OJK Regulation No. 4/POJK.03/2016 dated January 26, 2016, concerning the Assessment of the Health Level of Commercial Banks.

Penilaian atas tingkat kesehatan Bank mencakup 4 (empat) aspek utama, yaitu:
1. Profil Risiko (*Risk Profile*);
2. Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/"GCG");
3. Rentabilitas (*Earnings*); dan
4. Permodalan (*Capital*).

The assessment of a bank's health level covers four main aspects:
1. Risk Profile;
2. Good Corporate Governance (GCG);
3. Earnings; and
4. Capital.

Hasil penilaian tingkat kesehatan Bank untuk tahun 2025 dijabarkan sebagai berikut:

The results of the Bank's health level assessment for 2025 are as follows:

Faktor Penilaian **Assessment Factor**	**Penilaian (Peringkat)** Assessment (Rating)	
	2025	**2024**
Profil Risiko Risk Profile	2	2
Tata Kelola Perusahaan (GCG) Corporate Governance (GCG)	2	2
Rentabilitas (*Earnings*) Profitability (Earnings)	2	2
Permodalan (*Capital*) Capital	1	1
Peringkat Komposit Tingkat Kesehatan Bank The Bank's Soundness Composite Rating	2	2

Pada tahun 2025, Bank memperoleh peringkat komposit "2 (dua)", yang menegaskan bahwa kondisi Bank secara keseluruhan berada dalam kategori "Sehat". Hasil ini menunjukkan bahwa meskipun terdapat beberapa area yang masih dapat ditingkatkan, kelemahan yang ada bersifat terbatas dan tidak berdampak signifikan terhadap kinerja maupun fondasi keuangan Bank.

In 2025, the Bank obtained a composite rating of 2 (two), confirming that its overall condition was classified as 'Healthy.' This result indicates that, although certain areas require improvement, the identified weaknesses are limited and do not materially affect the Bank's performance or financial position.

Analisis Kualitas Aset Produktif dan Rasio-Rasio Keuangan Utama
Analysis of Earning Asset Quality and Key Financial Ratios

Rasio Keuangan Relevan

Dalam menjalankan kegiatan operasionalnya, Bank senantiasa memastikan kepatuhan terhadap ketentuan yang ditetapkan oleh OJK, Bank Indonesia, serta peraturan perundang-undangan terkait lainnya, khususnya terkait pemenuhan rasio keuangan utama bagi bank umum.

Rasio keuangan Bank berperan sebagai indikator utama yang mencerminkan kondisi keuangan, kinerja, serta stabilitas operasional. Dengan melakukan perhitungan dan analisis rasio secara rutin, Bank mampu menilai efektivitas strategi bisnis, mengukur tingkat efisiensi operasional, dan mengidentifikasi area yang memerlukan perbaikan untuk mendukung pertumbuhan berkelanjutan. Rasio-rasio keuangan utama Bank, meliputi permodalan, kualitas aset, profitabilitas, dan likuiditas.

Relevant Financial Ratios

In conducting its operational activities, the Bank consistently ensures compliance with regulations issued by the Financial Services Authority (OJK), Bank Indonesia, and other applicable laws and regulations, particularly those related to key financial ratios for commercial banks.

The Bank's financial ratios serve as key indicators of its financial condition, performance, and operational stability. Through regular calculation and analysis of these ratios, the Bank is able to evaluate the effectiveness of its business strategies, measure operational efficiency, and identify areas for improvement to support sustainable growth. The Bank's key financial ratios cover capitalization, asset quality, profitability, and liquidity.

Sesuai dengan ketentuan peraturan yang berlaku, Bank telah melakukan perhitungan dan pemantauan secara menyeluruh terhadap seluruh rasio keuangan yang diwajibkan, baik untuk tahun buku yang berakhir pada 31 Desember 2025 maupun 31 Desember 2024.

In accordance with applicable regulations, the Bank has calculated and monitored all required financial ratios for the fiscal years ended December 31, 2025, and December 31, 2024.

Rincian rasio keuangan tersebut dapat dilihat pada tabel berikut:

Details of these financial ratios are presented in the table below:

(dalam % | in %)

Uraian Decription	**2025**	**2024**
KPMM dengan Memperhitungkan Risiko Kredit CAR by Calculating Credit Risk	33,69	38,57
KPMM dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar CAR by Calculating Credit, Operational, and Market Risk	34,86	39,74
Aset Tetap Terhadap Modal Fixed Assets to Capital	6,65	6,94
CKPN Produktif Terhadap Aset Produktif Allowance for Impairment Losses on Earning Assets	1,08	1,11
Pemenuhan CKPN Produktif Compliance of Earning Impairment Losses	100,00	100,00
Pemenuhan CKPN Non - Produktif Compliance of Non-Earning Impairment Losses	100,00	100,00
Rasio Kredit Bermasalah - Bruto Non-Performing Loan Ratio - Gross	1,92	1,96
Rasio Kredit Bermasalah - Neto Non-Performing Loan Ratio - Net	1,30	1,31
Laba (Rugi) Terhadap Pendapatan Profit (Loss) on Revenue	34,66	37,14
Rasio Pengembalian Aset Return on Assets	1,15	1,40
Rasio Pengembalian Ekuitas Return on Equity	3,52	3,99
Margin Bunga Bersih Net Interest Margin	2,85	3,09
Biaya Operasional Terhadap Pendapatan (BOPO) Operational Expenses to Operating Income (BOPO)	81,28	82,48

Analisis Kualitas Aset Produktif

Kualitas aset produktif merupakan salah satu indikator utama dalam menilai kesehatan dan kinerja Bank. Aset produktif mencakup seluruh kredit dan pembiayaan yang diberikan kepada nasabah, baik individu maupun korporasi, yang secara langsung memengaruhi profitabilitas dan likuiditas Bank. Analisis terhadap kualitas aset produktif dilakukan untuk menilai kemampuan Bank dalam mengelola risiko kredit, memastikan kelancaran arus kas, dan mendukung pertumbuhan usaha yang berkelanjutan.

Productive Asset Quality Analysis

The quality of earning assets is a key indicator in assessing a bank's overall health and performance. Earning assets include all loans and financing extended to customers, both individuals and corporations, which directly influence the Bank's profitability and liquidity. An analysis of earning asset quality enables the Bank to evaluate its ability to manage credit risk, maintain stable cash flows, and support sustainable business growth.

Pada akhir tahun 2025, total aset produktif Bank tercatat sebesar Rp22.034.678, meningkat 17,22% dibandingkan tahun sebelumnya sebesar Rp18.797.543. Hal ini dipengaruhi oleh peningkatan aset produktif berupa pinjaman yang diberikan. Dimana kontribusi pinjaman yang diberikan mencapai 23,60%

At the end of 2025, the Bank's total earning assets were recorded at IDR 22,034,678, an increase of 17.22% from the previous year's figure of IDR 18,797,543. This was affected by an increase in earning assets in the form of loans, which contributed 23.60%.

Berikut ini adalah rincian komposisi aset produktif Bank dalam 2 (dua) tahun terakhir:

The following presents a breakdown of the composition of the Bank's earning assets over the past two years:

Jenis Kredit Type of Loan	**2025 (Rp)**	**2024 (Rp)**	**Pertumbuhan (%)** Growth (%)
Modal Kerja Working Capital	10.539.850	8.639.464	22,00
Investasi Investment	3.860.023	3.021.533	27,75
Konsumsi Consumer	70.493	46.747	50,80

Berdasarkan informasi di atas, rasio kualitas aset produktif Bank selama 2 (dua) tahun terakhir tercatat sebagai berikut:

Based on the information above, the Bank's productive asset quality ratio for the last 2 years was recorded as follows:

Rasio Kualitas Aset Assets Quality Ration	**2025**	**2024**
NPL Bruto Gross NPL	1,92%	1,96%
NPL Bersih Net NPL	1,30%	1,31%
CKPN Allowance for Impairment Losses	1,08%	1,11%
Loan to Deposit Ratio (LDR)	121,44%	124,44%
Liquidity Coverage Ratio (LCR)	836,17%	698,38%

Rasio-rasio tersebut mencerminkan kualitas portofolio kredit dan efektivitas manajemen risiko Bank dalam menjaga kesehatan aset produktif. Langkah-langkah mitigasi yang telah diterapkan Bank terbukti efektif dalam menjaga kualitas kredit, seperti restrukturisasi kredit, penagihan aktif, dan pengawasan ketat terhadap debitur bermasalah, terus dilakukan untuk memastikan rasio kualitas aset produktif tetap terkendali dan mendukung pertumbuhan kredit yang berkelanjutan.

These ratios reflect the quality of the Bank's credit portfolio and the effectiveness of its risk management practices in maintaining the health of its earning assets. The Bank's mitigation measures—such as credit restructuring, active collection efforts, and strict monitoring of non-performing borrowers—have proven effective in preserving credit quality. These efforts continue to ensure that the quality of earning assets remains well-controlled and supports sustainable credit growth.

Suku Bunga Dasar Kredit

Prime Lending Rate

Bank secara transparan mempublikasikan Suku Bunga Dasar Kredit (SBDK) melalui situs resmi bank, yaitu www.ibk.co.id. Informasi ini mencakup SBDK untuk kredit korporasi, ritel, serta kredit konsumsi (KPR dan non-KPR), sebagai bagian dari kewajiban keterbukaan informasi perbankan.

Pelaporan SBDK Bank dilakukan sesuai ketentuan POJK No. 13 Tahun 2024 tentang Transparansi dan Publikasi SBDK bagi Bank Umum Konvensional. Laporan ini memuat komponen utama dalam perhitungan suku bunga kredit, termasuk Harga Pokok Dana untuk Kredit (HPDK), biaya *overhead*, dan marjin keuntungan yang menjadi dasar penetapan suku bunga kepada nasabah.

Bank menempatkan transparansi SBDK sebagai bagian integral dari praktik tata kelola yang baik sekaligus untuk mendorong persaingan yang sehat di industri perbankan. Dalam menetapkan suku bunga kredit, Bank secara kontinu memantau pergerakan suku bunga acuan, kondisi makroekonomi, likuiditas, serta *benchmark* suku bunga di industri sehingga setiap penyesuaian dapat dilakukan secara tepat, responsif, dan berbasis analisis risiko. Seluruh penyesuaian diterapkan dengan prinsip kehati-hatian dan keselarasan antara profil risiko Bank dan strategi *risk-based pricing*.

Berikut ini disajikan Laporan SBDK Bank untuk periode Desember 2025:

The Bank transparently publishes its Prime Lending Rate (SBDK) on its official website, www.ibk.co.id. This disclosure covers prime lending rates for corporate, retail, and consumer loans (both mortgage and non-mortgage), as part of the Bank's commitment to information transparency.

The Bank's Prime Lending Rate reporting is prepared in accordance with OJK Regulation No. 13 of 2024 concerning Transparency and Publication of Prime Lending Rates for Conventional Commercial Banks. The report outlines the key components used in determining the Prime Lending Rate, including the Cost of Funds for Loans (HPDK), overhead costs, and profit margins, which serve as the basis for setting customer lending rates.

The Bank views transparency in its Prime Lending Rate as an integral part of good governance practices and a means to promote healthy competition within the banking industry. In determining its Prime Lending Rate, the Bank continuously monitors benchmark interest rate movements, macroeconomic conditions, liquidity levels, and industry benchmarks to ensure that any adjustments are timely, responsive, and grounded in sound risk analysis. All adjustments are implemented in accordance with prudential principles and aligned with the Bank's risk profile and risk-based pricing strategy.

The following presents the Bank's Prime Lending Rate report for the period ended December 2025:

Suku Bunga Rata-Rata Dana Pihak Ketiga
Average Third-Party Deposit Rate

(dalam % | in %)

Mata Uang Currency	**Berdasarkan Jenis Simpanan** By Type of Deposits		
	Giro Current Accounts	**Tabungan** Savings Deposits	**Deposito** Time Deposits
Rupiah IDR	0,57	3,32	4,81
US Dolar US Dollar	0,18	2,49	4,81

Suku Bunga Dasar Kredit
Prime Lending Rate

(dalam % | in %)

Uraian Description	Berdasarkan Segmen Bisnis By Business Segment				
	Kredit Korporasi Corporate Loan	Kredit Ritel Retail Loan	Kredit Korporasi Corporate Loan	Kredit Konsumsi Consumer Loan	
				KPR Mortgage Loan	Non KPR Non-Mortgage Loan
Suku Bunga Dasar Kredit Prime Lending Rate	7,43	7,93	9,93	7,43	7,43

Dampak Perubahan Tingkat Suku Bunga Terhadap Kinerja Bank
Impact of Interest Rate Fluctuations on the Bank's Performance

Fluktuasi tingkat suku bunga memiliki dampak langsung terhadap kinerja Bank karena memengaruhi berbagai aspek operasional dan keuangan. Kenaikan suku bunga meningkatkan biaya pinjaman bagi nasabah sehingga berpotensi menurunkan permintaan kredit dan memengaruhi pertumbuhan portofolio kredit serta pendapatan bunga Bank.

Interest rate fluctuations have a direct impact on the Bank's performance, as they influence various operational and financial aspects. An increase in interest rates raises borrowing costs for customers, which may reduce credit demand and, in turn, affect the growth of the Bank's loan portfolio and interest income.

Sebaliknya, penurunan suku bunga cenderung meningkatkan permintaan kredit karena biaya pinjaman lebih rendah sehingga mendorong pertumbuhan portofolio kredit. Namun, kondisi ini dapat menekan margin bunga bersih jika penurunan pendapatan dari kredit terjadi lebih cepat dibandingkan penurunan biaya dana.

Conversely, a decline in interest rates generally stimulates credit demand due to lower borrowing costs, supporting loan portfolio growth. However, this may put pressure on the net interest margin if the reduction in lending yields occurs more rapidly than the decline in the cost of funds.

Untuk mengantisipasi dampak perubahan suku bunga, Bank menerapkan strategi manajemen aset dan liabilitas secara proaktif, termasuk langkah-langkah lindung nilai (*hedging*) terhadap risiko suku bunga. Strategi ini memastikan pendapatan dan profitabilitas Bank tetap stabil, sekaligus menjaga kemampuan Bank menghadapi perubahan kondisi pasar.

To mitigate the impact of interest rate movements, the Bank implements a proactive asset and liability management strategy, including hedging measures to manage interest rate risk. This approach helps maintain stable revenue and profitability, while preserving the Bank's ability to respond effectively to changing market conditions.

Rincian pengaruh perubahan tingkat suku bunga terhadap kinerja Bank selama 2 (dua) tahun terakhir disajikan sebagai berikut:

Details of the impact of interest rate changes on the Bank's performance over the past two years are presented below:

(dalam % | in %)

Periode	Kredit Non UMKM Non UMKM Credit		Kredit UMKM UMKM Credit			KPR KPA	Non KPR Non KPA
	Korporasi Corporate	Ritel Retail	Menengah Medium	Kecil Small	Mikro Micro		
Desember | December 2025	7,43	7,93	7,43	7,43	9,93	7,43	7,43
September | September 2025	7,54	8,04	7,54	7,54	10,04	7,54	7,54
Juni | June 2025	7,42	7,92	7,42	7,42	9,92	7,42	7,42
Maret | March 2025	7,55	8,05	7,55	7,55	10,05	7,55	7,55
Desember | December 2024	7,65	8,15	7,65	7,65	10,15	7,65	7,65

Informasi Keuangan Material Lainnya

Other Material Financial Information

Kemampuan Membayar Utang dan Kolektibilitas Piutang dan Rasio Keuangan yang Relevan

Debt Servicing Capacity, Receivables Collectibility, and Relevant Financial Ratios

Bank secara konsisten memastikan seluruh kewajiban baik jangka pendek maupun jangka panjang dapat dipenuhi tepat waktu. Untuk kewajiban jangka pendek, Bank memantau kecukupan dana melalui rasio likuiditas yang mencerminkan kemampuan memenuhi kebutuhan kas harian serta kewajiban lancar. Dalam hal ini, indikator yang digunakan meliputi *Loan to Deposit Ratio* (LDR), rasio kas terhadap kewajiban lancar, dan rasio likuiditas lainnya yang menjadi ukuran efektivitas pengelolaan likuiditas Bank.

Sementara itu, kemampuan Bank dalam memenuhi kewajiban jangka panjang dinilai melalui rasio solvabilitas dan permodalan yang menilai kapasitas Bank dalam menutupi seluruh utang serta mempertahankan kestabilan keuangan di tengah risiko pasar dan kredit. Pemantauan kombinasi dari sisi likuiditas dan solvabilitas ini memberikan keyakinan bahwa Bank memiliki fondasi keuangan yang solid sehingga mampu menjaga kepercayaan nasabah dan pemegang saham, sekaligus mendukung pertumbuhan usaha yang berkelanjutan dan stabilitas jangka panjang.

The Bank consistently ensures that all short-term and long-term obligations are met in a timely manner. For short-term obligations, the Bank monitors funding adequacy through various liquidity ratios, which reflect its ability to meet daily cash requirements and current liabilities. Key indicators include the Loan-to-Deposit Ratio (LDR), the cash-to-current-liability ratio, and other liquidity metrics that measure the effectiveness of the Bank's liquidity management.

Meanwhile, the Bank's capacity to meet long-term obligations is assessed through solvency and capital ratios, which evaluate its ability to cover all liabilities and maintain financial stability amid market and credit risks. This integrated monitoring of liquidity and solvency provides assurance that the Bank maintains a strong financial foundation, capable of sustaining customer and shareholder confidence while supporting long-term stability and sustainable business growth.

Kemampuan Membayar Utang Jangka Panjang - Rasio Likuiditas

Bank secara konsisten memastikan seluruh kewajiban jangka pendek dapat dipenuhi tepat waktu dengan mempertahankan posisi likuiditas yang memadai. Rasio likuiditas menjadi indikator utama yang menunjukkan kemampuan Bank dalam memenuhi kebutuhan kas harian dan kewajiban lancar. Pemantauan rasio likuiditas dilakukan secara berkala untuk memastikan ketersediaan dana yang memadai.

Berikut ini disajikan ringkasan rasio likuiditas Bank untuk 2 (dua) tahun terakhir:

Long-term Debt Service Ability – Liquidity Ratio

The Bank consistently ensures that all short-term obligations are met in a timely manner by maintaining an adequate liquidity position. Liquidity ratios serve as key indicators of the Bank's ability to meet daily cash requirements and settle current liabilities. These ratios are monitored regularly to ensure sufficient funding availability at all times.

The following presents a summary of the Bank's liquidity ratios over the past two years:

Uraian Description	2025	2024
Rasio Kredit Terhadap Dana Pihak Ketiga Loan to Deposit Ratio	121,44	124,44

Berdasarkan tabel di atas, LDR Bank tercatat sebesar 121,44% pada 2025, mengalami penyesuaian dibandingkan posisi tahun sebelumnya sebesar 124,44%. Angka ini mencerminkan bahwa Bank tetap menjaga keseimbangan antara penyaluran kredit dan simpanan nasabah, sekaligus memastikan likuiditas tetap memadai untuk mendukung operasional harian dan pertumbuhan bisnis.

Meskipun masih berada pada level di atas 100%, posisi LDR ini menunjukkan bahwa Bank tetap menjalankan fungsi intermediasi secara aktif dengan tingkat *leverage* yang terkelola. Pada saat yang sama, penurunan rasio mengindikasikan langkah yang lebih konservatif dalam pengelolaan likuiditas, terutama dalam merespons dinamika biaya dana dan risiko pasar.

Secara keseluruhan, pergerakan LDR ini mencerminkan strategi Bank yang semakin terarah dalam mengoptimalkan struktur pendanaan, menjaga fleksibilitas likuiditas, serta memastikan keberlanjutan ekspansi kredit tanpa mengorbankan prinsip kehati-hatian.

Based on the table above, the Bank's LDR was recorded at 121.44% in 2025, adjusting from 124.44% in the previous year. This figure reflects that the Bank continues to maintain a balance between credit disbursement and customer deposits, while ensuring sufficient liquidity to support daily operations and business growth.

Although the ratio remains above 100%, this level indicates that the Bank continues to actively perform its intermediation function while maintaining a manageable level of leverage. At the same time, the decline suggests a more prudent and measured approach to liquidity management, particularly in response to cost of funds dynamics and market risks.

Overall, the movement in the LDR reflects the Bank's increasingly focused strategy to optimize its funding structure, enhance liquidity flexibility, and support sustainable credit growth while upholding prudential principles.

Kemampuan Membayar Utang Jangka Panjang - Rasio Solvabilitas

Dalam menjaga ketahanan permodalan dan memastikan kemampuan Bank memenuhi kewajiban jangka panjang, Bank secara konsisten memantau dan mengelola rasio Kewajiban Penyediaan Modal Minimum (KPMM) sesuai ketentuan OJK. Pada tahun 2025, rasio KPMM Bank tercatat sebesar 33,69%, mengalami penurunan dibandingkan posisi tahun 2024 sebesar 38,57%. Rasio ini tetap berada jauh di atas ambang batas minimum 12,5%, mencerminkan tingkat permodalan yang kuat dan memadai untuk mendukung ekspansi usaha, menyerap risiko, serta menghadapi potensi tekanan keuangan.

Pemantauan rasio solvabilitas dilakukan secara rutin sebagai bagian dari strategi manajemen risiko dan tata kelola Bank, sehingga memastikan fondasi keuangan yang solid serta memberikan keyakinan bagi pemegang saham dan nasabah mengenai kemampuan Bank dalam memenuhi seluruh kewajiban jangka panjangnya.

Berikut ini disajikan ringkasan rasio solvabilitas Bank untuk 2 (dua) tahun terakhir:

Long-term Debt Service Ability – Solvency Ratio

To maintain capital resilience and ensure its ability to meet long-term obligations, the Bank consistently monitors and manages its Capital Adequacy Ratio (CAR) in accordance with OJK regulations. In 2025, the Bank's CAR was recorded at 33.69%, representing a decrease from 38.57% in 2024. This level remains well above the minimum regulatory threshold of 12.5%, reflecting a strong and adequate capital position to support business expansion, absorb risks, and withstand potential financial pressures.

Ongoing monitoring of solvency ratios forms an integral part of the Bank's risk management and governance framework, ensuring a solid financial foundation while reinforcing shareholder and customer confidence in the Bank's ability to meet its long-term obligations.

The following presents a summary of the Bank's solvency ratios over the past two years:

(dalam % | in %)

Uraian Description	2025	2024
Liabilitas Terhadap Aset Liabilities to Assets	75,16	72,19
Liabilitas Terhadap Ekuitas Liabilities to Equity	302,52	259,56

Berdasarkan tabel di atas, rasio liabilitas terhadap ekuitas dan aset Bank masing-masing tercatat sebesar 302,52% dan 75,16% pada tahun 2025. Kedua rasio ini mengalami peningkatan dibandingkan posisi tahun sebelumnya sebesar 259,56% dan 72,19%. Perubahan tersebut mencerminkan dinamika aktivitas penyaluran kredit Bank, yang menunjukkan pemanfaatan dana pihak ketiga secara lebih optimal sekaligus pertumbuhan portofolio kredit yang berkelanjutan.

Based on the table above, the Bank's liabilities-to-equity and assets ratios were recorded at 302.52% and 75.16%, respectively, in 2025, both increasing from 259.56% and 72.19% in the previous year. These movements reflect the dynamics of the Bank's lending activities, indicating a more optimal utilization of third-party funds alongside sustained growth in the loan portfolio.

Tingkat Kolektibilitas Piutang

Tingkat kolektibilitas piutang mencerminkan kualitas portofolio kredit Bank sekaligus efektivitas manajemen risiko dalam menjaga kesehatan aset. Bank secara konsisten memantau kualitas kredit berdasarkan klasifikasi kolektibilitas mulai dari kredit lancar, kredit dalam perhatian khusus, hingga kredit macet sesuai ketentuan OJK dan praktik *prudential banking*. Pemantauan ini memungkinkan Bank mengambil langkah mitigasi yang tepat, termasuk restrukturisasi kredit dan penetapan Cadangan Kerugian Penurunan Nilai (CKPN) yang memadai.

Pada tahun 2025, rasio *Non-Performing Loan* (NPL) *gross* dan *net* Bank masing-masing dibukukan mencapai 1,92% dan 1,30%, sedikit meningkat dibandingkan posisi tahun sebelumnya sebesar 1,96% dan 1,31%. Meskipun terdapat tekanan ringan, mayoritas portofolio kredit Bank tetap tergolong lancar. Hal ini mencerminkan efektivitas penerapan kebijakan kredit yang *prudent* serta pengelolaan risiko yang disiplin.

Dalam rangka menurunkan tingkat kredit bermasalah dan menjaga kualitas kredit, Bank telah melaksanakan sejumlah inisiatif strategis, antara lain:

1. Memberikan Surat Pemberitahuan keterlambatan kewajiban debitur;
2. Mengirimkan Surat Peringatan I, II, dan terakhir;
3. Melakukan pemanggilan debitur untuk klarifikasi dan penyelesaian kewajiban;
4. Menindaklanjuti penagihan melalui kunjungan langsung ke debitur bermasalah;
5. Melaksanakan musyawarah terkait rencana penjualan aset jaminan atau aset lain di luar jaminan;
6. Menawarkan restrukturisasi kredit bagi debitur dengan prospek usaha yang masih dapat diselamatkan;
7. Melakukan pengambilalihan agunan yang tidak terselesaikan dan mencatatnya sebagai aset yang diambil alih; serta
8. Menempuh jalur hukum apabila debitur tidak kooperatif.

Secara keseluruhan, risiko kredit Bank berada dalam pengendalian yang baik, seiring penerapan manajemen risiko yang semakin ketat dan disiplin. Bank terus

Receivables Turnover Ratio

Te collectibility level of receivables reflects the quality of the Bank's credit portfolio and the effectiveness of its risk management in maintaining asset quality. The Bank consistently monitors credit quality based on collectibility classifications—ranging from current loans and special mention loans to non-performing loans—in accordance with OJK regulations and prudent banking practices. This monitoring enables the Bank to implement appropriate mitigation measures, including credit restructuring and the establishment of adequate Allowance for Impairment Losses (CKPN).

In 2025, the Bank's gross and net Non-Performing Loan (NPL) ratios reached 1,92% and 1.30%, respectively, representing a slight increase from 1.96% and 1.31% in the previous year. Despite this moderate increase, the majority of the Bank's credit portfolio remained classified as current, reflecting the effectiveness of its prudent credit policies and disciplined risk management practices.

To reduce non-performing loans and maintain credit quality, the Bank implemented several strategic initiatives, including:

1. Issuing notification letters for payment delays;
2. Sending Warning Letters i, ii, and final notices;
3. Summoning debtors for clarification and settlement of obligations;
4. Conducting direct visits to follow up on collections;
5. Engaging in discussions regarding the sale of collateral or other assets not covered by collateral;
6. Offering credit restructuring to debtors with viable business prospects;
7. Taking over unresolved collateral and recording it as foreclosed assets; and
8. Pursuing legal action against uncooperative debtors.

Overall, the Bank's credit risk remains well controlled, supported by increasingly stringent and disciplined risk management practices. The Bank continues to strengthen

memperkuat proses penilaian kelayakan debitur, pemantauan kualitas portofolio, serta penerapan langkah mitigasi yang lebih proaktif di seluruh segmen pembiayaan. Strategi ini memastikan pertumbuhan kredit tetap selaras dengan profil risiko Bank serta kondisi makroekonomi yang berkembang sepanjang tahun.

its creditworthiness assessment processes, enhance portfolio quality monitoring, and implement more proactive mitigation measures across all financing segments. This approach ensures that credit growth remains aligned with the Bank's risk profile and evolving macroeconomic conditions throughout the year.

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

Capital Structure and Management Policy on Capital Structure

Dasar Pemilihan Kebijakan Manajemen atas Struktur Modal

Bank menetapkan kebijakan struktur modal dengan memperhatikan ketentuan yang berlaku dalam peraturan OJK tentang Kewajiban Penyediaan Modal Minimum (KPMM) bagi bank umum, sebagaimana diatur dalam POJK No. 11/POJK.03/2016 ("POJK 11/2016") tentang Kewajiban Penyediaan Modal Minimum Bank Umum (KPMM) dan perubahan selanjutnya yang menyesuaikan standar permodalan dengan praktik internasional (*Basel III*) untuk memperkuat ketahanan industri perbankan.

Kebijakan struktur modal ini bertujuan untuk memastikan Bank memiliki modal yang memadai dalam mendukung operasional sehari-hari, pertumbuhan usaha yang berkelanjutan, serta ketahanan terhadap berbagai risiko, termasuk risiko kredit, pasar, dan operasional. Dalam kerangka ini, manajemen menyeimbangkan komposisi antara utang dan ekuitas untuk mencapai struktur modal yang optimal sesuai profil risiko Bank.

Dalam merumuskan kebijakan struktur modal, Bank secara cermat mempertimbangkan dampaknya terhadap pengembalian bagi pemegang saham, sekaligus tetap berpegang pada prinsip kehati-hatian. Kebijakan struktur modal Bank diarahkan untuk mencapai keseimbangan optimal antara efisiensi biaya modal, pengelolaan risiko secara sistematis, dan pemenuhan kecukupan modal guna mendukung kewajiban finansial jangka panjang serta rencana ekspansi Bank. Pendekatan manajemen modal ini merupakan bagian integral dari tata kelola risiko yang *prudent* sekaligus memperkuat stabilitas keuangan Bank dalam jangka panjang.

Untuk memastikan permodalan Bank tetap berada pada tingkat yang sehat, Bank telah membentuk unit khusus di bawah Direktorat Treasury yang bertugas mengelola seluruh aspek perencanaan, pengelolaan, dan pemantauan modal secara komprehensif.

Basis of Selecting Management Policy on Capital Structure

The Bank establishes its capital structure policy in accordance with applicable Financial Services Authority (OJK) regulations on the Minimum Capital Adequacy Requirement (KPMM) for commercial banks, as stipulated in POJK No. 11/POJK.03/2016 ("POJK 11/2016") and its subsequent amendments. These regulations align capital standards with international best practices (Basel III) to strengthen the resilience of the banking industry.

This policy is designed to ensure that the Bank maintains sufficient capital to support its daily operations, sustain business growth, and withstand various risks, including credit, market, and operational risks. Within this framework, management seeks to balance the composition of debt and equity to achieve an optimal capital structure in line with the Bank's risk profile.

In formulating its capital structure policy, the Bank carefully considers its impact on shareholder returns while adhering to prudential principles. The policy aims to achieve an optimal balance between capital cost efficiency, effective risk management, and adequate capital levels to support long-term obligations and the Bank's expansion plans. This capital management approach forms an integral part of prudent risk governance and reinforces the Bank's long-term financial stability.

To ensure that capital remains at a healthy level, the Bank has established a dedicated unit under the Treasury Directorate responsible for the comprehensive planning, management, and monitoring of capital.

Struktur Permodalan

Struktur permodalan merupakan fondasi utama dalam menjaga stabilitas keuangan dan daya tahan Bank terhadap risiko bisnis dan pasar. Dalam rangka memantau kesehatan permodalan, Bank secara konsisten menghitung dan mengelola rasio permodalan, termasuk KPMM, *Tier 1,* dan *Tier 2.* Rasio ini menjadi indikator penting yang mencerminkan kemampuan Bank dalam menyerap risiko kredit, pasar, dan operasional, sekaligus memastikan kecukupan modal untuk mendukung ekspansi usaha dan stabilitas keuangan jangka panjang.

Pengelolaan modal Bank dilakukan secara menyeluruh dengan memperhatikan prinsip kehati-hatian, efisiensi biaya modal, dan pengelolaan risiko secara sistematis. Pendekatan ini memungkinkan Bank untuk menjaga posisi permodalan tetap sehat, memenuhi ketentuan minimum modal sebagaimana diatur oleh POJK 11/2016, serta mendukung kepercayaan pemegang saham dan nasabah.

Berikut ini disajikan ringkasan struktur permodalan dan rasio KPMM Bank untuk periode pelaporan 2 (dua) tahun terakhir:

Capital Structure

Capital structure serves as a fundamental pillar in maintaining financial stability and the Bank's resilience to business and market risks. To monitor capital strength, the Bank consistently calculates and manages key capital ratios, including the Capital Adequacy Ratio (CAR), Tier 1, and Tier 2 capital. These ratios are critical indicators of the Bank's ability to absorb credit, market, and operational risks, while ensuring sufficient capital to support business expansion and long-term financial stability.

The Bank's capital management is carried out comprehensively, guided by prudential principles, capital cost efficiency, and systematic risk management. This approach enables the Bank to maintain a sound capital position, comply with the minimum capital requirements stipulated in POJK 11/2016, and strengthen shareholder and customer confidence.

The following presents a summary of the Bank's capital structure and CAR for the past two reporting years:

(dalam jutaan Rupiah | in million IDR)

Uraian **Description**	**2025**	**2024**
Modal Inti (*Tier 1*) Core Capital (Tier 1)	5.722.326	5.495.654
Modal Pelengkap (*Tier 2*) Supplementary Capital (Tier 2)	198.520	166.018
Jumlah Modal Inti dan Pelengkap **Total Core and Supplementary Capital**	**5.920.846**	**5.661.672**
Rasio KPMM CAR		
Rasio CET 1 (%) CET 1 Ratio (%)	33,69	38,57
Rasio Tier 1 (%) Tier 1 Ratio (%)	33,69	38,57
Rasio Tier 2 (%) Tier 2 Ratio (%)	1,17	1,17
Rasio Total (%) Total Ratio (%)	34,86	39,74
Rasio KPMM yang Diwajibkan (%) Required Capital Adequacy Ratio (%)	10,00	10,00

Rasio KPMM Bank untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 telah memenuhi seluruh ketentuan OJK terkait batas minimum kecukupan modal. Setelah memperhitungkan capital buffer, rasio KPMM

The Bank's Capital Adequacy Ratio (CAR) for the years ended December 31, 2025 and 2024 has complied with all OJK requirements regarding the minimum capital adequacy threshold. After taking into account the capital

Bank tetap berada di atas persyaratan minimum yang ditetapkan sesuai dengan profil risiko Bank. Pencapaian ini menunjukkan struktur modal Bank yang kuat dan kemampuan yang memadai dalam menyerap potensi risiko dari kegiatan usaha. Kondisi tersebut memberikan ruang bagi Bank untuk mendukung ekspansi bisnis dan pertumbuhan usaha secara berkelanjutan.

buffer, the Bank's CAR remained above the minimum requirement set in accordance with the Bank's risk profile. This achievement reflects the Bank's strong capital structure and its adequate capacity to absorb potential risks arising from its business activities. This condition also provides room for the Bank to support business expansion and sustainable business growth.

Kebijakan Manajemen atas Struktur Permodalan

Management Policy on Capital Structure

Kebijakan struktur modal Bank dirancang untuk mencapai keseimbangan optimal antara ekuitas dan utang guna mendukung pertumbuhan bisnis yang berkelanjutan sekaligus menjaga stabilitas keuangan. Dalam menetapkan kebijakan ini, Bank mempertimbangkan dampak tingkat permodalan terhadap pengembalian bagi pemegang saham, sehingga tercipta keseimbangan antara potensi pengembalian yang lebih tinggi melalui *leverage* dan keamanan yang diperoleh dari posisi permodalan yang solid.

The Bank's capital structure policy is designed to achieve an optimal balance between equity and debt, supporting sustainable business growth while maintaining financial stability. In formulating this policy, the Bank carefully considers the impact of capital levels on shareholder returns, balancing the potential for higher returns through leverage with the security provided by a strong capital base.

Fokus pengelolaan permodalan Bank diarahkan pada pemilihan struktur modal yang efisien, tidak hanya untuk meminimalkan biaya modal tetapi juga untuk mengoptimalkan pengelolaan risiko secara sistematis. Pendekatan ini memastikan kecukupan modal Bank dalam memenuhi seluruh kewajiban finansial serta mendukung kelancaran operasional harian. Strategi pengelolaan modal yang disiplin ini diyakini dapat memperkuat ketahanan Bank terhadap tekanan eksternal dan mendukung rencana ekspansi serta pertumbuhan jangka panjang.

The Bank's capital management focuses on maintaining an efficient capital structure, not only to minimize the cost of capital but also to support effective risk management. This approach ensures adequate capital to meet all financial obligations and sustain smooth day-to-day operations. Through disciplined capital management, the Bank strengthens its resilience to external pressures while supporting its long-term expansion and growth objectives.

Ikatan Material untuk Investasi Barang Modal
Material Commitments for Capital Expenditures

Pada tahun buku 2025, Bank tidak memiliki ikatan material untuk investasi barang modal. Oleh karena itu, Laporan Tahunan 2025 tidak menyajikan informasi terkait hal ini, termasuk namun tidak terbatas pada:

1. Nama dari pihak yang melakukan ikatan;
2. Tujuan dari perikatan;
3. Sumber dana yang disiapkan untuk memenuhi perikatan tersebut;
4. Denominasi mata uang dalam ikatan tersebut; dan
5. Langkah-langkah yang direncanakan Bank untuk melindungi risiko dari posisi mata uang asing yang terkait.

In the 2025 fiscal year, the Bank did not have any material commitments related to capital goods investments. Accordingly, this Annual Report does not present information on such commitments, including but not limited to:

1. The name of the counterparty to the commitment;
2. The purpose of the commitment;
3. The source of funds allocated to fulfill the commitment;
4. The currency denomination of the commitment; and
5. The Bank's planned measures to hedge risks arising from related foreign currency exposures.

Realisasi Investasi Barang Modal pada Tahun Buku 2025
Capital Goods Investment Realization in Fiscal Year 2025

Tujuan Investasi Barang Modal

Bank merealisasikan belanja modal dengan tujuan untuk meningkatkan kualitas layanan kepada nasabah, mendukung efisiensi operasional, serta memperkuat daya saing melalui pengelolaan aset yang strategis dan berkelanjutan. Selain itu, investasi ini juga difokuskan untuk mendorong inovasi dan adaptasi terhadap perkembangan teknologi, sehingga Bank dapat merespons perubahan pasar dengan cepat sekaligus memperoleh keunggulan kompetitif jangka panjang.

Capital Goods Investment Objectives

The Bank undertakes capital expenditures to enhance customer service quality, improve operational efficiency, and strengthen competitiveness through strategic and sustainable asset management. These investments are also directed toward fostering innovation and adapting to technological advancements, enabling the Bank to respond swiftly to market changes and achieve long-term competitive advantage.

Jenis dan Nilai Investasi

Pada tahun 2025, Bank merealisasikan investasi barang modal yang tercermin pada beberapa komponen utama aset tetap. Investasi terbesar dilakukan pada perlengkapan dan peralatan kantor sebesar Rp8,05 miliar, serta perbaikan aset sewa sebesar Rp3,47 miliar. Selain itu, Bank juga mencatat penambahan pada kendaraan sebesar Rp2,71 miliar.

Di sisi lain, nilai aset hak guna mengalami penurunan menjadi Rp14,73 miliar dari Rp98,83 miliar pada tahun sebelumnya, sejalan dengan berkurangnya komitmen sewa atau berakhirnya masa kontrak tertentu. Secara keseluruhan, total penambahan aset tetap tercatat sebesar Rp28,97 miliar, menurun 75,10% dibandingkan Rp116,34 miliar pada tahun 2024.

Rincian investasi barang modal yang dilakukan Bank selama 2 (dua) tahun terakhir disajikan sebagai berikut:

Investment Types and Value

In 2025, the Bank realized capital goods investments across several key fixed asset components. The largest investments were in office equipment and supplies, totaling IDR 8.05 billion, and improvements to leased assets, amounting to IDR 3.47 billion. In addition, the Bank recorded an increase in vehicles amounting to IDR 2.71 billion.

Meanwhile, the value of right-of-use assets declined to IDR 14.73 billion from IDR 98.83 billion in the previous year, in line with reduced lease commitments or the expiration of certain contracts. Overall, total addition fixed assets were recorded at IDR 28.97 billion, representing a 75.10% decrease from IDR 116.34 billion in 2024.

Details of the Bank's capital goods investments over the past two years are presented as follows:

(dalam jutaan Rupiah | in million IDR)

Uraian Description	**2025**	**2024**	**Pertumbuhan/(Penurunan)** Growth (Decrease)	
			Nominal (Rp | IDR)	**%**
Kendaraan Vehicles	2.714	19	2.695	14.184,21
Perlengkapan dan Peralatan Kantor Furnitures, Fixtures, and Office Equipment	8.054	10.164	(2.110)	(20,76)
Perbaikan Aset yang Disewa Leasehold Improvements	3.468	5.832	(2.364)	(40,53)
Aset dalam Pembangunan Construction in Progress	-	1.487	(1.487)	(100,00)
Aset Hak Guna Right-of-Use Asset	14.730	98.834	(84.104)	(85,10)
Jumlah Total	**28.966**	**116.366**	**(87.370)**	**(75,10)**

Denominasi Mata Uang dan Sumber Pendanaan Investasi

Seluruh realisasi belanja modal Bank selama tahun 2025 dilakukan menggunakan pendanaan internal dan didenominasi dalam mata uang Rupiah. Dengan demikian, aktivitas investasi tersebut tidak menimbulkan eksposur terhadap risiko nilai tukar.

Currency Denomination and Investment Funding Sources

All of the Bank's capital expenditures in 2025 were funded internally and denominated in Rupiah. Accordingly, these investment activities did not expose the Bank to foreign exchange risk.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Material Information and Facts Subsequent to The Accountant's Report Date

Sampai dengan tanggal persetujuan penerbitan laporan keuangan oleh Dewan Direksi, tidak terdapat peristiwa maupun fakta material setelah tanggal laporan keuangan yang berdampak signifikan terhadap posisi keuangan, kinerja usaha, maupun kelangsungan usaha Perseroan.

As of the issuance date of this report, there is no material information and/or events occurring after the date of the accountant's report that could have a significant impact on the Bank's financial condition, results of operations, or business continuity.

Perbandingan Antara Target dan Realisasi Tahun 2025, Serta Proyeksi Kinerja Tahun 2026

Comparison Between 2025 Targets and Realization, and 2026 Performance Projections

Bank menutup tahun 2025 dengan capaian kinerja yang secara umum menunjukkan hasil yang solid, didukung oleh kondisi permodalan yang kuat serta likuiditas yang tetap terjaga. Meskipun demikian, dinamika pasar turut memberikan tekanan pada beberapa indikator profitabilitas, sehingga realisasi belum sepenuhnya mencapai target yang ditetapkan dalam RBB tahunan.

The Bank closed 2025 with generally solid performance, supported by a strong capital position and maintained liquidity. However, prevailing market dynamics placed pressure on several profitability indicators, resulting in performance that has not yet fully met the targets set in the annual Business Plan (RBB).

Capaian tersebut menjadi indikator penting dalam mengevaluasi efektivitas strategi yang telah dijalankan sepanjang tahun, sekaligus menjadi dasar dalam menyusun target yang lebih terukur dan realistis ke depan.

These results serve as important indicators for evaluating the effectiveness of the strategies implemented throughout the year and provide a basis for setting more measurable and realistic targets going forward.

Sehubungan dengan hal tersebut, berikut disajikan perbandingan antara target dan realisasi kinerja keuangan Bank untuk periode yang berakhir pada 31 Desember 2025, serta proyeksi kinerja tahun 2026:

In this regard, the following presents a comparison between the Bank's targeted and actual financial performance for the period ended December 31, 2025, as well as its projected performance for 2026:

	2025			Proyeksi 2026 (Rp) 2026 Projection (IDR)
	Target (Rp | IDR)	**Realisasi (Rp)** Realization (IDR)	**Pencapaian (%)** Achievement (%)	
Keuangan Finance				
Pendapatan Bunga – Bersih Interest Income – Net	670.128	569.613	93,62	655.124
Laba Bersih Tahun Berjalan Net Income for the Year	220.258	197.425	89,63	209.680

	2025			Proyeksi 2026 (Rp) 2026 Projection (IDR)
	Target (Rp | IDR)	**Realisasi (Rp)** Realization (IDR)	**Pencapaian (%)** Achievement (%)	
Jumlah Ekuitas Total Equity	5.830.080	5.815.067	99,74	6.025.995
Jumlah Aset Total Assets	22.861.719	23.406.738	120,38	26.161.619
Struktur Modal Capital Structure				
Rasio KPMM yang Diwajibkan (%) Required Capital Adequacy Ratio (%)	10,00	34,86	348,60	10,00
Kebijakan Dividen Dividend Policy				

- Bank tidak menetapkan target dan proyeksi khusus mengenai nominal pembayaran dividen yang akan dibagikan untuk tahun 2024 dan 2025.
- Pembagian dividen akan ditentukan berdasarkan Anggaran Dasar Bank, keputusan Pemegang Saham melalui Rapat Umum Pemegang, serta bergantung pada berbagai indikator keuangan dan permodalan Bank.
- The Bank has not set specific targets and projections on the nominal of dividend payments to be distributed for 2024 and 2025.
- Dividend distribution will be determined based on the Bank's Articles of Association, Shareholders resolutions through the General Meeting of Shareholders, and will depend on various financial indicators and the Bank's capital.

Kinerja bisnis Bank sedang mengalami perlambatan dibandingkan target sepanjang tahun 2025, dalam kondisi tesebut pencapain laba ini masih terjaga dan berada 89,63% dari target dan masih sejalan dengan ekspekasi market. Bank akan tetap mencermati beberapa indikator dan kinerja yang perlu diperbaiki sebagai fokus utama dalam perbaikan di tahun mendatang. Kedepan atas perbaikan kinerja yang konsisten dilakukan oleh Bank dapat semakin memperkuat fondasi pertumbuhan berkelanjutan sekaligus menjaga daya saing Bank di tengah dinamika industri perbankan yang semakin kompetitif.

The Bank's business performance is currently experiencing a slowdown compared to the 2025 annual targets; however, profit achievement was stable at 89.63% of the target and remained in line with market expectations. The Bank will continue to monitor several indicators and performance areas requiring improvement as key priorities for improvement in the coming year. Moving forward, the Bank's consistent performance improvements will further strengthen the foundation for sustainable growth while preserving the Bank's competitiveness amid the increasingly competitive dynamics of the banking industry.

Kebijakan Dividen dan Pembagiannya
Dividend Policy and Its Distribution

Kebijakan Dividen

Kebijakan dividen merupakan bagian penting dari pengelolaan keuangan Bank yang dirancang untuk mengalokasikan laba kepada pemegang saham secara seimbang, sambil memastikan kelancaran operasional dan mendukung pertumbuhan jangka panjang. Kebijakan ini bertujuan untuk memberikan imbal hasil yang menarik bagi investor melalui pembayaran dividen, sekaligus mempertahankan laba ditahan yang memadai untuk mendukung ekspansi bisnis, investasi strategis, dan penguatan permodalan.

Dividend policy

Dividend policy is a key component of the Bank's financial management, designed to allocate profits to shareholders in a balanced manner while ensuring operational sustainability and supporting long-term growth. This policy aims to provide attractive returns to investors through dividend distributions, while maintaining sufficient retained earnings to support business expansion, strategic investments, and capital strengthening.

Rencana pembagian Dividen didasarkan atas pemenuhan hak pemegang saham dengan mengutamakan kepentingan Bank dan dicantumkan dalam RBB dan Bank wajib mendasarkan atas berbagai pertimbangan Internal dan Eksternal antara lain:

1. **Pertimbagan Bank dari aspek Internal**
   - Kinerja Keuangan;
   - Tingkat Kesehatan Bank;
   - Prospek Profitabilitas dan Likuiditas;
   - Prospek Pertumbuhan dan kebutuhan dana;
   - Pemenuhan tingkat kecukupan Permodalan;
   - Potensi Risiko dari Internal Bank.

2. **Pertimbangan Eksternal**
   - Kondisi Makroekonomi seperti tingkat suku bunga, tingkat Inflasi;
   - Potensi Risiko dari Eksternal Bank;
   - Pemenuhan ketentuan Peraturan Perundang-Undangan yang berlaku, antara lain ketentuan Perpajakan, ketentuan Pasar Modal, Ketentuan Permodalan;
   - Arahan dan masukan dari regulator;
   - Masukan atau aspirasi dari Pemegang Saham.

Dalam penerapannya, Bank memastikan setiap rencana pembagian dividen tidak menimbulkan risiko terhadap kinerja keuangan maupun profil risiko, sehingga mampu menjaga keseimbangan antara pemberian imbal hasil kepada Pemegang Saham dan keberlanjutan operasional Bank.

Kronologis Pembagian Dividen RUPS Tahun 2024 dan 2025

Berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) yang diselenggarakan pada 20 Juni 2025, para Pemegang Saham menyetujui untuk tidak membagikan dividen tunai atas kinerja tahun buku 2024. Sejalan dengan kebijakan tersebut, pada tahun 2024 Bank juga tidak melakukan pembagian dividen atas kinerja tahun buku 2023.

Keputusan ini mencerminkan kebijakan strategis Bank dalam mengoptimalkan penggunaan laba ditahan untuk memperkuat struktur permodalan, mendukung ekspansi usaha secara berkelanjutan, serta menjaga ketahanan keuangan di tengah dinamika industri perbankan.

Dasar Kebijakan Pembagian Dividen

Kebijakan pembagian dividen Bank disusun dengan mengacu pada beberapa ketentuan hukum dan peraturan internal yang berlaku, antara lain:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas pasal 15, pasal 70, dan pasal 15; dan
2. *Standard Operating Procedure* (SOP) pembagian deviden.

The dividend distribution plan is determined based on the fulfillment of shareholders' rights while prioritizing the Bank's interests. The plan is stipulated in the Bank's Business Plan (RBB), and the Bank must consider various internal and external factors, including the following:

1. **Internal Considerations**
   - Financial performance;
   - The Bank's soundness level;
   - Profitability and liquidity outlook;
   - Growth prospects and funding requirements;
   - Capital adequacy requirements;
   - Potential risks arising from internal factors of the Bank.
2. **External Considerations**
   - Macroeconomic conditions, such as interest rates and inflation levels;
   - Potential risks arising from external factors affecting the Bank;
   - Compliance with prevailing laws and regulations, including taxation, capital market, and capital adequacy regulations;
   - Directions and inputs from regulators;
   - Inputs or aspirations from shareholders.

In implementing this policy, the Bank ensures that each dividend distribution does not adversely affect its financial performance or risk profile, thereby maintaining a balance between delivering returns to shareholders and preserving long-term operational sustainability.

Chronology of Dividend Distribution at the 2024 and 2025 GMS

Based on the decision of the Annual General Meeting of Shareholders (AGMS) held on June 20, 2025, the Shareholders agreed not to distribute cash dividends for the 2024 fiscal year. In line with this policy, the Bank also did not distribute dividends for the 2023 fiscal year in 2024.

This decision reflects the Bank's strategic policy of optimizing the use of retained earnings to strengthen its capital structure, support sustainable business expansion, and maintain financial resilience amidst the dynamics of the banking industry.

Basis of Dividend Distribution Policy

The Bank's dividend distribution policy is formulated with reference to applicable laws and internal regulations, including:

1. Law No. 40 of 2007 concerning Limited Liability Companies, particularly Articles 15 and 70; and
2. Dividend Distribution Standard Operating Procedure (SOP).

Prospek Usaha Tahun 2026
2026 Business Prospects

Bank memandang prospek usaha tahun 2026 dengan optimisme yang terukur, sejalan dengan kondisi ekonomi nasional yang diproyeksikan tetap resilien serta dinamika sektor perbankan yang menunjukkan tren pertumbuhan berkelanjutan. Pertumbuhan ekonomi Indonesia pada tahun depan juga diperkirakan berada pada kisaran yang sehat, didukung oleh peningkatan aktivitas ekonomi domestik dan menguatnya permintaan terhadap layanan keuangan.

The Bank views its 2026 business prospects with measured optimism, in line with the projected resilience of the national economy and evolving dynamics in the banking sector, which continue to point toward sustainable growth. Indonesia's economic growth is expected to remain within a healthy range, supported by stronger domestic activity and increasing demand for financial services.

Kondisi makroekonomi tersebut turut ditopang oleh stabilitas nilai tukar dan inflasi yang relatif terkendali sehingga diyakini dapat menciptakan lingkungan usaha yang kondusif bagi industri keuangan. Di tengah kebijakan suku bunga acuan yang terjaga, pertumbuhan kredit diharapkan dapat berlangsung secara sehat dengan risiko yang terkelola, sementara likuiditas perbankan diperkirakan tetap berada pada tingkat yang memadai. Situasi ini memberikan ruang yang lebih luas bagi Bank untuk memperluas penyaluran pembiayaan secara selektif serta meningkatkan penetrasi pasar pada segmen-segmen potensial.

These macroeconomic conditions are further supported by exchange rate stability and relatively controlled inflation, creating a conducive environment for the financial industry. Amid a stable benchmark interest rate environment, credit growth is expected to remain healthy with manageable risks, while banking sector liquidity is projected to stay adequate. This provides the Bank with greater flexibility to selectively expand its financing portfolio and deepen market penetration in high-potential segments.

Sejalan dengan prospek tersebut, industri perbankan nasional diperkirakan akan melanjutkan momentum pertumbuhannya dengan pertumbuhan kredit di tahun 2025 mencapai 9,4%. Bank Indonesia memproyeksikan pertumbuhan kredit industri perbankan tahun 2026 berada pada kisaran 8-12% (YoY), didorong oleh meningkatnya permintaan pembiayaan dari sektor-sektor produktif serta berlanjutnya aktivitas usaha dan investasi. Perkembangan ini diharapkan dapat memperkuat fungsi intermediasi perbankan dalam mendukung pertumbuhan ekonomi nasional.

In line with these prospects, the national banking industry is expected to continue its growth momentum, with credit growth in 2025 projected to reach 9.4%. Bank Indonesia projects banking credit growth in 2026 to reach 8-12% (YoY), driven by rising demand for financing in productive sectors and continued business and investment activity. This trend is expected to further strengthen the banking sector's intermediation role in supporting national economic growth.

Menyikapi peluang tersebut, Bank menegaskan keyakinannya terhadap kekuatan fundamental bisnis yang didukung oleh penerapan manajemen risiko yang *prudent*, struktur permodalan yang solid, serta diversifikasi portofolio usaha yang berimbang. Sejalan dengan itu, Bank secara berkelanjutan memperkuat kapabilitas digital dan mengembangkan inovasi produk guna merespons kebutuhan nasabah yang semakin dinamis, sekaligus meningkatkan efisiensi operasional dan daya saing melalui penguatan sinergi dengan mitra strategis.

In response to these opportunities, the Bank remains confident in the strength of its business fundamentals, underpinned by prudent risk management, a solid capital structure, and a well-diversified business portfolio. The Bank continues to enhance its digital capabilities and develop innovative products to meet increasingly dynamic customer needs, while also improving operational efficiency and competitiveness through stronger synergies with strategic partners.

Dengan fondasi yang kokoh dan strategi pertumbuhan yang terarah, Bank meyakini bahwa kinerja usaha pada 2026 akan mencerminkan pertumbuhan yang berkelanjutan. Optimisme ini sejalan dengan komitmen Bank untuk menciptakan nilai tambah jangka panjang, mendukung pencapaian tujuan strategis Perseroan, serta memperkuat kepercayaan seluruh pemangku kepentingan di tengah dinamika ekonomi global dan domestik.

With a strong foundation and a well-defined growth strategy, the Bank is confident that its performance in 2026 will reflect sustainable growth. This optimism aligns with the Bank's commitment to delivering long-term value, achieving its strategic objectives, and strengthening stakeholder trust amid both global and domestic economic developments.

Aspek Pemasaran
Marketing Aspects

Strategi Pemasaran

Pemasaran memegang peran strategis dalam memperluas jangkauan layanan Bank sekaligus memperkuat hubungan dengan nasabah. Sepanjang 2025, Bank memfokuskan aktivitas pemasaran pada penghimpunan dana pihak ketiga dan penyaluran kredit kepada sektor bisnis maupun individu melalui berbagai produk dan layanan unggulan yang disesuaikan dengan kebutuhan nasabah.

Bank secara proaktif mengembangkan jaringan kemitraan strategis untuk meningkatkan manfaat bagi nasabah. Salah satu langkah nyata adalah kerja sama dengan Krakatau POSCO yang memungkinkan Bank memberikan pembiayaan berbunga rendah kepada perusahaan mitra POSCO dengan pendanaan bersumber dari suku bunga simpanan POSCO. Setiap fasilitas kredit tetap mengikuti prosedur penilaian risiko Bank, termasuk penetapan limit, suku bunga, dan agunan, sehingga sejalan dengan prinsip manajemen risiko yang *prudent*.

Untuk memperkuat ekosistem pembiayaan, Bank meluncurkan produk *value chain financing* sehingga memungkinkan nasabah menggunakan piutang dagang sebagai jaminan pembiayaan. Selain itu, Bank juga memperluas akses ke debitur potensial melalui kerja sama dengan PT Bangun Laksana di kawasan industri, serta menawarkan skema pembiayaan yang disesuaikan dengan aktivitas operasional masing-masing perusahaan.

Bank juga memperkuat penetrasi pasar melalui pendekatan langsung, terutama di wilayah strategis seperti Jawa Tengah, yang mengalami pertumbuhan industri baru. Tim Marketing dari Kantor Pusat diterjunkan langsung untuk membangun relasi dengan calon debitur, menawarkan solusi pembiayaan yang tepat, serta memastikan layanan Bank dapat memenuhi kebutuhan pasar yang berkembang. Melalui kombinasi kemitraan strategis, inovasi produk, dan pemasaran proaktif, Bank berhasil memperluas basis nasabah, meningkatkan efektivitas penghimpunan dana dan penyaluran kredit, serta memperkuat daya saing di industri perbankan. Strategi pemasaran ini mendukung pertumbuhan bisnis yang berkelanjutan sekaligus menjaga kualitas layanan bagi seluruh nasabah.

Marketing Strategy

Marketing plays a strategic role in expanding the Bank's service reach while strengthening customer relationships. Throughout 2025, the Bank focused its marketing initiatives on growing third-party funds and expanding credit distribution to both business and individual segments, supported by a range of competitive products and services tailored to customer needs.

The Bank continues to proactively develop strategic partnerships to enhance customer value. One key initiative is its collaboration with Krakatau POSCO, enabling the Bank to provide competitive, low-interest financing to POSCO's partner companies, supported by funding sourced from POSCO's deposits. Each credit facility is extended in accordance with the Bank's established risk assessment procedures, including the determination of limits, pricing, and collateral, in line with prudential principles.

To further strengthen its financing ecosystem, the Bank introduced a value chain financing product, allowing customers to utilize trade receivables as collateral. In addition, the Bank expanded access to potential borrowers through partnerships with PT Bangun Laksana in industrial areas, offering financing schemes tailored to the specific operational characteristics of each company.

The Bank also enhanced market penetration through direct engagement strategies, particularly in high-growth regions such as Central Java, where new industrial developments are emerging. The Marketing Team from Head Office was deployed to build relationships with prospective borrowers, deliver tailored financing solutions, and ensure that the Bank's services remain aligned with evolving market needs. Through a combination of strategic partnerships, product innovation, and proactive marketing efforts, the Bank successfully expanded its customer base, improved the effectiveness of fund mobilization and lending, and strengthened its competitiveness within the banking industry. This strategy supports sustainable business growth while maintaining high-quality service for all customers.

Pangsa Pasar Bank di Industri Perbankan Nasional

Sebagai bagian dari strategi pengembangan bisnis yang berkelanjutan, Bank terus memantau dan menganalisis posisi kompetitifnya di industri perbankan nasional, khususnya di segmen Kredit Modal Kerja Industri (KBMI) 1. Pangsa pasar menjadi indikator penting yang mencerminkan kemampuan Bank dalam menarik nasabah, menyalurkan kredit, serta bersaing secara efektif di tengah dinamika sektor perbankan yang kompetitif.

Analisis pangsa pasar memberikan gambaran mengenai kontribusi Bank terhadap total kredit nasional di segmen KBMI 1, sekaligus menjadi dasar evaluasi efektivitas strategi pemasaran, penyaluran kredit, dan pengelolaan risiko. Informasi ini juga menjadi referensi penting bagi manajemen dan pemangku kepentingan untuk memahami posisi Bank dalam industri, serta mendukung perumusan kebijakan pertumbuhan dan ekspansi yang lebih tepat sasaran di masa mendatang.

Bank Market Share in the National Banking Industry

As part of its sustainable business development strategy, the Bank continuously monitors and evaluates its competitive position within the national banking industry, particularly in the Industrial Working Capital Loan (KBMI) 1 segment. Market share serves as a key indicator of the Bank's ability to attract customers, expand lending, and compete effectively in a dynamic and increasingly competitive environment.

Market share analysis provides insight into the Bank's contribution to total national credit in the KBMI 1 segment and serves as a basis for assessing the effectiveness of its marketing strategies, loan disbursement, and risk management practices. It also acts as an important reference for management and stakeholders in understanding the Bank's industry positioning and in formulating more targeted growth and expansion strategies going forward.

Uraian **Description**	**Bank (Rp triliun | trillion)**	**Industri Perbankan (KBMI 1)** Banking Industry (KBMI 1)	**Pangsa Pasar** Market Share
Kredit yang diberikan Loans	14,47	757,56	1,91%
Dana Pihak Ketiga Third Party Funds	11,92	930,50	1,28%
Jumlah Aset **Total Assets**	**23,41**	**1.309,08**	**1,79%**

Dengan kombinasi basis aset yang solid, portofolio kredit dan DPK yang kuat, serta kinerja keuangan yang stabil, Bank menempati posisi strategis untuk terus berkembang di waktu mendatang. Kondisi ini memungkinkan Bank tidak hanya menjaga pertumbuhan yang berkelanjutan, tetapi juga menciptakan nilai tambah yang nyata bagi pemegang saham maupun nasabah.

With a solid asset base, a strong credit and third-party fund portfolio, and stable financial performance, the Bank is well positioned for continued growth. This enables the Bank not only to sustain its growth trajectory but also to deliver meaningful value to both shareholders and customers.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen
Employee and/or Management Stock Ownership Program

Sepanjang tahun 2025, Bank tidak memiliki maupun melaksanakan program Management Stock Option Plan (MSOP) dan/atau Employee Stock Option Plan (ESOP). Program tersebut terakhir kali dilaksanakan pada tahun 2024.

Throughout 2025, the Bank did not have or implement a Management Stock Option Plan (MSOP) or an Employee Stock Option Plan (ESOP). These programs were last implemented in 2024.

Realisasi Penggunaan Dana Hasil Penawaran Umum
Realization of the Use of Proceeds from Public Offering

Sepanjang tahun 2025, Bank tidak melakukan penerbitan obligasi atau efek-efek lainnya sehingga tidak terdapat kewajiban bagi Bank untuk melaporkan informasi terkait total perolehan dana hasil penawaran umum, rencana dan rincian penggunaan dana tersebut, saldo dana hasil penawaran umum, maupun tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana.

Throughout 2025, the Bank did not issue any bonds or other securities. Accordingly, there is no requirement to disclose information regarding total proceeds from public offerings, planned and actual use of such proceeds, remaining balances, or approvals by the GMS/GMB for any changes in the use of funds.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi/Pihak Berelasi
Information on Material Transactions Involving Conflict of Interest and/or Transactions with Affiliated/Related Parties

Transaksi Material yang Mengandung Benturan Kepentingan

Benturan kepentingan didefinisikan sebagai perbedaan kepentingan ekonomis antara perusahaan dengan kepentingan pribadi anggota Direksi, Dewan Komisaris, pemegang saham utama, atau Pengendali yang berpotensi merugikan perusahaan. Sementara itu, transaksi afiliasi mencakup setiap aktivitas atau transaksi yang dilakukan oleh Bank atau entitas terkendali dengan afiliasi dari Bank, Direksi, Dewan Komisaris, pemegang saham utama, atau Pengendali, termasuk transaksi yang dilakukan untuk kepentingan afiliasi tersebut.

Sepanjang tahun 2025, Bank tidak mencatat adanya transaksi keuangan yang mengandung benturan kepentingan sebagaimana dimaksud dalam peraturan perundang-undangan yang berlaku. Oleh karena itu, tidak terdapat transaksi yang memerlukan persetujuan terlebih dahulu dari Pemegang Saham melalui Rapat Umum Pemegang Saham (RUPS).

Material Transactions Involving Conflict of Interest

A conflict of interest refers to a situation where there is a difference between the economic interests of the Bank and the personal interests of members of the Board of Directors, Board of Commissioners, major shareholders, or the Controlling Party, which may potentially harm the Bank. Meanwhile, affiliated transactions refer to any activity or transaction conducted by the Bank or its controlled entities with affiliated parties, including members of the Board of Directors, Board of Commissioners, major shareholders, or the Controlling Party, as well as transactions carried out for the benefit of such affiliates.

Throughout 2025, the Bank did not record any transactions involving conflicts of interest as defined under applicable laws and regulations. Accordingly, there were no transactions requiring prior approval from shareholders through a General Meeting of Shareholders (GMS).

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

Bank memastikan bahwa seluruh transaksi dengan pihak berelasi dilaksanakan secara wajar, sekaligus menjaga kepentingan Pemegang Saham, baik mayoritas maupun minoritas. Seluruh transaksi keuangan dilakukan berdasarkan kebutuhan bisnis dan diarahkan untuk mendukung kinerja serta operasional Bank, dengan tetap mengedepankan prinsip *arm's length.*

Fairness, Review Mechanisms, and Compliance of Transaction Regulations with Related Parties

The Bank ensures that all transactions with related parties are conducted on a fair and arm's length basis, while safeguarding the interests of both majority and minority shareholders. Such transactions are carried out based on legitimate business needs and are intended to support the Bank's performance and operations.

Untuk menjamin kepatuhan dan kewajaran, setiap transaksi dengan pihak berelasi telah melalui mekanisme *review* internal yang ketat dengan berpedoman pada standar akuntansi PSAK No. 224 tentang "Pengungkapan Pihak-pihak Berelasi". Penerapan prosedur ini memastikan bahwa sepanjang tahun 2025 tidak terdapat transaksi penyediaan dana atau aktivitas lain dengan pihak berelasi yang melanggar ketentuan atau melebihi Batas Maksimum Pemberian Kredit (BMPK).

To ensure compliance and fairness, each related party transaction is subject to a rigorous internal review process in accordance with PSAK No. 224, Related Party Disclosures. The implementation of this framework ensures that, throughout 2025, there were no funding transactions or other activities with related parties that violated regulatory provisions or exceeded the Legal Lending Limit (BMPK).

Nama dan Sifat Hubungan Berelasi

Seluruh transaksi dengan pihak berelasi dilaksanakan sesuai dengan ketentuan POJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Benturan Kepentingan pada Transaksi Tertentu, serta mengacu pada PSAK No. 224 tentang "Pengungkapan Pihak-pihak Berelasi".

Rincian mengenai pihak-pihak yang berelasi dengan Bank, termasuk sifat hubungan dan nilai transaksi yang telah dilakukan hingga 31 Desember 2025, disajikan sebagai berikut:

Names and Nature of Relationships

All transactions with related parties are conducted in accordance with POJK No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflicts of Interest in Certain Transactions, and refer to PSAK No. 224, Related Party Disclosures.

Details of the Bank's related parties, including the nature of the relationships and the value of transactions as of December 31, 2025, are presented as follows:

Pihak Berelasi Related Parties	**Sifat Relasi** Nature of Relationships	**Jenis Transaksi** Type of Transaction
Industrial Bank of Korea	Pemegang saham pengendali Controlling Shareholder	Giro pada bank lain, simpanan dari bank lain, pinjaman yang diterima, tagihan lainnya, pendapatan bunga yang masih akan diterima, beban bunga yang masih harus dibayar, pendapatan bunga dan beban bunga. Current accounts with other banks; deposits from other banks; borrowings; other receivables; accrued interest income; accrued interest expense; interest income; and interest expense.
Dewan Komisaris, Direksi, Komite Audit, dan Manajemen Kunci Board of Commissioners, Board of Directors, Audit Committee, and Key Management	Personel Manajemen Kunci Key Management Personnel	Kredit yang diberikan, simpanan dari nasabah, pendapatan bunga yang masih akan diterima, beban bunga yang masih harus dibayar, pendapatan bunga, beban bunga, dan beban tenaga kerja dan tunjangan. Loans; deposits from customers; accrued interest income; accrued interest expense; interest income; interest expense; and personnel expenses and benefits.

Realisasi Transaksi Pihak Berelasi

Seluruh transaksi dengan pihak-pihak berelasi diungkapkan secara transparan dalam Catatan atas Laporan Keuangan (CALK) No. 27 pada Laporan Keuangan Tahunan PT Bank IBK Indonesia Tbk untuk tahun buku yang berakhir 31 Desember 2025. Secara rinci, saldo dan nilai transaksi dengan pihak-pihak berelasi diuraikan sebagai berikut:

Disclosure of Related-Party Transactions

All transactions with related parties are transparently disclosed in Note 27 to the Financial Statements in the Annual Financial Statements of PT Bank IBK Indonesia Tbk for the fiscal year ended December 31, 2025. Details of the balance and transaction amounts with related parties are as follows:

(dalam jutaan Rupiah | in millions of Rupiah)

	2025		2024	
	Jumlah Total	**Persentase Terhadap Jumlah Aset** Percentage to total assets (%)	**Jumlah** Total	**Persentase Terhadap Jumlah Aset** Percentage to total assets (%)
Aset Assets				
Giro pada bank lain Current accounts with otherbank	1.139	0,00	-	0,00
Kredit yang diberikan Loans	2.348	0,01	1.946	0,01
Tagihan lainnya Other receivables	3.546.201	15,15	3.464.974	17,27
Aset lain-lain - Pendapatan bunga yang masih akan diterima Other assets - Accrued interest income	10.709	0,05	14.327	0,07
Jumlah Total	**3.560.397**		**3.481.247**	
Liabilitas Liabilities				
Simpanan dari nasabah Deposits from customers	13.742	0,08	16.747	0,12
Simpanan dari bank lain Deposits from other banks	5.723	0,03	-	0,00
Pinjaman yang diterima Borrowings	3.335.000	18,96	3.219.000	22,23
Pendapatan diterima di muka Unearned income	17.416	0,10	16.700	0,12
Liabilitas lain-lain - Beban bunga yang masih harus dibayar Other liabilities - Accrued interest expenses	30.225	0,17	53.365	0,37
Jumlah Total	**3.402.106**		**3.305.812**	
Pendapatan bunga Interest income	196.660	14,31	276.685	20,22
Beban bunga Interest expenses	179.970	22,37	218.237	27,72

Transaksi Pihak Berelasi yang Menghasilkan Pendapatan Usaha dan Dijalankan secara Rutin, Berulang, dan/atau Berkelanjutan

Sepanjang tahun 2025, seluruh transaksi yang dilakukan Bank dengan pihak berelasi tidak termasuk dalam kegiatan operasional rutin yang bertujuan menghasilkan pendapatan. Transaksi-transaksi tersebut bersifat insidental dan tidak dijalankan secara berulang, rutin, maupun berkelanjutan.

Related Party Transactions Generating Operating Income and Carried Out Regularly, Repeatedly, and/or Continuously

Throughout 2025, transactions conducted by the Bank with related parties were not part of routine revenue-generating operational activities. These transactions were incidental in nature and were not carried out on a recurring or ongoing basis.

Transaksi Pihak Berelasi yang Membutuhkan Persetujuan dari Pemegang Saham Independen

Tidak terdapat transaksi dengan pihak berelasi yang dilakukan Bank yang membutuhkan persetujuan dari Pemegang Saham Independen.

Related Party Transactions Requiring Approval from Independent Shareholders

There were no related party transactions during the year that required approval from Independent Shareholders.

Pernyataan Direksi bahwa Transaksi telah Memenuhi Prosedur Memadai dan Sesuai Praktik Bisnis yang Berlaku Umum

Direksi menegaskan bahwa seluruh transaksi keuangan yang dilakukan oleh Bank dengan pihak afiliasi dan/atau pihak berelasi telah melalui mekanisme pengendalian internal yang memadai. Prosedur ini dirancang untuk memastikan setiap transaksi dilakukan sesuai praktik bisnis yang berlaku umum, menerapkan prinsip kewajaran (*arm's-length principle*), serta selaras dengan kepentingan Bank dan para pemangku kepentingan. Dengan pendekatan tersebut, Bank memastikan bahwa setiap transaksi dilaksanakan secara transparan, objektif, dan dapat dipertanggungjawabkan, sekaligus meminimalkan potensi risiko benturan kepentingan.

Statement from the Board of Directors confirming that the transaction has been conducted in accordance with adequate procedures and generally accepted business practices.

The Board of Directors confirms that all financial transactions with affiliated and/or related parties have undergone adequate internal control processes. These procedures are designed to ensure that each transaction is conducted in accordance with generally accepted business practices, applies the arm's length principle, and aligns with the interests of the Bank and its stakeholders. Through this approach, the Bank ensures that all transactions are carried out transparently, objectively, and responsibly, while minimizing the risk of conflicts of interest.

Peran Dewan Komisaris dan Komite Audit untuk Memastikan Transaksi Dilakukan sesuai Praktik Bisnis yang Berlaku Umum dan Memenuhi Prinsip Transaksi yang Wajar (*arms-length principle*)

Dewan Komisaris memegang peran strategis sebagai pengawas implementasi GCG dan integritas operasional Bank. Dalam setiap proses pengambilan keputusan, Dewan Komisaris memastikan bahwa seluruh transaksi dijalankan sesuai praktik bisnis yang berlaku umum dan berlandaskan prinsip transaksi yang wajar (*arms-length principle*).

Sebagai organ pendukung Dewan Komisaris, Komite Audit berperan aktif dalam meninjau setiap transaksi material dan pihak terkait secara cermat. Komite Audit tidak hanya menilai aspek angka dan dokumen, tetapi juga memastikan setiap proses bisnis mencerminkan objektivitas, transparansi, dan kewajaran. Melalui mekanisme *review* yang ketat ini, Dewan Komisaris dan Komite Audit bersama-sama menciptakan pengawasan yang efektif, menjaga integritas operasional, serta memperkuat kepercayaan pemangku kepentingan.

Dengan kombinasi pengawasan strategis dan evaluasi independen, Bank memastikan bahwa setiap transaksi tidak sekadar memenuhi kepatuhan formal, tetapi juga mencerminkan komitmen terhadap praktik bisnis yang etis dan berkelanjutan. Bank juga secara konsisten mematuhi

The Role of the Board of Commissioners and the Audit Committee in Ensuring Transactions are Conducted in Accordance with Generally Accepted Business Practices and Fulfill the Arms-length Principle

The Board of Commissioners plays a strategic role in overseeing the implementation of Good Corporate Governance (GCG) and maintaining the integrity of the Bank's operations. In all decision-making processes, the Board of Commissioners ensures that transactions are conducted in accordance with generally accepted business practices and adhere to the arm's length principle.

As a supporting organ of the Board of Commissioners, the Audit Committee plays an active role in reviewing material transactions and related party activities. The Committee not only examines financial figures and supporting documentation but also ensures that all business processes reflect objectivity, transparency, and fairness. Through this robust review mechanism, the Board of Commissioners and the Audit Committee work together to ensure effective oversight, uphold operational integrity, and strengthen stakeholder trust.

Through a combination of strategic oversight and independent evaluation, the Bank ensures that each transaction not only complies with regulatory requirements but also reflects a commitment to ethical and sustainable business practices. The Bank also consistently adheres to

ketentuan perundang-undangan yang berlaku, khususnya terkait transaksi material dan transaksi yang berpotensi menimbulkan benturan kepentingan. Untuk transaksi dengan kategori tersebut, persetujuan pemegang saham independen melalui RUPS wajib diperoleh, sehingga menambahkan lapisan tata kelola yang lebih kuat dan memastikan kepentingan seluruh pemangku kepentingan terlindungi.

applicable laws and regulations, particularly those governing material transactions and transactions with potential conflicts of interest. For such transactions, approval from independent shareholders through a General Meeting of Shareholders (GMS) is required, providing an additional layer of governance and safeguarding the interests of all stakeholders.

Komitmen dan Kontinjensi
Commitments and Contigencies

Bank terus berupaya menjaga stabilitas keuangan dan kelancaran operasional melalui manajemen komitmen dan kontinjensi yang efektif. Dengan mematuhi standar akuntansi dan prinsip pengungkapan yang berlaku, Bank memastikan seluruh komitmen baik jangka pendek maupun jangka panjang dikelola secara cermat dan transparan.

The Bank continues to maintain financial stability and operational continuity through effective management of commitments and contingencies. By adhering to applicable accounting standards and disclosure principles, the Bank ensures that all commitments, both short-term and long-term, are managed prudently and transparently.

Informasi terkait komitmen dan kontinjensi yang dimiliki Bank diungkapkan sebagai berikut:

Information regarding the Bank's commitments and contingencies is presented as follows:

(dalam jutaan Rupiah | in millions of Rupiah)

Uraian Description	**2025**	**2024**	**Pertumbuhan (Penurunan)** Growth (Decrease)	
			Nominal (Rp | IDR)	**%**
Komitmen Commitments				
Tagihan Komitmen **Commitment Receivables**				
Pembelian *spot* dan *forward* yang masih berjalan Unsettled spot and forward bought	1.264.244	1.608.874	(344.630)	(21,42)
Liabilitas Komitmen **Commitment Payables**				
Fasilitas kredit kepada nasabah yang belum digunakan Unused loan facilities	(2.610.075)	(2.782.576)	172.501	6,20
Irrevocable letter of credit yang masih berjalan Outstanding irrevocable letters of credit	(101.532)	(343.818)	(242.286)	(70,47)
Penjualan *spot* dan derivatif yang masih berjalan Unsettled spot and forward sold	(1.259.069)	(1.609.500)	(350.431)	(21,77)
Kontinjensi Contingencies				
Tagihan Kontinjensi **Contingencies Receivables**				
Pendapatan bunga dalam penyelesaian Interest income on progress	32.726	50.852	(18.126)	(35,64)
Liabilitas Kontinjensi **Contingencies Payables**				
Garansi yang diterbitkan Guarantees issued	(46.548)	(63.679)	(17.131)	(26,90)
Bersih Net	**(2.720.254)**	**(3.139.847)**	**(419.593)**	**(13,36)**

Bank menentukan cadangan kerugian penurunan nilai komitmen dan kontinjensi atas bank garansi dan fasilitas kredit yang belum digunakan berdasarkan selisih antara biaya perolehan diamortisasi (nilai tercatat) dan nilai kini pembayaran liabilitas yang diharapkan akan terjadi (ketika pembayaran atas jaminan tersebut menjadi besar kemungkinan terjadinya).

The Bank determines the allowance for impairment losses on commitments and contingencies—such as bank guarantees and unused credit facilities—based on the difference between the amortized cost (carrying amount) and the present value of expected payments when obligations under the guarantee become probable.

Pada tanggal 31 Desember 2025 dan 2024, Bank tidak memiliki transaksi atas komitmen dan kontinjensi kepada pihak berelasi.

As of December 31, 2025 and 2024, the Bank had no transactions related to commitments and contingencies with related parties.

Informasi Transaksi Terkait Investasi, Ekspansi, Divestasi, Penggabungan Usaha, Akuisisi, dan Restrukturisasi

Information on Transactions Related to Investments, Expansions, Divestments, Business Mergers, Acquisitions, and Restructuring

Sepanjang tahun 2025, Bank tidak melakukan aktivitas investasi, ekspansi, divestasi, penggabungan usaha, akuisisi, dan/atau restrukturisasi utang.

Throughout 2025, the Bank did not undertake any investment, expansion, divestment, merger, acquisition, or debt restructuring activities.

Transaksi-Transaksi Penting Lainnya dalam Jumlah yang Signifikan

Other Significant Transactions

Pada tahun 2025, Bank tidak melakukan transaksi material lainnya yang berdampak signifikan terhadap posisi keuangan maupun kinerja operasional Bank. Seluruh aktivitas usaha yang berjalan tetap berada dalam koridor operasional normal dan tidak terdapat aksi korporasi atau transaksi penting lain yang memerlukan pengungkapan khusus.

In 2025, the Bank did not engage in any other material transactions that would have had a significant impact on its financial position or operational performance. All business activities were conducted within normal operating parameters, and there were no corporate actions or other significant transactions requiring specific disclosure.

Informasi Keuangan yang Telah Dilaporkan yang Mengandung Kejadian yang Sifatnya Luar Biasa dan Jarang Terjadi

Reported Financial Information Containing Extraordinary and Rare Events

Sepanjang tahun 2025, tidak terdapat informasi keuangan yang bersifat luar biasa maupun kejadian yang jarang terjadi yang perlu diungkapkan secara khusus dalam laporan keuangan Bank.

Throughout 2025, there were no extraordinary financial events or rare occurrences requiring specific disclosure in the Bank's financial statements.

Perubahan Peraturan Perundang-Undangan yang Berpengaruh Signifikan terhadap Perusahaan

Changes Iin Laws and Regulations with Significant Impact on the Company

Pada tahun 2025, tidak terdapat perubahan pada sejumlah peraturan dan perundang-undangan yang memberikan dampak signifikan terhadap kegiatan usaha Bank.

In 2025, their ware no changes in laws and regulations had a significant impact on the Bank's business activities.

Perubahan Kebijakan Akuntansi dan Dampaknya yang Diterapkan di Tahun 2025

Changes in Accounting Policies and Their Impact Implemented in 2025

Dewan Standar Akuntansi Keuangan (DSAK) telah menerbitkan sejumlah standar akuntansi keuangan baru beserta interpretasinya yang mulai berlaku efektif pada 1 Januari 2025. Penerapan standar-standar baru ini membawa implikasi terhadap proses penyusunan dan penyajian laporan keuangan Bank, khususnya terkait pengakuan, pengukuran, dan pengungkapan transaksi keuangan tertentu.

The Financial Accounting Standards Board (DSAK) has issued several new financial accounting standards and related interpretations, effective January 1, 2025. The implementation of these standards has implications for the preparation and presentation of the Bank's financial statements, particularly in terms of the recognition, measurement, and disclosure of certain financial transactions.

Adapun standar dan interpretasi yang dimaksud antara lain:

These standards and interpretations include:

Perubahan terhadap SAK **Amendments to Financial Accounting Standards**	**Dampak terhadap Penyajian Laporan Keuangan** Impact on the Presentation of Financial Statements
PSAK No. 117 (sebelumnya PSAK No. 74) tentang "Kontrak Asuransi". PSAK No. 117 (previously PSAK No. 74), "Insurance Contracts".	Tidak berdampak signifikan terhadap Laporan Keuangan Bank. Has no significant impact on the Bank's financial statements.
Amendemen PSAK No. 117 (sebelumnya PSAK No. 74) tentang "Kontrak Asuransi - Penerapan Awal PSAK No. 117 dan PSAK No. 109 (sebelumnya PSAK No. 71) - Informasi Komparatif". Amendment to PSAK No. 117 (previously PSAK No. 74), "Insurance Contracts – Initial Application of PSAK No. 117 and PSAK No. 109 (previously PSAK No. 71) – Comparative Information".	
Amendemen PSAK No. 221 (sebelumnya PSAK No. 10) tentang "Pengaruh Perubahan Kurs Valuta Asing - Kekurangan Keterukaran". Amendment to PSAK No. 221 (previously PSAK No. 10), "The Effects of Changes in Foreign Exchange Rates – Lack of Exchangeability".	

Tata Kelola Perusahaan

Good Corporate Governance





IBK Bank
Indonesia

Dengan penerapan tata kelola yang kuat, Bank memiliki kerangka dan koridor yang jelas dalam berinovasi dan bertumbuh

Through the implementation of strong corporate governance, the Bank has a clearly defined framework and guidelines for innovation and growth

Komitmen Penerapan Tata Kelola Perusahaan yang Baik

Commitment to Implementing Good Corporate Governance

Bank IBK Indonesia memiliki komitmen yang kuat dan berkelanjutan dalam menerapkan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/"GCG"*) sebagai landasan utama dalam menjalankan kegiatan usaha. Komitmen ini diwujudkan melalui penerapan prinsip transparansi, akuntabilitas, responsibilitas, independensi, serta kewajaran (*fairness*) secara konsisten di seluruh jenjang organisasi.

Sebagai lembaga perbankan, Bank IBK Indonesia menyadari bahwa penerapan GCG merupakan faktor krusial dalam menjaga stabilitas sistem keuangan, melindungi kepentingan nasabah, serta mengelola risiko secara *prudent* sesuai dengan ketentuan regulator. Oleh karena itu, Bank secara konsisten mematuhi seluruh peraturan perundang-undangan yang berlaku, termasuk ketentuan yang ditetapkan oleh OJK dan otoritas terkait lainnya, serta mengintegrasikan prinsip kehati-hatian (*prudential banking principles*) dalam setiap pengambilan keputusan bisnis.

Di sisi lain, sebagai perusahaan terbuka, Bank juga menempatkan keterbukaan informasi dan perlindungan terhadap kepentingan pemegang saham serta pemangku kepentingan lainnya sebagai prioritas utama. Bank memastikan penyampaian informasi yang akurat, lengkap, dan tepat waktu melalui laporan keuangan, laporan tahunan, serta berbagai keterbukaan informasi lainnya, guna mendukung terciptanya kepercayaan pasar dan menjaga integritas pasar modal.

Penerapan GCG di lingkup Bank juga didukung oleh struktur tata kelola yang efektif, termasuk peran aktif Dewan Komisaris dan Direksi, keberadaan komite-komite pendukung, sistem pengendalian internal yang memadai, serta fungsi manajemen risiko, kepatuhan, dan audit internal yang berjalan secara independen dan objektif. Seluruh elemen tersebut dirancang untuk memastikan bahwa kegiatan usaha Bank dilaksanakan secara berkelanjutan, sehat, dan bertanggung jawab.

Melalui penerapan GCG secara menyeluruh dan berkesinambungan, Bank berupaya menciptakan nilai jangka panjang bagi pemegang saham, meningkatkan kepercayaan nasabah dan investor, serta memberikan kontribusi positif terhadap stabilitas dan pertumbuhan industri perbankan nasional.

Bank IBK Indonesia has a strong and ongoing commitment to implementing Good Corporate Governance (GCG) as the primary foundation for conducting its business activities. This commitment is realized through the consistent application of the principles of transparency, accountability, responsibility, independence, and fairness across all levels of the organization.

As a banking institution, Bank IBK Indonesia recognizes that GCG implementation is a crucial factor in maintaining financial system stability, protecting customer interests, and prudently managing risks in accordance with regulatory requirements. Therefore, the Bank consistently complies with all applicable laws and regulations, including those stipulated by the Financial Services Authority (OJK) and other relevant authorities, and integrates prudential banking principles into all business decisions.

Furthermore, as a public company, the Bank also prioritizes information transparency and protecting the interests of shareholders and other stakeholders. The Bank ensures accurate, complete, and timely information delivery through financial reports, annual reports, and various other disclosures, to support market confidence and maintain capital market integrity.

The implementation of GCG within the Bank is also supported by an effective governance structure, including the active role of the Board of Commissioners and Board of Directors, the existence of supporting committees, an adequate internal control system, and independent and objective risk management, compliance, and internal audit functions. All of these elements are designed to ensure that the Bank's business activities are conducted sustainably, healthily, and responsibly.

Through the comprehensive and continuous implementation of GCG, the Bank strives to create long-term value for shareholders, enhance customer and investor confidence, and positively contribute to the stability and growth of the national banking industry.

Pedoman Pelaksanaan Tata Kelola Perusahaan yang Baik

Good Corporate Governance Implementation Guidelines

Pedoman pelaksanaan GCG di Bank disusun dengan mengacu pada peraturan perundang-undangan di bidang perbankan dan pasar modal, ketentuan yang ditetapkan oleh OJK, serta pedoman dan praktik terbaik (*best practices*) yang berlaku secara nasional maupun internasional, antara lain:

The guidelines for implementing GCG in the Bank are prepared with reference to laws and regulations in the banking and capital market sectors, provisions stipulated by the OJK, as well as guidelines and best practices that apply nationally and internationally, including:

No.	**Pedoman Tata Kelola** Governance Guidelines
Undang-Undang Constitution	
1.	Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Law No. 40 of 2007 on Limited Liability Companies
2.	Undang-Undang No. 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang No. 10 Tahun 1998. Law No. 7 of 1992 on Banking, as amended by Law No. 10 of 1998
3.	Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan. Law No. 4 of 2023 on Development and Strengthening of Financial Sector
Peraturan Otoritas Jasa Keuangan (POJK) dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Financial Services Authority Regulations (POJK) and Financial Services Authority Circulars (SEOJK):	
1.	POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. POJK No. 17 of 2023 on Governance Implementation for Commercial Banks.
2.	POJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka. POJK No. 21/POJK.04/2015 on Implementation of Governance Guidelines for Public Companies.
3.	POJK No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik. POJK No. 29/POJK.04/2016 on Annual Report of Issuers or Public Companies.
4.	POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum. POJK No. 4/POJK.03/2016 on Soundness Level Assessment of Commercial Banks.
5.	POJK No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. POJK No. 8/POJK.04/2015 on Website of Issuers or Public Companies.
6.	POJK No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik. POJK No. 31/POJK.04/2015 on Disclosure of Material Information or Facts by Issuers or Public Companies.
7.	POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. POJK No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.

No.	**Pedoman Tata Kelola** Governance Guidelines
8.	POJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik POJK No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies.
9.	POJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal. POJK No. 56/POJK.04/2015 on the Establishment and Guidelines for the Preparation of Internal Audit Unit Charter.
10.	POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. POJK No. 55/POJK.04/2015 on Establishment and Work Implementation Guidelines of Audit Committee.
11.	POJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. POJK No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies.
12.	POJK No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka. POJK No. 11/POJK.04/2017 on Report of Ownership or Any Changes in Share Ownership of Public Companies.
13.	POJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka. POJK No. 15/POJK.04/2020 on the Plan and Implementation of General Meeting of Shareholders of Public Companies.
14.	SEOJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. SEOJK No. 32/SEOJK.04/2015 concerning the Guidelines on the Governance of Public Companies.
15.	SEOJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. SEOJK No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.
16.	POJK No. 12 Tahun 2024 tentang Penerapan Strategi Anti Fraud bagi Lembaga Jasa Keuangan POJK No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions.
17.	POJK No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank. POJK No. 15 of 2024 on Integrity of Financial Reporting of the Bank.
18.	POJK No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank POJK No. 18 of 2025 on Transparency and Publication of Bank Reports.
19.	SEOJK No. 29/SEOJK.03/2025 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional SEOJK No. 29/SEOJK.03/2025 on Transparency and Publication of Reports of Conventional Commercial Banks.
20.	SEOJK No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum SEOJK No. 14/SEOJK.03/2025 on Governance Implementation for Commercial Banks.
Panduan Nasional National Guidelines	
1.	Pedoman Umum Governansi Korporat Indonesia (PUGKI) yang dikembangkan oleh Komite Nasional Kebijakan Governance. General Guidelines for Indonesian Corporate Governance (PUGKI) developed by the National Committee on Governance Policy

Tujuan Penerapan Tata Kelola Perusahaan yang Baik

Purposes of Good Corporate Governance Implementation

Implementasi GCG di Bank bertujuan untuk mencapai bisnis yang berkelanjutan (*sustainable business*) dan terus bertumbuh (*growing business*). Untuk memastikan kedua sasaran tersebut dapat diwujudkan secara optimal, Bank merumuskan implementasi GCG ke dalam 5 (lima) tujuan utama sebagai berikut:

The guidelines for implementing GCG in the Bank are prepared with reference to laws and regulations in the banking and capital market sectors, provisions stipulated by the OJK, as well as guidelines and best practices that apply nationally and internationally, including:

No.	Tujuan Purposes
1.	Mendukung pencapaian Visi, Misi, dan Nilai-Nilai Perusahaan. Support the achievement of the Company's Vision, Mission, and Values.
2.	Meningkatkan nilai tambah Bank melalui penerapan pilar-pilar tata kelola, yakni Perilaku Beretika, Akuntabilitas, Transparansi, dan Keberlanjutan dalam melaksanakan bisnis. Dengan demikian, Bank memiliki daya saing yang kuat, baik di tingkat nasional maupun regional, serta menjamin kelangsungan usaha Bank dalam jangka panjang. Increase the Bank's added value by applying pillars of governance, namely Ethical Conduct, Accountability, Transparency, and Sustainability in conducting its business. Thus, the Bank has strong competitiveness, both at the national and regional levels, and guarantees the Bank's business continuity in the long term.
3.	Meningkatkan manajemen organisasi secara lebih profesional, transparan, dan efisien. Dengan melaksanakan tata kelola secara konsisten dalam setiap kegiatan Bank, maka kepentingan seluruh pemangku kepentingan guna mencapai kinerja terbaik dapat terpenuhi. Improve the organizational management in a more professional, transparent, and efficient manner. By consistently implementing governance in every Bank activity, the interests of all stakeholders in order to achieve the best performance can be fulfilled.
4.	Mendorong setiap organ Bank untuk selalu menekankan budaya tata kelola dalam setiap pengambilan keputusan yang dilandasi nilai dan norma yang berlaku serta tingkat kepatuhan yang tinggi terhadap peraturan perundang-undangan yang berlaku. Encourage every organ of the Bank to continuously emphasize governance culture in every decision making, based on the applicable values and norms and a high level of compliance with the applicable laws and regulations.
5.	Meningkatkan kepercayaan investor sekaligus menjadikan Bank sebagai pilihan utama masyarakat. Increase investor confidence as well as make the Bank the public's first choice.

Implementasi Pilar GCG pada Bank

Implementation of Governance Pillars at the Bank

Sebagai bentuk komitmen dalam menerapkan GCG, Bank secara konsisten mengimplementasikan pilar-pilar GCG sesuai dengan ketentuan POJK 17/2023 tentang Penerapan Tata Kelola bagi Bank Umum. Penerapan GCG di Bank mengacu pada prinsip TARIF, yaitu *Transparency*, *Accountability*, *Responsibility*, *Independency*, dan *Fairness*, yang menjadi landasan utama dalam setiap pengambilan keputusan dan pelaksanaan kegiatan usaha.

Kelima prinsip TARIF tersebut diterapkan secara terintegrasi dan berkelanjutan dalam seluruh aspek tata kelola, mulai dari struktur organisasi, proses bisnis, hingga pengelolaan risiko dan kepatuhan. Adapun implementasi prinsip TARIF dalam penerapan GCG di Bank dijabarkan sebagai berikut:

As a commitment to implementing GCG, the Bank consistently implements the pillars of GCG in accordance with the provisions of POJK 17/2023 concerning the Implementation of Governance for Commercial Banks. The Bank's GCG implementation adheres to the TARIF principles of Transparency, Accountability, Responsibility, Independence, and Fairness, which serve as the primary foundation for all decision-making and business activities.

These five TARIF principles are applied in an integrated and sustainable manner across all aspects of governance, from organizational structure and business processes to risk management and compliance. The implementation of the TARIF principles in the Bank's GCG implementation is outlined as follows:

Prinsip GCG dan Uraian GCG Principles and Description	**Penerapan di Bank** Implementation
Transparansi Keterbukaan dalam melaksanakan proses pengambilan keputusan dan keterbukaan dalam mengungkapkan informasi material dan relevan mengenai Bank. **Transparency** Openness in implementing the decision-making process and openness in disclosing material and relevant information regarding the Bank.	▪ Bank mengungkapkan informasi secara tepat waktu, akurat, memadai, jelas dan dapat diakses oleh pihak yang berkepentingan *(stakeholder)* sesuai dengan kepentingan dan haknya. ▪ Bank menjamin akurasi informasi material menyangkut kinerja operasi dan kinerja keuangan, pengelolaan serta kepemilikan saham dan informasi lain-lain yang penting. ▪ Bank memberikan informasi yang seluas-luasnya kepada publik dan pemegang saham melalui laporan secara berkala. ▪ Prinsip keterbukaan informasi tetap memperhatikan ketentuan perundang-undangan beserta informasi rahasia Bank. ▪ The Bank discloses information in a timely, accurate, adequate, clear, and accessible manner to stakeholders in accordance with their interests and rights. ▪ The Bank guarantees the accuracy of material information regarding operational and financial performance, management and share ownership, and other important information. ▪ The Bank provides the broadest possible information to the public and shareholders through periodic reports. ▪ The principle of information transparency adheres to statutory provisions and maintains confidential Bank information.
Akuntabilitas Kejelasan fungsi, pelaksanaan dan pertanggungjawaban organ perusahaan sehingga pengelolaan Bank terlaksana secara efektif. **Accountability** Clarity of the functions, implementation, and accountability of company organs ensures effective management of the Bank.	▪ Bank menetapkan rincian tugas, wewenang, dan tanggung jawab masing-masing organ perusahaan secara jelas dan selaras dengan visi, misi, sasaran, dan strategi Perseroan sehingga tercipta suatu keseimbangan pengurusan, pengelolaan, dan pengawasan Perseroan secara efektif. ▪ Bank harus meyakini bahwa masing-masing anggota Dewan Komisaris dan Direksi maupun seluruh jajaran di bawahnya mempunyai kompetensi sesuai dengan tanggung jawabnya dan memahami perannya dalam pelaksanaan Tata Kelola Perusahaan. ▪ The Bank clearly defines the duties, authorities, and responsibilities of each corporate organ in alignment with the Company's vision, mission, objectives, and strategies to create a balance in effective management, administration, and supervision of the Company. ▪ The Bank must ensure that each member of the Board of Commissioners and Board of Directors, as well as all subordinate staff, has the competency to fulfill their responsibilities and understands their role in implementing Corporate Governance.
Pertanggungjawaban Kesesuaian di dalam pengelolaan Bank terhadap ketentuan peraturan perundang-undangan dan prinsip korporasi yang sehat. **Responsibility** Compliance in Bank management with statutory provisions and sound corporate principles.	▪ Bank memiliki kebijakan pokok dalam mengelola Perseroan yang disusun berdasarkan Anggaran Dasar dan perundang-undangan yang berlaku. ▪ Bank berpegang pada prinsip kehati-hatian (*prudential*) dan menjamin kepatuhan terhadap peraturan yang berlaku. ▪ The Bank has a basic policy for managing the Company, which is formulated based on the Articles of Association and applicable laws and regulations. ▪ The Bank adheres to the principle of prudence and guarantees compliance with applicable regulations.
Independensi Keadaan di mana Bank dikelola secara profesional tanpa benturan kepentingan dan pengaruh/tekanan dari pihak mana pun yang tidak sesuai dengan ketentuan peraturan perundang-undangan dan prinsip korporasi yang sehat. **Independence** A condition in which a Bank is managed professionally without conflicts of interest and influence/pressure from any party that is inconsistent with statutory provisions and sound corporate principles.	Bank melaksanakan tugas dan fungsinya dengan mengutamakan independensi agar bebas dari pengaruh oleh kepentingan pihak mana pun dalam pengambilan keputusan, bebas dari benturan kepentingan (*conflict of interest*) sehingga keputusan yang diambil dapat dilakukan secara objektif. The Bank carries out its duties and functions by prioritizing independence to ensure that decision-making is free from influence by any party's interests, free from conflicts of interest, and allows for objective decision-making.

Prinsip GCG dan Uraian GCG Principles and Description	**Penerapan di Bank** Implementation
Kewajaran Keadilan dan kesetaraan di dalam memenuhi hak pemangku kepentingan yaitu timbul berdasarkan perjanjian dan ketentuan perundang-undangan. **Fairness** Fairness and equality in fulfilling stakeholder rights arise from agreements and statutory provisions.	▪ Bank memberikan perlakuan yang setara dan wajar (*equal treatment*) kepada para stakeholders dalam memenuhi haknya sesuai dengan manfaat dan kontribusi yang diberikan kepada Perseroan. ▪ Bank memberikan kesempatan kepada seluruh *stakeholders* untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Perseroan serta membuka akses terhadap informasi sesuai dengan prinsip keterbukaan. ▪ The Bank provides equal and fair treatment to stakeholders, fulfilling their rights in accordance with the benefits and contributions they provide to the Company. ▪ The Bank provides all stakeholders with the opportunity to provide input and express opinions for the benefit of the Company and provides access to information in accordance with the principle of transparency.

Selain menerapkan prinsip-prinsip GCG sebagaimana telah diuraikan sebelumnya, Bank juga mengadopsi 4 (empat) pilar utama *corporate governance* sebagaimana tercantum dalam Pedoman Umum Governansi Korporat Indonesia (PUGKI) yang diterbitkan oleh Komite Nasional Kebijakan Governance (KNKG).

In addition to implementing the GCG principles outlined above, the Bank has also adopted four main pillars of corporate governance as outlined in the General Guidelines for Indonesian Corporate Governance (PUGKI) issued by the National Committee for Governance Policy (KNKG).

Penerapan pilar-pilar *corporate governance* ini diarahkan untuk memastikan keseimbangan peran dan tanggung jawab antar organ perusahaan, meningkatkan kualitas pengambilan keputusan, serta memperkuat kepercayaan pemangku kepentingan terhadap Bank.

The implementation of these pillars of corporate governance is aimed at ensuring a balance of roles and responsibilities across company organs, improving the quality of decision-making, and strengthening stakeholder trust in the Bank.

Penjelasan lebih lanjut mengenai masing-masing pilar disajikan sebagai berikut:

A further explanation of each pillar is presented below:

Prinsip GCG GCG Principles	**Penerapan di Lingkungan Bank** Implementation
Perilaku Beretika Ethical Conduct	Dalam menjalankan setiap kegiatan usaha, Bank senantiasa mengedepankan kejujuran, memperlakukan seluruh pihak dengan hormat, memenuhi komitmen, serta membangun dan menjaga nilai-nilai moral dan kepercayaan secara konsisten. Bank juga senantiasa memperhatikan kepentingan Pemegang Saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan serta memastikan pengelolaan berjalan independen sehingga masing-masing organ Bank tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain. In carrying out every business activity, the Bank always prioritizes honesty, treats all parties with respect, fulfills its commitments, and consistently builds and maintains moral values and beliefs. The Bank also pays attention to the interests of Shareholders and other stakeholders based on the principle of fairness and equality, and ensures that each Bank organ is managed independently so that it does not dominate the other and cannot be intervened by other parties.
Akuntabilitas Accountability	Bank dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Oleh karena itu, pengelolaan Bank senantiasa dijalankan secara benar, terukur, dan sesuai kepentingan Bank dengan tetap memperhitungkan kepentingan Pemegang Saham dan pemangku kepentingan lainnya. Akuntabilitas ini menjadi salah satu pilar yang menjadi fondasi utama untuk mencapai kinerja yang berkelanjutan. The Bank is accountable for its performance in a transparent and fair manner. Thus, the Bank is always managed properly, measurably, and in accordance with the Bank's interests, while still considering the interests of Shareholders and other stakeholders. Accountability is one of the pillars that becomes the main foundation for achieving the sustainable performance.

Transparansi Transparency	Dalam menjaga objektivitas pengelolaan bisnis, Bank senantiasa menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh Pemegang Saham dan pemangku kepentingan lainnya. Bank telah mengambil langkah inisiatif untuk mengungkapkan informasi yang tidak hanya dipersyaratkan oleh peraturan perundang-undangan, melainkan informasi penting lainnya yang dapat menunjang pengambilan keputusan oleh Pemegang Saham dan pemangku kepentingan lainnya. In maintaining objectivity in business management, the Bank always provides relevant material information that is easily accessible and understood by the Shareholders and other stakeholders. The Bank has taken initiative steps to disclose information not only required by laws and regulations, but also other important information that can support decision making by the Shareholders and other stakeholders.
Keberlanjutan Sustainability	Bank senantiasa mematuhi seluruh peraturan perundang-undangan yang berlaku serta berkomitmen untuk melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar dapat berkontribusi pada pencapaian Tujuan Pembangunan Berkelanjutan melalui kerja sama dengan seluruh pemangku kepentingan terkait. Langkah ini merupakan inisiatif strategis Bank untuk meningkatkan kualitas kehidupan sekitar dengan cara yang selaras dengan kepentingan bisnis Bank dan agenda pembangunan berkelanjutan. The Bank always complies with all applicable laws and regulations and is committed to carrying out its responsibilities towards the community and environment in order to contribute to achieving the Sustainable Development Goals by working with all relevant stakeholders. This step is a strategic initiative of the Bank to improve the quality of surrounding lives aligned with the Bank's business interests and sustainable development agenda.

Penilaian Penerapan GCG Bank

Assessment of Governance Implementation

Bank secara konsisten melakukan penilaian atas penerapan GCG sebagai bagian dari upaya memastikan kualitas tata kelola yang selaras dengan ketentuan regulator serta mendukung keberlanjutan kinerja usaha. Penilaian penerapan GCG dilaksanakan melalui metode *self-assessment* secara berkala dengan mengacu pada petunjuk teknis dan indikator yang diatur dalam SEOJK No. 14/SEOJK.03/2017 ("SEOJK 14/2017") tentang Penilaian Tingkat Kesehatan Bank Umum dan SEOJK No. 14/SEOJK.03/2025 ("SEOJK 14/2025") tentang Penerapan Tata Kelola Bagi Bank Umum.

Melalui mekanisme *self-assessment* ini, Bank melakukan evaluasi menyeluruh terhadap pelaksanaan prinsip-prinsip GCG pada seluruh aspek pengelolaan Bank, termasuk struktur dan proses tata kelola, efektivitas fungsi pengawasan, manajemen risiko, kepatuhan, serta pengendalian internal. Penilaian dilakukan secara objektif dan komprehensif dengan mempertimbangkan kecukupan kebijakan, konsistensi implementasi, serta kualitas penerapan GCG dalam kegiatan operasional sehari-hari.

The Bank consistently assesses its GCG implementation as part of its efforts to ensure the quality of governance aligns with regulatory requirements and supports sustainable business performance. GCG implementation assessments are conducted through periodic self-assessments, referring to the technical guidelines and indicators stipulated in OJK Circular Letter No. 14/SEOJK.03/2017 ("SEOJK 14/2017") concerning the Assessment of the Soundness Level of Commercial Banks and OJK Circular Letter No. 14/SEOJK.03/2025 ("SEOJK 14/2025") concerning the Implementation of Good Corporate Governance for Commercial Banks.

Through this self-assessment mechanism, the Bank conducts a comprehensive evaluation of the implementation of GCG principles across all aspects of its management, including governance structures and processes, the effectiveness of the supervisory function, risk management, compliance, and internal control. Assessments are conducted objectively and comprehensively, taking into account the adequacy of policies, consistency of implementation, and the quality of GCG implementation in daily operations.

Hasil penilaian penerapan GCG menjadi dasar bagi Manajemen dan organ tata kelola Bank untuk mengidentifikasi area yang memerlukan penguatan, menyusun rencana tindak lanjut, serta melakukan perbaikan berkelanjutan (*continuous improvement*). Dengan pendekatan ini, Bank memastikan bahwa penerapan GCG tidak hanya memenuhi aspek kepatuhan terhadap regulasi, tetapi juga memberikan nilai tambah dalam memperkuat kepercayaan pemangku kepentingan, menjaga stabilitas usaha, dan mendukung pertumbuhan Bank yang sehat dan berkelanjutan.

Prosedur Penilaian

Penilaian penerapan GCG Bank dilakukan secara terstruktur dan komprehensif dengan mencakup 3 (tiga) aspek utama Tata Kelola (*Governance*) yang diuraikan sebagai berikut:

1. **Struktur Tata Kelola (*Governance Structure*)**
   Penilaian *governance structure* bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Bank agar proses penerapan prinsip Tata Kelola yang Baik menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Bank. Yang termasuk dalam struktur tata kelola Bank adalah Direksi, Dewan Komisaris, komite, dan satuan kerja pada Bank. Adapun yang termasuk infrastruktur tata kelola Bank, antara lain kebijakan dan prosedur Bank, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.

2. **Proses Tata Kelola (*Governance Process*)**
   Penilaian proses tata kelola (*governance process*) bertujuan untuk menilai efektivitas proses penerapan prinsip Tata Kelola yang Baik yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank sehingga menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Bank.

3. **Hasil Tata Kelola (*Governance Outcome*)**
   Penilaian penerapan hasil tata kelola (*governance outcome*) bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan Pemangku Kepentingan Bank yang merupakan hasil proses penerapan prinsip Tata Kelola yang Baik yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank.

The results of the GCG implementation assessment serve as a basis for the Bank's Management and governance bodies to identify areas requiring strengthening, develop follow-up plans, and undertake continuous improvement. With this approach, the Bank ensures that GCG implementation not only meets regulatory compliance requirements but also provides added value by strengthening stakeholder trust, maintaining business stability, and supporting the Bank's healthy and sustainable growth.

Assessment Procedure

Governance assessment is carried out on 3 (three) main Governance aspects as described below:

1. **Governance Structure**
   A The governance structure assessment aims to assess the adequacy of the Bank's governance structure and infrastructure so that the process of implementing Good Governance principles produces outcomes that align with the expectations of the Bank's Stakeholders. The Bank's governance structure includes the Board of Directors, Board of Commissioners, committees, and work units within the Bank. The Bank's governance infrastructure includes, among other things, the Bank's policies and procedures, management information systems, and the main duties and functions of each organizational structure.

2. **Governance Process**
   The assessment of the governance process aims to assess the effectiveness of the process of implementing the principles of Good Governance which is supported by the adequacy of the Bank's governance structure and infrastructure so as to produce outcomes that are in line with the expectations of the Bank's Stakeholders.

3. **Governance Outcome**
   The assessment of the implementation of governance outcomes aims to assess the quality of outcomes that meet the expectations of Bank Stakeholders which are the result of the process of implementing Good Governance principles supported by the adequacy of the Bank's governance structure and infrastructure.

Yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain:
a. Kecukupan transparansi laporan;
b. Kepatuhan terhadap ketentuan peraturan perundang-undangan;
c. Perlindungan konsumen;
d. Objektivitas dalam melakukan penilaian (*assessment*) atau audit;
e. Kinerja Bank seperti rentabilitas, efisiensi, dan permodalan; dan/atau
f. Peningkatan atau penurunan kepatuhan terhadap ketentuan, kepatuhan terhadap penyelesaian permasalahan yang dihadapi Bank seperti *fraud*, pelanggaran BMPK/BMPD, serta pelanggaran ketentuan terkait laporan bank kepada Otoritas Jasa Keuangan.

Kriteria Penilaian

Pelaksanaan *self-assessment* tata kelola Bank meliputi 16 (enam belas) aspek sebagaimana diuraikan berikut:
1. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi;
2. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit intern;
7. Penerapan fungsi audit ekstern;
8. Penerapan manajemen risiko, termasuk sistem pengendalian intern;
9. Pemberian Remunerasi;
10. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposures*);
11. Integritas pelaporan dan sistem teknologi informasi;
12. Rencana strategis Bank;
13. Aspek pemegang saham;
14. Penerapan strategi anti *fraud*, termasuk anti penyuapan;
15. penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan; dan
16. Penerapan tata kelola dalam KUB.

Pihak yang Melakukan Penilaian

Self-assessment yang dilaksanakan oleh Bank mencakup keterlibatan seluruh elemen dalam struktur organisasi, termasuk Dewan Komisaris, Direksi, serta unit-unit kerja

Outcomes include qualitative and quantitative aspects, including:
a. Adequate reporting transparency;
b. Compliance with statutory provisions;
c. Consumer protection;
d. Objectivity in conducting assessments or audits;
e. Bank performance, such as profitability, efficiency, and capitalization; and/or
f. Improvement or decline in compliance with regulations, compliance with resolving issues faced by the Bank, such as fraud, violations of the BMPK/BMPD, and violations of provisions related to bank reporting to the Financial Services Authority.

Assessment Criteria

The Bank's governance self-assessment covers 16 (sixteen) aspects, as described below:
1. Implementation of the duties, responsibilities, and authority of the Board of Directors;
2. Implementation of the duties, responsibilities, and authority of the Board of Commissioners;
3. Completeness and implementation of committee duties;
4. Handling conflicts of interest;
5. Implementation of the compliance function;
6. Implementation of the internal audit function;
7. Implementation of the external audit function;
8. Implementation of risk management, including the internal control system;
9. Provision of remuneration;
10. Provision of funds to related parties and large exposures;
11. Integrity of reporting and information technology systems;
12. The Bank's strategic plan;
13. Shareholder aspects;
14. Implementation of anti-fraud strategies, including anti-bribery;
15. Implementation of sustainable finance, including the implementation of social and environmental responsibility; and
16. Implementation of governance in KUB.

Assessor

The Bank's self-assessment involves all elements within the organizational structure, including the Board of Commissioners, the Board of Directors, and related work

terkait. Proses ini dirancang untuk memastikan bahwa penilaian terhadap kualitas penerapan GCG, kinerja, dan efektivitas pengelolaan organisasi dilakukan secara menyeluruh, objektif, dan transparan.

Selain penilaian pada tingkat perusahaan secara keseluruhan, setiap organ tata kelola baik Dewan Komisaris, Direksi, komite-komite di bawah Dewan Komisaris, maupun satuan kerja pendukung seperti audit internal, kepatuhan, dan manajemen risiko juga melakukan penilaian masing-masing sesuai fungsi, peran, dan tanggung jawabnya. Dengan demikian, Bank tidak hanya memperoleh gambaran umum mengenai efektivitas tata kelola, tetapi juga pemahaman yang lebih spesifik mengenai area yang memerlukan penguatan.

Hasil Penilaian

Pada tahun 2025, Bank secara konsisten melakukan penilaian internal terhadap penerapan prinsip-prinsip GCG melalui mekanisme *self-assessment* yang terstruktur dan berkesinambungan. Penilaian ini dilaksanakan sesuai pedoman teknis dan indikator yang ditetapkan dalam SEOJK 14/2017 dan SEOJK 14/2025, dengan tujuan memastikan seluruh aspek tata kelola dijalankan secara efektif, transparan, dan akuntabel.

Berdasarkan hasil evaluasi tersebut, penerapan tata kelola Bank secara keseluruhan berada pada peringkat komposit 2 (dua). Hasil ini mencerminkan komitmen Bank dalam membangun praktik tata kelola yang sehat dan berkelanjutan, sekaligus menjadi dasar bagi langkah-langkah perbaikan yang berfokus pada peningkatan kualitas pengawasan, kepatuhan, dan manajemen risiko.

units. This process is designed to ensure that the assessment of the quality of GCG implementation, performance, and effectiveness of organizational management is conducted comprehensively, objectively, and transparently.

In addition to the company-wide assessment, each governance organ—the Board of Commissioners, the Board of Directors, committees under the Board of Commissioners, and supporting work units such as internal audit, compliance, and risk management—also conducts its own assessments based on its functions, roles, and responsibilities. This provides the Bank with not only a general overview of governance effectiveness but also a more specific understanding of areas requiring strengthening.

Assessment Result

In 2025, the Bank consistently conducted internal assessments of the implementation of GCG principles through a structured and continuous self-assessment mechanism. This assessment was conducted in accordance with the technical guidelines and indicators stipulated in SEOJK 14/2017 and SEOJK 14/2025, with the aim of ensuring that all aspects of governance are implemented effectively, transparently, and accountably.

Based on the evaluation results, the Bank's overall governance implementation received a composite rating of 2 (two). This result reflects the Bank's commitment to building sound and sustainable governance practices and serves as a basis for improvement measures focused on enhancing the quality of supervision, compliance, and risk management.

	Peringkat Rating	**Definisi Peringkat** Rating Definition
Individual	2	Baik Good

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Governance Guidelines of Public Company

Sebagai perusahaan terbuka, Bank secara konsisten menyesuaikan praktik tata kelolanya dengan Pedoman Tata Kelola Perusahaan Terbuka, sebagaimana diatur dalam POJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan SEOJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Implementasi pedoman tersebut mencakup berbagai aspek strategis, di antaranya:

As a public company, the Bank consistently aligns its governance practices with the Public Company Governance Guidelines, as stipulated in POJK No. 21/POJK.04/2015 concerning the Implementation of Public Company Governance Guidelines and SEOJK No. 32/SEOJK.04/2015 concerning the Guidelines for Public Company Governance. The implementation of these guidelines covers various strategic aspects, including:

Aspek/Prinsip/Rekomendasi Aspect/Principle/Recommendation		**Status** Status	**Uraian** Description
I.	**Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham** Relationship of Public Company with the Shareholders in Ensuring Shareholders' Rights.		
1.	**Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS)** Improving the Value of General Meeting of Shareholders (GMS).		
a.	Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*), baik secara terbuka maupun tertutup, yang mengedepankan independensi dan kepentingan Pemegang Saham. Public company has technical procedures for opened or closed voting that promote independency and shareholders' interest.	Terpenuhi Complied	Bank telah memiliki tata cara pengambilan suara dalam RUPS sebagaimana yang telah diatur dalam Anggaran Dasar. The Bank has voting procedures at the GMS as regulated in the Articles of Association.
b.	Seluruh anggota Direksi dan anggota Dewan Komisaris perusahaan terbuka hadir dalam RUPS Tahunan. All members of the Board of Directors and members of the Board of Commissioners of the public company are present at Annual GMS.	Terpenuhi Sebagian Partially Complied	Sebagian anggota Direksi dan Dewan Komisaris menghadiri RUPS Tahunan sehingga dapat memberikan penjelasan kepada Pemegang Saham atas setiap agenda RUPS Tahunan. All members of the Board of Directors and Board of Commissioners attend the Annual GMS so as to provide explanations to Shareholders regarding each Annual GMS agenda.
c.	Ringkasan risalah RUPS tersedia dalam situs web perusahaan terbuka paling sedikit selama 1 (satu) tahun Summary of GMS Minutes is available on public company's website by no less than 1 (one) year.	Terpenuhi Complied	Risalah RUPS telah dipublikasikan di situs web Bank www.ibk.co.id dan tersedia selama lebih dari 1 (satu) tahun. The GMS minutes have been published on the Bank's website www.ibk.co.id and have been available for more than 1 (one) year
2.	**Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor** Improving Communication Quality of Public Company with Shareholders or Investors.		
a.	Perusahaan terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. Public company has a communication policy with the Shareholders or investors.	Terpenuhi Complied	Bank telah menjalankan rekomendasi keterbukaan informasi kepada publik melalui Paparan Publik, mekanisme penyelenggaraan RUPS sesuai ketentuan yang berlaku, dan dimuat dalam situs web Bank. The Bank has carried out recommendations for information disclosure to the public through Public Expose, the mechanism for holding GMS according to the applicable regulations, and published on the Bank's website.

Aspek/Prinsip/Rekomendasi Aspect/Principle/Recommendation	Status Status	Uraian Description
b. Perusahaan terbuka mengungkapkan kebijakan komunikasi perusahaan terbuka dengan Pemegang Saham atau investor dalam situs web. The public company discloses its communication policy with the Shareholders or investors on the website.	Terpenuhi Complied	Pengungkapan kebijakan komunikasi Bank dengan Pemegang Saham atau investor disampaikan dalam situs web Bank, yaitu www.ibk.co.id. Disclosure of the Bank's communication policy with Shareholders or investors is submitted on the Bank's website, namely www.ibk.co.id.
II. Fungsi dan Peran Dewan Komisaris Functions and Roles of the Board of Commissioners		
3. Memperkuat Keanggotaan dan Komposisi Dewan Komisaris Strengthening Membership and Composition of the Board of Commissioners.		
a. Penentuan Jumlah anggota Dewan Komisaris mempertimbangkan kondisi perusahaan terbuka. Determination on the number of members of the Board of Commissioners considers the condition of the public company.	Terpenuhi Complied	Jumlah anggota Dewan Komisaris Bank sesuai dengan kebutuhan, kondisi, dan kemampuan berdasarkan ketentuan yang berlaku. The number of members of the Bank's Board of Commissioners is in accordance with the needs, conditions, and capabilities based on the applicable regulations.
b. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determination of membership composition of the Board of Commissioners considers the variety of expertise, knowledge, and experiences required.	Terpenuhi Complied	Komposisi Dewan Komisaris pada Bank telah mencerminkan keberagaman seperti terlihat melalui profil masing-masing anggota Dewan Komisaris. The composition of the Board of Commissioners at the Bank reflects diversity as seen in the profile of each member of the Board of Commissioners.
4. Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Improving the Quality of Job and Responsibility Performance of the Board of Commissioners		
a. Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners'.	Terpenuhi Complied	Bank telah memiliki kebijakan penilaian mandiri Dewan Komisaris yang dilaksanakan bersama Komite Remunerasi dan Nominasi dengan mempertimbangkan pencapaian kinerja Bank, serta tugas dan tanggung jawab sesuai dengan peraturan dan perundangan, Anggaran Dasar, dan kebijakan Bank. The Bank has an independent assessment policy for the Board of Commissioners, implemented together with the Remuneration and Nomination Committee by considering the Bank's performance achievements, and duties and responsibilities in accordance with the rules and regulations, the Articles of Association, and the Bank's policies.
b. Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka. Self-assessment policy to assess the performance of the Board of Commissioners is disclosed in Annual Report of public company.	Terpenuhi Complied	Bank telah mengungkapkan kebijakan dan pelaksanaan penilaian kinerja Dewan Komisaris dalam Laporan Tahunan dan Laporan Keberlanjutan ini pada bagian Tata Kelola Perusahaan. The Bank has disclosed the policy and performance assessment implementation of the Board of Commissioners in the Annual Report and Sustainability Report in the Corporate Governance section.
c. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has a policy with respect to the resignation of the Board of Commissioners members if such member involved in financial crime.	Terpenuhi Complied	Bank telah memiliki kebijakan pengunduran Dewan Komisaris apabila terlibat dalam kejahatan keuangan sesuai dengan ketentuan yang berlaku serta pedoman dan tata tertib kerja Dewan Komisaris. The Bank has a policy regarding resignation of the Board of Commissioners if involved in a financial crime in accordance with the applicable regulations and the guidelines and procedures of the Board of Commissioners.

Aspek/Prinsip/Rekomendasi Aspect/Principle/Recommendation	Status Status	Uraian Description
d. Dewan Komisaris atau Komite yang menjalankan fungsi nominasi dan remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committee that conducts Nomination and Remuneration function shall arrange succession policy in Nomination process of members of the Board of Directors.	Terpenuhi Complied	Komite Remunerasi dan Nominasi telah bertugas dan bertanggung jawab menyusun dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan suksesi atas nominasi anggota Direksi. The Remuneration and Nomination Committee has carried out its duty and responsibility to prepare and provide recommendations to the Board of Commissioners regarding the succession policy for the nomination of members of the Board of Directors.
III. Fungsi dan Peran Direksi Functions and Roles of the Board of Directors		
5. **Memperkuat Keanggotaan dan Komposisi Direksi** Strengthening the Membership and Composition of the Board of Directors		
a. Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan terbuka serta efektivitas dalam pengambilan Keputusan. Determination of the number of the Board of Directors members considers the condition of the public company and the effectiveness of decision making.	Terpenuhi Complied	Jumlah anggota Direksi Bank saat ini telah sesuai dengan ketentuan dan telah mempertimbangkan kebutuhan, kondisi, dan kemampuan Bank. The current number of members of the Bank's Board of Directors is in accordance with the provisions and has taken into account the needs, conditions, and capabilities of the Bank.
b. Penentuan komposisi anggota DIreksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determination of the composition of the Board of Directors members considers the variety of expertise, knowledge, and experience required.	Terpenuhi Complied	Penentuan komposisi anggota Direksi telah memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determination of composition of the Board of Directors members has taken into account the diversity of expertise, knowledge, and experience required.
c. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors who are liable for accounting or finance have accounting expertise and/or knowledge.	Terpenuhi Complied	Direksi Bank yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Bank's Directors in charge of accounting or finance have expertise and/or knowledge in accounting.
6. **Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.** Improving the Quality of Job and Responsibility Performance of the Board of Directors.		
a. Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi. The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors.	Terpenuhi Complied	Bank telah memiliki kebijakan penilaian mandiri Direksi yang dilaksanakan bersama Komite Remunerasi dan Nominasi sesuai dengan ketentuan yang berlaku. The Bank has an independent assessment policy for the Board of Directors, implemented together with the Remuneration and Nomination Committee in accordance with the applicable regulations.
b. Kebijakan penilaian sendiri (*self-assessment)* untuk menilai kinerja Direksi, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka The self-assessment policy to assess the performance of the Board of Directors is disclosed in the Annual Report of the public company.	Terpenuhi Complied	Bank telah mengungkapkan kebijakan dan pelaksanaan penilaian kinerja Direksi dalam Laporan Tahunan dan Laporan Keberlanjutan ini pada bagian Tata Kelola Perusahaan. The Bank has disclosed the policy and performance assessment implementation of the Board of Directors in this Annual and Sustainability Report in the Corporate Governance section.
c. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has a policy related to resignation of the Board of Directors members if involved in a financial crime.	Terpenuhi Complied	Bank telah memiliki kebijakan pengunduran Direksi apabila terlibat kejahatan keuangan sebagaimana dituangkan dalam Piagam Direksi. The Bank has a policy regarding resignation of the Board of Directors if involved in a financial crime as stated in the Board of Directors' Charter.

Aspek/Prinsip/Rekomendasi Aspect/Principle/Recommendation		Status Status	Uraian Description
IV.	**Partisipasi Pemangku Kepentingan** Participation of Stakeholders.		
7.	Meningkatkan Aspek Tata Kelola Perusahaan Melalui Partisipasi Pemangku Kepentingan Improving Corporate Governance Through Stakeholder Participation		
a.	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. The Public Company has a policy to prevent insider trading.	Terpenuhi Complied	Bank telah memiliki kebijakan terkait pencegahan insider trading sebagaimana yang dimuat dalam Kode Etik dan telah diunggah ke situs web Bank The Bank has a policy regarding the prevention of insider trading as stated in the Code of Conduct and has been uploaded to the Bank's website.
b.	Perusahaan Terbuka memiliki kebijakan anti-korupsi dan *anti-fraud*. The Public Company has an anti-corruption and anti-fraud policy.	Terpenuhi Complied	Bank telah memiliki kebijakan terkait anti-korupsi dan *antifraud* sebagaimana yang dimuat dalam Kode Etik dan telah diunggah ke situs web Bank. The Bank has a policy regarding anti-corruption and anti-fraud as stated in the Code of Conduct and has been uploaded to the Bank's website.
c.	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. The Public Company has policies concerning selection and capability improvement of suppliers and vendors.	Terpenuhi Complied	Bank telah memiliki kebijakan umum dan khusus terkait seleksi dan evaluasi terhadap pemasok atau vendor. The Bank has general and specific policies related to selecting and evaluating suppliers or vendors.
d.	Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. The Public Company has a policy on the fulfillment of creditors' rights.	Terpenuhi Complied	Bank telah memiliki kebijakan dalam hal pemenuhan hak-hak kreditur serta senantiasa mematuhi persyaratan yang diterbitkan kreditur. The Bank has a policy on the fulfillment of creditors' rights and always complies with the requirements issued by creditors.
e.	Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*. The Public Company has a Whistleblowing System policy.	Terpenuhi Complied	Bank telah memiliki kebijakan sistem pelaporan pelanggaran yang telah diterapkan secara efektif. The Bank has a whistleblowing system policy that has been implemented effectively.
f.	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Public Company has a long-term incentive policy for the Board of Directors and employees.	Terpenuhi Complied	Bank telah memiliki kebijakan terkait dengan pemberian insentif jangka panjang bagi Direksi dan karyawan. The Bank has a policy on the provision of long-term incentives for the Board of Directors and employees.
V.	**Keterbukaan Informasi** Disclosure of Information.		
8.	**Meningkatkan Pelaksanaan Keterbukaan Informasi** Improving the Implementation of Information Disclosure.		
a.	Perusahaan Terbuka memanfaatkan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. Public Company takes benefit from the application of a broader information technology other than website as an information disclosure media.	Terpenuhi Complied	Bank memanfaatkan situs web dan teknologi informasi melalui media internal dan media komunikasi massa untuk melaksanakan keterbukaan informasi kepada pemangku kepentingan. The Bank utilizes website and information technology through internal media and mass communication media to carry out information disclosure to stakeholders
b.	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan Perusahaan Terbuka melalui Pemegang Saham Utama dan Pengendali. Annual Report of Public Company discloses beneficial owner in share ownership of public company of at least 5%, other than disclosure of beneficial owner in share ownership or public company through Main and Controlling Shareholders	Terpenuhi Complied	Laporan Tahunan dan Laporan Keberlanjutan Bank telah mengungkapkan informasi mengenai: Daftar Pemegang Saham Bank yang memiliki saham Bank 5% atau lebih; Pemilik manfaat akhir dalam kepemilikan saham Bank; serta Pemegang Saham Utama/Pengendali Bank. The Bank's Annual and Sustainability Report has disclosed information regarding: List of Bank Shareholders with 5% or more of the Bank's shares; The ultimate beneficial owner of the Bank's share ownership; and the Main/Controlling Shareholders of the Bank.

Struktur dan Mekanisme Tata Kelola [GRI 2-9]

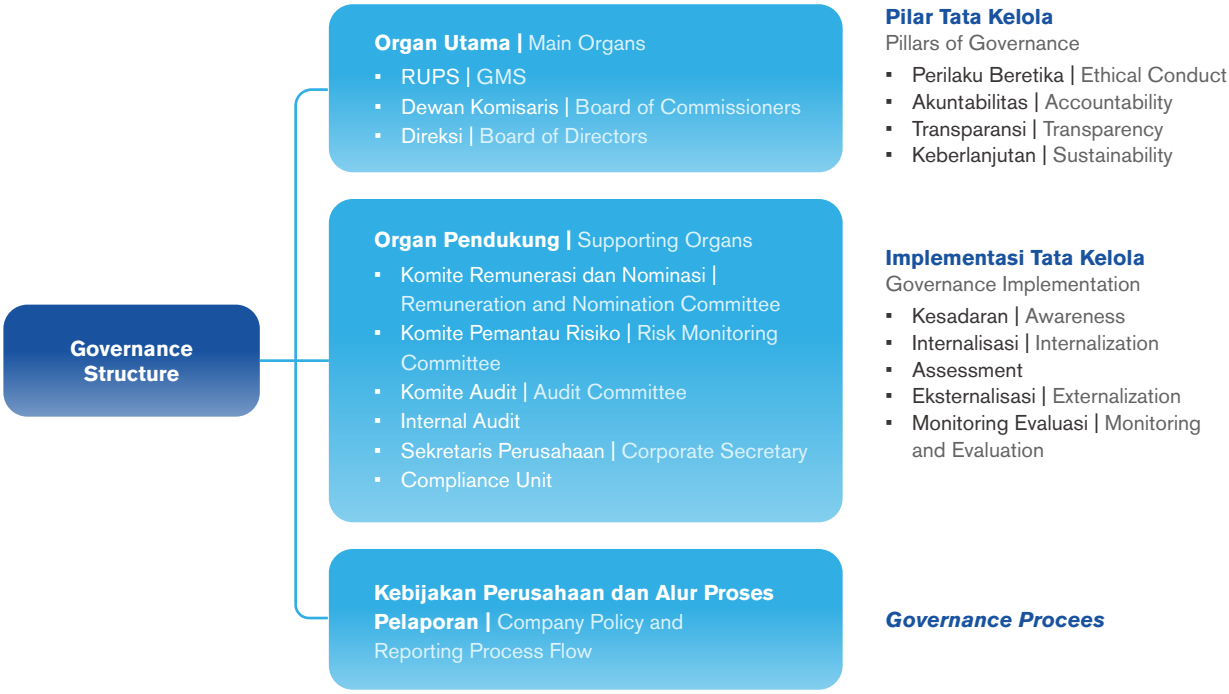
Governance Structure and Mechanism

Bank menerapkan struktur dan mekanisme GCG yang berpedoman pada Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Sesuai ketentuan tersebut, organ utama Perseroan terdiri atas Rapat Umum Pemegang Saham (RUPS) sebagai organ tertinggi, Dewan Komisaris, dan Direksi. Organ pendukung berada di bawah Dewan Komisaris dan Direksi, terdiri atas komite-komite serta satuan kerja yang menangani fungsi-fungsi kritis seperti Manajemen Risiko, Audit Internal, Kepatuhan, dan Sekretaris Perusahaan. Kehadiran organ pendukung ini memperkuat pengawasan dan mendukung pelaksanaan kebijakan yang profesional, terukur, dan patuh pada regulasi.

The Bank implements a GCG structure and mechanisms guided by Law No. 40 of 2007 concerning Limited Liability Companies. In accordance with this provision, the Company's primary organs consist of the General Meeting of Shareholders (GMS) as the highest organ, the Board of Commissioners, and the Board of Directors. Supporting organs, under the Board of Commissioners and the Board of Directors, consist of committees and work units that handle critical functions such as Risk Management, Internal Audit, Compliance, and the Corporate Secretary. The presence of these supporting organs strengthens oversight and supports the implementation of professional, measurable policies that comply with regulations.

Berikut merupakan gambaran lebih rinci mengenai struktur tata kelola Bank:

The following is a more detailed overview of the Bank's governance structure:



Setiap organ dalam struktur tata kelola memiliki peran yang saling melengkapi dan terhubung satu sama lain, sehingga bersama-sama membentuk fondasi sistem tata kelola yang kuat dan efektif.

Each organ within the governance structure has a complementary and interconnected role, thus collectively forming the foundation of a strong and effective governance system.

Sesuai dengan Anggaran Dasar Bank, Dewan Komisaris memiliki peran strategis dalam menjalankan fungsi pengawasan, memastikan bahwa setiap langkah dan kebijakan Direksi dijalankan secara patuh terhadap ketentuan perundang-undangan. Sementara itu, Direksi bertanggung jawab atas pengelolaan operasional dan kepengurusan Bank secara profesional, dengan komitmen untuk menghindari terjadinya potensi benturan kepentingan.

Mekanisme tata kelola Bank dirancang melalui serangkaian prosedur dan proses yang sistematis, yang menjamin setiap kebijakan dan keputusan manajemen konsisten dengan regulasi serta standar industri. Hal ini mencakup pelaksanaan audit internal dan eksternal, penilaian dan mitigasi risiko, evaluasi kinerja, serta penerapan kebijakan manajemen risiko yang efektif.

In accordance with the Bank's Articles of Association, the Board of Commissioners plays a strategic role in carrying out its oversight function, ensuring that every step and policy of the Board of Directors is implemented in compliance with statutory provisions. Meanwhile, the Board of Directors is responsible for the professional management and operation of the Bank, with a commitment to avoiding potential conflicts of interest.

The Bank's governance mechanisms are designed through a series of systematic procedures and processes, ensuring that every management policy and decision is consistent with regulations and industry standards. This includes the implementation of internal and external audits, risk assessment and mitigation, performance evaluation, and the implementation of effective risk management policies.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur tata kelola perusahaan yang memiliki kewenangan khusus yang tidak dimiliki oleh organ tata kelola lainnya. Melalui RUPS, para pemegang saham dapat menetapkan keputusan strategis yang menjadi dasar pengelolaan perusahaan, termasuk pengesahan laporan tahunan, penetapan penggunaan laba, pengangkatan dan pemberhentian anggota Dewan Komisaris dan Direksi, serta berbagai keputusan penting lainnya.

RUPS Bank diselenggarakan dalam dua bentuk, yaitu RUPS Tahunan dan RUPS Luar Biasa, yang masing-masing memiliki tujuan dan ruang lingkup keputusan yang berbeda. Pelaksanaan RUPS wajib mematuhi seluruh ketentuan peraturan perundang-undangan yang berlaku, termasuk regulasi di sektor jasa keuangan serta ketentuan dalam anggaran dasar perusahaan.

The General Meeting of Shareholders (GMS) is the highest organ in the corporate governance structure, possessing special powers not shared by other governance organs. Through the GMS, shareholders can make strategic decisions/resolutions that form the basis for company management, including the ratification of the annual report, the determination of profit allocation, the appointment and dismissal of members of the Board of Commissioners and Board of Directors, and various other important decisions.

Bank GMSs are held in two forms: the Annual GMS and the Extraordinary GMS, each with a different purpose and scope of resolutions. The GMS must comply with all applicable laws and regulations, including regulations in the financial services sector and the provisions of the company's articles of association.

Dasar Hukum

Dasar hukum pelaksanaan RUPS Bank mengacu pada beberapa peraturan sebagai berikut:

1. Undang-undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. POJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;

Legal Basis

The legal basis for holding the Bank's GMS refers to the following regulations:

1. Law No. 40 of 2007 concerning Limited Liability Companies;
2. OJK Regulation No. 15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies;

3. POJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik;
4. POJK No. 14 tahun 2025 tentang Pelaksanaan Rapat Umum Pemegang Saham, Rapat Umum Pemegang Obligasi, dan Rapat Umum Pemegang Sukuk secara elektronik; serta
5. Akta Anggaran Dasar PT Bank IBK Indonesia Tbk No. 145 tanggal 16 Agustus 2024.

Hak dan Wewenang Pemegang Saham dalam RUPS

Pemegang Saham Bank memiliki hak dan wewenang tertentu yang diatur oleh Undang-Undang dan Anggaran Dasar Bank. Uraian mengenai hak dan kewajiban Pemegang Saham sebagai berikut:

Hak Pemegang Saham

1. **Hak Suara:** Pemegang Saham berhak memberikan suara dalam RUPS untuk mengambil keputusan penting, seperti pemilihan Direksi dan Dewan Komisaris, perubahan Anggaran Dasar, serta keputusan strategis lainnya.
2. **Hak atas Dividen:** Pemegang Saham berhak menerima dividen dari laba Bank sesuai dengan proporsi saham yang dimiliki jika Bank memutuskan untuk membagikan dividen.
3. **Hak atas Informasi:** Pemegang Saham berhak mendapatkan informasi yang transparan tentang kinerja Bank, Laporan Keuangan, dan keputusan penting yang diambil oleh Direksi dan Dewan Komisaris.
4. **Hak untuk Menghadiri RUPS:** Pemegang Saham berhak untuk menghadiri, berbicara, dan memberikan suara dalam RUPS.

Wewenang Pemegang Saham

1. **Mengangkat Direksi dan Dewan Komisaris:** Pemegang Saham memiliki wewenang untuk mengangkat atau memberhentikan susunan anggota Direksi dan Dewan Komisaris dengan mempertimbangkan peraturan perundang-undangan yang berlaku serta kebutuhan Bank.
2. **Mengesahkan Laporan Keuangan:** Pemegang Saham memiliki wewenang untuk meninjau dan mengesahkan Laporan Keuangan Tahunan Bank.
3. **Menyetujui Perubahan Anggaran Dasar:** Pemegang Saham memiliki wewenang untuk menyetujui perubahan Anggaran Dasar Bank, termasuk struktur modal, tujuan Bank, dan perubahan lainnya dengan tetap mematuhi peraturan perundang-undangan yang berlaku.

3. OJK Regulation No. 16/POJK.04/2020 concerning the Electronic Implementation of General Meetings of Shareholders of Public Companies;
4. OJK Regulation (POJK) No. 14 of 2025 concerning the Electronic Implementation of General Meetings of Shareholders, General Meetings of Bondholders, and General Meetings of Sukuk Holders; and
5. Deed of Articles of Association of PT Bank IBK Indonesia Tbk No. 145 dated August 16, 2024.

Shareholder Rights and Authorities at the GMS

Bank shareholders have certain rights and authorities as regulated by law and the bank's Articles of Association. The rights and obligations of shareholders are as follows:

Rights of the Shareholders

1. **Voting Rights:** Shareholders have the right to vote at the GMS to make important decisions, such as the election of the Board of Directors and the Board of Commissioners, amendments to the Articles of Association, and other strategic decisions.
2. **Right to Dividends:** Shareholders have the right to receive dividends from the Bank's profits in proportion to their shares owned if the Bank decides to distribute dividends.
3. **Right to Information:** Shareholders have the right to receive transparent information about the Bank's performance, financial reports, and important decisions made by the Board of Directors and the Board of Commissioners.
4. **Right to Attend the GMS:** Shareholders have the right to attend, speak, and vote at the GMS.

Shareholder Authority

1. **Appointing the Board of Directors and the Board of Commissioners:** Shareholders have the authority to appoint or dismiss members of the Board of Directors and the Board of Commissioners, taking into account applicable laws and regulations and the Bank's needs.
2. **Ratifying Financial Statements:** Shareholders have the authority to review and ratify the Bank's Annual Financial Statements.
3. **Approving Amendments to the Articles of Association:** Shareholders have the authority to approve amendments to the Bank's Articles of Association, including the Bank's capital structure, objectives, and other changes, while still complying with applicable laws and regulations.

4. **Menyetujui Aksi Korporasi:** Pemegang Saham memiliki wewenang untuk menyetujui atau menolak aksi korporasi, seperti penggabungan, peleburan, pengambilalihan, atau perubahan kepemilikan Bank serta hal strategis lain yang membutuhkan keputusan RUPS.
5. **Menetapkan Remunerasi Direksi dan Dewan Komisaris:** Pemegang Saham memiliki wewenang untuk menetapkan besaran remunerasi bagi anggota Direksi dan Dewan Komisaris.

Perlakuan yang Adil Terhadap Pemegang Saham

Bank menerapkan kebijakan yang menjamin perlakuan adil terhadap seluruh Pemegang Saham, dengan tujuan utama memastikan transparansi, kesetaraan, dan keadilan dalam setiap pengambilan keputusan. Kebijakan ini mencakup penyediaan informasi yang akurat, tepat waktu, dan setara bagi seluruh Pemegang Saham, sehingga setiap keputusan dapat dipahami dan diikuti secara adil.

Selain itu, Direksi, Dewan Komisaris, dan seluruh karyawan Bank juga dilarang keras memanfaatkan informasi yang belum tersedia secara publik *(insider information)* untuk kepentingan pribadi maupun pihak lain. Langkah ini ditempuh untuk menjaga integritas Bank dan memperkuat kepercayaan publik terhadap tata kelola dan operasional Bank secara keseluruhan.

Akses Informasi Kepada Pemegang Saham

Bank memastikan seluruh pemegang saham memperoleh akses yang setara, adil, dan tepat waktu terhadap informasi yang relevan dan material mengenai kondisi keuangan, kinerja operasional, serta keputusan strategis Perseroan. Komitmen ini merupakan bagian dari penerapan prinsip transparansi dan perlindungan hak pemegang saham dalam kerangka tata kelola perusahaan yang baik.

Dalam rangka mendukung keterbukaan informasi, Bank secara konsisten mempublikasikan laporan keuangan berkala, laporan tahunan, laporan keberlanjutan, serta informasi material lainnya sesuai dengan ketentuan peraturan perundang-undangan yang berlaku melalui kanal komunikasi resmi Perseroan. Selain itu, Bank juga menyampaikan informasi yang berkaitan dengan hak dan kepentingan pemegang saham, termasuk namun tidak terbatas pada pelaksanaan Rapat Umum Pemegang Saham (RUPS), pembagian dividen, serta aksi korporasi lainnya.

Untuk memfasilitasi komunikasi yang efektif dan memastikan pemegang saham dapat menjalankan hak dan kewajibannya secara optimal, Bank menyediakan sejumlah saluran komunikasi resmi sebagai berikut:

4. **Approving Corporate Actions:** Shareholders have the authority to approve or reject corporate actions, such as mergers, amalgamations, takeovers, or changes in Bank ownership, as well as other strategic matters requiring a GMS resolution.
5. **Determining the Remuneration of the Board of Directors and Board of Commissioners:** Shareholders have the authority to determine the amount of remuneration for members of the Board of Directors and Board of Commissioners.

Fair Treatment of Shareholders

The Bank implements a policy that ensures fair treatment of all Shareholders, with the primary goal of ensuring transparency, equality, and fairness in all decision-making. This policy includes the provision of accurate, timely, and equitable information to all Shareholders, so that every decision can be understood and fairly followed.

Furthermore, the Board of Directors, Board of Commissioners, and all Bank employees are strictly prohibited from using information that is not yet publicly available (insider information) for personal gain or for the benefit of others. This step is taken to maintain the Bank's integrity and strengthen public trust in its overall governance and operations.

Access to Information for Shareholders

The Bank ensures that all shareholders have equal, fair, and timely access to relevant and material information regarding the Company's financial condition, operational performance, and strategic decisions. This commitment is part of the implementation of the principle of transparency and protection of shareholder rights within the framework of good corporate governance.

To support information transparency, the Bank consistently publishes periodic financial reports, annual reports, sustainability reports, and other material information in accordance with applicable laws and regulations through the Company's official communication channels. In addition, the Bank also provides information relating to the rights and interests of shareholders, including but not limited to the implementation of General Meetings of Shareholders (GMS), dividend distributions, and other corporate actions.

To facilitate effective communication and ensure that shareholders can optimally exercise their rights and obligations, the Bank provides several official communication channels as follows:

Media Media	**Keterangan** Description
RUPS GMS	Media penyampaian laporan dan informasi dimana memungkinkan pemegang saham dapat berpartisipasi dalam pengambilan keputusan. Media for delivering reports and information that enables shareholders to participate in decision making.
Situs web Website	Bank: https://ibk.co.id/ BEI: www.idx.co.id (ticker code: "AGRS") KSEI: www.ksei.co.id
Media Cetak Print Media	Media cetak berupa surat kabar/koran, majalah, dan sebagainya, baik berskala nasional ataupun global yang menyampaikan informasi terkini mengenai Bank. Print media, including newspapers, magazines, and so on, both nationally and globally, provide the latest information about banks.
Media Elektronik Electronic Media	Media elektronik berupa news tv, radio, portal berita, dan sebagainya, baik berskala nasional ataupun global, yang menyampaikan informasi terkini mengenai Bank. Electronic media, including news television, radio, news portals, and so on, both nationally and globally, provide the latest information about banks.

Melalui penyediaan saluran komunikasi tersebut, Bank menegaskan komitmennya untuk menjaga keterbukaan informasi, meningkatkan kepercayaan pemegang saham, serta memastikan seluruh pemegang saham dapat berpartisipasi secara aktif dan bertanggung jawab dalam proses pengambilan keputusan Perseroan. Dengan dukungan akses informasi yang memadai, keterlibatan aktif pemegang saham dalam pengambilan keputusan melalui RUPS diharapkan dapat terus ditingkatkan.

By providing these communication channels, the Bank affirms its commitment to maintaining information transparency, enhancing shareholder trust, and ensuring that all shareholders can participate actively and responsibly in the Company's decision-making process. With adequate access to information, shareholders' active involvement in decision-making through the General Meeting of Shareholders (GMS) is expected to continue to improve.

Reposisi Informasi RUPS

Bank memfasilitasi pemegang saham dalam menggunakan hak dan kewenangannya dalam RUPS dengan melaksanakan langkah-langkah sebagai berikut:

1. Bank menyampaikan pengumuman dan melakukan pemanggilan RUPS kepada Pemegang Saham secara tepat waktu. Pengumuman dan Pemanggilan RUPS tersebut dilakukan dalam Bahasa Indonesia maupun Bahasa Inggris serta dipublikasikan melalui surat kabar nasional, situs web Bank, dan situs web Bursa Efek Indonesia;
2. Dalam Pengumuman dan Pemanggilan RUPS, Bank menyampaikan dengan jelas mengenai siapa saja Pemegang Saham yang berwenang untuk menghadiri/mewakili dan memberikan suara dalam RUPS, yaitu pemegang saham Bank yang namanya tercatat dalam Daftar Pemegang Saham (DPS) atau pemegang saham dalam rekening efek di PT Kustodian Sentral Efek Indonesia pada hari Pemanggilan;
3. Bank menyediakan kontak yang dapat digunakan oleh Pemegang Saham untuk berkomunikasi terkait penyelenggaraan RUPS melalui situs web Bank; serta

GMS Information Repositioning

The Bank facilitates shareholders in exercising their rights and authorities at the GMS by implementing the following steps:

1. The Bank delivers announcements and notices for the GMS to Shareholders in a timely manner. The announcements and notices for the GMS are made in both Indonesian and English and published in national newspapers, the Bank's website, and the Indonesia Stock Exchange website;
2. In the GMS Announcement and Notice, the Bank clearly states which Shareholders are authorized to attend/represent and vote at the GMS: those Bank shareholders whose names are registered in the Shareholders Register (DPS) or shareholders whose securities accounts are held at the Indonesian Central Securities Depository (PT Kustodian Sentral Efek Indonesia) on the day of the notice;
3. The Bank provides contact information for Shareholders to communicate regarding the holding of the GMS through the Bank's website.

4. Terkait kebutuhan informasi dan/atau pengajuan pertanyaan mengenai rencana RUPS dan/atau mata acara RUPS, Bank menyediakan layanan kepada Pemegang Saham, baik melalui pertemuan langsung maupun korespondensi melalui surat elektronik.

Jenis RUPS

Bank menyelenggarakan 2 (dua) jenis RUPS, yaitu sebagai berikut:

1. **RUPS Tahunan (RUPST)**
   RUPS Tahunan wajib diselenggarakan oleh Bank minimal 1 (satu) kali dalam setahun, paling lambat 6 (enam) bulan setelah berakhirnya tahun buku. Dalam RUPST, pemegang saham membahas dan menyetujui Laporan Tahunan, Laporan Keberlanjutan, Laporan Keuangan, serta laporan terkait aksi korporasi lainnya. Rapat ini juga menjadi forum untuk menetapkan pembagian dividen, pengangkatan atau pemberhentian anggota Direksi dan Dewan Komisaris, serta menyetujui kebijakan strategis dan keputusan penting lainnya.
2. **RUPS Luar Biasa (RUPSLB)**

   RUPS Luar Biasa dapat diadakan sewaktu-waktu apabila diperlukan untuk membahas dan memutuskan hal-hal yang mendesak dan tidak dapat ditunda hingga RUPS Tahunan berikutnya. Agenda RUPSLB Bank umumnya membahas topik terkait perubahan Anggaran Dasar, aksi korporasi, penambahan modal, atau keputusan penting lain yang memerlukan persetujuan Pemegang Saham secara segera.

Prosedur Penyelenggaraan RUPS

Dalam rangka memastikan penyelenggaraan RUPS yang adil serta agar seluruh pemegang saham memperoleh informasi yang lengkap dan dapat menggunakan haknya secara efektif, Bank melaksanakan RUPS sesuai dengan ketentuan peraturan perundang-undangan yang berlaku dengan prosedur sebagai berikut:

4. Regarding information needs and/or inquiries regarding the GMS plan and/or GMS agenda, the Bank provides services to Shareholders, both through in-person meetings and correspondence via electronic mail.

Types of GMS

The Bank holds two types of GMS, as follows:

1. **Annual GMS (AGMS)**
   The Bank must hold an Annual GMS at least once a year, no later than six months after the end of the fiscal year. At the AGMS, shareholders discuss and approve the Annual Report, Sustainability Report, Financial Statements, and reports related to other corporate actions. This meeting also serves as a forum for determining dividend distribution, appointing or dismissing members of the Board of Directors and Board of Commissioners, and approving strategic policies and other important decisions.

2. **Extraordinary General Meeting of Shareholders (EGMS)**
   An Extraordinary General Meeting of Shareholders (EGMS) may be held at any time if necessary to discuss and decide on urgent matters that cannot be postponed until the next Annual General Meeting of Shareholders. The agenda for a Bank's EGMS generally covers topics related to amendments to the Articles of Association, corporate actions, capital increases, or other important decisions that require immediate shareholder approval.

GMS Procedures

To ensure a fair GMS and ensure that all shareholders receive complete information and can exercise their rights effectively, the Bank conducts the GMS in accordance with applicable laws and regulations, with the following procedures:

Kegiatan Activity	**Uraian** Description
Pemberitahuan Notification	Pemberitahuan mengenai rencana dan mata acara RUPS disampaikan kepada OJK 5 (lima) hari kerja sebelum tanggal pengumuman RUPS kepada publik atau 44 (empat puluh empat) hari kerja sebelum pelaksanaan RUPS. Notification regarding the plans and agenda for the GMS is submitted to the Financial Services Authority 5 (five) working days prior to the date of the GMS announcement to the public or 44 (forty four) working days prior to the GMS implementation.

Kegiatan Activity	**Uraian** Description
Pengumuman Announcement	Pengumuman RUPS disampaikan melalui situs web Bank, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia 14 (empat belas) hari sebelum tanggal Pengumuman RUPS atau 37 (tiga puluh tujuh) hari kerja sebelum penyelenggaraan RUPS. Bukti Pengumuman RUPS di surat kabar disampaikan kepada Otoritas Jasa Keuangan 2 (dua) hari kerja setelah pengumuman RUPS. GMS announcement is submitted through the website of the Bank, Indonesian Stock Exchange, and Indonesian Central Securities Depository, 14 (fourteen) days prior to the date of the GMS Announcement or 37 (thirty seven) working days prior to the GMS implementation. Evidence of GMS Announcement in the newspaper is submitted to the Financial Services Authority 2 (two) working days after the GMS announcement.
Pemanggilan Notice	Pemanggilan RUPS disampaikan minimal melalui situs web Bank, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia 23 (dua puluh tiga) hari sebelum penyelenggaraan RUPS. Sementara itu, bukti pemanggilan RUPS disampaikan kepada Otoritas Jasa Keuangan 22 (dua puluh dua) hari sebelum penyelenggaraan RUPS. Notice for the GMS is submitted at least through the website of the Bank, Indonesian Stock Exchange, and Indonesian Central Securities Depository, 23 (twenty-three) days prior to the GMS implementation. Meanwhile, evidence of the notice to the GMS is submitted to the Financial Services Authority 22 (twenty-two) days prior to the GMS implementation.
Penyelenggaraan Implementation	RUPS dihadiri oleh Pemegang Saham Independen yang mewakili setengah bagian dari jumlah seluruh saham dengan hak suara sah yang dimiliki oleh Pemegang Saham Independen. GMS is attended by Independent Shareholders representing half of the total shares with valid voting rights owned by Independent Shareholders.
Ringkasan Risalah Summary of Minutes	Ringkasan risalah RUPS disampaikan melalui situs web Bank, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia 2 (dua) hari kerja setelah penyelenggaraan RUPS. Summary of the GMS minutes is submitted through the website of the Bank, Indonesian Stock Exchange, and Indonesian Central Securities Depository, 2 (two) working days after the GMS implementation.

Penyelenggaraan RUPS Tahun 2025

Pada tahun 2025, Bank menyelenggarakan 1 (satu) kali RUPST dan 1 (satu) RUPSLB, yang keduanya dilaksanakan secara bersamaan pada tanggal 20 Juni 2025.

Berikut adalah informasi terkait penyelenggaraan RUPST dan RUPSLB pada tahun 2025:

Pelaksanaan RUPST dan RUPSLB Tanggal 20 Juni 2025

Holding of the 2025 GMS

In 2025, the Bank held one AGMS and one EGMS, both of was held simultaneously on June 20, 2025.

The following is information regarding the holding of the AGMS and EGMS in 2025:

Holding of the Annual General Meeting of Shareholders (AGMS) and the Extraordinary General Meeting of Shareholders (EGMS) on June 20, 2025

Daftar Peserta RUPST dan RUPSLB

List of Participants in the AGMS and EGMS

Dewan Komisaris Board of Commissioners	
Taufik Hakim	Komisaris Utama (Independen) | President Commissioner (Independent)
Ko Dae Jin	Komisaris | Commissioner
Damal Bayu Utama	Komisaris Independen | Independent Commissioner
Joni Swastanto	Komisaris Independen | Independent Commissioner

Direksi Board of Directors	
Oh In Taek	Direktur Utama | President Director
Edwin Rudianto	Direktur | Director
Alexander Frans Rori	Direktur Kepatuhan | Compliance Director

Pihak Independen Independent Party	
Christina Dwi Utami, S.H., M.Hum, M.kn	Notaris | Notary
PT Adimitra Jasa Korpora	Biro Administrasi Efek | Securities Administration Bureau

Kuorum Kehadiran RUPST & RUPSLB

RUPST Bank dihadiri oleh pemegang saham dan kuasa pemegang saham yang mewakili 44.182.304.883 lembar saham, dan RUPSLB dihadiri oleh para pemegang saham dan kuasa pemegang saham yang mewakili 43.817.194.483 saham atau mewakili 91,54% dari 47.864.384.874 lembar saham yang merupakan seluruh saham dengan hak suara yang sah yang telah dikeluarkan Perseroan. Kehadiran tersebut menunjukkan partisipasi signifikan pemegang saham dalam pengambilan keputusan strategis Bank.

Attendance Quorum for the AGMS & EGMS

The Bank's AGMS was attended by shareholders and their proxies representing 44,182,304,883 shares, equivalent to 92.31% of the total 47,864,384,874 shares and EGMS was attended by shareholders and their proxies representing 43,817,194,483 shares, or 91.54% of the 47,864,384,874 shares, being all shares with valid voting rights issued by the Company. This attendance demonstrates significant shareholder participation in the Bank's strategic decision-making.

Hasil Keputusan Rapat dan Realisasi RUPST 20 Juni 2025

Meeting Resolution and Realization of the AGMS on June 20, 2025

Agenda Pertama | First Agenda
Persetujuan dan Pengesahan atas Laporan Tahunan Perseroan Tahun Buku 2024
Approval and Ratification of the Company's Annual Report for the 2024 Fiscal Year

Keputusan

1. Menyetujui dan mengesahkan atas Laporan Tahunan Perseroan tahun buku 2024, termasuk:
   a. Laporan Kegiatan Perseroan;
   b. Laporan Tugas Pengawasan Dewan Komisaris Perseroan;
   c. Laporan Keuangan Perseroan.

serta pemberian pembebasan dan pelunasan dari tanggung jawab (*acquit et decharge*) kepada para anggota Direksi dan Dewan Komisaris Perseroan sehubungan dengan pengurusan dan pengawasan yang dilakukan selama tahun buku 2024.

Hasil Pemungutan Suara

Disetujui oleh 99,96% pemegang saham dan kuasa pemegang saham yang hadir.

Realisasi

Telah direalisasikan sepenuhnya

Tindak Lanjut di Tahun 2025

1. Penyampaian laporan keuangan yang telah yang disampaikan melalui sistem pelaporan elektronik OJK dan BEI; serta
2. Penyampaian Laporan Tahunan 2024 sebagaimana disampaikan dalam surat No. 030/DIR/IV/25 tanggal 25 April 2025.

Resolution(s)

1. To approve and ratify the Company's Annual Report for the 2024 Fiscal Year, including:
   a. The Company's Activity Report;
   b. The Company's Board of Commissioners' Supervisory Report;
   c. The Company's Financial Statements.

and to grant release and discharge (acquit et decharge) to the members of the Company's Board of Directors and Board of Commissioners in connection with the management and supervision carried out during the 2024 Fiscal Year.

Voting Results

Approved by 99.96% of shareholders and their proxies present.

Realization

Has been fully realized

Follow-up in 2025

1. Submission of the financial statements submitted through the OJK and IDX electronic reporting systems; and
2. Submission of the 2024 Annual Report as stated in letter No. 030/DIR/IV/25 dated April 25, 2025.

Agenda Kedua | Second Agenda
Penetapan Penggunaan Laba Bersih Perseroan Tahun Buku 2024
Allocation of the Company's Net Income for the 2024 Fiscal Year

Keputusan
Menyetujui penggunaan laba bersih tahun buku 2024, yaitu:
- Seluruh laba bersih tahun buku 2024, dibukukan sebagai saldo laba (laba ditahan);
- Tidak membagikan dividen tunai kepada para pemegang saham Perseroan.

Hasil Pemungutan Suara
Disetujui oleh 99,96% pemegang saham dan kuasa pemegang saham yang hadir.

Realisasi
Telah direalisasikan sepenuhnya

Tindak Lanjut di Tahun 2025
Telah terealisasikan seluruhnya

Resolution(s)
Approved the use of net profit for the 2024 fiscal year, as follows:
- All net profit for the 2024 fiscal year will be recorded as retained earnings;
- No cash dividends will be distributed to the Company's shareholders.

Voting Results
Approved by 99.96% of shareholders and their proxies present.

Realization
Has been fully realized

Follow-up in 2025
Has been entirely realized

Agenda Ketiga | Third Agenda
Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik yang akan Mengaudit Laporan Keuangan Perseroan untuk Tahun Buku 2025 dengan Pertimbangan Usulan Dewan Komisaris dan Memperhatikan Rekomendasi Audit.
Appointment of a Public Accountant and/or Public Accounting Firm to Audit the Company's Financial Statements for the 2025 Fiscal Year, Taking into Account the Board of Commissioners' Recommendations and the Audit Recommendations.

Keputusan
Memberikan kuasa dan wewenang kepada Dewan Komisaris dan pertimbangan Komite Audit untuk menentukan dan menunjuk Akuntan Publik dan/atau Kantor Akuntan Publik untuk dapat melakukan audit Laporan Keuangan Perseroan untuk tahun buku 2025 sesuai dengan persyaratan yang telah diusulkan.

Hasil Pemungutan Suara
Disetujui oleh 100,00% pemegang saham dan kuasa pemegang saham yang hadir.

Realisasi
Telah direalisasikan sepenuhnya

Tindak Lanjut di Tahun 2025
1. Bank Telah menunjuk KAP Suharli Sugiarto & Rekan untuk mengaudit Laporan Keuangan tahun buku 2024; serta
2. Bank Telah menyampaikan Laporan Evalusasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan KAP No. 034/DIR/VI/25 tanggal 24 Juni 2025.

Resolution(s)
Granting power and authority to the Board of Commissioners and the Audit Committee to determine and appoint a Public Accountant and/or Public Accounting Firm to audit the Company's Financial Statements for the 2025 Fiscal Year in accordance with the proposed requirements.

Voting Results
Approved by 100.00% of shareholders and their proxies present.

Implementation
Fully implemented

Follow-up in 2025
1. The Bank has appointed Public Accounting Firm Suharli Sugiarto & Rekan to audit the Financial Statements for the 2024 Fiscal Year; and
2. The Bank has submitted an Evaluation Report on the implementation of audit services for annual historical financial information by the Public Accounting Firm and Public Accounting Firm No. 034/DIR/VI/25 dated June 24, 2025.

Agenda Keempat | Fourth Agenda
Laporan dan pertanggungjawaban realisasi penggunaan dana hasil penambahan modal dengan memberikan hak memesan efek terlebih dahulu VI Tahun 2024
Report and accountability for the realization of the use of funds from the capital increase by granting preemptive rights for Issuer VI of 2024

Keputusan
Menerima dengan baik Laporan Dan Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu VI Tahun 2024.

Hasil Pemungutan Suara
Disetujui oleh 100,00% pemegang saham dan kuasa pemegang saham yang hadir.

Resolution(s)
To accept the Report and Accountability Report on the Use of Proceeds from the Capital Increase with Pre-Emptive Rights VI in 2024.

Voting Results
Approved by 100.00% of shareholders and their proxies present.

Realisasi
Telah direalisasikan sepenuhnya

Tindak Lanjut di Tahun 2025
Bank telah menyampaikan laporan penggunaan dana hasil penawaran umum Perseroan melalui sistem Pelaporan elektronik OJK dan BEI No. 019/DIR/I/25 tanggal 9 Januari 2025.

Realization
Has been fully realized.

Follow-up in 2025
The Bank has submitted a report on the use of proceeds from the Company's public offering through the OJK and IDX electronic reporting systems, No. 019/DIR/I/25, dated January 9, 2025.

Agenda Kelima | Fifth Agenda

a. Penetapan gaji dan tunjangan dan/atau penghasilan lain bagi anggota Direksi Perseroan untuk tahun buku 2025;
b. Penetapan honorarium dan tunjangan dan/atau penghasilan lain bagi anggota Dewan Komisaris Perseroan untuk tahun buku 2025
a. Determination of salaries, allowances, and/or other income for members of the Company's Board of Directors for the 2025 Fiscal Year;
b. Determination of honorariums, allowances, and/or other income for members of the Company's Board of Commissioners for the 2025 Fiscal Year.

Keputusan
Menetapkan jumlah maksimum gaji, honorarium, tunjangan dan/atau penghasilan lainnya bagi seluruh anggota Direksi dan Dewan Komisaris untuk tahun buku 2025 sesuai dengan usulan dari Komite Nominasi dan Remunerasi maksimal sebesar Rp23.862.783.521,00 (dua puluh tiga miliar delapan ratus enam puluh dua juta tujuh ratus delapan puluh tiga ribu lima ratus dua puluh satu rupiah).

Hasil Pemungutan Suara
Disetujui oleh 100,00% pemegang saham dan kuasa pemegang saham yang hadir.

Realisasi
Telah direalisasikan sepenuhnya

Tindak Lanjut di Tahun 2025
Telah direalisasikan sepenuhnya jumlah remunerasi Direksi dan Dewan Komisaris untuk tahun buku 2025 sebesar Rp19.958.254.835 (Sembilan Belas Miliar Sembilan Ratus Lima Puluh Delapan Juta Dua Ratus Lima Puluh Empat Ribu Delapan Ratus Tiga Puluh Lima Rupiah).

Resolution(s)
To determine the maximum salary, honorarium, allowances, and/or other income for all members of the Board of Directors and Board of Commissioners for the 2025 Fiscal Year, in accordance with the proposal from the Nomination and Remuneration Committee, at a maximum of IDR23,862,783,521.00 (twenty-three billion eight hundred sixty-two million seven hundred eighty-three thousand five hundred twenty-one rupiah).

Voting Results
Approved by 100.00% of the shareholders and their proxies present.

Realization
Has been fully realized

Follow-up in 2025
The remuneration of the Board of Directors and Board of Commissioners for the 2025 Fiscal Year has been fully realized, amounting to IDR19,958,254,835 (Nineteen Billion Nine Hundred Fifty-Eight Million Two Hundred Fifty-Four Thousand Eight Hundred Thirty-Five Rupiah).

Agenda Keenam | Sixth Agenda

Persetujuan perubahan dan/atau pengangkatan kembali anggota Direksi dan Dewan Komisaris Perseroan.
Approval of changes and/or reappointment of members of the Company's Board of Directors and Board of Commissioners.

Keputusan

a. Menyetujui pengunduran diri Tuan Lee Dae Sung sebagai Direktur Perseroan serta memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada yang bersangkutan atas semua tindakan pengurusan Perseroan selama masa jabatannya, sepanjang tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan.

b. Mengangkat kembali:
   - Tuan Taufik Hakim selaku Komisaris Utama (Independen) Perseroan;
   - Tuan Damal Bayu Utama selaku Komisaris Independen Perseroan;
   - Tuan Joni Swastanto selaku Komisaris Independen Perseroan;
   - Tuan Alexander Frans Rori selaku Direktur Kepatuhan Perseroan;

   efektif sejak ditutupnya Rapat ini sampai dengan periode yang tercantum dalam Anggaran Dasar Perseroan.

Resolution(s)

a. Approving the resignation of Mr. Lee Dae Sung as Director of the Company and granting him full release and discharge (acquit et de charge) from all management actions of the Company during his term of office, as reflected in the Company's Annual Report and Financial Statements.

b. Reappointing:
   - Mr. Taufik Hakim as President Commissioner (Independent) of the Company;
   - Mr. Damal Bayu Utama as Independent Commissioner of the Company;
   - Mr. Joni Swastanto as Independent Commissioner of the Company;
   - Mr. Alexander Frans Rori as Compliance Director of the Company;

   effective as of the closing of this Meeting until the period stated in the Company's Articles of Association.

c. Mengangkat:
   - Tuan Park Jin Je sebagai Direktur Perseroan yang telah memperoleh persetujuan dari OJK sebagaimana tercantum dalam Surat Keputusan Dewan Komisioner OJK No. KEPR42/D.03/2025 tanggal 26-05-2025 (dua puluh enam Mei dua ribu dua puluh lima), efektif sejak ditutupnya Rapat ini sampai dengan periode yang tercantum dalam Anggaran Dasar Perseroan.
   - Tuan Andreas Mikhael Sumual sebagai Direktur Perseroan, efektif setelah mendapat persetujuan dari OJK atas penilaian kemampuan dan kepatutan (*fit and proper test*) dengan periode yang tercantum dalam Anggaran Dasar Perseroan. Pengangkatan tersebut menjadi batal apabila yang bersangkutan tidak mendapat persetujuan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan, dan untuk itu tidak diperlukan keputusan dari Rapat Umum Pemegang Saham Perseroan kembali.

d. Menetapkan susunan Direksi dan Dewan Komisaris Perseroan adalah sebagai berikut:

   Direksi:
   1. Direktur Utama: Tuan Oh In Taek
   2. Direktur: Tuan Park Jin Je
   3. Direktur: Tuan Edwin Rudianto
   4. Direktur: Tuan Andreas Mikhael Sumual
   5. Direktur Kepatuhan: Tuan Alexander Frans Rori

   Dewan Komisaris:
   1. Komisaris Utama (Independen): Tuan Taufik Hakim
   2. Komisaris: Tuan Ko Dae Jin
   3. Komisaris Independen: Tuan Damal Bayu Utama
   4. Komisaris Independen: Tuan Joni Swastanto

   Masa jabatan:
   i) Tuan Taufik Hakim selaku Komisaris Utama (Independen), Tuan Damal Bayu Utama selaku Komisaris Independen, Tuan Joni Swastanto selaku Komisaris Independen, Tuan Alexander Frans Rori selaku Direktur Kepatuhan, dan Tuan Park Jin Je selaku Direktur dengan masa jabatan sesuai dengan Anggaran Dasar Perseroan;
   ii) Tuan Edwin Rudianto sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan tahun 2026 (dua ribu dua puluh enam);
   iii) Tuan Oh In Taek selaku Direktur Utama dan Tuan Ko Dae Jin selaku Komisaris sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan tahun 2027 (dua ribu dua puluh tujuh);
   iv) Tuan Andreas Mikhael Sumual sebagai Direktur Perseroan efektif terhitung sejak tanggal surat keputusan atas uji kemampuan dan kepatutan (*fit and proper test*) oleh Otoritas Jasa Keuangan dengan masa jabatan sesuai dengan Anggaran Dasar Perseroan.

c. Appointing:
   - Mr. Park Jin Je as Director of the Company, having obtained approval from the Financial Services Authority (OJK) as stipulated in the Decree of the OJK Board of Commissioners No. KEPR42/D.03/2025 dated May 26, 2025 (the twenty-sixth of May, two thousand and twenty-five), effective as of the closing of this Meeting until the period stated in the Company's Articles of Association.
   - Mr. Andreas Mikhael Sumual as Director of the Company, effective upon obtaining approval from the Financial Services Authority (OJK) for the fit and proper test within the period stated in the Company's Articles of Association. This appointment shall be void if the person concerned does not obtain approval for the fit and proper test from the Financial Services Authority, and no further resolution of the Company's General Meeting of Shareholders is required.

d. To determine the composition of the Company's Board of Directors and Board of Commissioners as follows:

   Board of Directors:
   1. President Director: Mr. Oh In Taek
   2. Director: Mr. Park Jin Je
   3. Director: Mr. Edwin Rudianto
   4. Director: Mr. Andreas Mikhael Sumual
   5. Compliance Director: Mr. Alexander Frans Rori

   Board of Commissioners:
   1. President Commissioner (Independent): Mr. Taufik Hakim
   2. Commissioner: Mr. Ko Dae Jin
   3. Independent Commissioner: Mr. Damal Bayu Utama
   4. Independent Commissioner: Mr. Joni Swastanto

   Term of Office:
   i) Mr. Taufik Hakim as President Commissioner (Independent), Mr. Damal Bayu Utama as Independent Commissioner, Mr. Joni Swastanto as Independent Commissioner, Mr. Alexander Frans Rori as Compliance Director, and Mr. Park Jin Je as Director, with terms of office in accordance with the Company's Articles of Association;
   ii). Mr. Edwin Rudianto until the closing of the Annual General Meeting of Shareholders in 2026 (two thousand twenty-six);
   iii) Mr. Oh In Taek as President Director and Mr. Ko Dae Jin as Commissioner until the closing of the Annual General Meeting of Shareholders in 2027 (two thousand twenty-seven);
   iv). Mr. Andreas Mikhael Sumual as Director of the Company, effective as of the date of the decision letter regarding the fit and proper test by the Financial Services Authority, with a term of office in accordance with the Company's Articles of Association.

e. Memberikan wewenang dan kuasa kepada Direksi Perseroan, dengan hak substitusi, untuk menuangkan/menyatakan keputusan mengenai susunan anggota Direksi dan Dewan Komisaris Perseroan tersebut, dalam akta-akta yang dibuat dihadapan Notaris, termasuk menuangkan/menyatakan susunan Direksi dan Dewan Komisaris Perseroan, baik setelah ditutupnya rapat maupun setelah memperoleh persetujuan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan terkait keputusan Rapat ini, dan selanjutnya memberitahukannya pada pihak yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundang-undangan yang berlaku.

e. Granting authority and power to the Company's Board of Directors, with the right of substitution, to set forth/declare decisions regarding the composition of the Company's Board of Directors and Board of Commissioners in deeds drawn up before a Notary, including setting forth/declaring the composition of the Company's Board of Directors and Board of Commissioners, both after the closing of the meeting and after obtaining approval from the Financial Services Authority for the fit and proper test regarding the decisions of this Meeting, and subsequently notifying the relevant authorities and taking all necessary actions in connection with these decisions in accordance with applicable laws and regulations.

Hasil Pemungutan Suara
Disetujui oleh 100,00% pemegang saham dan kuasa pemegang saham yang hadir.

Voting Results
Approved by 100.00% of shareholders and their proxies present.

Realisasi
Telah direalisasikan sepenuhnya

Realization
Has been fully realized

Tindak Lanjut di Tahun 2025
Telah direalisasikan sepenuhnya. Dan tela dimuat dalam Akta No. 264 tanggal 20 Juni 2025 dihadapan Notaris Christina Dwi Utami, S.H., M.Hum., M.Kn.

Follow-up in 2025
Fully realized. This has been stipulated in Deed No. 264 dated June 20, 2025, before Notary Christina Dwi Utami, S.H., M.Hum., M.Kn.

Agenda Ketujuh | Seventh Agenda
Persetujuan Rencana Aksi Pemulihan (Recovery Plan) Perseroan.
Approval of the Company's Recovery Action Plan.

Keputusan
Menyetujui Rencana Aksi Pemulihan (*Recovery Plan*) Perseroan.

Resolution(s)
Approval of the Company's Recovery Action Plan.

Hasil Pemungutan Suara
Disetujui oleh 99,99% pemegang saham dan kuasa pemegang saham yang hadir.

Voting Results
Approved by 99.99% of shareholders and their proxies present.

Realisasi
Telah direalisasikan sepenuhnya

Realization
Has been fully realized

Tindak Lanjut di Tahun 2025
Rencana Aksi Pemulihan (*Recovery Plan*) Perseroan telah disetujui oleh Otoritas Jasa Keuangan.

Follow-up in 2025
The Company's Recovery Action Plan has been approved by the Financial Services Authority.

Hasil Keputusan Rapat dan Realisasi RUPSLB 20 Juni 2025

Resolutions and Realization of the EGMS on June 20, 2025

Agenda Pertama | First Agenda
Persetujuan Perubahan Anggaran Dasar Perseroan
Approval of Amendments to the Company's Articles of Association

Keputusan

a. Menyetujui Perubahan Pasal 17 ayat 9 Anggaran Dasar Perseroan perihal masa jabatan Direksi dan Pasal 20 ayat 9 Anggaran Dasar Perseroan perihal masa jabatan Dewan Komisaris sebagaimana telah dijelaskan dalam Rapat.

b. Menyetujui untuk memberikan wewenang dan kuasa kepada Direksi Perseroan, baik sendiri-sendiri maupun bersama-sama dengan hak substitusi untuk melakukan segala dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut, termasuk tetapi tidak terbatas untuk menyatakan/menuangkan keputusan tersebut dalam akta-akta yang dibuat dihadapan Notaris, untuk mengubah dan/atau menyusun kembali ketentuan Pasal 17 ayat 9 dan Pasal 20 ayat 9 Anggaran Dasar Perseroan atau Pasal 17 dan Pasal 20 Anggaran Dasar Perseroan secara keseluruhan, sebagaimana yang disyaratkan oleh serta sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, yang selanjutnya untuk mengajukan permohonan persetujuan dan/atau menyampaikan pemberitahuan atas keputusan Rapat dan/atau perubahan Anggaran Dasar Perseroan dalam keputusan Rapat kepada instansi yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sesuai dengan peraturan perundang-undangan yang berlaku.

Resolution(s)

a. Approving the Amendment to Article 17 paragraph 9 of the Company's Articles of Association concerning the term of office of the Board of Directors and Article 20 paragraph 9 of the Company's Articles of Association concerning the term of office of the Board of Commissioners, as explained in the Meeting.

b. Approving the granting of authority and power to the Company's Board of Directors, either individually or jointly, with the right of substitution, to take any and all necessary actions in connection with said decisions, including but not limited to declaring/representing said decisions in deeds drawn up before a Notary, to amend and/or reformulate the provisions of Article 17 paragraph 9 and Article 20 paragraph 9 of the Company's Articles of Association, or Article 17 and Article 20 of the Company's Articles of Association as a whole, as required by and in accordance with applicable laws and regulations. Subsequently, the Board of Directors shall submit a request for approval and/or submit notification of the Meeting's decisions and/or amendments to the Company's Articles of Association in the Meeting's decisions to the authorized agencies, and to take any and all necessary actions in accordance with applicable laws and regulations.

Hasil Pemungutan Suara
Disetujui oleh 100,00% pemegang saham dan kuasa pemegang saham yang hadir.

Voting Results
Approved by 100.00% of shareholders and their proxies present.

Realisasi
Telah direalisasikan sepenuhnya

Realization
Has been fully realized.

Tindak Lanjut di Tahun 2025
Bank telah menyampaikan laporan perubahan anggaran dasar perseroan melalui sistem aplikasi pelaporan OJK dan BEI melalui nomor surat 048/DIR/VI/25 tanggal 24 Juni 2025.

Follow-up in 2025
The Bank has submitted a report on changes to the company's articles of association through the OJK and IDX reporting application systems via letter number 048/DIR/VI/25 dated June 24, 2025.

Pelaksanaan RUPST Tahun Sebelumnya

Implementation of the Previous AGMS

RUPST Tanggal 11 Juni 2024 dan Status Tindak Lanjutnya

AGMS Held on June 11, 2024, and Follow-Up Action

Keputusan	Resolution
Agenda Pertama First Agenda	
Keputusan: Menyetujui dan mengesahkan Laporan Tahunan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 termasuk di dalamnya, antara lain: a. Laporan Direksi mengenai keadaan dan jalannya Bank; b. Laporan Pengawasan Dewan Komisaris; serta c. Laporan Keuangan Bank untuk tahun buku 2023 per 31 Desember 2023 dan pemberian pembebasan dan pelunasan dari tanggung jawab sepenuhnya (*acquit et decharge*) kepada Direksi dan Dewan Komisaris Bank sehubungan dengan pengurusan dan pengawasan yang dilakukan selama tahun buku 2023 sepanjang tindakannya ternyata di dalam Laporan Tahunan yang dibuat berdasarkan peraturan-peraturan terkait, termasuk namun tidak terbatas pada Undang-Undang Perseroan Terbatas dan Peraturan-Peraturan OJK.	**Resolution(s):** To approve and ratify the Bank's Annual Report for the Fiscal Year ending December 31, 2023, including, among other things: a. The Board of Directors' Report on the Bank's condition and operations; b. The Board of Commissioners' Supervisory Report; and c. The Bank's Financial Statements for the 2023 Fiscal Year as of December31, 2023, and to grant full release and discharge (acquit et decharge)to the Bank's Board of Directors and Board of Commissioners from their management and supervision during the 2023 Fiscal Year, provided their actions are reflected in the Annual Report prepared in accordance with relevant regulations, including but not limited to the Limited Liability Company Law and OJK Regulations.
Hasil Pemungutan Suara: Disetujui oleh 99,99% Pemegang Saham dan Kuasa Pemegang Saham yang hadir.	**Voting Results:** Approved by 99.99% of Shareholders and Shareholder Proxies present.
Realisasi: Telah direalisasikan sepenuhnya	**Realization:** Has been fully realized
Tindak Lanjut: 1. Penyampaian Laporan Keuangan yang disampaikan melalui sistem pelaporan elektronik OJK dan BEI; serta 2. Penyampaian Laporan Tahunan tahun 2023 sebagaimana disampaikan dalam surat No. 044/DIR/IV/24 tanggal 2 April 2024 melalui sistem pelaporan elektronik OJK dan BEI.	**Follow Up:** 1. Submission of Financial Reports through the OJK and IDX electronic reporting systems; and 2. Submission of the 2023 Annual Report as stated in letter No. 044/DIR/IV/24 dated April 2, 2024, through the OJK and IDX electronic reporting systems.
Agenda Kedua Second Agenda	
Keputusan: Menyetujui penggunaan laba bersih tahun buku 2024, yaitu: a. Seluruh laba bersih tahun buku 2023, dibukukan sebagai saldo laba (laba ditahan); serta b. Tidak membagikan dividen tunai kepada para pemegang saham Perseroan.	**Resolution(s):** Approving the use of net profit for the 2024 fiscal year, namely: a. All net profit for the 2023 fiscal year, recorded as retained earnings; and b. Not distributing cash dividends to the Company's shareholders.
Hasil Pemungutan Suara: Disetujui oleh 99,99% Pemegang Saham dan Kuasa Pemegang Saham yang hadir.	**Voting Results:** Approved by 99.99% of Shareholders and Shareholder Proxies present.
Realisasi: Telah direalisasikan sepenuhnya	**Realization:** Has been fully realized

Keputusan	Resolution
Agenda Ketiga Third Agenda	
Keputusan: Menerima baik Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Terbatas V saham Bank (penambahan modal dengan hak memesan efek terlebih dahulu). **Hasil Pemungutan Suara:** Disetujui oleh 99,99% Pemegang Saham dan Kuasa Pemegang Saham yang hadir. **Realisasi:** Mata acara RUPS hanya bersifat laporan, sehingga tidak memerlukan tindak lanjut untuk realisasinya. Bank telah menyampaikan Laporan Penggunaan Dana Hasil Penawaran Umum Perseroan melalui sistem pelaporan elektronik OJK dan BEI.	**Resolution(s):** Approved the Report on the Use of Proceeds from the Limited Public Offering of V of the Bank's shares (capital increase with pre-emptive rights). **Voting Results:** Approved by 99.99% of the Shareholders and their Proxies present. **Implementation:** The GMS agenda item is for reporting purposes only and does not require any follow-up action. The Bank has submitted the Report on the Use of Proceeds from the Company's Public Offering through the OJK and IDX electronicreporting systems.
Agenda Keempat Fourth Agenda	
Keputusan: Menetapkan jumlah maksimum gaji, honorarium, tunjangan, dan/atau penghasilan lainnya bagi seluruh anggota Direksi dan Dewan Komisaris untuk tahun buku 2024 sesuai dengan usulan dari Komite Remunerasi dan Nominasi maksimal sebesar Rp25.850.000.000,00. **Hasil Pemungutan Suara:** Disetujui oleh 99,99% Pemegang Saham dan Kuasa Pemegang Saham yang hadir. **Realisasi:** Telah direalisasikan sepenuhnya. Jumlah remunerasi Direksi dan Dewan Komisaris untuk tahun buku 2024 sebesar Rp19.164.590.049,00.	**Resolution(s):** Determining maximum amount of salary, honorarium, allowances, and/or other income for all members of the Board of Directors and Board of Commissioners for the 2024 fiscal year in accordance with the proposal from the Remuneration and Nomination Committee of a maximum of IDR25,850,000,000.00. **Voting Results:** Approved by 99.99% of Shareholders and their Proxies present. **Realization:** Has been fully realized. The total remuneration of the Board of Directors and Board of Commissioners for the 2024 Fiscal Year is IDR19,164,590,049.
Agenda Kelima Fifth Agenda	
Keputusan Memberikan kuasa dan wewenang kepada Dewan Komisaris dan pertimbangan Komite Audit untuk menentukan dan menunjuk Kantor Akuntan Publik untuk dapat melakukan audit Laporan Keuangan Bank untuk tahun buku 2024 sesuai dengan persyaratan yang telah diusulkan. **Hasil Pemungutan Suara:** Disetujui oleh 99,99% Pemegang Saham dan Kuasa Pemegang Saham yang hadir. **Realisasi** Telah direalisasikan sepenuhnya **Tindak Lanjut** 1. Bank telah menunjuk KAP Suharli Sugiarto & Rekan untuk mengaudit laporan keuangan tahun buku 2024; serta 2. Bank telah menyampaikan Laporan Evaluasi keuangan historis tahunan oleh AP dan KAP No. 026/DIR/VI/24 tanggal 12 Juni 2024.	**Resolution(s)** Granting the Board of Commissioners and the Audit Committee the power and authority to determine and appoint a Public Accounting Firm to audit the Bank's Financial Statements for the 2024 Fiscal Year in accordance with the proposed requirements. **Voting Results:** Approved by 99.99% of Shareholders and their Proxies present. **Realization** Has been fully realized **Follow Up** 1. The Bank has appointed Public Accounting Firm Suharli Sugiarto & Rekan to audit its 2024 financial statements; and 2. The Bank has submitted the Annual Historical Financial Evaluation Report by the Public Accounting Firm and Public Accounting Firm No. 026/DIR/VI/24 dated June 12, 2024.

Keputusan	Resolution
Agenda Keenam Sixth Agenda	
Keputusan 1. Mengangkat kembali Tuan Lee Dae Sung sebagai Direktur Bank, efektif terhitung sejak ditutupnya Rapat ini dengan masa jabatan sampai dengan ditutupnya RUPST pada tahun 2027; 2. Menetapkan susunan Direksi dan Dewan Komisaris Bank adalah sebagai berikut: Mengangkat kembali: **Direksi:** 1. Direktur Utama: Tuan Oh In Taek 2. Direktur: Tuan Lee Dae Sung 3. Direktur: Tuan Edwin Rudianto 4. Direktur: Nyonya Maria Cortilia Vera Afianti 5. Direktur Kepatuhan: Tuan Alexander Frans Rori **Dewan Komisaris:** 1. Komisaris Utama (Independen): Tuan Taufik Hakim 2. Komisaris: Tuan Kang Ho Chang 3. Komisaris Independen: Tuan Damal Bayu Utama 4. Komisaris Independen: Tuan Joni Swastanto **Masa jabatan:** a. Nyonya Maria Cortilia Vera Afianti selaku Direktur, Tuan Alexander Frans Rori selaku Direktur Kepatuhan, Tuan Taufik Hakim selaku Komisaris Utama Independen, Tuan Kang Ho Chang selaku Komisaris, dan Tuan Damal Bayu Utama serta Tuan Joni Swastanto masing-masing selaku Komisaris Independen sampai dengan ditutupnya RUPST pada tahun 2025; b. Tuan Edwin Rudianto selaku Direktur sampai dengan ditutupnya RUPST tahun 2026; c. Tuan Oh In Taek selaku Direktur Utama sampai dengan ditutupnya RUPST tahun 2027; serta d. Tuan Lee Dae Sung selaku Direktur sampai dengan ditutupnya RUPST tahun 2027. 3. Memberikan wewenang dan kuasa kepada Direksi, dengan hak substitusi, untuk menuangkan/menyatakan keputusan mengenai susunan anggota Direksi dan Dewan Komisaris dalam akta yang dibuat di hadapan Notaris setelah ditutupnya Rapat ini dan selanjutnya memberitahukannya pada pihak yang berwenang, serta melakukan dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundang-undangan yang berlaku.	**Resolution(s)** 1. To reappoint Mr. Lee Dae Sung as Director of the Bank, effective as of the closing of this Meeting, with a term of office until the closing of the AGMS in 2027; 2. To determine the composition of the Board of Directors and Board of Commissioners of the Bank as follows: To reappoint: **Board of Directors:** 1. President Director: Mr. Oh In Taek 2. Director: Mr. Lee Dae Sung 3. Director: Mr. Edwin Rudianto 4. Director: Ms. Maria Cortilia Vera Afianti 5. Compliance Director: Mr. Alexander Frans Rori **Board of Commissioners:** 1. President Commissioner (Independent): Mr. Taufik Hakim 2. Commissioner: Mr. Kang Ho Chang 3. Independent Commissioner: Mr. Damal Bayu Utama 4. Independent Commissioner: Mr. Joni Swastanto **Term of Office:** a. Mrs. Maria Cortilia Vera Afianti as Director, Mr. Alexander Frans Rori as Compliance Director, Mr. Taufik Hakim as Independent President Commissioner, Mr. Kang Ho Chang as Commissioner, and Mr. Damal Bayu Utama and Mr. Joni Swastanto, each as Independent Commissioners, until the closing of the 2025 AGMS; b. Mr. Edwin Rudianto as Director until the closing of the 2026 AGMS; c. Mr. Oh In Taek as President Director until the closing of the 2027 AGMS; and d. Mr. Lee Dae Sung as Director until the closing of the 2027 AGMS. 3. Granting authority and power to the Board of Directors, with the right of substitution, to set out/declare the decision regarding the composition of the Board of Directors and Board of Commissioners in a deed drawn up before a Notary after the closing of this Meeting and subsequently notifying the relevant authorities, as well as taking any necessary actions in connection with said decision in accordance with applicable laws and regulations.
Hasil Pemungutan Suara: Disetujui oleh 99,99% Pemegang Saham dan Kuasa Pemegang Saham yang hadir.	**Voting Results:** Approved by 99.99% of the Shareholders and their Proxies present.
Realisasi Telah direalisasikan sepenuhnya	**Realization** Has been fully realized
Tindak Lanjut Telah direalisasikan sepenuhnya. Pengangkatan kembali susunan anggota Direksi dan Dewan Komisaris telah termuat dalam Akta No. 23 yang dibuat di hadapan Notaris Gatot Widodo S.E., S.H., M.Kn	**Follow Up** Has been fully realized. The reappointment of the composition of the Board of Directors and Board of Commissioners has been stated in Deed No. 23 made before Notary Gatot Widodo S.E., S.H., M.Kn

RUPSLB Tanggal 13 Februari 2024 dan Tindak Lanjutnya

EGMS Held on February 13, 2024 and Its Follow-Up Actions

Keputusan	Resolution
Agenda Pertama First Agenda	
Keputusan Menyetujui penambahan modal Bank, dengan mengeluarkan saham baru dari portepel dalam jumlah sebanyak-banyaknya 11.706.543.991 saham dengan nilai nominal Rp100,00 per saham. Dengan menerbitkan HMETD dalam rangka PMHMETD dengan memperhatikan peraturan perundang-undangan yang berlaku dan peraturan yang berlaku di Pasar Modal, khususnya POJK No. 32/ POJK.04/2015 dan POJK No. 14/POJK.04/2019, termasuk: 1. Menyetujui dan merubah ketentuan Anggaran Dasar sehubungan dengan peningkatan modal ditempatkan dan disetor Bank dalam rangka PMHMETD. 2. Memberikan wewenang dan kuasa kepada Direksi dengan hak substitusi untuk melakukan seluruh dan setiap tindakan yang diperlukan sehubungan dengan PMHMETD tersebut, tetapi tidak terbatas untuk: a. Melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan pengeluaran saham baru dalam PMHMETD; b. Menetapkan jumlah saham yang dikeluarkan, dan peningkatan modal ditempatkan serta modal disetor setelah pelaksanaan PMHMETD selesai; c. Melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan PMHMETD, tanpa ada suatu tindakan pun yang dikecualikan, kesemuanya dengan memperhatikan ketentuan hukum dan peraturan yang berlaku di Pasar Modal; serta d. Menyatakan/menuangkan keputusan tersebut dalam akta-akta yang dibuat dihadapan Notaris untuk merubah dan/ atau menyusun kembali ketentuan Pasal 4 Anggaran Dasar secara keseluruhan sesuai keputusan ini (termasuk menegaskan susunan Pemegang Saham dalam akta tersebut bilamana diperlukan), mengajukan permohonan persetujuan dan/atau menyampaikan pemberitahuan atas keputusan Rapat ini dan/atau perubahan Anggaran Dasar dalam keputusan Rapat ini kepada instansi yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sesuai dengan hukum dan peraturan yang berlaku.	**Resolution(s)** Approving the increase in the Bank's capital by issuing a maximum of 11,706,543,991 new shares from the portfolio with a nominal value of IDR100 per share. This issuance of Preemptive Rights (HMETD) in accordance with the Rights Issue, in compliance with applicable laws and regulations in the Capital Market, specifically POJK No. 32/POJK.04/2015 and POJK No. 14/ POJK.04/2019, including: 1. Approving and amending the provisions of the Articles of Association regarding the increase in the Bank's issued and paid-up capital in connection with the Rights Issue. 2. Granting authority and power to the Board of Directors with the right of substitution to perform all and any necessary actions in connection with the Rights Issue, including, but not limited to: a. Performing all and any necessary actions in connection with the issuance of new shares in the Rights Issue; b. Determining the number of shares to be issued and increasing the issued and paid-up capital after the completion of the Rights Issue; c. Taking all necessary actions in connection with the Rights Issue, without exception, all taking into account the laws and regulations applicable in the Capital Market; and d. Declaring/recording the decision in deeds drawn up before a Notary to amend and/or reorganize the provisions of Article 4 of the Articles of Association in their entirety in accordance with this decision (including confirming the composition of Shareholders in the deed, if necessary), submitting a request for approval and/or notifying the relevant authorities of the decisions of this Meeting and/or the amendments to the Articles of Association in this Meeting decision, and taking all necessary actions in accordance with applicable laws and regulations.
Hasil Pemungutan Suara: Disetujui oleh 99,99% Pemegang Saham dan Kuasa Pemegang Saham yang hadir.	**Voting Results:** Approved by 99.99% of Shareholders and Shareholder Proxies present.
Realisasi Telah direalisasikan sepenuhnya. Penambahan modal Bank telah termuat dalam Akta No. 73 yang dibuat di hadapan Notaris Christina Dwi Utami, S.H., M.Hum., M.Kn.	**Realization** Has been fully realized. The increase in the Bank's capital is contained in Deed No. 73 made before Notary Christina Dwi Utami, S.H., M.Hum., M.Kn.
Tindak Lanjut 1. Penyampaian Laporan Keuangan yang disampaikan melalui sistem pelaporan elektronik OJK dan BEI; dan 2. Penyampaian Laporan Tahunan tahun 2023 sebagaimana disampaikan dalam surat No. 044/ DIR/IV/24 tanggal 2 April 2024 melalui sistem pelaporan elektronik OJK dan BEI.	**Follow Up** 1. Submission of Financial Statements through the OJK and IDX electronic reporting systems; and 2. Submission of the 2023 Annual Report as stated in Letter No. 044/DIR/IV/24 dated April 2, 2024, through the OJK and IDX electronic reporting systems.

Keputusan	Resolution

Agenda Kedua
Second Agenda

Keputusan

1. Mengangkat Tuan Oh In Taek sebagai Direktur Utama Bank, efektif sejak ditutupnya Rapat ini dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan Bank pada tahun 2027.
2. Menerima pengunduran diri Tuan Cha Jae Young sebagai Direktur Utama dengan pemberian pembebasan dan pelunasan tanggung jawab sepenuhnya (*acquit et decharge*) atas tindakannya sepanjang tindakan tersebut tercermin dalam Laporan Tahunan serta ucapan terima kasih sebagai Direktur Utama Bank terhitung sejak ditutupnya Rapat ini.
3. Menetapkan susunan Direksi dan Dewan Komisaris Bank sebagai berikut:

   Direksi:
   1. Direktur Utama: Tuan Oh In Taek
   2. Direktur: Tuan Lee Dae Sung
   3. Direktur: Tuan Edwin Rudianto
   4 Direktur: Nyonya Maria Cortilia Vera Afianti
   5. Direktur Kepatuhan: Tuan Alexander Frans Rori

   Dewan Komisaris:
   1. Komisaris Utama (Independen): Tuan Taufik Hakim
   2. Komisaris: Tuan Kang Ho Chang
   3. Komisaris Independen: Tuan Damal Bayu Utama
   4. Komisaris Independen: Tuan Joni Swastanto

   Masa Jabatan:
   a. Tuan Lee Dae Sung selaku Direktur sampai dengan ditutupnya RUPST tahun 2024;
   b. Nonya Maria Cortilia Vera Afianti selaku Direktur, Tuan Alexander Frans Rori selaku Direktur Kepatuhan, Tuan Taufik Hakim selaku Komisaris Utama (Independen), Tuan Kang Ho Chang selaku Komisaris, serta Tuan Damal Bayu Utama dan Tuan Joni Swastanto masing-masing selaku Komisaris Independen sampai dengan ditutupnya RUPST tahun 2025;
   c. Tuan Edwin Rudianto sampai dengan ditutupnya RUPST tahun 2026; serta
   d. Tuan Oh In Taek sampai dengan ditutupnya RUPST tahun 2027.
4. Memberikan wewenang dan kuasa kepada Direksi dengan hak substitusi untuk menuangkan/menyatakan keputusan mengenai susunan anggota Direksi dalam akta yang dibuat dihadapan Notaris setelah ditutupnya Rapat ini dan selanjutnya memberitahukannya pada pihak yang berwenang, serta melakukan seluruh dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundang-undangan yang berlaku.

Hasil Pemungutan Suara:
Disetujui oleh 100% Pemegang Saham dan Kuasa Pemegang Saham yang hadir.

Realisasi
Telah direalisasikan sepenuhnya. Perubahan dan pengangkatan kembali susunan anggota Direksi dan Dewan Komisaris telah termuat dalam Akta No. 74 yang dibuat di hadapan Notaris Christina Dwi Utami, S.H., M.Hum., M.Kn.

Resolution(s)

1. To appoint Mr. Oh In Taek as President Director of the Bank, effective as of the closing of this Meeting, with a term of office until the closing of the Bank's Annual General Meeting of Shareholders in 2027.
2. To accept the resignation of Mr. Cha Jae Young as President Director, with the granting of a full release and discharge (acquit et decharge) for his work, as reflected in the Annual Report, and an expression of gratitude as President Director of the Bank, effective as of the closing of this Meeting.
3. To establish the composition of the Bank's Board of Directors and Board of Commissioners as follows:

   Board of Directors:
   1. President Director: Mr. Oh In Taek
   2. Director: Mr. Lee Dae Sung
   3. Director: Mr. Edwin Rudianto
   4. Director: Ms. Maria Cortilia Vera Afianti
   5. Compliance Director: Mr. Alexander Frans Rori

   Board of Commissioners:
   1. President Commissioner (Independent): Mr. Taufik Hakim
   2. Commissioner: Mr. Kang Ho Chang
   3. Independent Commissioner: Mr. Damal Bayu Utama
   4. Independent Commissioner: Mr. Joni Swastanto

   Term of Office:
   a. Mr. Lee Dae Sung as Director until the closing of the 2024 AGMS;
   b. Ms. Maria Cortilia Vera Afianti as Director, Mr. Alexander Frans Rori as Compliance Director, Mr. Taufik Hakim as President Commissioner (Independent), Mr. Kang Ho Chang as Commissioner, and Mr. Damal Bayu Utama and Mr. Joni Swastanto, each as Independent Commissioners, until the closing of the 2025 AGMS;
   c. Mr. Edwin Rudianto until the closing of the 2026 AGMS; and
   d. Mr. Oh In Taek until the closing of the 2027 AGMS.
4. Granting authority and power of attorney to the Board of Directors, with the right of substitution, to set out/declare the decision regarding the composition of the Board of Directors in a deed drawn up before a Notary after the closing of this Meeting and subsequently notifying the relevant authorities, and to take all necessary actions in connection with said decision in accordance with applicable laws and regulations.

Voting Results:
Approved by 100% of the Shareholders and their Proxies present.

Realization:
Fully implemented. The changes and reappointment of the Board of Directors and Board of Commissioners are reflected in Deed No. 74, drawn up before Notary Christina Dwi Utami, S.H., M.Hum., M.Kn.

RUPSLB Tanggal 11 Juni 2024 dan Tindak Lanjutnya

EGMS Held on June 11, 2024 and Its Follow-Up Actions

Keputusan	Resolution
Agenda Pertama First Agenda	
Keputusan: 1. Menyetujui atas pengalihan saham hasil pelaksanaan pembelian kembali saham, dengan jumlah 20.158.930 saham, melalui pelaksanaan Program Kepemilikan Saham Karyawan (Employee Shares Ownership Program atau ESOP); serta 2. Memberikan wewenang dan kuasa kepada Direksi Bank untuk melaksanakan seluruh dan setiap tindakan yang diperlukan sehubungan dengan pelaksanaan ESOP, termasuk tetapi tidak terbatas untuk: a. Menentukan kriteria dan syarat bagi karyawan yang berhak mendapatkan saham Bank yang berasal dari saham hasil pelaksanaan pembelian kembali saham; b. Menentukan jumlah saham yang akan dibagikan kepada peserta ESOP dalam setiap tahap dan harga pelaksanaan dengan mengacu pada ketentuan dan/atau peraturan pasar modal yang berlaku; serta c. Mengumumkan tentang pelaksanaan program dan sisa saham hasil pelaksanaan pembelian kembali saham, serta pengalihan sisa saham hasil pelaksanaan pembelian kembali saham sehubungan dengan pelaksanaan ESOP dengan mematuhi ketentuan peraturan yang berlaku.	**Resolutions:** 1. Approving the transfer of shares from the execution of share buyback, totaling 20,158,930 shares, through the implementation of Employee Shares Ownership Program (ESOP); and 2. Granting authority and power to the Bank's Board of Directors to take all and any necessary actions in connection with the implementation of ESOP, including but not limited to: a. Determine the criteria and conditions for employees entitled to obtain the Bank's shares originating from the execution of share buyback; b. Determine the number of shares to be distributed to ESOP participants in each stage and the exercise price by referring to the applicable capital market provisions and/or regulations; and c. Announce the implementation of program, the remaining shares from the execution of share buyback, and the transfer of remaining shares from the execution of share buyback in connection with ESOP implementation in compliance with the applicable regulatory provisions.
Hasil Pemungutan Suara: Disetujui oleh 99,99% Pemegang Saham dan Kuasa Pemegang Saham yang hadir.	**Voting Results:** Approved by 99.99% of Shareholders and their Proxies present.
Realisasi: Telah direalisasikan sepenuhnya. Bank telah menyampaikan Keterbukaan Informasi laporan Hasil Pelaksanaan Konversi ESOP MSOP pada tanggal 8 Oktober 2024.	**Realization:** Has been fully realized. The Bank submitted the Disclosure of Information on report of ESOP MSOP Conversion Results on October 8, 2024.

Hasil Keputusan dan Realisasi RUPSLB 3 September 2024

Resolutions and Realization of the EGMS on September 3, 2024

Keputusan	Resolution
Agenda Pertama First Agenda	
Keputusan: 1. Menerima pengunduran diri Tuan Kang Ho Chang sebagai Komisaris, dengan memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*acquit et decharge*) atas tindakannya sepanjang tindakan tersebut tercermin dalam Laporan Tahunan serta ucapan terima kasih sebagai Komisaris Perseroan, terhitung sejak ditutupnya Rapat ini; 2. Mengangkat Tuan Ko Dae Jin sebagai Komisaris Perseroan, efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan (OJK) atas penilaian kemampuan dan kepatutan (*fit and proper test*) dengan masa jabatan sampai ditutupnya Rapat	**Resolutions**: 1. Accepting the resignation of Mr. Kang Ho Chang as Commissioner, by granting full release and discharge (acquit et decharge) for his actions as long as these actions are reflected in the Annual Report, and expressing gratitude as Commissioner of the Company, effective as of the closing of this Meeting; 2. Appointing Mr. Ko Dae Jin as Commissioner of the Company, effective after obtaining approval from Financial Services Authority (OJK) for the fit & proper test, with term of office until the closing of the Company's Annual General Meeting of Shareholders held in 2027. The appointment becomes void if

Keputusan	Resolution
pada tahun 2027. Pengangkatan tersebut menjadi batal apabila yang bersangkutan tidak mendapat persetujuan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dari OJK, dan untuk itu tidak diperlukan keputusan dari Rapat Umum Pemegang Saham Perseroan kembali;	the person concerned does not obtain approval for the fit and proper test from OJK, and if so, a resolution from the Company's General Meeting of Shareholders is not required;
3. Menetapkan susunan Direksi dan Dewan Komisaris Perseroan adalah sebagai berikut: **Direksi** Direktur Utama Direktur: Tuan Oh In Taek Direktur: Tuan Lee Dae Sung Direktur: Tuan Edwin Rudianto Direktur: Nyonya Maria Cortilia Vera Afianti Direktur Kepatuhan: Tuan Alexander Frans Rori **Dewan Komisaris** Komisaris Utama (Independen): Tuan Taufik Hakim Komisaris: Tuan Ko Dae Jin Komisaris Independen: Tuan Damal Bayu Utama Komisaris Independen: Tuan Joni Swastanto **Masa jabatan:** a. Nyonya Maria Cortilia Vera Afianti selaku Direktur, Tuan Alexander Frans Rori selaku Direktur Kepatuhan, Tuan Taufik Hakim selaku Komisaris Utama Independen, Tuan Damal Bayu Utama dan Tuan Joni Swastanto masing-masing selaku Komisaris Independen sampai dengan ditutupnya RUPST pada tahun 2025; b. Tuan Edwin Rudianto selaku Direktur sampai dengan ditutupnya RUPST tahun 2026; c. Tuan Oh In Taek selaku Direktur Utama dan Tuan Lee Dae Sung selaku Direktur sampai dengan ditutupnya RUPST tahun 2027; serta d. Tuan Ko Dae Jin selaku Komisaris efektif terhitung sejak tanggal surat keputusan atas uji kemampuan dan kepatutan (*fit and proper test*) oleh OJK sampai dengan ditutupnya RUPST pada tahun 2027;	3. Establishing the composition of the Company's Board of Directors and Board of Commissioners as follows: **Board of Directors** President Director : Mr. Oh In Taek Director : Mr. Lee Dae Sung Director : Mr. Edwin Rudianto Director : Ms. Maria Cortilia Vera Afianti Compliance Director : Mr. Alexander Frans Rori **Board of Commissioners** President Commissioner (Independent) : Mr. Taufik Hakim Commissioner : Mr. Ko Dae Jin Independent Commissioner : Mr. Damal Bayu Utama Independent Commissioner : Mr. Joni Swastanto **Term of office:** a. Ms. Maria Cortilia Vera Afianti as Director, Mr. Alexander Frans Rori as Compliance Director, Mr. Taufik Hakim as Independent President Commissioner, Mr. Damal Bayu Utama as well as Mr. Joni Swastanto each as Independent Commissioner until the closing of the 2025 AGMS; b. Mr. Edwin Rudianto as Director until the closing of the 2026 AGMS; c. Mr. Oh In Taek as President Director and Mr. Lee Dae Sung as Director until the closing of the 2027 AGMS; and d. Mr. Ko Dae Jin as Commissioner effective as of the date of decision letter on fit and proper test by OJK until the closing of the 2027 AGMS;
4. Memberikan wewenang dan kuasa kepada Direksi Perseroan, dengan hak substitusi, untuk menuangkan/menyatakan keputusan mengenai susunan anggota Direksi dan Dewan Komisaris Perseroan tersebut, dalam akta-akta yang dibuat dihadapan Notaris, termasuk menuangkan/menyatakan susunan Direksi dan Dewan Komisaris Perseroan, baik setelah ditutupnya Rapat ini maupun setelah memperoleh persetujuan atas penilaian kemampuan dan kepatutan *(fit and proper test*) dari OJK terkait keputusan Rapat ini, dan selanjutnya memberitahukannya pada pihak yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundang-undangan yang berlaku.	4. Granting authority and power to the Company's Board of Directors, with substitution rights, to declare/state resolutions on the composition of the Company's Board of Directors and Board of Commissioners, in a deed made before a Notary, including declaring/stating the composition of the Company's Board of Directors and Board of Commissioners, either after the closing of this Meeting or after obtaining approval for the fit and proper test from OJK on this Meeting resolution, to subsequently notify competent authorities, and to take all and any necessary actions in connection with the resolution in accordance with the applicable laws and regulations.
Hasil Pemungutan Suara: Disetujui oleh 99,99% Pemegang Saham dan Kuasa Pemegang Saham yang hadir.	**Voting Results:** Approved by 99.99% of Shareholders and their Proxies present.
Realisasi: Telah direalisasikan sepenuhnya. Perubahan dan pengangkatan kembali susunan anggota Direksi dan Dewan Komisaris telah termuat dalam Akta No. 23 yang dibuat di hadapan Notaris Gatot Widodo, S.E., S.H., M.Kn.	**Realization:** Has been fully realized. Changes and reappointments to the composition of the Board of Directors and Board of Commissioners have been contained in Deed No. 23 made before Notary Gatot Widodo, S.E., S.H., M.Kn.

Direksi [GRI 2-11]

Board of Directors

Direksi merupakan organ eksekutif tertinggi Bank yang memegang tanggung jawab penuh atas pengurusan dan pengelolaan operasional harian, sejalan dengan kebijakan dan strategi yang ditetapkan oleh RUPS. Direksi memiliki kewenangan untuk mengelola sumber daya, mengawasi pelaksanaan seluruh kegiatan operasional, serta memastikan kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Selain itu, Direksi bertanggung jawab menyusun dan menyampaikan Laporan Keuangan Tahunan kepada Pemegang Saham melalui RUPS, sekaligus memelihara hubungan yang konstruktif dengan seluruh pemangku kepentingan. Dengan peran ini, Direksi menjadi penggerak utama yang menjamin operasional Bank berjalan secara efisien, transparan, dan berkelanjutan.

Pedoman Kerja Direksi

Bank memiliki Pedoman dan Tata Tertib Kerja Direksi yang ditetapkan melalui Kebijakan dan Prosedur Pedoman Tata Tertib Kerja Direksi diperbarui terakhir pada 23 September 2025. Pedoman ini disusun untuk memberikan kerangka kerja yang jelas bagi Direksi dalam menjalankan perannya secara konsisten, profesional, dan akuntabel.

Sejalan dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, pedoman ini menjadi landasan bagi Direksi dalam melaksanakan seluruh fungsi dan tanggung jawabnya. Dengan adanya Pedoman dan Tata Tertib Kerja Direksi, seluruh anggota Direksi diarahkan untuk mengelola operasional Bank secara efektif, mengambil keputusan strategis yang tepat, serta menjaga kepatuhan terhadap peraturan dan standar industri.

Secara rinci, pedoman ini mencakup hal-hal sebagai berikut:

1. Pendahuluan;
2. Prinsip Tata Kelola;
3. Keanggotaan dan Etika Kerja Direksi;
4. Tugas dan Wewenang;
5. Ketentuan Rapat Direksi;
6. Evaluasi Kinerja Direksi;
7. Organ dan Komite Pendukung Direksi;

The Board of Directors is the Bank's highest executive body, fully responsible for the management and administration of daily operations, in line with the policies and strategies established by the GMS. The Board of Directors has the authority to manage resources, oversee the implementation of all operational activities, and ensure compliance with applicable laws and regulations.

Furthermore, the Board of Directors is responsible for preparing and submitting the Annual Financial Report to Shareholders through the GMS, while maintaining constructive relationships with all stakeholders. In this role, the Board of Directors is the primary driver ensuring the Bank's operations run efficiently, transparently, and sustainably.

Board of Directors Charter

The Bank has a Board of Directors Charter, established through the Board of Directors Charter, last updated on September 23, 2025. These guidelines are designed to provide a clear framework for the Board of Directors to carry out their roles consistently, professionally, and accountably.

In line with OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks, these guidelines serve as the foundation for the Board of Directors in carrying out all its functions and responsibilities. With the Board of Directors' Guidelines and Work Procedures, all members of the Board of Directors are directed to manage the Bank's operations effectively, make appropriate strategic decisions, and maintain compliance with regulations and industry standards.

Specifically, these guidelines cover the following:

1. Introduction;
2. Governance Principles;
3. Membership and Work Ethics of the Board of Directors;
4. Duties and Authorities;
5. Provisions for Board of Directors Meetings;
6. Evaluation of Board of Directors' Performance;
7. Organs and Supporting Committees of the Board of Directors;

8. Benturan Kepentingan;
9. Pelimpahan Tugas dan Tanggung Jawab Direktur; dan
10. Penutup.

Pokok-pokok yang diatur dalam Pedoman dan Tata Tertib Kerja Direksi Bank telah memenuhi ketentuan POJK yang mengatur hal-hal sebagai berikut:

a. Pengorganisasian Bank dan Pembidangan Tugas Direksi;
b. Tugas, Tanggung Jawab, dan Wewenang Direksi;
c. Pengaturan Kewenangan dan Prosedur Keputusan Direksi;
d. Pengaturan Etika Kerja Direksi;
e. Pengaturan Rapat Direksi;
f. Larangan Terhadap Direksi;
g. Evaluasi Kinerja Direksi; dan
h. Pola Hubungan Kerja Direksi dan Dewan Komisaris.

Sebagai bentuk keterbukaan kepada seluruh pemangku kepentingan, Bank mempublikasikan Pedoman dan Tata Tertib Kerja Direksi pada situs web resmi yang dapat diakses di: https://ibk.co.id. Langkah ini merupakan bagian dari penerapan praktik GCG secara konsisten.

Jumlah, Komposisi, dan Independensi Direksi

Jumlah

Susunan Direksi Bank terdiri dari 5 (lima) orang atau melebihi ketentuan minimum yang ditetapkan dalam POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yang mensyaratkan minimal 3 (tiga) orang. Struktur ini dirancang untuk mendukung pembagian tanggung jawab yang optimal serta efektivitas pengambilan keputusan di tingkat eksekutif.

Komposisi dan Masa Jabatan

Proses pengangkatan dan pemberhentian anggota Direksi Bank dilakukan melalui mekanisme RUPS. Kebijakan terkait pengangkatan Direksi senantiasa memperhatikan ketentuan yang berlaku dalam Anggaran Dasar Bank, Pedoman dan Tata Tertib Kerja Direksi, serta peraturan perundang-undangan yang relevan.

8. Conflict of Interest;
9. Delegation of Directors' Duties and Responsibilities; and
10. Closing.

The main points stipulated in the Bank's Board of Directors' Guidelines and Work Procedures comply with the provisions of the Financial Services Authority Regulation (POJK), which regulate the following matters:

a. Organization of the Bank and Division of Directors' Duties;
b. Duties, Responsibilities, and Authorities of the Board of Directors;
c. Regulation of Authority and Decision-Making Procedures of the Board of Directors;
d. Regulation of Board of Directors' Work Ethics;
e. Regulation of Board of Directors Meetings;
f. Prohibitions on Board of Directors;
g. Evaluation of Board of Directors' Performance; and
h. Working Relationship Pattern between the Board of Directors and the Board of Commissioners.

As a form of transparency to all stakeholders, the Bank publishes the Board of Directors' Guidelines and Work Procedures on its official website, accessible at: https://ibk.co.id. This step is part of the consistent implementation of GCG practices.

Number, Composition, and Independence of the Board of Directors

Number

The Bank's Board of Directors consists of 5 (five) members, exceeding the minimum requirement stipulated in OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks, which requires a minimum of 3 (three) members. This structure is designed to support optimal division of responsibilities and effective decision-making at the executive level.

Composition and Term of Office

The appointment and dismissal of members of the Bank's Board of Directors is carried out through the GMS. Policies regarding the appointment of Directors consistently adhere to the provisions of the Bank's Articles of Association, the Board of Directors' Guidelines and Work Procedures, and relevant laws and regulations.

Masa jabatan anggota Direksi adalah 5 (lima) tahun dan dapat diangkat kembali untuk periode berikutnya, dengan mempertimbangkan efektivitas dan efisiensi pelaksanaan tugas serta kompleksitas operasional Bank.

The term of office for members of the Board of Directors is 5 (five) years and may be reappointed for subsequent terms, taking into account the effectiveness and efficiency of task implementation and the complexity of the Bank's operations.

Kronologis susunan Direksi Bank sepanjang tahun 2025, adalah sebagai berikut:

The chronology of the composition of the Bank's Board of Directors throughout 2025 is as follows:

Periode 1 Januari 2025-20 Juni 2025

Period of January 1, 2025-June 20, 2025

Nama Name	**Jabatan** Position	**Dasar Hukum Pengangkatan** Legal Basis of Appointment	**Persetujuan Otoritas Jasa Keuangan** FSA Approval	**Periode Jabatan** Term of Office
Oh In Taek	Direktur Utama President Director	Akta Pernyataan Keputusan Rapat Perseroan No. 74 tanggal 13 Februari 2024. Deed of Meeting Resolutions of the Company No. 74 dated February 13, 2024.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-161/D.03/2023 tanggal 13 Desember 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEPR-161/D.03/2023 dated December 13, 2023 concerning the Results of the Fit and Proper Assessment.	Sampai dengan ditutupnya RUPST pada tahun 2027. Until the closing of the AGMS in 2027.
Lee Dae Sung	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 11 tanggal 11 Juni 2024. Deed of Meeting Resolutions of the Company No. 11 dated June 11, 2024.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-39/PB.1/2021 tanggal 28 Mei 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-39/PB.1/2021 dated May 28, 2021, concerning the Results of the Fit and Proper Test.	Sampai dengan ditutupnya RUPST pada tahun 2027. Until the closing of the AGMS in 2027.
Edwin Rudianto	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 133 tanggal 27 Februari 2023. Deed of Meeting Resolutions of the Company No. 133 dated February 27, 2023.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-18/D.03/2023 tanggal 9 Februari 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-18/D.03/2023 dated February 9, 2023, concerning the Results of the Fit and Proper Test.	Sampai dengan ditutupnya RUPST pada tahun 2026. Until the closing of the AGMS in 2026.
Maria Cortilia Vera Afianti	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 20 tanggal 3 Juni 2022. Deed of Meeting Resolutions of the Company No. 20 dated June 3, 2022.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-150/D.03/2019 tanggal 14 Agustus 2019 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-150/D.03/2019 dated August 14, 2019, concerning the Results of the Fit and Proper Test.	Sampai dengan ditutupnya RUPST pada tahun 2025. Until the closing of the AGMS in 2025.

Nama Name	**Jabatan** Position	**Dasar Hukum Pengangkatan** Legal Basis of Appointment	**Persetujuan Otoritas Jasa Keuangan** FSA Approval	**Periode Jabatan** Term of Office
Alexander Frans Rori	Direktur Kepatuhan Compliance Director	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025. Deed of Meeting Resolutions of the Company No. 264 dated June 20, 2025.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-148/D.03/2019 tanggal 14 Agustus 2019 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-148/D.03/2019 dated August 14, 2019, concerning the Results of the Fit and Proper Test.	Paling lama sampai dengan ditutupnya RUPST pada tahun 2030. Until the conclusion the closing of the AGMS in 2030.

Periode 20 Juni 2025-31 Desember 2025

Period of Juni 20, 2025-Desember 31, 2025

Nama Name	**Jabatan** Position	**Dasar Hukum Pengangkatan** Legal Basis of Appointment	**Persetujuan Otoritas Jasa Keuangan** FSA Approval	**Periode Jabatan** Term of Office
Oh In Taek	Direktur Utama President Director	Akta Pernyataan Keputusan Rapat Perseroan No. 74 tanggal 13 Februari 2024. Deed of Meeting Resolutions of the Company No. 74 dated February 13, 2024.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-161/D.03/2023 tanggal 13 Desember 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEPR-161/D.03/2023 dated December 13, 2023, concerning the Results of the Fit and Proper Test.	Sampai dengan ditutupnya RUPST pada tahun 2027. Until the closing of the AGMS in 2027.
Park Jin Je	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025. Deed of Meeting Resolutions of the Company No. 264 dated June 20, 2025.	Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-42/D.03/2025 tanggal 26 Mei 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEPR-42/D.03/2025 dated May 26, 2025, concerning the Results of the Fit and Proper Test.	Paling lama sampai dengan ditutupnya RUPST pada tahun 2030. Until the conclusion the closing of the AGMS in 2030.
Edwin Rudianto	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 133 tanggal 27 Februari 2023. Deed of Meeting Resolutions of the Company No. 133 dated February 27, 2023.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-18/D.03/2023 tanggal 9 Februari 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-18/D.03/2023 dated February 9, 2023, concerning the Results of the Fit and Proper Test.	Sampai dengan ditutupnya RUPST pada tahun 2026. Until the closing of the AGMS in 2026.
Andreas Mikhael Sumual	Direktur Director	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025. Deed of Meeting Resolutions of the Company No. 264 dated June 20, 2025.	Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-141/D.03/2025 tanggal 10 September 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEPR-141/D.03/2025 dated September 10, 2025, concerning the Results of the Fit and Proper Test.	Paling lama sampai dengan ditutupnya RUPST pada tahun 2030. Until the conclusion the closing of the AGMS in 2030.

Nama Name	**Jabatan** Position	**Dasar Hukum Pengangkatan** Legal Basis of Appointment	**Persetujuan Otoritas Jasa Keuangan** FSA Approval	**Periode Jabatan** Term of Office
Alexander Frans Rori	Direktur Kepatuhan Compliance Director	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025. Deed of Meeting Resolutions of the Company No. 264 dated June 20, 2025.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-148/D.03/2019 tanggal 14 Agustus 2019 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-148/D.03/2019 dated August 14, 2019 concerning the Results of the Fit and Proper Assessment.	Paling lama sampai dengan ditutupnya RUPST pada tahun 2030. Until the conclusion the closing of the AGMS in 2030.

Independensi Direksi

Dalam menjalankan fungsi pengurusan dan pengelolaan Bank, Direksi bertindak secara mandiri dan independen, tanpa tekanan, intervensi, maupun pengaruh yang dapat menyebabkan benturan kepentingan. Setiap keputusan yang diambil Direksi didasarkan pada pertimbangan yang rasional, kepentingan terbaik Perseroan, serta mengedepankan prinsip kehati-hatian dan kepatuhan terhadap ketentuan yang berlaku.

Bank memastikan bahwa anggota Direksi tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, atau hubungan keluarga sampai dengan derajat tertentu dengan anggota Dewan Komisaris, pemegang saham pengendali, maupun pihak lain yang dapat memengaruhi independensinya dalam mengambil keputusan.

Penilaian Kemampuan dan Kepatutan Direksi

Setiap calon anggota Direksi Bank hanya dapat menjalankan tugas, wewenang, dan tanggung jawabnya setelah memperoleh persetujuan dari OJK. Ketentuan ini selaras dengan POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, yang bertujuan untuk memastikan bahwa calon Direksi memenuhi persyaratan integritas, kompetensi, dan reputasi keuangan yang memadai.

Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test)* dilakukan melalui evaluasi menyeluruh atas aspek integritas, kompetensi, serta kepatuhan terhadap ketentuan peraturan perundang-undangan yang berlaku, sebagai dasar bagi OJK dalam memberikan persetujuan atas pengangkatan anggota Direksi.

Berikut adalah daftar anggota Direksi Bank yang telah dinyatakan lulus Penilaian Kemampuan dan Kepatutan tanpa catatan serta telah memperoleh persetujuan dari OJK:

Independence of the Board of Directors

In carrying out their management and administration functions for the Bank, the Board of Directors acts independently and independently, without pressure, intervention, or influence that could lead to a conflict of interest. Every decision made by the Board of Directors is based on rational considerations, the best interests of the Company, and prioritizes the principle of prudence and compliance with applicable regulations.

The Bank ensures that members of the Board of Directors have no financial, management, share ownership, or family relationships to any degree with members of the Board of Commissioners, controlling shareholders, or other parties that could affect their independence in decision-making.

Fit and Proper Test of the Board of Directors

Each prospective member of the Bank's Board of Directors may only carry out their duties, authorities, and responsibilities after obtaining approval from the Financial Services Authority (OJK). This provision aligns with OJK Regulation No. 27/POJK.03/2016 concerning the Fit and Proper Test for Key Parties of Financial Services Institutions, which aims to ensure that prospective Directors meet the requirements of integrity, competence, and adequate financial reputation.

The Fit and Proper Test is conducted through a comprehensive evaluation of integrity, competence, and compliance with applicable laws and regulations. It serves as the basis for the OJK's approval of the appointment of members of the Board of Directors.

The following is a list of members of the Bank's Board of Directors who have passed the Fit and Proper Test without any exceptions and have received OJK approval:

Susunan Anggota Direksi Bank per 31 Desember 2025

Composition of the Bank's Board of Directors as of December 31, 2025

Nama Name	Jabatan Position	Pelaksana Implementor	Hasil Result	Tanggal Efektif Berdasarkan Surat OJK Effective Date Based on OJK Letter
Oh In Taek	Direktur Utama President Director	OJK	Lulus Passed	No. KEPR-161/D.03/2023 tanggal 13 Desember 2023 No. KEPR-161/D.03/2023 dated December 13, 2023
Park Jin Je	Direktur Director	OJK	Lulus Passed	No. KEPR-42/D.03/2025 tanggal 26 Mei 2025 No. KEPR-42/D.03/2025 dated May 26, 2025
Edwin Rudianto	Direktur Director	OJK	Lulus Passed	No. KEP-18/D.03/2023 tanggal 9 Februari 2023 No. KEP-18/D.03/2023 dated February 9, 2023
Andreas Mikhael Sumual	Direktur Director	OJK	Lulus Passed	No. KEPR-141/D.03/2025 tanggal 10 September 2025 No. KEPR-141/D.03/2025 dated September 10, 2025
Alexander Frans Rori	Direktur Kepatuhan Compliance Director	OJK	Lulus Passed	No. KEP-148/D.03/2019 tanggal 14 Agustus 2019 No. KEP-148/D.03/2019 dated August 14, 2019

Bank memastikan bahwa seluruh anggota Direksi yang menjabat telah mengikuti dan dinyatakan lulus uji kemampuan dan kepatutan *(fit and proper test)* yang diselenggarakan oleh Bank Indonesia atau OJK, sebagai bentuk verifikasi kompetensi, integritas, dan kelayakan dalam menjalankan fungsi eksekutif. Hal ini sesuai dengan ketentuan yang diatur dalam POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

The Bank ensures that all incumbent members of the Board of Directors have participated in and passed the fit and proper test conducted by Bank Indonesia or the Financial Services Authority (OJK), as a form of verification of competency, integrity, and suitability in carrying out executive functions. This is in accordance with the provisions stipulated in POJK No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.

Keberagaman Komposisi Direksi

Bank menempatkan keberagaman komposisi Direksi sebagai salah satu prioritas strategis dalam memperkuat tata kelola dan efektivitas pengambilan keputusan. Komitmen ini diwujudkan melalui penyusunan Direksi yang memperhatikan keseimbangan latar belakang pendidikan, pengalaman profesional, kompetensi, usia, serta keahlian di berbagai bidang yang relevan dengan kegiatan usaha Bank.

Dengan memastikan keberagaman dalam struktur Direksi, Bank mendorong terciptanya berbagai perspektif dan pemikiran yang berbeda, sehingga setiap keputusan strategis, perencanaan risiko, dan implementasi kebijakan dapat dilakukan secara lebih komprehensif dan berorientasi pada keberlanjutan jangka panjang. Hal ini sejalan dengan praktik tata kelola yang baik serta pedoman yang tercantum

Diversity in the Composition of the Board of Directors

The Bank prioritizes diversity in the composition of the Board of Directors as a strategic priority in strengthening governance and effective decision-making. This commitment is realized through the formation of a Board of Directors that takes into account a balance of educational background, professional experience, competency, age, and expertise in various fields relevant to the Bank's business activities.

By ensuring diversity within the Board of Directors structure, the Bank encourages the creation of diverse perspectives and ideas, so that every strategic decision, risk planning, and policy implementation can be made more comprehensively and oriented towards long-term sustainability. This aligns with good governance practices and the guidelines set out in the Appendix to SEOJK No.

dalam Lampiran SEOJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, serta realisasi komitmen terhadap kesetaraan gender di tingkat manajemen.

Bank meyakini bahwa keberagaman tidak hanya memperkuat kualitas pengelolaan dan pengambilan keputusan, tetapi juga menjadi faktor penting dalam membangun budaya kerja inklusif, inovatif, dan responsif terhadap dinamika bisnis yang terus berkembang.

32/SEOJK.04/2015 concerning Guidelines for Public Company Governance, as well as realizing a commitment to gender equality at the management level.

The Bank believes that diversity not only strengthens the quality of management and decision-making but is also a crucial factor in building an inclusive, innovative, and responsive work culture to the ever-evolving business dynamics.

Aspek Keberagaman Aspect of Diversity	**Penjelasan** Description
Pendidikan Education	Direksi Bank mempunyai latar pendidikan yang beragam, yaitu S1 dan S2 dengan kompetensi di bidang administrasi bisnis, ekonomi, akuntansi, serta manajemen. The Bank's Board of Directors has diverse educational backgrounds, including bachelor's and master's degrees with competencies in business administration, economics, accounting, and management.
Pengalaman Kerja Work Experience	Direksi Bank mempunyai pengalaman kerja yang beragam, terutama dalam industri perbankan. The Bank's Board of Directors has diverse work experience, particularly in the banking industry.
Usia Age	Rata-rata usia Direksi Bank, yaitu 55-60 tahun. The average age of the Bank's Board of Directors is 55-60 years.
Jenis Kelamin Gender	Sesuai dengan kebutuhan, anggota Direksi Bank masih didominasi oleh pria. Namun demikian, hal ini tidak menutup kemungkinan untuk Bank dalam mengangkat seorang anggota Direksi wanita di kemudian hari. In accordance with needs, the Bank's Board of Directors is still predominantly male. However, this does not preclude the Bank from appointing a female Board member in the future.
Bidang Keahlian Expertise	Bisnis, Perbankan, Risiko Manajemen, Keuangan, dan Ekonomi. Business, Banking, Risk Management, Finance, and Economics.

Pada tahun 2025, keberagaman komposisi Dewan Komisaris dan Direksi Bank tercermin melalui variasi latar belakang pendidikan, pengalaman profesional, rentang usia, serta keahlian yang dimiliki oleh masing-masing anggota. Profil lengkap masing-masing anggota dapat dilihat pada bagian Profil Dewan Komisaris dan Direksi dalam Laporan Tahunan ini.

In 2025, the diverse composition of the Bank's Board of Commissioners and Board of Directors was reflected in the varied educational backgrounds, professional experience, age range, and expertise of each member. A complete profile of each member can be found in the Profiles of the Board of Commissioners and Board of Directors section of this Annual Report.

Tugas dan Tanggung Jawab Direksi

Direksi memiliki tugas dan tanggung jawab utama dalam menjalankan pengelolaan Bank. Tanggung jawab ini mencakup pelaksanaan seluruh kegiatan operasional, pengambilan keputusan strategis, serta pengawasan atas penerapan kebijakan dan prosedur yang berlaku. Secara lebih rinci, Direksi bertugas untuk:

1. Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Bank.

Duties and Responsibilities of the Board of Directors

The Board of Directors has primary duties and responsibilities in managing the Bank. These responsibilities include the implementation of all operational activities, strategic decision-making, and oversight of the implementation of applicable policies and procedures. Specifically, the Board of Directors is responsible for:

1. The Board of Directors is fully responsible for the management of the Bank.

2. Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawab Direksi sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang- undangan.
3. Direksi wajib menerapkan prinsip-prinsip Tata Kelola yang Baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
4. Direksi wajib menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas lain.
5. Dalam rangka menerapkan prinsip Tata Kelola yang Baik, Direksi paling sedikit wajib membentuk:
   a. Satuan Kerja Audit Intern;
   b. Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko; serta
   c. Satuan Kerja Kepatuhan.
6. Direksi wajib mempertanggungjawabkan pelaksanaan tugas kepada Pemegang Saham melalui RUPS.
7. Direksi wajib mengungkapkan kepada karyawan mengenai kebijakan Bank yang bersifat strategis di bidang ketenagakerjaan.
8. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan.
9. Penggunaan penasihat dan/atau jasa profesional sebagai konsultan dapat dilakukan dalam hal memenuhi persyaratan:
   a. Proyek bersifat khusus, antara lain proyek teknologi informasi yang memiliki kriteria memiliki target waktu tertentu;
   b. Didasari oleh kontrak yang jelas, yang sekurang-kurangnya mencakup lingkup, tanggung jawab dan jangka waktu pekerjaan, serta biaya; serta
   c. Merupakan pihak independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus.
10. Direksi wajib menyediakan data dan informasi yang akurat, relevan, dan tepat waktu kepada Dewan Komisaris.
11. Direksi wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi.

12 Keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib mengikat serta menjadi tanggung jawab seluruh anggota Direksi.

13. Direksi akan membuat laporan secara triwulan kepada Dewan Komisaris mengenai kinerja dan pencapaian RBB.

2. The Board of Directors is required to manage the Bank in accordance with the authority and responsibilities of the Board of Directors as stipulated in the Articles of Association and laws and regulations.
3. The Board of Directors is required to apply the principles of Good Governance in all business activities of the Bank at all levels of the organization.
4. The Board of Directors is required to follow up on audit findings and recommendations from the Bank's Internal Audit Unit, external auditors, the results of supervision by the Financial Services Authority, and/or other authorities.
5. In order to implement the principles of Good Governance, the Board of Directors is required to establish at least:
   a. Internal Audit Work Unit;
   b. Risk Management Work Unit and Risk Management Committee; and
   c. Compliance Work Unit.
6. The Board of Directors is required to be accountable for the implementation of its duties to Shareholders through the GMS.
7. The Board of Directors is required to disclose to employees the Bank's strategic employment policies.
8. The Board of Directors is prohibited from using individual advisors and/or professional services as consultants.
9. The use of advisors and/or professional services as consultants may be made if the following requirements are met:
   a. The project is special, including information technology projects that meet the criteria of having a specific timeframe;
   b. It is based on a clear contract, which at least includes the scope, responsibilities, and duration of the work, as well as costs; and
   c. It is an independent party and has the qualifications to undertake the special project.
10. The Board of Directors is required to provide accurate, relevant, and timely data and information to the Board of Commissioners.
11. The Board of Directors is required to have guidelines and work procedures that are binding on each member of the Board of Directors.
12. Decisions of the Board of Directors made in accordance with these guidelines and procedures are binding and become the responsibility of all members of the Board of Directors.
13. The Board of Directors will submit quarterly reports to the Board of Commissioners regarding the performance and achievement of the Business Plan (RBB).

14. Direksi dapat menindaklanjuti arahan dan masukan dari Dewan Komisaris, baik secara langsung maupun melalui media internal memo, sesuai dengan peraturan perundang-undangan yang berlaku.

14. The Board of Directors may follow up on directives and input from the Board of Commissioners, either directly or through internal memos, in accordance with applicable laws and regulations.

Tugas dan Tanggung Jawab Masing-Masing Direksi

[GRI 2-12, 2-13]

Direksi melakukan pembagian tugas dan tanggung jawab sesuai dengan bidang keahlian masing-masing untuk memastikan setiap fungsi operasional dan strategis dijalankan secara fokus, efektif, dan akuntabel. Rincian tugas dan tanggung jawab masing-masing Direksi adalah sebagai berikut:

Duties and Responsibilities of Each Director

[GRI 2-12, 2-13]

The Board of Directors divides tasks and responsibilities according to their respective areas of expertise to ensure that each operational and strategic function is carried out in a focused, effective, and accountable manner. The details of the duties and responsibilities of each Director are as follows:

Nama Name	**Jabatan dan Ruang Lingup Pekerjaan** Job Title and Scope of Work	**Tanggung Jawab** Responsibility
Oh In Taek	Direktur Utama, membawahi: ▪ Direktur Kredit; ▪ Direktur Bisnis; ▪ Direktur Operasional; ▪ Direktur Kepatuhan; ▪ Finance Group; ▪ IT Group; ▪ SKAI; serta ▪ Divisi Strategic Planning.	Bertanggung jawab dalam memimpin, mengarahkan, serta menentukan arah dan strategi yang ditempuh Bank dalam rangka mencapai Visi yang telah ditetapkan melalui pelaksanaan Misi yang sesuai dengan ketentuan dan regulasi yang berlaku.
	President Director, in charge of: ▪ Director of Credit; ▪ Director of Business; ▪ Director of Operations; ▪ Compliance Director; ▪ Finance Group; ▪ IT Group; ▪ SKAI; and ▪ Strategic Planning Division.	Responsible for leading, directing, and determining the direction and strategy adopted by the Bank in order to achieve the set Vision through the implementation of the Mission in accordance with applicable rules and regulations.
Park Jin Je	Direktur Kredit, membawahi: ▪ Divisi Credit Review I; ▪ Divisi Credit Review II; ▪ Divisi Credit Recovery; serta ▪ Divisi Credit Support.	Bertanggungjawab dalam mewujudkan kinerja kredit yang sehat melalui perencanaan strategi dan pengawasan pelaksanaan kebijakan kredit Bank secara menyeluruh.
	Director of Credit, in charge of: ▪ Credit Review I Division; ▪ Credit Review II Division; ▪ Credit Recovery Division; and ▪ Credit Support Division.	Responsible for realizing sound credit performance through strategic planning, determining credit terms, and overseeing the Bank's credit implementation as a whole.

Nama Name	**Jabatan dan Ruang Lingup Pekerjaan** Job Title and Scope of Work	**Tanggung Jawab** Responsibility
Edwin Rudianto	Direktur Bisnis, membawahi: ▪ Divisi SME & Corporate Banking; ▪ Divisi Syndication & Wholesale Banking; ▪ Divisi Korean Business Banking; ▪ Divisi Treasury; ▪ Divisi International Banking; serta ▪ Divisi Retail Banking & Sales Distribution.	Bertanggung jawab dalam meningkatkan kinerja bisnis bank melalui pembuatan strategi, merencanakan, serta mengawasi proses pengembangan produk/ layanan Bank, yang meliputi *Retail and Digital Banking*, penyaluran kredit *Corporate Banking*, mendukung transaksi luar negeri melalui *International Banking*, pengelolaan dana Bank melalui *Treasury*, serta fungsi bisnis di Cabang.
	The Business Director, in charge of: ▪ SME & Corporate Banking Division; ▪ Syndication & Wholesale Banking Division; ▪ Korean Business Banking Division; ▪ Treasury Division; ▪ International Banking Division; and ▪ Retail Banking & Sales Distribution Division.	Responsible for improving the Bank's business performance by developing strategies, planning, and overseeing the development process of the Bank's products/services, which include Retail and Digital Banking, channeling Corporate Banking loans, supporting foreign transactions through International Banking, managing the Bank's funds through Treasury, and business functions in Branche Offices.
Andreas Mikhael Sumual	Direktur Operasional, membawahi: ▪ Divisi Operation; serta ▪ Divisi Human Resources.	Bertanggung jawab atas tercapainya Visi dan Misi Bank melalui perencanaan strategi, pengelolaan, dan pengendalian yang baik sehingga aktivitas operasional serta sumber daya manusia Bank dapat berjalan dengan baik.
	The Director of Operations, in charge of: ▪ Operations Division; and ▪ Human Resources Division.	Responsible for ensuring the Bank's operational processes are running properly through strategic planning, technology management, and HR development.
Alexander Frans Rori	Direktur Kepatuhan, membawahi: ▪ Divisi Corporate Secretary & Legal; ▪ Divisi Compliance; serta ▪ Divisi Risk Management.	Bertanggung jawab dalam memastikan terciptanya budaya kepatuhan Bank melalui perencanaan strategi, pengawasan, dan memastikan bahwa dalam menjalankan seluruh kegiatan operasionalnya Bank telah sesuai dengan ketentuan dan regulasi dari pihak regulator maupun pemerintah.
	The Compliance Director, in charge of: ▪ Corporate Secretary & Legal Division; ▪ Compliance Division; and ▪ Risk Management Division.	Responsible for ensuring the creation of the Bank's compliance culture through strategic planning, supervision, and ensuring that in carrying out all operational activities, the Bank complies with the provisions and regulations of the regulators and the government

Rapat Direksi

Kebijakan Rapat Direksi

Rapat internal Direksi wajib diselenggarakan sekurang-kurangnya 1 (satu) kali setiap bulan untuk membahas dan mengambil keputusan terkait pengelolaan operasional maupun strategi Bank. Dalam pelaksanaannya, Direksi dapat mengundang pejabat setingkat di bawah Direksi apabila diperlukan guna memberikan masukan atau informasi yang relevan. Kebijakan terkait pelaksanaan rapat Direksi sudah selaras dengan ketentuan POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik ("POJK 33/2014") dan POJK No. 17 Tahun 2023.

Board of Directors Meetings

Board of Directors Meeting Policy

Internal Board of Directors meetings must be held at least once a month to discuss and make decisions regarding the Bank's operational management and strategy. The Board of Directors may invite officials at the same level as Directors, if necessary, to provide input or relevant information. The policy regarding the implementation of Board of Directors meetings is in accordance with the provisions of POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies ("POJK 33/2014") and POJK No. 17 of 2023.

Frekuensi dan Tingkat Kehadiran Rapat

Sepanjang tahun 2025, Direksi telah mengadakan 12 (dua belas) kali rapat internal dengan uraian sebagai berikut:

Meeting Frequency and Attendance

Throughout 2025, the Board of Directors held 12 (twelve) internal meetings, as described below:

Nama Name	Jabatan Position	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran Attendance Percentage
Oh In Taek	Direktur Utama President Director	12	100%
Lee Dae Sung*	Direktur Director	1	8,33%
Maria Cortilia Vera Afianti*	Direktur Director	5	41,67%
Park Jin Je**	Direktur Director	7	58,33%
Edwin Rudianto	Direktur Director	10	83,33%
Andreas Mikhael Sumual**	Direktur Director	3	25%
Alexander Frans Rori	Direktur Kepatuhan Compliance Director	10	83,33%

*) Beliau efektif menjabat sebagai Direksi Bank sampai dengan tanggal 20 Juni 2025.
**) Beliau efektif menjabat sebagai Direksi Bank per tanggal 20 Juni 2025.
*) Has effectively served as the Bank's Director until June 20, 2025.
**) Has effectively served as the Bank's Director as of June 20, 2025.

Agenda Rapat

Meeting Agenda

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda
1.	16 Januari 2025 January 16, 2025	BOD *Meeting* = Kinerja Keuangan Desember 2024, *Compliance Update*, dan Struktur Organisasi 2025 BOD Meeting = December 2024 Financial Performance, Compliance Update, and 2025 Organizational Structure
2.	24 Februari 2025 February 24, 2025	BOD & *Monthly Division Meeting* = Perencaaan Penutupan Cabang dan Pengkinian Kebijakan Wewenang Pendelegasian, Persetujuan otoritas dan Masalah Tinjauan, serta Ketentuan Asosiasi Sistem Pembayaran Indonesia BOD & Monthly Division Meeting = Branch Closure Planning and Updating Delegated Authority Policies, Authority Approvals and Review Issues, and Indonesian Payment System Association Regulations
3.	25 Maret 2025 March 25, 2025	BOD & *Monthly Division Meeting* = Penurunan Laba Bersih, Peningkatan NPL, dan Manajemen Risiko Iklim BOD & Monthly Division Meeting = Decrease in Net Profit, Increase in NPLs, and Climate Risk Management
4.	25 April 2025 April 25, 2025	BOD & *Monthly Division Meeting* = Kinerja Bank Q1 2025, Laporan *Business* Direktorat, Laporan *Credit Review Group*, Laporan Opersional Direktorat, Laporan *Compliance* Direktorat, Laporan *Finance* Grup, dan Laporan Cabang Terpilih BOD & Monthly Division Meeting = Bank Performance Q1 2025, Business Directorate Report, Credit Review Group Report, Directorate Operational Report, Directorate Compliance Report, Group Finance Report, and Selected Branch Office Reports
5.	21 Mei 2025 May 21, 2025	BOD & *Monthly Division Meeting* = Strategi Peningkatan RPIM/UKM, Strategi Pengelolaan NPL, dan Strategi Meningkatkan Laba Bersih akibat NPL yang meningkat BOD & Monthly Division Meeting = Strategy for Improving RPIM/UKM, Strategy for Managing Non-Performing Loans (NPL), and Strategy for Increasing Net Profit due to Increasing NPLs

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda
6.	24 Juni 2025 June 24, 2025	BOD & *Monthly Division Meeting* = Strategi terkait Pelunasan Masalah Debitur, dan Strategi terkait jaringan Eksternal pada *Integration error* BOD & Monthly Division Meeting = Strategy related to Debtor Settlement, and Strategy related to External Network Integration Errors
7.	22 Juli 2025 July 22, 2025	BOD & *Monthly Division Meeting* = Kinerja bank Q2 2025, Laporan Business Direktorat, Laporan *Credit Review* Group, *Laporan* Opersional Direktorat, Laporan *Compliance* Direktorat, Laporan *Finance* Grup, dan Laporan Cabang Terpilih BOD & Monthly Division Meeting = Bank Performance Q2 2025, Business Directorate Report, Credit Review Group Report, Directorate Operational Report, Directorate Compliance Report, Group Finance Report, and Selected Branch Reports
8.	19 Agustus 2025 August 19, 2025	BOD & *Monthly Division Meeting* = Penurunan Portofolio Lokal, dan Portofolio Kredit BOD & Monthly Division Meeting = Reduction of Local Portfolio and Credit Portfolio
9.	23 September 2025 September 23, 2025	BOD & *Monthly Division Meeting* = Strategi untuk meningkatkan daya saing dalam pendanaan, dan Permasalahan *Compliance* dan penyampaian informasi BOD & Monthly Division Meeting = Strategy to Increase Competitiveness in Funding, Compliance Issues and Information Dissemination
10.	21 Oktober 2025 October 21, 2025	BOD & *Monthly Division Meeting* = Rencana Bisnis bank 2026 BOD & Monthly Division Meeting = Bank Business Plan 2026
11.	25 November 2025 November 25, 2025	BOD & *Monthly Division Meeting* = Rencana Bisnis Bank 2026-2028 BOD & Monthly Division Meeting = Bank Business Plan 2026-2028
12.	17 Desember 2025 December 17, 2025	BOD & *Monthly Division Meeting* = Laporan *Compliance* & Pembaharuan AML, Laporan Keuangan (Laporan Akhir Tahun 2025) BOD & Monthly Division Meeting = Compliance Report & AML Update, Financial Statement (Year-End Report 2025)

Kebijakan dan Pelaksanaan Program Orientasi dan/atau Pengenalan Bagi Direksi Baru Tahun 2025

Bank memiliki kebijakan untuk memastikan setiap Direksi yang baru diangkat mengikuti program orientasi yang komprehensif. Program ini memberikan pemahaman mendalam mengenai struktur organisasi, strategi, sejarah, budaya, dan kebijakan Bank, serta memperkenalkan Direksi baru kepada departemen dan tim yang akan mereka pimpin. Materi orientasi juga mencakup pelatihan tata kelola Bank, regulasi yang berlaku, serta lingkup tanggung jawab yang harus dipatuhi.

Pelaksanaan program orientasi Direksi bertujuan untuk mempercepat adaptasi anggota Direksi baru agar dapat segera mengambil peran aktif dalam pengambilan keputusan strategis dan memberikan kontribusi efektif terhadap pencapaian Visi dan Misi Bank.

Sepanjang tahun 2025, Bank telah mengadakan program orientasi bagi Park Jin Je dan Andreas Mikhael Sumual, sebagai Direktur baru di tahun ini.

Policy and Implementation of the Orientation and/or Induction Program for New Directors in 2025

The Bank has a policy to ensure that every newly appointed Director participates in a comprehensive orientation program. This program provides an in-depth understanding of the Bank's organizational structure, strategy, history, culture, and policies, and introduces new Directors to the departments and teams they will lead. Orientation materials also include training on Bank governance, applicable regulations, and the scope of responsibilities they must comply with.

The Board of Directors' orientation program aims to accelerate the adaptation of new Directors so they can immediately take an active role in strategic decision-making and contribute effectively to the achievement of the Bank's Vision and Mission.

Throughout 2025, the Bank has conducted orientation programs for Park Jin Je and Andreas Mikhael Sumual, as the newly appointed Directors in that year.

Program Pengembangan Kompetensi Direksi Tahun 2025

Kebijakan Pelatihan dan Pengembangan Kompetensi Berkesinambungan

Bank berkomitmen untuk terus meningkatkan kualitas kepemimpinan Direksi melalui penerapan kebijakan pelatihan dan pengembangan kompetensi yang berkesinambungan. Program ini mencakup pelatihan formal, *workshop*, sertifikasi, seminar, serta sesi berbagi pengalaman, baik secara internal maupun bekerja sama dengan pihak eksternal sehingga Direksi dapat terus memperbarui pengetahuan dan keterampilan yang relevan dengan kebutuhan operasional dan strategi Bank.

Rencana pengembangan kompetensi Direksi disusun setiap tahun dan dievaluasi secara berkala untuk memastikan kesesuaian dengan prioritas strategis Bank dan dinamika bisnis yang berkembang. Dengan kebijakan ini, Bank memastikan bahwa Direksi memiliki kapabilitas yang memadai dalam pengambilan keputusan strategis, sekaligus mampu menjalankan pengelolaan perusahaan secara profesional, transparan, dan akuntabel.

Pelatihan dan/atau Peningkatan Kompetensi pada Tahun Buku 2025

Pada tahun 2025, seluruh anggota Direksi Bank telah mengikuti berbagai bentuk pelatihan dan/atau program pengembangan kompetensi sesuai dengan kebutuhan tugas pengawasan. Rincian kegiatan yang diikuti dapat dilihat pada tabel berikut:

Board of Directors Competency Development Program in 2025

Continuous Training and Competency Development Policy

The Bank is committed to continuously improving the leadership quality of its Board of Directors through the implementation of a continuous training and competency development policy. This program includes formal training, workshops, certifications, seminars, and experience-sharing sessions, both internally and in collaboration with external parties, so that the Board of Directors can continuously update their knowledge and skills relevant to the Bank's operational and strategic needs.

The Board of Directors' competency development plan is prepared annually and periodically evaluated to ensure alignment with the Bank's strategic priorities and evolving business dynamics. With this policy, the Bank ensures that the Board of Directors has adequate capabilities for strategic decision-making and is capable of managing the company professionally, transparently, and accountably.

Training and/or Competency Improvement in Fiscal Year 2025

In 2025, all members of the Bank's Board of Directors participated in various forms of training and/or competency development programs in accordance with the requirements of their supervisory duties. Details of the activities participated in are shown in the following table:

Nama Name	**Materi** Material	**Tanggal** Date	**Penyelenggara** Organizer
Alexander Frans Rori	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	25 Januari 2025 January 25, 2025	Ali An Sun Geun
	Seminar Pemeliharaan Sertifikat Manajemen Risiko *"Developing Strategy for Managing Bank Business & Risks in Current Global Situation"* Risk Management Certificate Maintenance Seminar "Developing Strategy for Managing Bank Business & Risks in the Current Global Situation"	25 April 2025 April 25, 2025	BARA
	Public Training Risk Forum jenjang 6 & 7 - *Banker Association for Risk Management* Public Training Risk Forum Levels 6 & 7 - Banker Association for Risk Management	25 April 2025 April 25, 2025	LPK Praveena

Nama Name	Materi Material	Tanggal Date	Penyelenggara Organizer
	Internalisasi Budaya Perusahaan dan Hari Bank IBK Indonesia Internalization of Corporate Culture and IBK Indonesia Bank Day	25 September 2025 September 25, 2025	Bank IBK Indonesia
	Sertifikasi KKNI Jenjang Kualifikasi 7 Bidang Kepatuhan Subbidang Pengelolaan Bank Umum KKNI Certification for Qualification Level 7, Compliance Sector, Commercial Bank Management Sub-Sector	25 September 2025 September 25, 2025	LSPP
	APU PPT *Executive Insight*: *Strategic Compliance for Bank Leaders* APU PPT Executive Insight: Strategic Compliance for Bank Leaders Consumer	3 Desember 2025 December 3, 2025	LPPI
	Perlindungan Konsumen Untuk BOD, BOC dan Komite Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
	Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI
Andreas Mikhael Sumual	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work.	25 Januari 2025 January 25, 2025	Ali An Sun Geun
	Sertifikasi Manajemen Risiko Jenjang 6 Level 6 Risk Management Certification	25 Februari 2025 February 25, 2025	LSPP
	Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification	25 Maret 2025 March 25, 2025	LSPP
	Diseminasi Ketentuan dan Aspek Keamanan Sistem BI-FAST Dissemination on BI-FAST System Security Provisions and Aspects	11 Juni 2025 June 11, 2025	Bank Indonesia
	Sosialisasi Peningkatan Pengamanan Layanan Transaksi Digital BI Fast Multi-Tenancy Dissemination on Enhanced Security for BI-FAST Multi-Tenancy Digital Transaction Services	16 Juni 2025 June 16, 2025	Rintis Sejahtera
	Rapat Umum Anggota ASPI 2025 2025 ASPI General Meeting of Members	24 Juni 2025 June 24, 2025	Asosiasi Sistem Pembayaran Indonesia (ASPI)
	Internalisasi Budaya Perusahaan dan Hari Bank IBK Indonesia Internalization of Corporate Culture and IBK Indonesia Bank Day	25 September 2025 September 25, 2025	Bank IBK Indonesia
	The Finance Executive Forum & Penganugerahan Top 20 Financial Institution Awards 2025 The Finance Executive Forum & Top 20 Financial Institution Awards 2025	10 Oktober 2025 October 10, 2025	The Finance Magazine
	ESG - Inovasi Produk dan Layanan Keuangan Berkelanjutan Skema Hijau untuk Menangkap Peluang Pendanaan dan Investasi ESG - Innovation in Sustainable Financial Products and Services: Green Schemes to Seize Funding and Investment Opportunities	25 November 2025 November 25, 2025	FKDKP

Nama Name	**Materi** Material	**Tanggal** Date	**Penyelenggara** Organizer
	Undangan Indonesia *Banking Innovation Conclave* Invitation to the Indonesia Banking Innovation Conclave	24 November 2025 November 24, 2025	Forum Komunikasi Direktur Operasional Perbankan
	APU PPT *Executive Insight : Strategic Compliance for Bank Leaders* AML/CFT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI
	Perlindungan Konsumen Untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
	Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI
Lee Dae Sung	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	25 Januari 2025 January 25, 2025	Ali An Sun Geun
MC Vera Afianti	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	25 Januari 2025 January 25, 2025	Ali An Sun Geun
	Seminar *Refresher* Program Sertifikasi Manajemen Risiko Risk Management Certification Program Refresher Seminar	25 Mei 2025 May 25, 2025	BARA
Oh In Taek	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	25 Januari 2025 January 25, 2025	Ali An Sun Geun
	Pelatihan Bahasa Inggris English Language Training	25 Maret 2025 March 25, 2025	SIB School of Language
	All-Together and *Outing for* Tenaga Kerja Asing All-Together and Outing for Foreign Workers	25 Mei 2025 May 25, 2025	Bank IBK Indonesia
	Internalisasi Budaya Perusahaan dan Hari Bank IBK Indonesia Internalization of Corporate Culture and IBK Indonesia Bank Day	25 September 2025 September 25 2025	Bank IBK Indonesia
	Refreshment Sertifikasi Manajemen Risiko Jenjang 6 dan 7 untuk BOD, BOC & Komite Risk Management Certification Refresher Levels 6 and 7 for the Board of Directors, Board of Commissioners, and Committees	25 September 2025 September 25, 2025	KeyPro Consulting
	APU PPT *Executive Insight: Strategic Compliance for Bank Leaders* AML/CFT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI
	Perlindungan Konsumen Untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
	Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI

Nama Name	**Materi** Material	**Tanggal** Date	**Penyelenggara** Organizer
Park Jin Je	Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	25 Maret 2026 March 25, 2026	LSPP
	All-Together and *Outing for* Tenaga Kerja Asing All-Together and Outing for Foreign Workers	25 Mei 2025 May 25, 2025	Bank IBK Indonesia
	Kursus Bahasa Indonesia Indonesian Language Course	25 Juni 2025 June 25, 2025	SIB School of Language
	Internalisasi Budaya Perusahaan dan Hari Bank IBK Indonesia Internalization of Corporate Culture and IBK Indonesia Bank Day	25 September 2025 September 25, 2025	Bank IBK Indonesia
	Refreshment Sertifikasi Manajemen Risiko Jenjang 6 dan 7 untuk BOD, BOC & Komite Refreshment of Risk Management Certification Levels 6 and 7 for the Board of Directors, Board of Commissioners, and Committees	25 September 2025 September 25, 2025	KeyPro Consulting
	APU PPT *Executive Insight*: *Strategic Compliance for Bank Leaders* AML/CFT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI
	Perlindungan Konsumen Untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
	Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI
Edwin Rudianto	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	25 Januari 2025 January 25, 2025	Ali An Sun Geun
	All-Together and Outing for Tenaga Kerja Asing All-Together and Outing for Foreign Workers	25 Mei 2025 May 25, 2025	Bank IBK Indonesia
	Perkembangan Kinerja Perkreditan Bank dan Penyelasaian Kredit Bermasalah Development of Bank Credit Performance and Resolution of Non-Performing Loans	25 Juli 2025 July 25, 2025	OJK
	Go public workshop 'Asset backed securities in focus: Opportunities and challenges in indonesia's Market' Going Public Workshop "Asset-Backed Securities in Focus: Opportunities and Challenges in Indonesia's Market"	25 Agustus 2025 August 25, 2025	IDX, PT BEI, KPEI, KSEI
	Seminar *Mid Year Market Capital Review* 2025 - Evaluasi Kinerja Pasar dan Strategi Investasi ke Depan Seminar on Mid-Year Market Capital Review 2025 - Market Performance Evaluation and Future Investment Strategy	25 Agustus 2025 August 25, 2025	OJK Institute
	Refreshment Sertifikasi Manajemen Risiko Jenjang 6 dan 7 untuk BOD, BOC & Komite Risk Management Certification Refreshment Levels 6 and 7 for Board of Directors, Board of Commissioners, and Committees	25 September 2025 September 25, 2025	KeyPro Consulting

Nama Name	Materi Material	Tanggal Date	Penyelenggara Organizer
	Internalisasi Budaya Perusahaan dan Hari Bank IBK Indonesia Internalization of Corporate Culture and IBK Indonesia Bank Day	25 September 2025 September 25, 2025	Bank IBK Indonesia
	Acara penandatanganan Perjanjian Induk derivatif antarbank & *Launching Matchmaking* OIS Interbank Derivatives Master Agreement Signing Ceremony & Launch of OIS Matchmaking	25 September 2025 September 25, 2025	Bank Indonesia
	Peluncuran Triparty Agent Repo & Perluasan Tandatangan Global Master Repo Agreement untuk Pengembangan Pasar Keuangan Indonesia Launch of Triparty Agent Repo & Expansion of Global Master Repo Agreement Signatures for Indonesian	25 Oktober 2025 October 25, 2025	Bank Indonesia
	Prima Executive Gathering 2025 - Beyond Resilience : Accelerating Impact - Progressive Growth Financial Market Development Prima Executive Gathering 2025 - Beyond Resilience: Accelerating Impact - Progressive Growth	25 Oktober 2025 October 25, 2025	PT Rintis Sejahtera
	CEO *Networking* 2025 - *Managing Global Trade and Empowering Business Strategy* CEO Networking 2025 - Managing Global Trade and Empowering Business Strategy	25 November 2025 November 25, 2025	IDX
	Kajian Pembiayaan Efisiensi Energi Energy Efficiency Financing Study	25 November 2025 November 25, 2025	OJK
	APU PPT *Executive Insight: Strategic Compliance for Bank Leaders* AML and CFT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI
	Perlindungan Konsumen Untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
	Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI

Laporan Singkat Pelaksanaan Tugas Direksi Tahun 2025

Sepanjang tahun 2025, Direksi Bank telah menjalankan tugasnya dengan konsistensi dan fokus pada pencapaian tujuan strategis, pengelolaan risiko, serta kepatuhan terhadap seluruh regulasi yang berlaku. Pelaksanaan tanggung jawab ini dilakukan secara terkoordinasi untuk memastikan efektivitas pengelolaan operasional, pengambilan keputusan strategis yang tepat, dan keberlanjutan bisnis Bank.

Brief Report on the Implementation of the Board of Directors' Duties in 2025

Throughout 2025, the Bank's Board of Directors consistently carried out its duties with focus on achieving strategic objectives, managing risks, and complying with all applicable regulations. The implementation of these responsibilities was carried out in a coordinated manner to ensure effective operational management, appropriate strategic decision-making, and the sustainability of the Bank's business.

Rincian pelaksanaan tugas Direksi selama periode pelaporan tahun buku dapat diuraikan sebagai berikut:

1. Pelaksanaan kepengurusan Bank;
2. Pengelolaan aset dan keuangan Bank;
3. Penyusunan perencanaan Bank;
4. Penyelenggaraan rapat Direksi, menghadiri rapat Dewan Komisaris, dan RUPS;
5. Pengawasan dan perbaikan proses bisnis internal;
6. Penetapan manajemen risiko dan pilar-pilar tata kelola;
7. Pemenuhan target kinerja Bank; serta
8. Pelaksanaan tugas lainnya terkait kepengurusan Bank.

Penilaian Terhadap Kinerja Komite-Komite dan Satuan Kerja di Bawah Direksi

Direksi secara berkala melakukan evaluasi terhadap Komite dan Satuan Kerja yang berada di bawah koordinasinya, guna mengukur kontribusi masing-masing terhadap keberhasilan operasional dan pencapaian tujuan strategis Bank. Penilaian ini bertujuan untuk memastikan bahwa pelaksanaan tugas berjalan secara efektif dan efisien, sekaligus menjadi landasan bagi perbaikan kinerja untuk periode berikutnya.

Sampai dengan akhir 2025, komite-komite yang berada di bawah koordinasi Direksi meliputi Komite Asset Liability (*AssetandLiabilityCommittee*/"ALCO"),KomiteManajemen Risiko, Komite Pengarah Teknologi Informasi, serta Komite Kredit. Sementara unit kerja yang berada langsung di bawah organ Direksi, di antaranya Sekretaris Perusahaan dan Satuan Kerja Audit Internal ("SKAI").

Evaluasi kinerja terhadap organ-organ pendukung dan satuan kerja juga menjadi bagian dari mekanisme pengawasan internal yang diterapkan Bank untuk meningkatkan kualitas pengambilan keputusan, memperkuat tata kelola, dan memastikan setiap unit di bawah Direksi dapat memberikan kontribusi optimal terhadap pencapaian target strategis.

Prosedur dan Kriteria Penilaian Kinerja Komite di Bawah Direksi

Penilaian kinerja komite di bawah Direksi dilakukan dengan mengacu pada pencapaian fungsi dan tanggung jawab masing-masing, serta tingkat efektivitas dan efisiensi operasionalnya. Proses evaluasi ini mencakup Komite ALCO, Komite Manajemen Risiko, Komite Pengarah

The details of the Board of Directors' duties during the reporting period of the fiscal year can be described as follows:

1. Implementing the Bank's management;
2. Managing the Bank's assets and finances;
3. Preparing the Bank's plans;
4. Holding Board of Directors meetings, attending Board of Commissioners meetings, and GMS meetings;
5. Supervising and improving internal business processes;
6. Establishing risk management and governance pillars;
7. Meeting the Bank's performance targets; and
8. Implementing other duties related to the Bank's management.

Performance Assessment of Committees and Work Units Under the Board of Directors

The Board of Directors periodically evaluates the Committees and Work Units under its coordination to measure their respective contributions to operational success and the achievement of the Bank's strategic objectives. This assessment aims to ensure that tasks are carried out effectively and efficiently, while also providing a foundation for performance improvements for the following period.

Until the end of 2025, the committees under the coordination of the Board of Directors include the Asset and Liability Committee (ALCO), the Risk Management Committee, the Information Technology Steering Committee, and the Credit Committee. Meanwhile, work units directly under the Board of Directors include the Corporate Secretary and the Internal Audit Unit (SKAI).

Performance evaluation of supporting organs and work units is also part of the Bank's internal oversight mechanism to improve decision-making quality, strengthen governance, and ensure that each unit under the Board of Directors can optimally contribute to the achievement of strategic targets.

Performance Assessment Procedures and Criteria for Committees Under the Board of Directors

The performance assessment of committees under the Board of Directors is conducted based on the achievement of their respective functions and responsibilities, as well as their level of operational effectiveness and efficiency. This evaluation process includes the ALCO Committee, the

Teknologi Informasi, dan Komite Kredit. Setiap Komite dievaluasi berdasarkan kriteria sebagai berikut:

1. Pelaksanaan rapat;
2. Tingkat kehadiran anggota Komite dan Satuan Kerja Direksi;
3. Pelaksanaan penyampaian laporan kerja Komite dan Satuan Kerja Direksi;
4. Kompetensi dari masing-masing anggota komite; dan
5. Dokumentasi laporan kerja Komite dan Satuan Kerja Direksi.

Setelah penilaian dilakukan, setiap kriteria diberikan skor dengan ketentuan sebagai berikut:

1. Masing-masing kriteria dinilai dengan skala 1–5;
2. Skor ditentukan berdasarkan kondisi aktual Bank; dan
3. Skor akhir Komite merupakan rata-rata dari seluruh kriteria yang telah dinilai.

Berdasarkan prosedur dan kriteria tersebut, hasil penilaian kinerja Komite Direksi untuk tahun buku 2025 disajikan sebagai berikut:

Risk Management Committee, the Information Technology Steering Committee, and the Credit Committee. Each committee is evaluated based on the following criteria:

1. Meetings;
2. Attendance of Committee members and Board of Directors' Work Units;
3. Submission of Committee and Board of Directors' Work Unit work reports;
4. Competence of each committee member; and
5. Documentation of Committee and Board of Directors' Work Unit work reports.

After the assessment is completed, each criterion is scored according to the following provisions:

1. Each criterion is scored on a scale of 1–5;
2. The score is determined based on the Bank's actual conditions; and
3. The final score for the Committee is the average of all assessed criteria.

Based on these procedures and criteria, the results of the Board of Directors' Committee performance assessment for the 2025 Fiscal Year are presented as follows:

Kriteria Criteria	**Score**					**Penilaian** Assessment
	1	**2**	**3**	**4**	**5**	
Pelaksanaan Rapat Implementation of Meetings	1x dalam setahun 1x in a year	2x dalam setahun 2x in a year	4x dalam setahun 4x in a year	6x dalam setahun 6x in a year	8x dalam setahun 8x in a year	5
Tingkat Kehadiran Attendance Rate	Rapat tidak dihadiri Kepala/ Ketua dan Wakil Ketua Komite/ Satuan Kerja Meeting is not attended by the Head/Chairman and Deputy Head of the Committee/Work Unit	Kepala/Ketua dan Wakil Ketua hadir 2x dalam setahun The Head/ Chairman and Deputy Chairman attended 2x in a year	Kepala/Ketua dan Wakil Ketua hadir 4x dalam setahun The Head/ Chairman and Deputy Chairman attended 4x in a year	Kepala/Ketua dan Wakil Ketua hadir 6x dalam setahun The Head/ Chairman and Deputy Chairman attended 6x in a year	Kepala/Ketua dan Wakil Ketua hadir 8x dalam setahun The Head/ Chairman and Deputy Chairman attended 8x in a year	5
Pelaksanaan Penyampaian Submission of Reports	Laporan kerja disampaikan tidak tepat waktu Work reports are not submitted on time				Laporan kerja disampaikan tepat waktu Work reports are submitted on time	5

Kriteria Criteria	Score 1	2	3	4	5	Penilaian Assessment
Dokumentasi Laporan Kerja Documentation of Work Reports	Laporan kerja tidak terdokumentasi dengan baik Work reports are not properly documented				Laporan kerja terdokumentasi dengan baik Work reports are properly documented	5
Rata-Rata Skor Average Score						**5**

Keterangan | Description:

1: Sangat Buruk | Bad 2: Buruk | Poor 3: Cukup Baik | Fair 4: Baik | Good 5: Sangat Baik | Excellent

Komite Direksi Committee of the Board of Directors	**Analisis Penilaian** Analysis of Assessment
Komite Manajemen Risiko Risk Management Committee	Direksi memandang komite telah menjalankan fungsi dan tanggung jawabnya secara efektif dalam mendukung penerapan manajemen risiko Bank. Komite secara aktif melakukan evaluasi terhadap profil risiko, kecukupan kebijakan dan prosedur manajemen risiko, serta efektivitas pengendalian risiko pada seluruh kegiatan usaha Bank. Berdasarkan hasil penilaian, kinerja Komite Manajemen Risiko dinilai memadai dan efektif, serta berkontribusi positif dalam menjaga stabilitas dan kehati-hatian operasional Bank. The Board of Directors considers the committee to have effectively carried out its functions and responsibilities in supporting the Bank's risk management implementation. The committee actively evaluates the risk profile, the adequacy of risk management policies and procedures, and the effectiveness of risk controls across all of the Bank's business activities. Based on the assessment, the Risk Management Committee's performance is deemed adequate and effective, and it has contributed positively to maintaining the Bank's operational stability and prudence.
Komite *Asset Liability* (ALCO) Asset Liability Committee (ALCO)	Komite Asset Liability (ALCO) dinilai telah menjalankan perannya secara optimal dalam mengelola struktur aset dan liabilitas Bank guna menjaga likuiditas, profitabilitas, dan kecukupan permodalan. Komite secara rutin membahas, memantau, dan memberikan rekomendasi yang tepat terkait penetapan suku bunga, pengelolaan dana, serta strategi pendanaan dan penyaluran kredit. The Asset Liability Committee (ALCO) is deemed to have optimally implemented its role in managing the Bank's asset and liability structure to maintain liquidity, profitability, and capital adequacy. The committee regularly discusses, monitors, and provides appropriate recommendations regarding interest rate setting, fund management, and funding and credit distribution strategies.
Komite Pengarah Teknologi Informasi Information Technology Steering Committee	Komite Pengarah Teknologi Informasi dinilai telah berperan aktif dalam mengarahkan dan mengawasi penerapan strategi teknologi informasi Bank agar selaras dengan kebutuhan bisnis dan ketentuan regulator. Komite memastikan bahwa pengembangan dan pemanfaatan teknologi informasi mendukung efisiensi operasional, keamanan sistem, dan peningkatan layanan Bank. Direksi juga mengapresiasi langkah Komite dalam mengevaluasi kesiapan infrastruktur teknologi, manajemen risiko TI, serta membuat rencana pengembangan dan investasi teknologi informasi. The Information Technology Steering Committee is considered to have played an active role in directing and overseeing the implementation of the Bank's information technology strategy to ensure it aligns with business needs and regulatory requirements. The Committee ensures that the development and utilization of information technology supports operational efficiency, system security, and service improvement. The Board of Directors also commended the Committee for evaluating the readiness of technology infrastructure, IT risk management, and developing information technology development and investment plans.

Komite Direksi Committee of the Board of Directors	**Analisis Penilaian** Analysis of Assessment
Komite Kredit Credit Committee	Komite Kredit dinilai telah menjalankan fungsi pengambilan keputusan kredit secara prudent dan selaras dengan kebijakan perkreditan Bank. Kemudian, Komite Kredit dinilai aktif memantau perkembangan kualitas kredit dan memberikan arahan atas penanganan kredit bermasalah. The Credit Committee was deemed to have carried out its credit decision-making function prudently and in line with the Bank's credit policy. Furthermore, the Credit Committee was deemed to have actively monitored credit quality developments and provided guidance on the management of non-performing loans.

Prosedur dan Penilaian Satuan Kerja di Bawah Direksi

Pada tahun 2025, Direksi Bank melakukan penilaian terhadap kinerja 2 (dua) satuan kerja yang berada langsung di bawah koordinasinya. Penilaian ini dilakukan untuk mengukur kontribusi masing-masing satuan kerja dalam mendukung efektivitas operasional dan pencapaian tujuan strategis Bank. Prosedur dan kriteria penilaian yang digunakan dalam evaluasi kinerja satuan kerja tersebut dijabarkan sebagai berikut:

Procedures and Assessment of Work Units Under the Board of Directors

In 2025, the Bank's Board of Directors has conducted a performance assessment of two work units that they oversee. The assessment was conducted to measure the contribution of each work unit to supporting operational effectiveness and achieving the Bank's strategic objectives. The procedures and assessment criteria used in evaluating the performance of these work units are outlined as follows:

Sekretaris Perusahaan Corporate Secretary	
Prosedur Penilaian kinerja Sekretaris Perusahaan dilakukan secara periodik dengan mengacu pada pencapaian kinerja yang telah ditetapkan sebagai indikator utama. Penilaian ini melibatkan berbagai aspek, termasuk efektivitas komunikasi dengan pemangku kepentingan, kepatuhan terhadap regulasi, dan kemampuan dalam mendukung implementasi tata kelola perusahaan yang baik.	**Procedure** The Corporate Secretary's performance assessment is conducted periodically, based on established performance indicators. This assessment encompasses various aspects, including the effectiveness of stakeholder communication, regulatory compliance, and the ability to support the implementation of good corporate governance.
Hasil Penilaian Direksi menilai Sekretaris Perusahaan telah menjalankan fungsi dan tanggung jawabnya pada 2025 secara efektif dalam mendukung penerapan Tata Kelola Bank yang Baik dan memastikan kepatuhan Bank terhadap ketentuan peraturan perundang-undangan, khususnya terkait pasar modal. Selain itu, Sekretaris Perusahaan dinilai telah mampu menjaga komunikasi yang baik dengan regulator, pemegang saham, dan pemangku kepentingan Bank.	**Assessment Results** The Board of Directors assesses that the Corporate Secretary has effectively carried out its functions and responsibilities in 2025, supporting the implementation of Good Bank Governance and ensuring the Bank's compliance with laws and regulations, particularly those related to the capital market. Furthermore, the Corporate Secretary is assessed as having maintained effective communication with regulators, shareholders, and the Bank's stakeholders.

Satuan Kerja Audit Internal Internal Audit Unit (SKAI)	
Prosedur Penilaian kinerja SKAI dilakukan dengan menilai sejauh mana SKAI memberikan dukungan audit internal yang efektif terkait *assurance* terhadap kegiatan bisnis Bank. Penilaian ini mencakup evaluasi terhadap kemampuan SKAI dalam mengidentifikasi risiko, memberikan risiko yang tepat, dan memastikan kepatuhan terhadap kebijakan serta regulasi yang berlaku.	**Procedure** The Internal Audit Unit's performance assessment is conducted by assessing the extent to which it provides effective internal audit support related to assurance of the Bank's business activities. This assessment includes evaluating the Internal Audit Unit's ability to identify risks, assign appropriate risk allocations, and ensure compliance with applicable policies and regulations.
Hasil Penilaian Sepanjang 2025, Direksi menilai bahwa SKAI telah menjalankan fungsi pengawasan internal secara independen, objektif, dan profesional sesuai dengan piagam audit internal serta ketentuan regulator.	**Assessment Results** Throughout 2025, the Board of Directors assessed that the Internal Audit Unit had carried out its internal oversight function independently, objectively, and professionally in accordance with the internal audit charter and regulatory requirements.

Dewan Komisaris
Board of Commissioners

Dewan Komisaris merupakan organ pengawasan dalam struktur tata kelola Bank yang memegang peran strategis dalam memastikan seluruh kegiatan Bank berjalan sesuai dengan prinsip GCG dan peraturan perundang-undangan yang berlaku. Selain menjalankan peran pengawasan umum, Dewan Komisaris juga dapat melakukan pengawasan khusus sesuai kebutuhan, termasuk menilai efektivitas pengelolaan operasional dan memastikan bahwa keputusan strategis yang diambil Direksi mendukung pencapaian tujuan jangka panjang Bank. Kehadiran Dewan Komisaris yang independen dan kompeten menjadi salah satu pilar utama dalam memperkuat tata kelola, integritas, dan akuntabilitas operasional Bank.

Pedoman Kerja Dewan Komisaris

Bank menetapkan Pedoman dan Tata Tertib Kerja Dewan Komisaris melalui Kebijakan dan Prosedur Pedoman dan Tata Tertib Kerja Dewan Komisaris dan pembaharuan terakhir dilakukan pada 23 September 2025. Pedoman ini disusun untuk memberikan landasan yang jelas dan sistematis bagi Dewan Komisaris dalam menjalankan fungsi pengawasan dan memberikan nasihat strategis kepada Direksi, serta memastikan kepatuhan terhadap prinsip GCG secara konsisten, profesional, dan akuntabel.

Sesuai dengan POJK No. 17 Tahun 2023, pedoman ini mencakup beberapa aspek penting, antara lain:
1. Ketentuan Umum;
2. Organisasi;
3. Tugas dan Tanggung Jawab;
4. Rapat Dewan Komisaris;
5. Rapat Koordinasi Dewan Komisaris dan Direksi;
6. Fokus Pengawasan dan Rekomendasi Dewan Komisaris;
7. Benturan Kepentingan; serta
8. Lain-Lain dan Penutup.

Pokok-pokok yang diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank telah memenuhi ketentuan POJK yang mencakup:

1. Pendahuluan;
2. Prinsip Tata Kelola;
3. Keanggotaan dan Etika Kerja Dewan Komisaris;

The Board of Commissioners is a supervisory body within the Bank's governance structure, playing a strategic role in ensuring that all Bank activities are conducted in accordance with GCG principles and applicable laws and regulations. In addition to its general supervisory role, the Board of Commissioners can also conduct specific oversight as needed, including assessing the effectiveness of operational management and ensuring that strategic decisions made by the Board of Directors support the achievement of the Bank's long-term goals. The presence of an independent and competent Board of Commissioners is a key pillar in strengthening the Bank's governance, integrity, and operational accountability.

Board of Commissioners Charter

The Bank establishes the Board of Commissioners' Charter through the Charter's Policy and Procedure, which was last updated on September 23, 2025. These guidelines are designed to provide a clear and systematic foundation for the Board of Commissioners in carrying out its supervisory function and providing strategic advice to the Board of Directors, as well as ensuring compliance with GCG principles in a consistent, professional, and accountable manner.

In accordance with OJK Regulation No. 17 of 2023, these guidelines cover several important aspects, including:
1. General Provisions;
2. Organization;
3. Duties and Responsibilities;
4. Board of Commissioners Meetings;
5. Coordination Meetings of the Board of Commissioners and Board of Directors;
6. Focus of Supervision and Recommendations of the Board of Commissioners;
7. Conflict of Interest; and
8. Miscellaneous and Closing.

The main points stipulated in the Bank's Board of Commissioners Guidelines and Work Procedures comply with the provisions of the Financial Services Authority Regulation (POJK), which include:
1. Introduction;
2. Governance Principles;
3. Membership and Work of Conduct of the Board of Commissioners;

4. Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris;
5. Waktu Kerja dan Rapat Dewan Komisaris;
6. Independensi dan Pencegahan Benturan Kepentingan; dan
7. Penutup.

Sebagai bentuk keterbukaan kepada seluruh pemangku kepentingan, Bank mempublikasikan Pedoman dan Tata Tertib Kerja Dewan Komisaris pada situs web resmi yang dapat diakses di: https://ibk.co.id. Langkah ini merupakan bagian dari penerapan praktik GCG secara konsisten.

Jumlah, Komposisi, dan Independensi Dewan Komisaris

Jumlah

Susunan Dewan Komisaris Bank terdiri dari 4 (empat) orang, termasuk 3 (tiga) orang di antaranya merupakan Komisaris Independen atau sekitar 75% dari total anggota Dewan Komisaris. Struktur tersebut tidak melebihi komposisi Direksi yang berjumlah 5 (lima) orang, sehingga telah sesuai dengan ketentuan OJK. Keberadaan Dewan Komisaris di dalam struktur tata kelola bank dirancang untuk memastikan peran dan fungsi pengawasan berjalan secara jelas dan efektif sehingga setiap aspek penting dalam operasional Bank dapat dikelola dengan baik, profesional, dan selaras dengan prinsip GCG.

Komposisi dan Masa Jabatan

Dewan Komisaris Bank terdiri dari 4 (empat) anggota, termasuk 3 (tiga) di antaranya merupakan Komisaris Independen atau sekitar 75% dari total anggota Dewan Komisaris. Struktur tersebut tidak melampaui jumlah Direksi, yaitu 5 (lima) orang, sehingga telah memenuhi ketentuan OJK. Komposisi yang proporsional ini memastikan independensi pengawasan sekaligus memperkuat kualitas pengambilan keputusan strategis Bank.

Proses pengangkatan dan pemberhentian anggota Dewan Komisaris dilakukan melalui mekanisme Rapat Umum Pemegang Saham (RUPS), dengan masa jabatan 3 (tiga) tahun. Anggota Dewan Komisaris dapat diangkat kembali untuk periode berikutnya, dengan mempertimbangkan efektivitas pelaksanaan tugas, efisiensi pengawasan, serta kompleksitas usaha Bank. Kebijakan pengangkatan senantiasa mengacu pada Anggaran Dasar Bank, Pedoman dan Tata Tertib Kerja Dewan Komisaris, serta peraturan perundang-undangan yang berlaku.

4. Duties, Responsibilities, and Authorities of the Board of Commissioners;
5. Board of Commissioners Working Hours and Meetings;
6. Independence and Prevention of Conflicts of Interest; and
7. Closing.

As a form of transparency to all stakeholders, the Bank publishes the Board of Commissioners Guidelines and Work Procedures on its official website, accessible at: https://ibk.co.id. This step is part of the consistent implementation of GCG practices.

Number, Composition, and Independence of the Board of Commissioners

Number

The Bank's Board of Commissioners consists of four members, including three Independent Commissioners, or approximately 75% of the total Board of Commissioners. This structure does not exceed the Board of Directors' five members, thus complying with OJK regulations. The Board of Commissioners' presence within the bank's governance structure is designed to ensure a clear and effective oversight role and function, ensuring that every important aspect of the Bank's operations is managed effectively, professionally, and in accordance with GCG principles.

Composition and Term of Office

The Bank's Board of Commissioners consists of four members, including three Independent Commissioners, or approximately 75% of the total Board of Commissioners. This structure does not exceed the Board of Directors' five members, thus complying with OJK regulations. This proportional composition ensures independent oversight while strengthening the quality of the Bank's strategic decision-making.

The appointment and dismissal of members of the Board of Commissioners are carried out through the General Meeting of Shareholders (GMS), with a term of office of three years. Members of the Board of Commissioners may be reappointed for subsequent terms, taking into account the effectiveness of their duties, the efficiency of their oversight, and the complexity of the Bank's business. The appointment policy consistently refers to the Bank's Articles of Association, the Board of Commissioners' Guidelines and Work Procedures, and applicable laws and regulations.

Berikut merupakan susunan dan komposisi Dewan Komisaris Bank sepanjang tahun 2025:

The following is the composition of the Bank's Board of Commissioners throughout 2025:

Periode 1 Januari 2025-31 Desember 2025
Period of January 1, 2025-December 31, 2025

Nama Name	**Jabatan** Position	**Dasar Hukum Pengangkatan** Legal Basis of Appointment	**Persetujuan Otoritas Jasa Keuangan** FSA Approval	**Periode Jabatan** Term of Office
Taufik Hakim	Komisaris Utama (Independen) President Commissioner (Independent)	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025. Deed of Meeting Decision of the Company No. 264 dated June 20, 2025.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-108/D.03/2022 tanggal 7 Juli 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-108/D.03/2022 dated July 7, 2022, concerning the Results of the Fit and Proper Test.	Paling lama sampai dengan ditutupnya RUPST pada tahun 2030. Until the conclusion the closing of the AGMS in 2030.
Ko Dae Jin	Komisaris Commissioner	Akta Pernyataan Keputusan Rapat Perseroan No. 23 tanggal 26 September 2024. Deed of Meeting Decision of the Company No. 23 dated September 26, 2024.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-158/D.03/2024 tanggal 5 Desember 2024 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEPR-158/D.03/2024 dated December 5, 2024, concerning the Results of the Fit and Proper Test.	Sampai dengan ditutupnya RUPST pada tahun 2027. Until the closing of the AGMS in 2027.
Damal Bayu Utama	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025. Deed of Meeting Decision of the Company No. 264 dated June 20, 2025.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-110/D.03/2022 tanggal 7 Juli 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-110/D.03/2022 dated July 7, 2022, concerning the Results of the Fit and Proper Test.	Paling lama sampai dengan ditutupnya RUPST pada tahun 2030. Until the conclusion the closing of the AGMS in 2030.
Joni Swastanto	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat Perseroan No. 264 tanggal 20 Juni 2025. Deed of Meeting Decision of the Company No. 264 dated June 20, 2025.	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-109/D.03/2022 tanggal 7 Juli 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan. Copy of Decision of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-109/D.03/2022 dated July 7, 2022, concerning the Results of the Fit and Proper Test.	Paling lama sampai dengan ditutupnya RUPST pada tahun 2030. Until the conclusion the closing of the AGMS in 2030.

Independensi Dewan Komisaris
Dewan Komisaris menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi secara independen, objektif, serta bebas dari pengaruh pihak manapun yang dapat mengganggu kualitas pengambilan keputusan. Independensi tersebut merupakan fondasi utama dalam memastikan bahwa seluruh kebijakan dan tindakan pengurusan Bank senantiasa selaras dengan kepentingan Bank, pemegang saham, serta pemangku kepentingan lainnya.

Dalam menjalankan fungsi pengawasan, Dewan Komisaris senantiasa menjunjung tinggi prinsip profesionalisme dan akuntabilitas. Setiap keputusan diambil secara kolektif kolegial melalui mekanisme rapat dengan tetap menghormati perbedaan pandangan yang konstruktif.

Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Setiap calon anggota Dewan Komisaris Bank hanya dapat menjalankan tugas, wewenang, dan tanggung jawabnya setelah memperoleh persetujuan dari OJK. Ketentuan ini selaras dengan POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, yang bertujuan untuk memastikan bahwa calon Dewan Komisaris memenuhi persyaratan integritas, kompetensi, dan reputasi keuangan yang memadai.

Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) dilaksanakan melalui evaluasi menyeluruh atas aspek integritas, kompetensi, dan kepatuhan terhadap ketentuan peraturan perundang-undangan yang berlaku. Hasil penilaian tersebut menjadi dasar bagi OJK dalam memberikan persetujuan atas pengangkatan anggota Dewan Komisaris, sekaligus memastikan efektivitas pelaksanaan fungsi pengawasan dan pemberian nasihat kepada Direksi.

Independence of the Board of Commissioners
The Board of Commissioners carries out its supervisory and advisory functions to the Board of Directors independently, objectively, and free from any influence that could compromise the quality of its decision-making. This independence is the primary foundation for ensuring that all Bank management policies and actions remain aligned with the interests of the Bank, shareholders, and other stakeholders.

In carrying out its supervisory function, the Board of Commissioners consistently upholds the principles of professionalism and accountability. All decisions are made collectively and collegially through meetings, while respecting constructive differences of opinion.

Board of Commissioners Fit and Proper Test

Each prospective member of the Bank's Board of Commissioners may only carry out their duties, authorities, and responsibilities after obtaining approval from the Financial Services Authority (OJK). This provision aligns with OJK Regulation No. 27/POJK.03/2016 concerning the Fit and Proper Test for Key Persons of Financial Services Institutions, which aims to ensure that prospective members of the Board of Commissioners meet the requirements of integrity, competence, and adequate financial reputation.

The Fit and Proper Test is conducted through a comprehensive evaluation of integrity, competence, and compliance with applicable laws and regulations. The results of this assessment serve as the basis for the Financial Services Authority (OJK) in approving the appointment of members of the Board of Commissioners, while also ensuring the effectiveness of their supervisory and advisory functions to the Board of Directors.

Berikut adalah daftar anggota Dewan Komisaris Bank yang telah dinyatakan lulus Penilaian Kemampuan dan Kepatutan tanpa catatan serta telah memperoleh persetujuan dari OJK:

The following is a list of members of the Bank's Board of Commissioners who have passed the Fit and Proper Test without any exceptions and have received approval from the OJK:

Susunan Anggota Dewan Komisaris Bank per 31 Desember 2025

Composition of the Bank's Board of Commissioners as of December 31, 2025

Nama Name	**Jabatan** Position	**Pelaksana** Implementor	**Hasil** Result	**Tanggal Efektif Berdasarkan Surat OJK** Effective Date based on FSA Letter
Taufik Hakim	Komisaris Utama (Independen) President Commissioner (Independent)	OJK	Lulus Passed	No. KEP-108/D.03/2022 tanggal 7 Juli 2022 No. KEP-108/D.03/2022 dated July 7, 2022
Ko Dae Jin	Komisaris Commissioner	OJK	Lulus Passed	No. KEPR-158/D.03/2024 tanggal 5 Desember 2024 No. KEPR-158/D.03/2024 dated December 5, 2024
Damal Bayu Utama	Komisaris Independen Independent Commissioner	OJK	Lulus Passed	No. KEP-110/D.03/2022 tanggal 7 Juli 2022 No. KEP-110/D.03/2022 dated July 7, 2022
Joni Swastanto	Komisaris Independen Independent Commissioner	OJK	Lulus Passed	No. KEP-109/D.03/2022 tanggal 7 Juli 2022 No. KEP-109/D.03/2022 dated July 7, 2022

Bank memastikan bahwa seluruh anggota Dewan Komisaris yang menjabat telah mengikuti dan dinyatakan lulus uji kemampuan dan kepatutan *(fit and proper test)* yang diselenggarakan oleh Bank Indonesia atau OJK, sebagai bentuk verifikasi kompetensi, integritas, dan kelayakan dalam menjalankan fungsi eksekutif. Hal ini sesuai dengan ketentuan yang diatur dalam POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

The Bank ensures that all serving members of the Board of Commissioners have participated in and passed the fit and proper test conducted by Bank Indonesia or the Financial Services Authority (OJK), as a form of verification of competency, integrity, and suitability to carry out executive functions. This is in accordance with the provisions stipulated in POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

Komisaris Independen

Komisaris Independen merupakan bagian integral dari Dewan Komisaris yang memiliki kriteria khusus untuk melaksanakan fungsi pengawasan. Hal ini dimaksudkan untuk memastikan bahwa setiap penilaian, rekomendasi, dan keputusan yang diambil didasarkan pada pertimbangan profesional serta bebas dari benturan kepentingan.

Komisaris Independen berperan aktif dalam proses pengambilan keputusan strategis melalui forum rapat Dewan Komisaris serta keterlibatannya dalam komite-komite pendukung, seperti Komite Audit dan komite lainnya sesuai ketentuan yang berlaku. Melalui perannya tersebut, Komisaris Independen memberikan pandangan yang objektif, kritis, dan konstruktif terhadap kebijakan, kinerja, serta pengelolaan risiko Perseroan.

Independent Commissioners

Independent Commissioners are an integral part of the Board of Commissioners and have specific criteria for carrying out their supervisory function. This is intended to ensure that every assessment, recommendation, and decision made is based on professional considerations and is free from conflicts of interest.

Independent Commissioners play an active role in the strategic decision-making process through Board of Commissioners meetings and their involvement in supporting committees, such as the Audit Committee and other committees in accordance with applicable regulations. Through these roles, Independent Commissioners provide objective, critical, and constructive insights into the Company's policies, performance, and risk management.

Kriteria Komisaris Independen

Bank menetapkan kriteria Komisaris Independen dengan tujuan memastikan anggota Dewan Komisaris mampu menjalankan fungsi pengawasan dan pengambilan keputusan secara objektif, bebas dari pengaruh atau kepentingan pihak manapun. Kriteria ini mengacu pada ketentuan POJK 33/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, yang mencakup hal-hal sebagai berikut:

Independent Commissioner Criteria

The Bank establishes criteria for Independent Commissioners to ensure that members of the Board of Commissioners are capable of carrying out their supervisory and decision-making functions objectively, free from the influence or interests of any party. These criteria refer to the provisions of POJK 33/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, which includes the following matters:

Kriteria Criteria	**Komisaris Independen** Independent Commissioners		
	Taufik Hakim	**Joni Swastanto**	**Damal Bayu Utama**
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Bank pada periode berikutnya. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months, except for reappointment as the Bank's Independent Commissioner in the following period.	√	√	√
Tidak mempunyai saham, baik langsung maupun tidak langsung, pada Bank tersebut. Has no shares, either directly or indirectly, in the Bank.	√	√	√
Tidak mempunyai hubungan afiliasi dengan Bank, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama dan Pengendali Bank Has no affiliation with the Bank, members of the Board of Directors, members of the Board of Commissioners, or the Main and Controlling Shareholders of the Bank.	√	√	√
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung, yang berkaitan dengan kegiatan usaha Bank. Has no business relationship, either directly or indirectly, related to the Bank's business activities.	√	√	√

Pernyataan Independensi Komisaris Independen

Sebagaimana diatur dalam POJK No. 17 Tahun 2023, seluruh Komisaris Independen Bank yang sudah menjabat lebih dari 2 (dua) periode diwajibkan untuk menandatangani Surat Pernyataan Independensi yang disampaikan di dalam RUPS. Surat ini merupakan komitmen resmi bahwa setiap Komisaris Independen akan menjalankan tugas dan tanggung jawabnya secara profesional, berintegritas, serta bebas dari benturan kepentingan.

Sampai dengan tahun 2025, Perseroan belum mempunyai Komisaris Independen yang menjabat lebih dari 2 (dua) periode.

Independent Commissioner Independence Statement

As stipulated in OJK Regulation No. 17 of 2023, all Independent Commissioners of the Bank who have served for more than two terms are required to sign an Independence Statement, which is submitted to the GMS. This letter constitutes an official commitment that each Independent Commissioner will carry out their duties and responsibilities professionally, with integrity, and free from conflicts of interest.

As of 2025, the Company has not had any Independent Commissioners serving for more than two terms.

Keberagaman Komposisi Dewan Komisaris

Bank senantiasa menempatkan penerapan prinsip keberagaman (*diversity*) sebagai salah satu pilar dalam pembentukan Dewan Komisaris, sebagai bagian dari komitmen terhadap praktik tata kelola perusahaan yang baik. Pendekatan ini sejalan dengan ketentuan Lampiran SEOJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, yang menekankan pentingnya keberagaman dalam hal latar belakang pendidikan, keahlian, pengalaman profesional, usia, dan gender, guna mendukung efektivitas fungsi pengawasan.

Dalam proses pembentukan Dewan Komisaris, Bank memastikan tidak terdapat diskriminasi berdasarkan suku, agama, ras, golongan, atau gender, serta selalu mengedepankan prinsip kesetaraan dan profesionalisme. Setiap pengangkatan anggota Dewan Komisaris mempertimbangkan kompetensi yang relevan, integritas, rekam jejak, dan pengalaman yang diperlukan agar Dewan Komisaris dapat menjalankan fungsi pengawasan dan memberikan nasihat strategis kepada Direksi secara optimal.

Dengan pendekatan ini, Bank tidak hanya memperkuat efektivitas pengawasan dan kualitas pengambilan keputusan strategis, tetapi juga menegaskan komitmen terhadap tata kelola yang transparan, inklusif, dan berkelanjutan.

Composition Diversity in the Board of Commissioners

The Bank consistently prioritizes the implementation of the principle of diversity as one of the pillars in the formation of the Board of Commissioners, as part of its commitment to good corporate governance practices. This approach aligns with the provisions of Appendix to OJK Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance, which emphasizes the importance of diversity in terms of educational background, expertise, professional experience, age, and gender, to support the effectiveness of the supervisory function.

In the establishment process of the Board of Commissioners, the Bank ensures that there is no discrimination based on ethnicity, religion, race, social class, or gender, and always prioritizes the principles of equality and professionalism. Each appointment of a member of the Board of Commissioners takes into account relevant competencies, integrity, track record, and experience necessary to optimally carry out its supervisory function and provide strategic advice to the Board of Directors.

With this approach, the Bank not only strengthens the effectiveness of oversight and the quality of strategic decision-making but also affirms its commitment to transparent, inclusive, and sustainable governance.

Aspek Keberagaman **Aspect of Diversity**	**Penjelasan** Description
Pendidikan Education	Dewan Komisaris Bank mempunyai latar pendidikan yang beragam, yaitu S1, S2, hingga S3 dengan kompetensi di bidang ekonomi, ilmu politik, serta administrasi publik. The Bank's Board of Commissioners have diverse educational backgrounds, which are Bachelor degree and Master degree with competencies in economics, political science, and public administration.
Pengalaman Kerja Work Experience	Dewan Komisaris Bank mempunyai pengalaman kerja yang beragam, terutama dalam industri perbankan. The Bank's Board of Commissioners have diverse work experience, particularly in banking industry.
Usia Age	Rata-rata usia Dewan Komisaris Bank, yaitu 60-69 tahun. The average age of the Bank's Board of Commissioners is 60-69 years.
Jenis Kelamin Gender	Sesuai dengan kebutuhan, anggota Dewan Komisaris Bank masih didominasi oleh pria. Namun demikian, hal ini tidak menutup kemungkinan untuk Bank dalam mengangkat seorang anggota Dewan Komisaris wanita di kemudian hari. In accordance with the requirements, members of the Bank's Board of Commissioners are still dominated by male. However, this does not rule out the possibility for the Bank to appoint a female member of the Board of Commissioners in the future.
Bidang Keahlian Expertise	Bisnis, Perbankan, Risiko Manajemen, Keuangan, dan Ekonomi. Business, Banking, Risk Management, Finance and Economy.

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris Bank memiliki peran strategis dalam memastikan pengelolaan Bank berjalan sesuai prinsip GCG. Secara umum, tugas dan tanggung jawab Dewan Komisaris mencakup pengawasan terhadap pelaksanaan kebijakan oleh Direksi, evaluasi kinerja operasional dan strategis, serta pemberian nasihat untuk mendukung pencapaian tujuan jangka panjang Bank.

Secara lebih rinci, tugas dan tanggung jawab Dewan Komisaris meliputi:

1. Setiap anggota Dewan Komisaris tidak boleh bertindak secara individual dan akan bertindak berdasarkan keputusan Dewan Komisaris.
2. Dewan Komisaris akan melaksanakan tugas dan tanggung jawabnya dengan itikad baik, dengan penuh tanggung jawab, kehati-hatian, dan independensi.
3. Dewan Komisaris harus memastikan bahwa prinsip-prinsip tata kelola Perusahaan yang Baik diterapkan dalam seluruh aktivitas bisnis Bank dan seluruh level organisasi setidaknya melalui:
    a. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi;
    b. Kelengkapan dan pelaksanaan tugas Komite dan Unit Kerja saat menjalankan tugas Bank fungsi kontrol internal;
    c. Implementasi fungsi kepatuhan audit internal dan eksternal;
    d. Penerapan manajemen risiko termasuk tindak pengendalian internal;
    e. Pemberian dana kepada pihak terkait dan penyediaan dana besar;
    f. Rencana Strategis Bank;
    g. Transparansi kondisi keuangan dan non-keuangan Bank; serta
    h. Persetujuan dan tinjauan berkala terhadap Visi, Misi, dan Nilai-Nilai Inti Bank;
4. Dewan Komisaris akan mengawasi kebijakan manajemen, proses manajemen secara umum, dan bertanggung jawab atas pengawasan ini, serta akan memberikan saran kepada jajaran Direksi.
5. Dalam melakukan tugas pengawasan sebagaimana dimaksud dalam angka (3) dan (4) di atas, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi kebijakan strategis Bank implementasi sesuai dengan peraturan.
6. Dalam hal hanya ada seorang anggota Dewan Komisaris, segala tugas dan wewenang yang diberikan kepada Komisaris Utama atau anggota Dewan Komisaris dalam Anggaran Dasar berlaku pula baginya.

Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners plays a strategic role in ensuring that the Bank is managed in accordance with Good Corporate Governance (GCG) principles. It is responsible for overseeing the policies and performance of the Board of Directors, and for providing advice to support the achievement of the Bank's long-term objectives.

The duties and responsibilities of the Board of Commissioners include:

1. Each member of the Board of Commissioners must not act individually and will act based on the decision of the Board of Commissioners.
2. The Board of Commissioners will carry out its duties and responsibilities in good faith, with full responsibility, prudence, and independence.
3. The Board of Commissioners must ensure that the principles of good corporate governance are applied in all Bank business activities and at all levels of the organization through, at least:
    a. Implementation of the duties and responsibilities of the Board of Commissioners and the Board of Directors;
    b. The completeness and implementation of the duties of Committees and Work Units when carrying out the Bank's internal control functions;
    c. Implementation of internal and external audit compliance functions;
    d. Implementation of risk management, including internal control measures;
    e. Provision of funds to related parties and the provision of large sums of money;
    f. The Bank's Strategic Plan;
    g. Transparency of the Bank's financial and non-financial conditions; and
    h. Periodic approval and review of the Bank's Vision, Mission, and Core Values;
4. The Board of Commissioners will supervise management policies, general management processes, and be responsible for this supervision, as well as provide advice to the Board of Directors.
5. In performing supervisory duties as referred to in point (3) and (4) above, the Board of Commissioners must direct, monitor, and evaluate the Bank's strategic policy implementation pursuant to the regulations.
6. In the event that there is only one Board of Commissioners' member, all duties and authorities granted to the President Commissioner, or Board of Commissioners' members, as described in the Articles of Association will automatically apply to him/her.

7. Dewan Komisaris dilarang ikut serta pengambilan keputusan terkait operasional Bank, kecuali untuk:
   a. Ketentuan pinjaman kepada pihak terkait sebagaimana diatur dalam peraturan OJK tentang Batas Maksimum Pemberian Kredit untuk Bank Umum; serta
   b. Hal-hal lain yang ditentukan dalam Anggaran Dasar atau dalam peraturan dan perundang-undangan yang berlaku.
8. Pengambilan keputusan oleh Dewan Komisaris sebagaimana dimaksud pada angka (7) di atas merupakan bagian dari fungsi pengawasan Dewan Komisaris agar tidak meniadakan tanggung jawab Direksi atas manajemen Bank.
9. Dewan Komisaris menyetujui dan memantau pelaksanaan strategi Bank, Rencana Bisnis (RBB), dan beberapa kebijakan sesuai dengan peraturan yang berlaku, termasuk pembentukan dan implementasi strategi terkait *Anti-Fraud*, Anti-Pencucian Uang dan Memerangi Pembiayaan Terorisme (AMLCFT), Pelaporan Pelanggaran, Tata Kelola Perusahaan Terintegrasi, Transaksi Pihak Terkait (RPT), Batas Maksimum Pemberian Kredit (BMPK), dan strategi Bank lainnya sesuai dengan ketentuan yang berlaku.
10. Melalui Komite Remunerasi dan Nominasi, mengawasi pemilihan dan penilaian calon anggota Direksi dan Dewan Komisaris tanpa intervensi.
11. Dewan Komisaris harus memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Audit Internal Bank, auditor eksternal, dan hasil pengawasan dari OJK dan/atau otoritas lain.
12. Dewan Komisaris wajib melaporkan kepada OJK dalam waktu 7 (tujuh) hari kerja setiap temuan terkait dengan.
    a. Pelanggaran hukum, peraturan keuangan, perbankan; serta
    b. Segala keadaan atau keadaan yang diproyeksikan yang dapat membahayakan keberlangsungan bisnis Bank.
13. Untuk mendukung efektivitas tugas dan tanggung jawabnya, Dewan Komisaris akan membentuk setidaknya:
    a. Komite Audit;
    b. Komite Pemantau Risiko; serta
    c. Komite Remunerasi dan Nominasi.
14. Dewan Komisaris akan mengawasi komite yang sudah dibentuk, sebagaimana dimaksud pada angka (13) di atas, demikian pula mereka melaksanakan tugasnya secara efektif dan harus mengevaluasi dan/atau menilai kinerja komite-komite ini pada setiap akhir tahun.

7. The Board of Commissioners is prohibited from participating in decision-making related to the Bank's operations, except for:
   a. a. Provisions for loans to related parties as stipulated in the Financial Services Authority (OJK) regulations concerning the Maximum Lending Limit for Commercial Banks; and
   b. b. Other matters stipulated in the Articles of Association or applicable laws and regulations.
8. Decision-making by the Board of Commissioners as referred to in point (7) above is part of the Board of Commissioners' supervisory function to ensure that it does not negate the Board of Directors' responsibility for the Bank's management.
9. The Board of Commissioners approves and monitors the implementation of the Bank's strategies, Business Plan (RBB), and several policies in accordance with the applicable regulations, including the establishment and implementation of strategies related to Anti-Fraud, Anti-Money Laundering and CounterTerrorism Financing (AML-CTF), Whistleblowing, Integrated Corporate Governance, Related Party Transactions (RPT), Legal Lending Limit (LLL), and the Bank other strategic in line with applicable regulations.
10. Through the Remuneration and Nomination Committee, the Board supervises the selection and evaluation of prospective members of the Board of Directors and the Board of Commissioners without intervention.
11. The Board of Commissioners must ensure that the Board of Directors has taken follow up actions on audit findings and recommendations from the Bank's Internal Audit, external auditor, and supervision results from OJK and/or other authorities.
12. The Board of Commissioners is required to report to the OJK within 7 (seven) working days any findings related to:
    a. Violations of laws, financial regulations, and banking regulations; and
    b. Any circumstances or projected conditions that could jeopardize the Bank's business continuity.
13. To support the effectiveness of its duties and responsibilities, the Board of Commissioners will establish at least:
    a. Audit Committee;
    b. Risk Monitoring Committee; and
    c. Remuneration and Nomination Committee.
14. The Board of Commissioners will oversee the established committees, as referred to in point (13) above, and ensure that they carry out their duties effectively. They must evaluate and/or assess the performance of these committees at the end of each year.

15. Dewan Komisaris akan melakukan pengawasan aktif terhadap Fungsi Kepatuhan dengan:
    a. Mengevaluasi Fungsi Kepatuhan Bank setidaknya 2 (dua) kali dalam setahun; serta
    b. Memberikan saran untuk meningkatkan kualitas Fungsi Kepatuhan Bank.
16. Berdasarkan angka (15), Dewan Komisaris wajib memberikan rekomendasi untuk meningkatkan kualitas Fungsi Kepatuhan kepada Direktur Utama.

17. Dewan Komisaris bertanggung jawab untuk memastikan penerapan manajemen risiko sesuai dengan karakteristik, kompleksitas, dan profil risiko Bank berdasarkan:
    a. Menyetujui kebijakan manajemen risiko termasuk strategi dan kerangka kerja manajemen risiko yang ditentukan berdasarkan *risk appetite* dan bank *risk tolerance*; serta
    b. Mengevaluasi kebijakan dan strategi manajemen risiko setidaknya setahun sekali atau lebih jika terjadi perubahan faktor-faktor yang secara signifikan memengaruhi kegiatan bisnis Bank.
18. Setiap anggota Dewan Komisaris bertanggung jawab secara bersama-sama dan tanggung jawab yang besar atas kerugian yang disebabkan oleh kesalahan atau kelalaian oleh anggota Dewan Komisaris di dalam menjalankan tugasnya.
19. Anggota Dewan Komisaris tidak bertanggung jawab atas kerugian Bank sebagaimana dimaksud pada ayat (18) jika terbukti bahwa:
    a. Kerugian itu bukan karena kesalahan atau kelalaian mereka;
    b. Mereka melakukan pengawasan dengan itikad baik, dengan tanggung jawab penuh, mengikuti prinsip kehati-hatian untuk kepentingan, dan sesuai dengan tujuan Bank;
    c. Tidak ada konflik kepentingan langsung atau tidak langsung dalam kegiatan manajemen yang mengakibatkan kerugian; serta
    d. Mereka telah mengambil tindakan yang diperlukan untuk mencegah kerugian yang terjadi atau berlanjut.
20. Seorang anggota Dewan Komisaris yang ditunjuk oleh Dewan Komisaris harus memimpin Rapat Umum Pemegang Saham (RUPS).
21. Dalam hal semua anggota Dewan Komisaris tidak hadir atau tidak dapat hadir karena alasan apa pun tanpa syarat untuk membuktikan kepada pihak ketiga, Direktur Utama akan memimpin RUPS.
22. Dalam menjalankan tugasnya, Dewan Komisaris berhak meminta bantuan para ahli untuk jangka waktu terbatas.

15. The Board of Commissioners will actively supervise the Compliance Function by:
    a. Evaluating the Bank's Compliance Function at least twice a year; and
    b. Providing recommendations to improve the quality of the Bank's Compliance Function.
16. Based on point (15), the Board of Commissioners is required to provide recommendations to the President Director to improve the quality of the Compliance Function.
17. The Board of Commissioners is responsible for ensuring the risk management implementation is in accordance with the Bank's characteristics, complexity, and risk profile based on:
    a. Approve risk management policies, including risk management strategies and frameworks, determined based on the bank's risk appetite and risk tolerance; and
    b. Evaluate risk management policies and strategies at least annually, or more frequently if there are changes in factors that significantly impact the Bank's business activities.
18. Each member of the Board of Commissioners is jointly and severally liable for losses caused by errors or negligence by members of the Board of Commissioners in carrying out their duties.

19. Members of the Board of Commissioners are not liable for the Bank's losses as referred to in paragraph (18) if it is proven that:
    a. The loss was not due to their error or negligence;
    b. They perform supervision in good faith, with full responsibility, adhering to the principle of prudence, in the interests of, and in accordance with, the Bank's objectives;
    c. There was no direct or indirect conflict of interest in the management activities that resulted in the loss; and
    d. They have taken the necessary actions to prevent the loss from occurring or continuing.

20. A member of the Board of Commissioners appointed by the Board of Commissioners must chair the General Meeting of Shareholders (GMS).
21. If all members of the Board of Commissioners are absent or unable to attend for any reason without requiring proof to a third party, the President Director will preside over the GMS.
22. In carrying out its duties, the Board of Commissioners has the right to request expert assistance for a limited period.

23. Dewan Komisaris berdasarkan keputusan rapat Dewan Komisaris berwenang untuk memberhentikan sementara anggota Direksi dengan menyebutkan alasannya. Dalam hal anggota Direksi diberhentikan untuk sementara waktu, Dewan Komisaris harus menyelenggarakan RUPS dalam waktu 90 (sembilan puluh) hari setelah tanggal pemberhentian untuk mencabut atau memberlakukan keputusan pemberhentian.
24. Dewan Komisaris dapat melakukan tindakan manajemen Bank dalam keadaan tertentu dan untuk jangka waktu tertentu. Dalam hal demikian, semua ketentuan mengenai hak, wewenang, dan tanggung jawab Direksi kepada Bank dan pihak ketiga akan berlaku untuk Dewan Komisaris.
25. Dewan Komisaris setiap saat dalam jam kerja, berhak memasuki gedung, pekarangan, atau bangunan lain yang digunakan atau dikendalikan oleh Bank, dan berhak memeriksa semua akun, surat, dan bukti lainnya untuk mengaudit dan memverifikasi uang tunai dan kondisi keuangan lainnya, serta untuk mengetahui semua tindakan yang diambil oleh Direksi.
26. Dewan Komisaris memiliki hak untuk memperoleh penjelasan tentang semua hal yang berkaitan dengan operasi Bank serta hal-hal yang berkaitan dengan standar etika Bank.
27. Dewan Komisaris harus memastikan bahwa Direksi memiliki dan melaksanakan rencana Literasi Keuangan dan Inklusi Keuangan terhadap masyarakat atau nasabah.
28. Dewan Komisaris harus menyiapkan rencana suksesi untuk Chief Executive Officer (CEO)/Presiden Direktur dan manajemen utama untuk memastikan kepemimpinan Bank yang berkelanjutan di masa depan.
29. Menyelenggarakan rapat secara berkala minimal 4 (empat) kali dalam setahun dan di antaranya 2 (dua) kali rapat harus dihadiri lengkap oleh seluruh anggota Dewan Komisaris.

Tugas dan Tanggung Jawab Masing-Masing Dewan Komisaris

Dewan Komisaris membagi tugas dan tanggung jawab berdasarkan keahlian dan kompetensi masing-masing anggota sehingga setiap fungsi pengawasan dan strategis dapat dijalankan secara fokus, efektif, dan akuntabel. Pendekatan ini memastikan bahwa seluruh aspek operasional, manajemen risiko, dan pengambilan keputusan strategis mendapat perhatian yang optimal dari Dewan Komisaris.

23. The Board of Commissioners, based on a resolution of a Board of Commissioners meeting, has the authority to temporarily dismiss any member of the Board of Directors by stating the reasons. If a member of the Board of Directors is temporarily dismissed, the Board of Commissioners must hold a GMS within 90 (ninety) days of the date of dismissal to revoke or enforce the dismissal decision.
24. The Board of Commissioners may undertake Bank management actions under certain circumstances and for a certain period. In such cases, all provisions regarding the rights, authorities, and responsibilities of the Board of Directors to the Bank and third parties shall apply to the Board of Commissioners.
25. The Board of Commissioners has the right to enter buildings, grounds, or other structures used or controlled by the Bank at any time during business hours and to inspect all accounts, letters, and other evidence to audit and verify cash and other financial conditions, as well as to be aware of all actions taken by the Board of Directors.
26. The Board of Commissioners has the right to obtain explanations on all matters relating to the Bank's operations and matters related to the Bank's ethical standards.
27. The Board of Commissioners must ensure that the Board of Directors has and implements a Financial Literacy and Financial Inclusion plan for the public and customers.
28. The Board of Commissioners must prepare a succession plan for the Chief Executive Officer (CEO)/President Director and key management to ensure the Bank's sustainable leadership in the future.
29. Hold periodic meetings at least 4 (four) times a year, of which 2 (two) meetings must be fully attended by all members of the Board of Commissioners.

Duties and Responsibilities of Each Member of the Board of Commissioners

The Board of Commissioners divides duties and responsibilities based on the expertise and competency of each member so that each supervisory and strategic function can be carried out in a focused, effective, and accountable manner. This approach ensures that all aspects of operations, risk management, and strategic decision-making receive optimal attention from the Board of Commissioners.

Rincian tugas dan tanggung jawab masing-masing Komisaris adalah sebagai berikut:

The details of the duties and responsibilities of each Commissioner are as follows:

Nama Name	**Jabatan dan Ruang Lingup Pekerjaan** Position and Scope of Work	**Tanggung Jawab** Responsibility
Taufik Hakim	Komisaris Utama (Independen) President Commissioner (Independent)	1. Mengkoordinasikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris. 2. Mengusulkan rapat Dewan Komisaris, termasuk agenda/rapat. 3. Memanggil dan memimpin rapat Dewan Komisaris. 4. Menyampaikan laporan pengawasan untuk persetujuan dari RUPS tentang tugas Dewan Komisaris dan kinerja pengawasan. 5. Memastikan bahwa tanggung jawab Dewan Komisaris telah dilaksanakan sesuai dengan prosedur yang tepat. 6. Memastikan bahwa rapat Dewan Komisaris membuat keputusan yang efektif berdasarkan informasi yang relevan dan lengkap, termasuk memastikan bahwa. a. Seluruh masalah strategis dan kritis dipertimbangkan oleh Dewan Komisaris; b. Masalah yang ada dibahas dengan cermat dan teliti; c. Seluruh anggota Dewan Komisaris diberikan kesempatan untuk berkontribusi secara efektif; d. Setiap Dewan Komisaris menerima informasi yang relevan secara tepat waktu, termasuk diberi pengarahan yang tepat tentang masalah-masalah yang timbul pada rapat Dewan Komisaris; serta e. Rapat Dewan Komisaris membuat keputusan dan resolusi yang jelas dan dicatat. 7. Memastikan bahwa Dewan Komisaris berperilaku sesuai dengan Tata Tertib Dewan Komisaris. 8. Mengupayakan untuk memenuhi persyaratan pengembangan Dewan Komisaris. 9. Melakukan tanggung jawab lain yang diberikan oleh Dewan Komisaris dari waktu ke waktu. 10. Melakukan evaluasi akhir terhadap kinerja kolegial Dewan Komisaris, komite-komite, dan evaluasi individual terhadap anggota Dewan Komisaris dan anggota komite telah mempertimbangkan rekomendasi Komite Remunerasi dan Nominasi. 1. Coordinate the implementation of the Board of Commissioners' duties and responsibilities; 2. Propose the Board of Commissioners' meetings including agenda/meetings; 3. Invite and chair the Board of Commissioners' meetings; 4. Submit the supervisory report for approval from the GMS on the Board of Commissioners' duties and supervisory performance; 5 Ensure that the Board of Commissioners' responsibilities are carried out in accordance with the appropriate procedures; 6. Ensure that the Board of Commissioners' meetings make effective decisions based on relevant and complete information, including to ensure that: a. All strategic and critical issues are considered by the Board of Commissioners; b. Existing matters are carefully and thoroughly discussed; c. All Board of Commissioners' members are given the opportunity to contribute effectively; d. Each member of the Board of Commissioners receives relevant information in a timely manner, including to be properly directed on matters arising at the Board of Commissioners' meetings; and e. The Board of Commissioners' meetings make clear and recorded decisions and resolutions; 7. Ensure that the Board of Commissioners behaves in accordance with the Board of Commissioners' Charter; 8. Strive to fulfill the requirements of the Board of Commissioners' development; 9. Carry out other responsibilities as assigned by the Board of Commissioners from time to time; and 10. Conduct final evaluation on the collegial performance of the Board of Commissioners, committees, as well as individual evaluation of Board of Commissioners' members and committee members, by considering the recommendations made by the Remuneration and Nomination Committee

Nama Name	Jabatan dan Ruang Lingup Pekerjaan Position and Scope of Work	Tanggung Jawab Responsibility
Ko Dae Jin	Komisaris Commissioner	Tugas dan tanggung jawab Komisaris dan Komisaris Independen, di luar Komisaris Utama, telah diuraikan pada bagian Tugas dan Tanggung Jawab Dewan Komisaris secara umum di atas. Duties and responsibilities of the Board of Commissioners and Independent Commissioners, apart from the President Commissioner, have been described in the general Duties and Responsibilities of the Board of Commissioners section above.
Damal Bayu Utama	Komisaris Independen Independent Commissioner	
Joni Swastanto	Komisaris Independen Independent Commissioner	

Rapat Dewan Komisaris

Kebijakan Rapat Dewan Komisaris

Pelaksanaan rapat internal Dewan Komisaris Bank diwajibkan sekurang-kurangnya 1 (satu) kali setiap 2 (dua) bulan. Rapat ini menjadi forum bagi Dewan Komisaris untuk membahas pengawasan operasional, kinerja Direksi, serta isu strategis yang memerlukan perhatian dan rekomendasi dari Dewan Komisaris. Kebijakan dan frekuensi rapat Dewan Komisaris Bank telah disusun selaras dengan ketentuan POJK 33/2014 dan POJK No. 17 Tahun 2023.

Frekuensi dan Tingkat Kehadiran Rapat

Sepanjang tahun 2025, Dewan Komisaris telah mengadakan 12 (dua belas) kali rapat internal dengan uraian sebagai berikut:

Board of Commissioners Meetings

Board of Commissioners Meeting Policy

Internal meetings of the Bank's Board of Commissioners are required to be held at least once every two months. These meetings serve as a forum for the Board of Commissioners to discuss operational oversight, the performance of the Board of Directors, and strategic issues requiring attention and recommendations from the Board of Commissioners. The Bank's Board of Commissioners meeting policy and frequency have been established in accordance with the provisions of POJK 33/2014 and POJK No. 17 of 2023.

Meeting Frequency and Attendance

Throughout 2025, the Board of Commissioners has held 12 (twelve) internal meetings, as described below:

Nama Name	Jabatan Position	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran Percentage
Taufik Hakim	Komisaris Utama (Independen) President Commissioner (Independent)	12	100%
Ko Dae Jin	Komisaris Commissioner	12	100%
Damal Bayu Utama	Komisaris Independen Independent Commissioner	12	100%
Joni Swastanto	Komisaris Independen Independent Commissioner	11	91%

Agenda Rapat / Meeting Agenda

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda
1.	8 Januari 2025 January 8, 2025	1. Kinerja Keuangan Bank per Desember 2024 2. *Update* Pengkinian Prosedur - Tatip Kerja Dewan Komisaris - Tatip Kerja Komite Audit 1. Bank Financial Performance as of December 2024 2. Procedure Update - Board of Commissioners' Charter - Audit Committee's Charter
2.	11 Februari 2025 February 11, 2025	Kinerja Keuangan Bulanan Januari 2025 Monthly Financial Performance January 2025
3.	24 Maret 2025 March 24, 2025	Kinerja Keuangan Bulanan Februari 2025 Monthly Financial Performance February 2025
4.	21 April 2025 April 21, 2025	Kinerja Keuangan Bulanan Maret 2025 Monthly Financial Performance March 2025
5.	20 Mei 2025 May 20, 2025	1. *Update* Perkembangan Implementasi PDP (Pelindungan Data Pribadi) 2. Pembahasan Rekomendasi Komite Audit dan Persetujuan Dewan Komisaris atas Pemilihan KAP (Audit SKAI 3 Tahunan) 3. Kinerja Keuangan Bulanan April 2025 1. Update on the Progress of Personal Data Protection (PDP) Implementation 2. Discussion of the Audit Committee's Recommendations and the Board of Commissioners' Approval of the Selection of a Public Accounting Firm (Triennial Internal Audit Audit) 3. Monthly Financial Performance April 2025
6.	19 Juni 2025 June 19, 2025	Kinerja Keuangan Bulanan Mei 2025 Monthly Financial Performance May 2025
7.	15 Juli 2025 July 15, 2025	1. Kinerja Keuangan Bulanan Juni 2025 2. *Update* dari Komite Audit terkait Pemilihan KAP Untuk Pemeriksaan Tahun Buku 2025 1. Monthly Financial Performance June 2025 2. Update from the Audit Committee regarding the Selection of a Public Accounting Firm for the 2025 Fiscal Year Audit
8.	12 Agustus 2025 August 12, 2025	1. Trade Finance August 2025 2. Laporan Kinerja Keuangan Bulanan Juli 2025 3. *Update* Laporan Pengawasan Dewan Komisaris atas RBB Semesater I Tahun 2025 1. Trade Finance August 2025 2. Monthly Financial Performance Report July 2025 3. Update on the Board of Commissioners' Supervisory Report on the First Semester 2025 Business Plan
9.	16 September 2025 September 16, 2025	1. Laporan Kinerja Bulanan Agustus 2025 2. *Update* Penunjukkan KAP untuk mengaudit Laporan Keuangan PT Bank IBK Indonesia Tahun Buku 2025 1. Monthly Performance Report August 2025 2. Update on the Appointment of a Public Accounting Firm to Audit PT Bank IBK Indonesia's Financial Statements for the 2025 Fiscal Year
10.	15 Oktober 2025 October 15, 2025	Laporan Keuangan Bulanan September 2025 Monthly Financial Report, September 2025
11.	25 November 2025 November 25, 2025	1. Proposal Pengajuan Penggantian (*Tech Refresh*) perangkat Teknologi Informasi Bank IBK Indonesia 2. Laporan Kinerja Bulanan Oktober 2025 1. Proposal for Replacement (Tech Refresh) of Bank IBK Indonesia's Information Technology Equipment 2. Monthly Performance Report, October 2025
12.	22 Desember 2025 December 22, 2025	1. Laporan Kinerja Bulanan November 2025 2. Surat OJK - Laporan Hasil Pemeriksaan PT Bank IBK Indonesia Tbk, Posisi 31 Juli 2025 1. Monthly Performance Report, November 2025 2. OJK Letter - Audit Report of PT Bank IBK Indonesia Tbk, with the position as of July 31, 2025

Rapat Gabungan Dewan Komisaris dan Direksi

Kebijakan Rapat Dewan Komisaris dan Direksi

Selain rapat internal, Dewan Komisaris juga menyelenggarakan rapat gabungan yang mengundang kehadiran Direksi sekurang-kurangnya 1 (satu) kali setiap 4 (empat) bulan. Rapat gabungan ini dapat pula diadakan sewaktu-waktu baik atas permintaan anggota Dewan Komisaris maupun Direksi. Pelaksanaan rapat gabungan bertujuan untuk memperkuat koordinasi, menyelaraskan pengambilan keputusan strategis, memastikan bahwa rekomendasi pengawasan Dewan Komisaris diterapkan secara efektif dalam operasional Bank. Kebijakan serta frekuensi rapat internal dan rapat gabungan Dewan Komisaris dan Direksi Bank telah disusun selaras dengan ketentuan POJK 33/2014 dan POJK No. 17 Tahun 2023.

Frekuensi dan Tingkat Kehadiran Rapat

Sepanjang tahun 2025, rapat gabungan Dewan Komisaris dan Direksi telah terlaksana sebanyak 5 (lima) kali dengan uraian sebagai berikut:

Joint Meeting of the Board of Commissioners and Directors

Board of Commissioners and Board of Directors Meeting Policy

In addition to internal meetings, the Board of Commissioners also holds joint meetings, inviting the Board of Directors to attend at least once every four months. These joint meetings may also be held at any time at the request of members of the Board of Commissioners or the Board of Directors. The purpose of holding joint meetings is to strengthen coordination, align strategic decision-making, and ensure that the Board of Commissioners' supervisory recommendations are effectively implemented in the Bank's operations. The policy and frequency of internal meetings and joint meetings of the Board of Commissioners and the Board of Directors have been established in accordance with the provisions of POJK 33/2014 and POJK No. 17 of 2023.

Meeting Frequency and Attendance

Throughout 2025, five joint meetings of the Board of Commissioners and the Board of Directors were held, as follows:

Nama Name	**Jabatan** Position	**Jumlah Kehadiran** Number of Attendance	**Persentase Kehadiran** Percentage
Taufik Hakim	Komisaris Utama (Independen) President Commissioner (Independent)	5	100%
Ko Dae Jin	Komisaris Commissioner	5	100%
Damal Bayu Utama	Komisaris Independen Independent Commissioner	5	100%
Joni Swastanto	Komisaris Independen Independent Commissioner	5	100%
Oh In Taek	Direktur Utama President Director	5	100%
Lee Dae Sung*	Direktur Director	0	0%
Maria Cortilia Vera Afianti*	Direktur Director	1	20%
Park Jin Je**	Direktur Director	2	40%
Edwin Rudianto	Direktur Director	5	100%
Andreas Mikhael Sumual**	Direktur Director	1	20%
Alexander Frans Rori	Direktur Kepatuhan Compliance Director	5	100%

*) Beliau efektif menjabat sebagai Direksi Bank sampai dengan tanggal 20 Juni 2025.
**) Beliau efektif menjabat sebagai Direksi Bank per tanggal 20 Juni 2025.
*) Effectively serving as Director of the Bank until June 20, 2025
**) Effectively serving as Director of the Bank as of June 20, 2025

Agenda Rapat **Meeting Agenda**

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda
1	25 Februari 2025 February 25, 2025	1. Kinerja Keuangan Triwulan 4-2024 2. Perbaikan sumber daya manusia: - Dari sudut pandang HR - Dari sudut pandang Bisnis 3. Kepatuhan Update: - Temuan OJK, AML, implementasi POJK No.15 - Implementasikan perlindungan data pribadi 1. Financial Performance Q4-2024 2. Human Resource Improvement: - From an HR Perspective - From a Business Perspective 3. Compliance Update: - OJK Findings, AML, Implementation of POJK No. 15 - Implementation of Personal Data Protection
2	23 April 2025 April 23, 2025	1. Kinerja Keuangan Triwulan I - 2025 2. Pencapaian RBB triwulan I - 2025 3. Dampak kebijakan Trump terhadap IBK Indonesia 4. Bisnis: terkait likuiditas, neraca, forex, liabilitas, dan strategi 1. Financial Performance Q1-2025 2. Achievement of the Bank's Business Plan Q1-2025 3. Impact of Trump's Policy on Indonesian IBK 4. Business: Related to Liquidity, Balance Sheet, Forex, Liabilities, and Strategy
3	19 Juni 2025 June 19, 2025	RBB Revisi Juni 2025 Revised Bank's Business Plan June 2025
4	13 Agustus 2025 August 13, 2025	1. Laporan Keuangan sampai dengan Juli 2025 2. *Update* kepatuhan termasuk APU PPT dan rencana audit OJK setiap tahun 1. Financial Reports through July 2025 2. Compliance updates, including AML/CFT and the OJK's annual audit plan
5	25 November 2025 November 25, 2025	Pembahasan RBB 2026-2028 Discussion of the 2026-2028 Business Plan

Kebijakan dan Pelaksanaan Program Orientasi dan/atau Pengenalan Bagi Dewan Komisaris Baru Tahun 2025

Bank memiliki kebijakan untuk memastikan setiap anggota Dewan Komisaris yang baru diangkat mengikuti program orientasi yang komprehensif. Program ini dirancang untuk memberikan pemahaman menyeluruh mengenai struktur organisasi, strategi bisnis, kebijakan, budaya kerja, serta tantangan dan peluang yang dihadapi Bank, sehingga anggota baru dapat menjalankan fungsi pengawasan secara efektif sejak awal masa jabatannya.

Pelaksanaan program orientasi bertujuan untuk mempercepat proses adaptasi anggota Dewan Komisaris baru, memungkinkan mereka segera mengambil peran aktif dalam pengambilan keputusan strategis, serta memberikan kontribusi nyata terhadap pencapaian Visi dan Misi Bank.

Meeting AgendaPolicy and Implementation of the Orientation and/or Introduction Program for New Board of Commissioners in 2025

The Bank has a policy to ensure that every newly appointed member of the Board of Commissioners participates in a comprehensive orientation program. This program is designed to provide a thorough understanding of the organizational structure, business strategy, policies, work culture, and the challenges and opportunities facing the Bank, so that new members can carry out their supervisory functions effectively from the beginning of their term.

The orientation program aims to accelerate the adaptation process for new Board of Commissioners members, enabling them to immediately take an active role in strategic decision-making and make a tangible contribution to achieving the Bank's Vision and Mission.

Pada tahun 2025, Bank tidak menyelenggarakan program orientasi bagi Dewan Komisaris baru, karena tidak terdapat penambahan anggota Komisaris pada periode tersebut.

Program Pengembangan Kompetensi Dewan Komisaris Tahun 2025

Kebijakan Pelatihan dan Pengembangan Kompetensi Berkesinambungan

Bank berkomitmen untuk memperkuat kapabilitas Dewan Komisaris melalui program pengembangan kompetensi yang berkesinambungan. Program ini meliputi kegiatan pelatihan, seminar, *workshop*, serta sesi berbagi pengalaman, baik internal maupun eksternal, yang dirancang untuk mendukung pengambilan keputusan strategis, pengawasan operasional, dan penerapan praktik tata kelola yang baik.

Pelatihan dan/atau Peningkatan Kompetensi pada Tahun Buku 2025

Pada tahun 2025, seluruh anggota Dewan Komisaris Bank telah mengikuti berbagai bentuk pelatihan dan/atau program pengembangan kompetensi sesuai dengan kebutuhan tugas pengawasan. Rincian kegiatan yang diikuti dapat dilihat pada tabel berikut:

In 2025, the Bank will not hold an orientation program for new Board of Commissioners, as there will be no additional Commissioners during that period.

Board of Commissioners Competency Development Program in 2025

Continuous Training and Competency Development Policy

The Bank is committed to strengthening the capabilities of the Board of Commissioners through a continuous competency development program. This program includes training activities, seminars, workshops, and experience-sharing sessions, both internal and external, designed to support strategic decision-making, operational oversight, and the implementation of good governance practices.

Training and/or Competency Improvement in Fiscal Year 2025

In 2025, all members of the Bank's Board of Commissioners participated in various forms of training and/or competency development programs according to the requirements of their supervisory duties. Details of the activities participated in are shown in the following table:

Nama Name	**Materi** Material	**Tanggal** Date	**Penyelenggara** Organizer
Taufik Hakim	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	25 Januari 2025 January 25, 2025	Ali An Sun Geun
	Internalisasi Budaya Perusahaan dan Hari Bank IBK Indonesia Internalization of Corporate Culture and IBK Indonesia Bank Day	25 September 2025 September 25. 2025	Bank IBK Indonesia
	Refreshment Sertifikasi Manajemen Risiko Jenjang 6 dan 7 untuk BOD, BOC & Komite Risk Management Certification Refreshment Levels 6 and 7 for the Board of Directors, Board of Commissioners, and Committees	25 September 2025 September 25. 2025	KeyPro Consulting
	APU PPT *Executive Insight: Strategic Compliance for Bank Leaders* AML and CFT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI
	Perlindungan Konsumen untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
	Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI

Nama Name	**Materi** Material	**Tanggal** Date	**Penyelenggara** Organizer
Ko Dae Jin	Internalisasi Budaya Perusahaan dan Hari Bank IBK Indonesia Internalizing Corporate Culture and IBK Indonesia Bank Day	25 September 2025 September 25, 2025	Bank IBK Indonesia
	APU PPT *Executive Insight: Strategic Compliance for Bank Leaders* AML-CFT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI
	Perlindungan Konsumen untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
	Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI
	Refreshment Sertifikasi Manajemen Risiko Jenjang 6 BOC BOC Level 6 Risk Management Certification Refreshment	19 Desember 2025 December 19, 2025	LPPI
Damal Bayu Utama	Pembicara dalam Pembekalan Sertifikasi Kompetensi Kepatuhan Jenjang 7 untuk Pejabat Eksekutif, Jenjang 7 Direksi - Pengelolaan, dan Jenjang 7 Komisaris – Pengawasan Speaker at the Level 7 Compliance Competency Certification Briefing for Executive Officers, Level 7 Directors - Management, and Level 7 Commissioners – Supervision	22 Januari 2025 January 22, 2025	FKDKP
	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	25 Januari 2025 January 25, 2025	Ali An Sun Geun
	Seminar Pemeliharaan Sertifikat Manajemen Risiko "*Developing Strategy for Managing Bank Business & Risks in Current Global Situation*" Seminar on Risk Management Certificate Maintenance "Developing Strategy for Managing Bank Business & Risks in the Current Global Situation"	25 April 2025 April 25, 2025	BARA
	Pembicara dalam Pembekalan Sertifikasi Kompetensi Kepatuhan Jenjang 7 untuk Pejabat Eksekutif, Jenjang 7 Direksi - Pengelolaan, dan Jenjang 7 Komisaris – Pengawasan Speaker at the Level 7 Compliance Competency Certification Briefing for Executive Officers, Level 7 Directors - Management, and Level 7 Commissioners – Supervision	8 September 2025 September 8, 2025	FKDKP
	Pembicara dalam Pembekalan Sertifikasi Kompetensi APU-PPT PPPSPM Jenjang 7 Speaker at the Level 7 AML-CFT PPPSPM Competency Certification Briefing	8 September 2025 September 8, 2025	FKDKP
	Internalisasi Budaya Perusahaan dan Hari Bank IBK Indonesia Internalization of Corporate Culture and IBK Indonesia Bank Day	25 September 2025 September 25, 2025	Bank IBK Indonesia
	APU PPT *Executive Insight: Strategic Compliance for Bank Leaders* AML-CFT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI

Nama Name	Materi Material	Tanggal Date	Penyelenggara Organizer
	Perlindungan Konsumen Untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
	Strengthening Good Corporate Governance *Strengthening Good Corporate Governance*	9 Desember 2025 December 9, 2025	LPPI
Joni Swastanto	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	25 Januari 2025 January 25, 2025	Ali An Sun Geun
	Seminar Refresher Program Sertifikasi Manajemen Risiko Risk Management Certification Program Refresher Seminar	25 Mei 2025 May 25, 2025	BARA
	Internalisasi Budaya Perusahaan dan Hari Bank IBK Indonesia Corporate Culture Internalization and IBK Indonesia Bank Day	25 September 2025 September 25, 2025	Bank IBK Indonesia
	Refreshment Sertifikasi Manajemen Risiko Jenjang 6 Level 6 Risk Management Refreshment Certification	10 November 2025 November 10, 2025	BARA
	APU PPT Executive Insight: *Strategic Compliance for Bank Leaders* AML-CFT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI
	Perlindungan Konsumen Untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
	Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI

Laporan Singkat Pelaksanaan Tugas Dewan Komisaris Tahun 2025

Sepanjang tahun 2025, Dewan Komisaris Bank telah melaksanakan berbagai kegiatan pengawasan yang bertujuan mendukung kelancaran operasional dan pencapaian target strategis Bank, antara lain:

1. Menyusun dan menyampaikan Laporan Pengawasan Rencana Bisnis Perusahaan untuk Semester I dan Semester II 2025 kepada OJK;
2. Melaksanakan tugas dan tanggung jawab secara independen sesuai prinsip tata kelola, aturan hukum, kebijakan internal, dan peraturan perundang-undangan yang berlaku;
3. Menjalankan fungsi pengawasan dan pemberian nasihat dengan memberikan masukan dan rekomendasi terkait pelaksanaan rencana bisnis serta pencapaian target Bank; dan

Brief Report Regarding the Implementation of the Board of Commissioners' Duty in 2025

Throughout 2025, the Bank's Board of Commissioners has implemented various supervisory activities to support the smooth operation and achievement of the Bank's strategic targets, including:

1. Preparing and submitting the Company's Business Plan Supervision Report for Semester I and Semester II 2025 to the Financial Services Authority (OJK);
2. Carrying out its duties and responsibilities independently in accordance with corporate governance principles, legal regulations, internal policies, and applicable laws and regulations;
3. Carrying out its supervisory and advisory functions by providing input and recommendations regarding the implementation of the Bank's business plan and the achievement of its targets; and

4. Melakukan pengawasan aktif melalui rapat koordinasi bersama Direksi dan Komite-komite pendukung, termasuk Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko, guna memastikan pengelolaan Bank berjalan sesuai standar GCG dan tujuan strategis yang ditetapkan.

Daftar Keputusan Direksi yang Perlu Mendapat Persetujuan Dewan Komisaris

Dalam rangka penerapan praktik GCG, Bank memastikan bahwa setiap keputusan strategis yang memerlukan pengawasan tambahan mendapat persetujuan Dewan Komisaris. Sesuai dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Dewan Komisaris tidak berpartisipasi dalam pengambilan keputusan operasional sehari-hari, kecuali untuk kasus tertentu, seperti:

1. Penyediaan dana kepada pihak terkait, sesuai ketentuan batas maksimum pemberian kredit bank umum; dan
2. Hal-hal lain yang secara khusus diatur dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.

Pengambilan keputusan tersebut dilakukan sebagai bagian dari fungsi pengawasan Dewan Komisaris, yang memastikan kepatuhan terhadap kebijakan internal dan regulasi eksternal, tanpa mengurangi tanggung jawab Direksi atas pengelolaan operasional Bank. Untuk itu, mekanisme persetujuan dan koordinasi ini biasanya dibahas dalam rapat gabungan Dewan Komisaris dan Direksi, sehingga keputusan strategis dapat diambil secara profesional, akuntabel, dan selaras dengan prinsip GCG.

Penilaian Terhadap Kinerja Komite-Komite Pendukung Dewan Komisaris

Bank secara berkala melakukan evaluasi terhadap kinerja komite-komite yang berada di bawah koordinasi Dewan Komisaris untuk memastikan efektivitas pengawasan serta dukungan terhadap pencapaian tujuan strategis Bank. Dalam menjalankan fungsi pengawasan, Dewan Komisaris didukung oleh sejumlah komite yang berperan memperkuat fungsi pengawasan dan pemberian nasihat, yakni Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi.

Evaluasi terhadap ketiga komite tersebut dilakukan dengan mengacu pada indikator kinerja yang telah ditetapkan dan disepakati bersama. Hasil penilaian kemudian menjadi

4. Conducting active supervision through coordination meetings with the Board of Directors and supporting committees, including the Audit Committee, the Remuneration and Nomination Committee, and the Risk Monitoring Committee, to ensure that the Bank's management is carried out in accordance with GCG standards and established strategic objectives.

List of Board of Directors Decisions Requiring Board of Commissioners Approval

In implementing GCG practices, the Bank ensures that every strategic decision requiring additional oversight is approved by the Board of Commissioners. In accordance with OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks, the Board of Commissioners does not participate in day-to-day operational decision-making, except in certain cases, such as:

1. Provision of funds to related parties, in accordance with the maximum credit limit for commercial banks; and
2. Other matters specifically stipulated in the Bank's Articles of Association or applicable laws and regulations.

These decisions are made as part of the Board of Commissioners' oversight function, ensuring compliance with internal policies and external regulations, without diminishing the Board of Directors' responsibility for managing the Bank's operations. Therefore, this approval and coordination mechanism is usually discussed in joint meetings of the Board of Commissioners and the Board of Directors, so that strategic decisions can be made professionally, accountably, and in line with GCG principles.

Performance Assessment of the Board of Commissioners' Supporting Committees

The Bank periodically evaluates the performance of the committees under the coordination of the Board of Commissioners to ensure effective oversight and support for the achievement of the Bank's strategic objectives. In carrying out its supervisory function, the Board of Commissioners is supported by several committees that strengthen its oversight and advisory functions, namely the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee.

Evaluations of these three committees are conducted based on established and mutually agreed-upon performance indicators. The assessment results then serve as strategic

masukan strategis bagi Dewan Komisaris maupun masing-masing komite, yang dimanfaatkan untuk menyempurnakan pelaksanaan tugas dan meningkatkan kinerja pada periode berikutnya. Dengan demikian, mekanisme pengawasan Bank dapat berjalan secara profesional, akuntabel, dan selaras dengan prinsip GCG.

Prosedur, Kriteria dan hasil Penilaian Kinerja Komite Audit

Prosedur dan Kriteria Penilaian Kinerja

Prosedur penilaian kinerja Komite Audit pada Bank dilakukan melalui evaluasi berkala yang melibatkan pengukuran terhadap efektivitas dan kontribusi Komite Audit dalam mendukung pelaksanaan tugas pengawasan Dewan Komisaris. Kriteria penilaian mencakup beberapa aspek, seperti kemampuan Komite Audit dalam meninjau Laporan Keuangan, mengawasi pelaksanaan audit internal dan eksternal, serta memastikan kepatuhan terhadap kebijakan dan regulasi yang berlaku. Selain itu, penilaian juga melihat kualitas rekomendasi yang diberikan oleh Komite Audit dalam membantu meningkatkan pengelolaan risiko dan tata kelola Bank. Hasil penilaian kinerja digunakan untuk menilai peran Komite Audit dan mengidentifikasi hal-hal yang memerlukan peningkatan untuk mendukung efektivitas pengawasan Bank.

Berdasarkan prosedur dan penilaian kinerja tersebut, Dewan Komisaris menilai, sepanjang tahun 2025, Komite Audit telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Audit telah melaksanakan rapat sebanyak 13 (tiga belas) kali dan menjalankan tugasnya sebagaimana diuraikan berikut:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas Satuan Kerja Audit Intern (SKAI):
   a. Kesesuaian dengan rencana kerja yang telah disetujui oleh Direktur Utama dengan tembusan kepada Dewan Komisaris dan Direktur Kepatuhan; serta
   b. Melakukan evaluasi hasil audit yang telah berjalan dan sesuai dengan ketentuan yang berlaku.
2. Memastikan SKAI melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal, dan regulator.
3. Memastikan SKAI bekerja secara independent.
4. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI.
5. Melakukan pemantauan dan evaluasi atas:
   a. Penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan bank; dan

input for the Board of Commissioners and each committee, which is used to refine the implementation of its duties and improve performance in the following period. Thus, the Bank's supervisory mechanism operates professionally, accountably, and in line with GCG principles.

Audit Committee Performance Assessment Procedures, Criteria, and Result

Performance Assessment Procedures and Criteria

The Bank's Audit Committee performance assessment procedure is conducted through periodic evaluations that measure the effectiveness and contribution of the Audit Committee in supporting the Board of Commissioners' supervisory duties. The assessment criteria cover several aspects, such as the Audit Committee's ability to review Financial Statements, oversee the implementation of internal and external audits, and ensure compliance with applicable policies and regulations. Furthermore, the assessment also examines the quality of recommendations provided by the Audit Committee to help improve the Bank's risk management and governance. The results of the performance assessment are used to assess the Audit Committee's role and identify areas requiring improvement to support the Bank's oversight effectiveness.

Based on these performance procedures and assessments, the Board of Commissioners assesses that throughout 2025, the Audit Committee performed its duties and responsibilities effectively. The Audit Committee held 13 (thirteen) meetings and carried out its duties as described below:

1. Monitor and evaluate the duty implementation of Internal Audit Unit (SKAI):
   a. Conformity with the work plan, approved by the President Director with a copy to the Board of Commissioners and Compliance Director; and
   b. Evaluate the audit result that has been carried out and in accordance with the applicable regulations;
2. Ensure that SKAI communicates with the Board of Directors, Board of Commissioners, external auditors, and regulators;
3. Ensure SKAI works independently;
4. Provide recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope, and budget of SKAI;
5. Monitor and evaluate:
   a. The implementation of internal control policies and procedures in the bank's financial reporting process; and

b. Kesesuaian laporan keuangan dengan standar akuntansi keuangan dan ketentuan OJK mengenai pencatatan transaksi keuangan.

Hasil pemantauan dan evaluasi sebagaimana dimaksud pada butir 5 di atas digunakan untuk memberikan rekomendasi kepada Dewan Komisaris guna meyakini integritas dan proses pelaporan keuangan pada bank.

6. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI, Akuntan Publik, dan hasil pengawasan Otoritas Jasa Keuangan guna memberikan rekomendasi kepada Dewan Komisaris.

7. Komite Audit wajib memberikan rekomendasi mengenai penunjukan Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP) kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS) dengan pertimbangan sebagai berikut:

   a. Independensi AP, KAP, dan orang dalam KAP;
   b. Ruang lingkup audit dan imbalan jasa audit;
   c. Metodologi, teknik, dan sarana audit yang digunakan KAP;
   d. Keahlian dan pengalaman AP, KAP, dan tim audit yang digunakan KAP;
   e. Manfaat *fresh eye perspective* yang akan diperoleh melalui penggantian AP, KAP, dan tim audit dari KAP;
   f. Potensi risiko atas penggunaan jasa audit atas informasi keuangan historis tahunan dari AP dan/atau KAP untuk 7 (tujuh) tahun kumulatif; serta
   g. Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan KAP pada periode sebelumnya.

8. Komite Audit melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis keuangan tahunan oleh AP dan/atau KAP, evaluasi dilakukan paling sedikit meliputi:
   a. Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku;
   b. Kecukupan waktu pekerjaan lapangan;
   c. Melakukan kajian cakupan jasa yang diberikan dan kecukupan uji petik; serta
   d. Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP.

9. Dalam melaksanakan tugas dan tanggung jawabnya, Komite Audit memiliki akses penuh untuk setiap informasi/data yang dibutuhkan dan mendapatkan kerja sama dari Manajemen dan SKAI serta memiliki kewenangan untuk mengundang setiap Direksi dan Pejabat Eksekutif.

b. The conformity of financial reports with financial accounting standards and OJK regulations regarding the recording of financial transactions.

The results of the monitoring and evaluation as referred to in point 5 above are used to provide recommendations to the Board of Commissioners to ensure the integrity and effectiveness of the bank's financial reporting process.

6. Monitor and evaluate the implementation of follow-up actions by the Board of Directors regarding the findings of SKAI, Public Accountants, and the supervision results by the Financial Services Authority in order to provide recommendations to the Board of Commissioners;

7. The Audit Committee is required to provide recommendations on the appointment of Public Accountant (AP) and Public Accounting Firm (KAP) to the Board of Commissioners, to be submitted to the General Meeting of Shareholders (GMS) with the following considerations:
   a. Independence of AP, KAP, and KAP insiders;
   b. Audit scope and audit service fees;
   c. Audit methodology, techniques, and facilities used by KAP;
   d. Expertise and experience of AP, KAP, and the audit team used by KAP;
   e. Benefit of fresh eye perspectives, to be obtained through the replacement of AP, KAP, and the audit team from KAP;
   f. Potential risk of using audit services for annual historical financial information from AP and/or KAP for a cumulative 7 (seven) years; and
   g. Evaluation results of audit service implementation for annual historical financial information by AP and KAP in the previous period;

8. The Audit Committee evaluates the implementation of audit services on annual historical financial information by AP and/or KAP, the evaluation at least includes:

   a. Conformity of audit implementation by AP and/or KAP with the applicable audit standards;
   b. Adequacy of time for field work;
   c. Review the scope of services provided and the adequacy of sampling tests; and
   d. Recommendations for improvements provided by AP and/or KAP.

9. In performing its duties and responsibilities, the Audit Committee has full access to all required information/data and obtains cooperation from Management and SKAI and has the authority to invite every Board of Directors' member and Executive Officer;

10. Melakukan penelaahan atas informasi keuangan yang dikeluarkan emiten atau Perusahaan Publik.
11. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perusahaan/Bank.
12. Menjaga kerahasiaan dokumen, data, dan informasi Bank.

Hasil Penilaian

Dewan Komisaris menilai bahwa Komite Audit telah melaksanakan tugas dan tanggung jawabnya secara efektif, independen, dan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

Sepanjang periode pelaporan, Komite Audit secara aktif memantau tindak lanjut hasil audit, serta memberikan rekomendasi yang tepat. Komite Audit juga mampu menjaga komunikasi secara efektif melalui rapat berkala yang diselenggarakan dengan Dewan Komisaris.

Prosedur dan Kriteria Penilaian Kinerja Komite Remunerasi dan Nominasi

Prosedur dan Kriteria Penilaian Kinerja

Prosedur penilaian kinerja Komite Remunerasi dan Nominasi pada Bank melalui evaluasi terstruktur yang bertujuan untuk menilai efektivitas Komite Remunerasi dan Nominasi dalam menjalankan tugas-tugasnya terkait penetapan kebijakan remunerasi dan proses nominasi anggota Direksi dan Dewan Komisaris. Penilaian ini melibatkan pengukuran terhadap berbagai kriteria, seperti kesesuaian kebijakan remunerasi dengan kinerja Bank, kepatuhan terhadap regulasi, dan transparansi serta keadilan dalam proses nominasi. Hasil penilaian kinerja digunakan untuk memastikan Komite Remunerasi dan Nominasi mampu mendukung Dewan Komisaris dalam menciptakan struktur remunerasi yang kompetitif dan adil, serta proses nominasi yang objektif dan transparan.

Hasil Penilaian

Komite telah berkontribusi aktif dalam proses evaluasi dan rekomendasi terkait struktur, komposisi, serta kebijakan nominasi dan remunerasi bagi Dewan Komisaris dan Direksi.

10. Review financial information issued by the Issuers or Public Companies;
11. Review compliance with laws and regulations relating to Company/Bank activities; and
12. Maintain the confidentiality of documents, data, and information of the Bank.

Assessment Results

The Board of Commissioners assesses that the Audit Committee has carried out its duties and responsibilities effectively, independently, and in accordance with applicable laws and regulations.

Throughout the reporting period, the Audit Committee actively monitored the follow-up of audit results and provided appropriate recommendations. The Audit Committee also maintained effective communication through regular meetings with the Board of Commissioners.

Procedures and Criteria for Remuneration and Nomination Committee's Performance Assessment

Performance Assessment Procedure and Criteria

The performance assessment procedure of the Remuneration and Nomination Committee at the Bank is carried out through a structured evaluation aimed at assessing the effectiveness of the Remuneration and Nomination Committee in carrying out its duties related to determining the remuneration policy and the nomination process for members of the Board of Directors and the Board of Commissioners. This assessment involves measuring various criteria, such as the suitability of the remuneration policy to the Bank's performance, compliance with regulations, and transparency and fairness in the nomination process. The results of the performance assessment are used to ensure that the Remuneration and Nomination Committee is able to support the Board of Commissioners in creating a competitive and fair remuneration structure, as well as an objective and transparent nomination process.

Assessment Results

The Committee has actively contributed to the evaluation and recommendation process regarding the structure, composition, and nomination and remuneration policies for the Board of Commissioners and Board of Directors.

Selain itu, Komite Nominasi dan Remunerasi dinilai telah memperhatikan keselarasan antara kebijakan remunerasi dengan kinerja, profil risiko, serta keberlanjutan usaha Bank, sekaligus memastikan penerapan prinsip kewajaran dan daya saing. Pada fungsi nominasi, Komite dinilai mampu membantu proses pencalonan anggota Direksi secara optimal.

Furthermore, the Nomination and Remuneration Committee is deemed to have ensured alignment between remuneration policies and the Bank's performance, risk profile, and business sustainability, while ensuring the implementation of the principles of fairness and competitiveness. In its nomination function, the Committee is deemed capable of optimally supporting the nomination process for members of the Board of Directors.

Prosedur dan Kriteria Penilaian Kinerja Komite Pemantau Risiko

Prosedur dan Kriteria Penilaian Kinerja

Prosedur penilaian kinerja Komite Pemantau Risiko pada Bank dilakukan melalui evaluasi sistematis yang berfokus pada kemampuan Komite Pemantau Risiko dalam mengidentifikasi, mengelola, dan memitigasi risiko yang dihadapi oleh Bank. Penilaian ini mencakup beberapa kriteria, termasuk efektivitas Komite Pemantau Risiko dalam mengawasi penerapan kebijakan manajemen risiko, kemampuan dalam memberikan rekomendasi yang relevan untuk pengelolaan risiko, dan kepatuhan terhadap regulasi terkait manajemen risiko. Hasil penilaian kinerja digunakan untuk menilai sejauh mana Komite Pemantau Risiko mampu mendukung Dewan Komisaris dalam menjaga stabilitas keuangan dan operasional Bank, serta memberikan masukan yang berharga untuk perbaikan berkelanjutan dalam manajemen risiko.

Hasil Penilaian

Dewan Komisaris menilai bahwa Komite Pemantau Risiko telah menjalankan fungsi pengawasannya dengan baik, khususnya dalam membantu Dewan Komisaris dalam memantau penerapan manajemen risiko dan kepatuhan terhadap kebijakan risiko Bank. Komite secara rutin melakukan penelaahan atas profil risiko, kecukupan kebijakan dan prosedur manajemen risiko, serta efektivitas sistem pengendalian risiko.

Selama periode pelaporan, Komite Pemantau Risiko dinilai mampu memberikan pandangan independen dan rekomendasi yang relevan kepada Dewan Komisaris terkait eksposur risiko utama yang dihadapi Bank.

Procedures and Criteria for Risk Monitoring Committee Performance Assessment

Performance Assessment Procedures and Criteria

The Bank's Risk Monitoring Committee performance assessment procedure is conducted through a systematic evaluation focused on the Risk Monitoring Committee's ability to identify, manage, and mitigate risks faced by the Bank. This assessment encompasses several criteria, including the Risk Monitoring Committee's effectiveness in overseeing the implementation of risk management policies, its ability to provide relevant recommendations for risk management, and its compliance with regulations related to risk management. The results of the performance assessment are used to assess the extent to which the Risk Monitoring Committee supports the Board of Commissioners in maintaining the Bank's financial and operational stability and providing valuable input for continuous improvement in risk management.

Assessment Results

The Board of Commissioners assesses that the Risk Monitoring Committee has performed its supervisory function effectively, particularly in assisting the Board of Commissioners in monitoring the implementation of risk management and compliance with the Bank's risk policies. The Committee regularly reviews the risk profile, the adequacy of risk management policies and procedures, and the effectiveness of the risk control system.

During the reporting period, the Risk Monitoring Committee was assessed as capable of providing independent insights and relevant recommendations to the Board of Commissioners regarding the Bank's key risk exposures.

Penilaian Kinerja Direksi dan Dewan Komisaris [GRI 2-18]

Performance Assessment of the Board of Directors and Board of Commissioners

Penilaian kinerja Direksi dan Dewan Komisaris (Dewan) merupakan proses tata kelola yang esensial dan dilaksanakan secara rutin untuk menjamin efektivitas dan akuntabilitas dalam menjalankan tugas dan tanggung jawab Bank. Penilaian ini dilakukan baik secara individual maupun koltektif sesuai mandat dari POJK No. 21/POJK.04/2015 dan SEOJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Proses evaluasi mencakup berbagai dimensi kunci, termasuk pencapaian sasaran kinerja, kualitas kepemimpinan, dan kontribusi nyata terhadap realisasi tujuan strategis Bank. Tujuannya adalah untuk mengukur kinerja secara objektif, memberikan dasar untuk pengembangan berkelanjutan, dan memastikan posisi Bank tetap kuat dalam kompetisi.

The performance assessment of the Board of Directors and Board of Commissioners (Board) is an essential governance process and is carried out routinely to ensure the effectiveness and accountability in carrying out the Bank's duties and responsibilities. This assessment is conducted both individually and collectively, in accordance with the mandate of POJK No. 21/POJK.04/2015 and SEOJK No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance. The evaluation process covers various key dimensions, including achievement of performance targets, leadership quality, and tangible contributions to the realization of the Bank's strategic objectives. The goal is to measure performance objectively, provide a basis for sustainable development, and ensure the Bank remains competitively strong.

Direksi

Prosedur dan Pihak yang Melakukan Penilaian Kinerja Direksi

Kinerja Direksi Bank dinilai secara *self-assessment* dengan mengacu pada parameter *Key Performance Indicator* (KPI) yang sudah ditetapkan di awal tahun. Setiap anggota Direksi melakukan evaluasi mandiri atas pencapaian target yang telah ditetapkan, mencakup aspek operasional, strategis, manajemen risiko, dan kepatuhan terhadap regulasi serta kebijakan internal Bank.

Hasil evaluasi ini kemudian ditinjau oleh Dewan Komisaris sebagai wakil Pemegang Saham untuk memastikan objektivitas, relevansi, dan keselarasan dengan arah strategis Bank. Selanjutnya, RUPS memberikan persetujuan serta umpan balik atas hasil penilaian sehingga tercipta mekanisme pengawasan yang transparan dan akuntabel.

Selain melakukan evaluasi internal, OJK turut melakukan penilaian melalui evaluasi Tingkat Kesehatan Bank dan penerapan prinsip tata kelola yang baik. Pendekatan terpadu ini memastikan bahwa penilaian kinerja Direksi bersifat objektif, profesional, dan berlandaskan prinsip GCG, sekaligus menjadi dasar bagi peningkatan kinerja dan pencapaian tujuan strategis Bank.

Board of Directors

Procedures and Parties Conducting Board of Directors Performance Assessments

The performance of the Bank's Board of Directors is assessed through self-assessment, referring to Key Performance Indicator (KPI) parameters established at the beginning of the year. Each member of the Board of Directors conducts an independent evaluation of the achievement of established targets, covering operational and strategic aspects, risk management, and compliance with regulations and the Bank's internal policies.

The results of this evaluation are then reviewed by the Board of Commissioners, representing the Shareholders, to ensure objectivity, relevance, and alignment with the Bank's strategic direction. The GMS then provides approval and feedback on the assessment results, creating a transparent and accountable oversight mechanism.

In addition to conducting internal evaluations, the Financial Services Authority (OJK) also conducts assessments through an evaluation of the Bank's Soundness Level and the implementation of good governance principles. This integrated approach ensures that the Board of Directors' performance assessment is objective, professional, and based on GCG principles, while also serving as a foundation for improving performance and achieving the Bank's strategic objectives.

Adapun prosedur penilaian rinci dijabarkan sebagai berikut:

1. Penerapan tugas dan tanggung jawab setiap anggota Direksi berdasarkan Anggaran Dasar Bank;
2. Penerapan hasil keputusan Rapat Umum Pemegang Saham; serta
3. Realisasi Rencana Bisnis Bank (RBB).

Kriteria Penilaian Kinerja Direksi

Penilaian kinerja Direksi dilakukan dengan mengacu pada pencapaian Tingkat Kesehatan Bank, yang menjadi tolok ukur utama efektivitas pengelolaan dan pencapaian tujuan strategis. Aspek-aspek yang menjadi fokus evaluasi meliputi:

1. Peningkatan posisi *Loan to Funding Ratio* (LFR);
2. Pertumbuhan Ekuitas secara berkelanjutan; serta
3. Pemeliharaan dan penguatan Tingkat Kesehatan Bank secara keseluruhan.

Kriteria tersebut memberikan dasar objektif bagi evaluasi kinerja Direksi, sekaligus menjadi acuan dalam pengambilan keputusan strategis dan pengembangan berkelanjutan.

Dewan Komisaris

Prosedur dan Pihak yang Melakukan Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dilakukan secara mandiri *(self-assessment)* dengan mengacu pada realisasi KPI yang telah disepakati sebelumnya. Setiap anggota Dewan Komisaris mengevaluasi kinerjanya berdasarkan indikator yang telah ditetapkan, antara lain mencakup efektivitas pengawasan, kepatuhan terhadap regulasi, serta kontribusi dalam pengambilan keputusan strategis. Pendekatan ini memberikan gambaran yang objektif mengenai sejauh mana Dewan Komisaris menjalankan fungsi pengawasan dan pemberian nasihat, sekaligus memastikan praktik tata kelola Bank berlangsung secara profesional dan berkesinambungan.

Prosedur penilaian kinerja Dewan Komisaris dilaksanakan melalui tahapan sebagai berikut:

1. Menetapkan aspek-aspek pengawasan, termasuk profil risiko, tata kelola, rentabilitas, dan permodalan Bank;
2. Melaksanakan penilaian menggunakan metode *self-assessment*;
3. Menyampaikan hasil penilaian Dewan Komisaris kepada RUPS; serta
4. Memperoleh pengesahan pertanggungjawaban oleh RUPS, apakah diterima atau ditolak.

The detailed assessment procedures are outlined as follows:

1. Implementation of the duties and responsibilities of each member of the Board of Directors in accordance with the Bank's Articles of Association;
2. Implementation of the decisions of the General Meeting of Shareholders; and
3. Implementation of the Bank's Business Plan (RBB).

Board of Directors Performance Assessment Criteria

The Board of Directors' performance is assessed based on the Bank's Soundness Level, which serves as the primary benchmark for management effectiveness and the achievement of strategic objectives. The evaluation focuses on the following aspects:

1. Improving the Loan-to-Funding Ratio (LFR);
2. Sustainable Equity Growth; and
3. Maintaining and strengthening the Bank's overall Soundness Level.

These criteria provide an objective basis for evaluating the Board of Directors' performance and serve as a reference for strategic decision-making and sustainable development.

Board of Commissioners

Procedures and Parties Conducting Board of Commissioners Performance Assessments

The Board of Commissioners' performance is assessed independently (self-assessment) based on the realization of previously agreed-upon KPIs. Each member of the Board of Commissioners evaluates their performance based on established indicators, including supervisory effectiveness, regulatory compliance, and contribution to strategic decision-making. This approach provides an objective overview of the Board of Commissioners' performance and advisory functions, while ensuring the Bank's governance practices are professional and sustainable.

The Board of Commissioners' performance assessment procedure is implemented through the following stages:

1. Determining supervisory aspects, including the Bank's risk profile, governance, profitability, and capital;
2. Conducting the assessment using a self-assessment method;
3. Submitting the results of the Board of Commissioners' assessment to the GMS; and
4. Obtaining the GMS' approval of the accountability report, whether it is accepted or rejected.

Selanjutnya hasil penilaian tersebut digunakan sebagai dasar untuk meningkatkan kinerja efektivitas pengawasan dan pengembangan kompetensi Dewan Komisaris agar dapat berkontribusi lebih optimal dalam pencapaian tujuan strategis dan keberlanjutan Bank.

Kriteria Penilaian Kinerja Dewan Komisaris

Penilaian terhadap kinerja Dewan Komisaris dilakukan dengan mengacu pada sejumlah kriteria yang menjadi tolok ukur efektivitas pengawasan dan kontribusi strategisnya. Kriteria tersebut mencakup:

1. Penyusunan Rencana Kerja dan Anggaran Dewan Komisaris;
2. Pemberian tanggapan atau rekomendasi perihal Rencana Kerja dan Anggaran Bank, Laporan Tahunan dan Laporan Keberlanjutan, Analisis Kinerja Triwulanan, dan Rencana Bisnis Bank;
3. Pemberian nasihat dan persetujuan kepada Direksi; serta
4. Kehadiran dalam Rapat Dewan Komisaris.

Hasil Penilaian Kinerja Direksi dan Dewan Komisaris Tahun Buku 2025

Bank menilai bahwa Direksi dan Dewan Komisaris telah melaksanakan tugas, fungsi, dan tanggung jawab masing-masing secara efektif, profesional, dan berorientasi pada prinsip tata kelola yang baik. Sepanjang tahun 2025, kedua organ utama tersebut sudah menunjukkan sinergi yang kuat dalam mengelola dan mengawasi seluruh kegiatan usaha untuk mencapai tujuan strategis dan mendukung keberlanjutan Bank.

Keberhasilan tersebut tercermin dari penguatan kebijakan dan prosedur internal, peningkatan efektivitas sistem pengendalian internal, pengawasan terhadap penerapan manajemen risiko dan kepatuhan, serta tindak lanjut yang memadai atas rekomendasi hasil audit internal, audit eksternal, maupun hasil pengawasan Dewan Komisaris beserta komite-komite di bawahnya.

Dari perspektif kinerja keuangan, Direksi berhasil menjaga stabilitas dan daya tahan Bank di tengah tantangan perekonomian dan dinamika industri perbankan dengan perolehan laba bersih sebesar Rp197,425 miliar, atau tercapai 89,7% dari target yang ditetapkan dalam RBB tahun 2025. Strategi bisnis dan kebijakan pengawasan yang diterapkan telah mendukung pengelolaan keuangan yang *prudent*, pengendalian risiko yang terukur, serta peningkatan efisiensi operasional secara berkelanjutan. Kondisi ini memberikan kontribusi positif terhadap kinerja dan posisi keuangan Bank secara keseluruhan.

The assessment results are then used as a basis for improving the effectiveness of supervisory performance and developing the competencies of the Board of Commissioners so that they can contribute more optimally to achieving the Bank's strategic objectives and sustainability.

Board of Commissioners Performance Assessment Criteria

The Board of Commissioners' performance is assessed based on several criteria that serve as benchmarks for the effectiveness of its oversight and strategic contribution. These criteria include:

1. Preparation of the Board of Commissioners' Work Plan and Budget;
2. Providing feedback or recommendations regarding the Bank's Work Plan and Budget, Annual Report and Sustainability Report, Quarterly Performance Analysis, and the Bank's Business Plan;
3. Providing advice and approval to the Board of Directors; and
4. Attendance at Board of Commissioners Meetings.

Performance Assessment Results of the Board of Directors and Board of Commissioners for Fiscal Year 2025

The Bank assesses that the Board of Directors and Board of Commissioners have carried out their respective duties, functions, and responsibilities effectively, professionally, and oriented towards the principles of good governance. Throughout 2025, these two main organs demonstrated strong synergy in managing and overseeing all business activities to achieve strategic objectives and support the Bank's sustainability.

This success is reflected in the strengthening of internal policies and procedures, the increased effectiveness of the internal control system, the oversight of risk management and compliance implementation, and the adequate follow-up of recommendations from internal audits, external audits, and the oversight of the Board of Commissioners and its subordinate committees.

From a financial performance perspective, the Board of Directors successfully maintained the Bank's stability and resilience amidst economic challenges and the dynamics of the banking industry, achieving a net profit of IDR 197.425 billion, or 89.7% of the target set in the 2025 Business Plan (RBB). The implemented business strategies and supervisory policies have supported prudent financial management, measurable risk control, and the continuous improvement of operational efficiency. This has positively contributed to the Bank's overall performance and financial position.

Nominasi dan Remunerasi Direksi dan Dewan Komisaris

Nomination and Remuneration of the Board of Directors and Board of Commissioners

Kebijakan Nominasi Direksi dan Dewan Komisaris [GRI 2-10]

Bank menerapkan kebijakan nominasi Direksi dan Dewan Komisaris yang berpedoman pada ketentuan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum serta SEOJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Kebijakan ini dirancang untuk memastikan bahwa proses pencarian, seleksi, dan pengangkatan anggota Direksi dan Dewan Komisaris dilakukan secara transparan, objektif, independen, dan akuntabel, serta selaras dengan kebutuhan strategis dan kompleksitas usaha Bank.

Dalam pelaksanaannya, proses nominasi dilaksanakan dengan melibatkan peran aktif Komite Remunerasi dan Nominasi sebagaimana diatur dalam ketentuan tata kelola yang berlaku. Komite ini bertanggung jawab untuk melakukan identifikasi kebutuhan organisasi, penjaringan calon, serta penyusunan profil kandidat secara komprehensif, khususnya terhadap kandidat eksternal. Proses profiling mencakup penilaian atas integritas, kompetensi, pengalaman, independensi, rekam jejak, serta kesesuaian kandidat dengan strategi, budaya, dan nilai-nilai Bank.

Hasil evaluasi dan rekomendasi Komite Remunerasi dan Nominasi selanjutnya disampaikan kepada Dewan Komisaris untuk dilakukan pembahasan dan penilaian lanjutan. Dewan Komisaris memastikan bahwa calon yang diusulkan telah memenuhi persyaratan sebagaimana diatur dalam Anggaran Dasar Bank, kebijakan internal, serta peraturan perundang-undangan yang berlaku. Calon anggota Direksi dan/atau Dewan Komisaris yang telah memperoleh persetujuan Dewan Komisaris kemudian diajukan kepada RUPS untuk memperoleh persetujuan dan penetapan secara resmi.

Sesuai dengan ketentuan POJK No. 17 Tahun 2023, setiap calon anggota Direksi dan Dewan Komisaris yang telah ditetapkan oleh RUPS wajib mengikuti dan dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*)

Nomination Policy for the Board of Directors and Board of Commissioners [GRI 2-10]

The Bank implements a nomination policy for the Board of Directors and Board of Commissioners, guided by the provisions of OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and OJK Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Governance of Public Companies. This policy is designed to ensure that the search, selection, and appointment of members of the Board of Directors and Board of Commissioners are conducted transparently, objectively, independently, and accountably, and aligned with the strategic needs and complexity of the Bank's business.

The nomination process is carried out with the active involvement of the Remuneration and Nomination Committee, as stipulated in applicable governance regulations. This committee is responsible for identifying organizational needs, selecting candidates, and compiling comprehensive candidate profiles, particularly for external candidates. The profiling process includes an assessment of the candidate's integrity, competence, experience, independence, track record, and suitability with the Bank's strategy, culture, and values.

The evaluation results and recommendations of the Remuneration and Nomination Committee are then submitted to the Board of Commissioners for further discussion and assessment. The Board of Commissioners ensures that the proposed candidates meet the requirements stipulated in the Bank's Articles of Association, internal policies, and applicable laws and regulations. Candidates for members of the Board of Directors and/or Board of Commissioners who have received the Board of Commissioners' approval are then submitted to the GMS for official approval and appointment.

In accordance with POJK No. 17 of 2023, every candidate for members of the Board of Directors and Board of Commissioners appointed by the GMS is required to undergo and pass a fit and proper test administered by the

yang diselenggarakan oleh OJK. Uji ini bertujuan untuk memastikan bahwa calon yang bersangkutan memiliki integritas, kompetensi, dan kelayakan yang memadai dalam menjalankan fungsi pengurusan maupun pengawasan Bank.

Melalui penerapan kebijakan nominasi yang terstruktur dan selaras dengan ketentuan regulator tersebut, Bank memastikan bahwa proses pengangkatan Direksi dan Dewan Komisaris dilaksanakan secara *prudent*, konsisten, dan berorientasi pada penguatan GCG, serta mendukung keberlanjutan kinerja Bank dalam jangka panjang.

Kebijakan Remunerasi Direksi dan Dewan Komisaris [GRI 2-19, 2-20]

Dasar dan Kebijakan Remunerasi Direksi dan Dewan Komisaris

Kebijakan remunerasi bagi Direksi dan Dewan Komisaris Bank disusun dan diterapkan dengan berpedoman pada ketentuan POJK No. 45/POJK.03/2015 ("POJK 45/2015") tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum serta POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Kebijakan ini merupakan bagian integral dari penerapan prinsip GCG dan dirancang untuk mendukung pencapaian kinerja Bank yang berkelanjutan.

Dalam kerangka tersebut, Bank memastikan bahwa struktur dan tingkat remunerasi ditetapkan secara wajar, transparan, dan akuntabel, dengan memperhatikan keseimbangan antara kinerja, risiko, serta kemampuan keuangan Bank. Pemberian remunerasi juga diselaraskan dengan pencapaian kinerja jangka pendek dan jangka panjang, serta mempertimbangkan prinsip kehati-hatian (*prudential banking*), kepatuhan terhadap ketentuan peraturan perundang-undangan, dan praktik terbaik di industri perbankan.

Penetapan kebijakan remunerasi dilakukan dengan melibatkan Komite Remunerasi dan Nominasi yang bertugas melakukan evaluasi secara menyeluruh atas struktur remunerasi, komponen remunerasi tetap dan variabel, serta kesesuaiannya dengan kinerja Direksi dan Dewan Komisaris, profil risiko Bank, dan sasaran strategis Perseroan. Rekomendasi Komite selanjutnya disampaikan kepada Dewan Komisaris untuk mendapatkan persetujuan sebelum diajukan kepada RUPS sesuai dengan kewenangan masing-masing organ Perseroan.

OJK. This test aims to ensure that the candidate possesses sufficient integrity, competence, and eligibility to carry out the Bank's management and supervisory functions.

Through the implementation of a structured nomination policy that is in line with the regulatory provisions, the Bank ensures that the process of appointing the Board of Directors and the Board of Commissioners is carried out prudently, consistently, and oriented towards strengthening GCG, as well as supporting the sustainability of the Bank's performance in the long term.

Remuneration Policy for the Board of Directors and Board of Commissioners [GRI 2-19, 2-20]

Basis and Policy for Remuneration of the Board of Directors and Board of Commissioners

The remuneration policy for the Bank's Board of Directors and Board of Commissioners is formulated and implemented in accordance with the provisions of OJK Regulation No. 45/POJK.03/2015 ("POJK 45/2015") concerning the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks and OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks. This policy is an integral part of the implementation of GCG principles and is designed to support the Bank's sustainable performance.

Within this framework, the Bank ensures that the remuneration structure and level are established in a fair, transparent, and accountable manner, while maintaining a balance between performance, risk, and financial capacity. Remuneration is also aligned with short-term and long-term performance achievements, while taking into account prudential banking principles, compliance with laws and regulations, and best practices in the banking industry.

The remuneration policy is determined by involving the Remuneration and Nomination Committee, which is tasked with conducting a comprehensive evaluation of the remuneration structure, fixed and variable remuneration components, and their alignment with the performance of the Board of Directors and Board of Commissioners, the Bank's risk profile, and the Company's strategic objectives. The Committee's recommendations are then submitted to the Board of Commissioners for approval before being submitted to the GMS, in accordance with the authority of each Company organ.

Melalui penerapan kebijakan remunerasi yang berlandaskan ketentuan regulator dan prinsip GCG, Bank berkomitmen untuk memastikan bahwa sistem remunerasi tidak hanya bersifat kompetitif dan adil, tetapi juga mampu mendorong perilaku pengambilan keputusan yang bertanggung jawab, pengelolaan risiko yang sehat, serta penciptaan nilai jangka panjang bagi pemegang saham dan pemangku kepentingan lainnya.

By implementing a remuneration policy based on regulatory provisions and GCG principles, the Bank is committed to ensuring that the remuneration system is not only competitive and fair, but also encourages responsible decision-making, sound risk management, and the creation of long-term value for shareholders and other stakeholders.

Prosedur dan Penetapan Remunerasi Direksi dan Dewan Komisaris

Proses penetapan remunerasi bagi Direksi dan Dewan Komisaris Bank dilaksanakan melalui mekanisme yang terstruktur, transparan, dan akuntabel, dengan mengacu pada ketentuan peraturan perundang-undangan serta prinsip GCG. Adapun tahapan prosedur penetapan remunerasi diuraikan sebagai berikut:

1. Pemegang Saham melakukan pembahasan pada RUPS;
2. RUPS memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan besaran remunerasi;
3. Komite Remunerasi dan Nominasi melakukan kajian dan evaluasi untuk menentukan remunerasi bagi Dewan Komisaris;
4. Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris; serta
5. Dewan Komisaris melakukan pembahasan atas usulan Komite Remunerasi dan Nominasi untuk kemudian ditetapkan besaran remunerasi anggota Direksi dan Dewan Komisaris.

Procedures and Determination of Remuneration for the Board of Directors and Board of Commissioners

The process of determining remuneration for the Bank's Board of Directors and Board of Commissioners is implemented through a structured, transparent, and accountable mechanism, adhering to statutory provisions and GCG principles. The stages of the remuneration determination procedure are outlined as follows:

1. Shareholders conducts discussion at the GMS;
2. The GMS gives authority and power to the Board of Commissioners to determine the remuneration amount;
3. The Remuneration and Nomination Committee carries out review and evaluation to determine remuneration for the Board of Commissioners;
4. The Remuneration and Nomination Committee provides recommendations to the Board of Commissioners; and
5. The Board of Commissioners discusses the recommendations from the Remuneration and Nomination Committee, then determine the remuneration amount for members of the Board of Directors and Board of Commissioners.

Jenis dan Indikator Penetapan Remunerasi Direksi dan Dewan Komisaris

Penetapan remunerasi bagi Direksi dan Dewan Komisaris Bank dilakukan secara terukur dan berlandaskan prinsip kewajaran, kinerja, serta keberlanjutan usaha, dengan mempertimbangkan berbagai indikator yang relevan. Indikator tersebut meliputi antara lain:

1. Kinerja, kemampuan, dan kondisi Bank.
2. Hasil tolok ukur remunerasi yang berlaku di industri sejenis.
3. Pengungkapan prosedur penetapan remunerasi Direksi dan Dewan Komisaris yang didasarkan pada keputusan RUPS yang wewenangnya dapat dilimpahkan kepada Dewan Komisaris.
4. Kemampuan, tanggung jawab, hasil pencapaian kinerja masing-masing anggota Dewan Komisaris.

Types and Indicators for Determining Remuneration for the Board of Directors and Board of Commissioners

Remuneration for the Bank's Board of Directors and Board of Commissioners is determined in a measurable manner and based on the principles of fairness, performance, and business sustainability, taking into account various relevant indicators. These indicators include, among others:

1. Performance, capability, and condition of the Bank.
2. Remuneration benchmarking results that apply in similar industries.
3. Disclosure of remuneration determination procedures for the Board of Directors and Board of Commissioners based on GMS resolutions, whose authority can be delegated to the Board of Commissioners.
4. Capability, responsibility, performance achievement of each member of the Board of Commissioners.

5. Kemampuan dan pencapaian kinerja masing-masing anggota Direksi dengan indikator utama, seperti keuntungan Bank, pertumbuhan penjualan, portofolio risiko, serta produktivitas.
6. Indikator kinerja untuk mengukur performa Direksi, seperti:
   - Pencapaian/pertumbuhan target-target finansial (laba, aset, CASA, dan NPL);
   - Keberhasilan meningkatkan/mempertahankan tingkat kesehatan Bank; dan
   - Realisasi dan Rencana Bisnis Bank (RBB) yang telah ditetapkan.
7. Tingkat keahlian teknis, beban kerja, latar belakang pengalaman, dan Pendidikan.
8. Kemampuan dalam menanggulangi risiko dan masalah yang dihadapi Bank.
9. Kewajaran dengan memperhatikan *peer group*.
10. Faktor lain yang terkait namun tidak bertentangan dengan peraturan perundang-undangan.

Struktur dan Besaran Remunerasi Direksi dan Dewan Komisaris Bank IBK Indonesia Tahun Buku 2025 [GRI 2-21]

Struktur dan besaran remunerasi Direksi dan Dewan Komisaris merupakan elemen penting dalam sistem tata kelola Bank yang dirancang untuk mencerminkan tingkat tanggung jawab, kompleksitas peran, serta kinerja dan kontribusi masing-masing organ Perseroan dalam mendukung pencapaian tujuan strategis dan keberlanjutan Bank.

Penetapan remunerasi dilakukan secara hati-hati dan berlandaskan prinsip kewajaran, transparansi, serta keselarasan antara kinerja jangka pendek dan keberlanjutan jangka panjang, dengan tetap memperhatikan kondisi dan kemampuan keuangan Bank.

5. Capability and performance achievement of each member of the Board of Directors with key indicators, such as Bank profits, sales growth, risk portfolio, and productivity.
6. Performance indicators to measure the Board of Directors' performance, such as:
   - Achievement/growth of financial targets (profits, assets, CASA, and NPL);
   - Success in increasing/maintaining the Bank's soundness level; and
   - The realization and Bank Business Plan that have been set.
7. Level of technical expertise, workload, experience, and educational background.
8. Capability in overcoming the risks and problems faced by the Bank.
9. Fairness with due observant of the peer groups.
10. Other related factors that are not contradictory to laws and regulations.

Remuneration Structure and Amount for the Board of Directors and Board of Commissioners of Bank IBK Indonesia for 2025 Fiscal Year [GRI 2-21]

The remuneration structure and amount of the Board of Directors and Board of Commissioners are critical elements of the Bank's governance system, designed to reflect the level of responsibility, complexity of roles, and the performance and contribution of each Company organ in supporting the achievement of the Bank's strategic objectives and sustainability.

Remuneration is determined carefully and based on the principles of fairness, transparency, and alignment between short-term performance and long-term sustainability, while still taking into account the Bank's financial condition and capabilities.

Informasi mengenai struktur dan besaran remunerasi Direksi dan Dewan Komisaris Bank untuk tahun buku 2025 diuraikan secara ringkas sebagai berikut:

Information regarding the remuneration structure and amount of the Bank's Board of Directors and Board of Commissioners for the 2025 Fiscal Year is summarized as follows:

Komponen **Components**	**Direksi** Board of Directors	**Dewan Komisaris** Board of Commissioners	**Jumlah** Amount
Gaji Pokok Basic Salary	5.870.722.684	2.227.935.111	8.098.657.795
Tunjangan Kendaraan Vehicle Allowance	674.736.842	-	674.736.842
Tunjangan Makan Meal Allowance	-	-	-
Tunjangan BPJS BPJS Allowance	39.830.242	-	39.830.242
Annual Leave	142.251.053	-	142.251.053
Tunjangan Bensin Fuel Allowance	84.342.105	-	84.342.105
Tunjangan Komunikasi Communication Allowance	40.289.474	26.400.000	66.689.474
Tunjangan Penempatan Placement Allowance	1.624.676.123	-	1.624.676.123
Tunjang Penugasan Assignment Allowance	901.805.104	-	901.805.104
Pajak Penghasilan Income Tax	4.796.998.035	651.808.822	5.448.806.857
Tunjangan Hari Raya Holiday Allowance	374.000.000	145.000.000	519.000.000
BPJS Ketenagakerjaan BPJS for Employment	253.117.398	74.157.600	327.274.998
BPJS Kesehatan BPJS for Health	24.000.000	17.280.000	41.280.000
Bonus	29.091.000	-	29.091.000
Jumlah **Total**	**14.855.860.060**	**3.142.581.533**	**17.998.441.593**

Jumlah Remunerasi per Orang dalam 1 (Satu) Tahun **Amount of Remuneration per Person in 1 (One) Year**	**Jumlah Direksi** Total Board of Directors	**Jumlah Dewan Komisaris** Total Board of Commissioners
Di Atas Rp2,5 miliar Above IDR2.5 billion	2	-
Di Atas Rp1 miliar-Rp2,5 miliar Above IDR1 billion-IDR2.5 billion	3	1
Di Atas Rp500 juta-Rp1 miliar Above IDR500 million-IDR1 billion	-	3
Di Bawah Rp500 juta Under IDR500 million	2	-

Jumlah Remunerasi per Orang dalam 1 (Satu) Tahun Types of Remuneration and Other Facilities	**Jumlah Diterima dalam 1 (satu) Tahun** Amount Received in 1 (One) Year			
	Direksi Board of Directors		**Dewan Komisaris** Board of Commissioners	
	Orang People	**Jumlah** Total	**Orang** People	**Jumlah** Total
Remunerasi (gaji, bonus, tunjangan rutin, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, regular allowance, and other non-natura facilities)	7	14.855.860.060	4	3.142.581.533
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan, dan sebagainya) yang: 1. Dapat dimiliki; serta 2. Tidak dapat dimiliki. Other natura facilities (housing, transportation, health insurance, and others): 1. Can be owned; and 2. Cannot be owned.	7	1.827.554.043	3	132.259.199
Jumlah Total		**16.683.414.103**		**3.274.840.732**

Berdasarkan keputusan RUPS Tahunan Tahun 2025, pemegang saham melimpahkan kewenangan dan kuasanya kepada Dewan Komisaris untuk menetapkan remunerasi Direksi dan Dewan Komisaris. Sehubungan dengan hal tersebut, total remunerasi dan fasilitas lainnya yang diterima oleh Direksi Bank pada Tahun Buku 2025 adalah sebesar Rp16.554 miliar, sedangkan total remunerasi dan fasilitas lainnya yang diterima oleh Dewan Komisaris adalah sebesar Rp3.275 miliar.

Based on the resolution of the 2025 Annual General Meeting of Shareholders, shareholders delegated their authority and power to the Board of Commissioners to determine the remuneration of the Board of Directors and the Board of Commissioners. Accordingly, the total remuneåration and other benefits received by the Bank's Board of Directors in Fiscal Year 2025 was IDR16.554 billion, while the total remuneration and other benefits received by the Board of Commissioners was IDR3.275 billion.

Rasio Gaji Tertinggi dan Terendah

Rasio gaji tertinggi dan terendah mengacu pada perbandingan antara gaji tertinggi dan terendah yang diterima oleh karyawan Bank. Rasio ini dapat digunakan untuk menilai kesetaraan dan keadilan sistem remunerasi Bank serta untuk mempertimbangkan potensi perbaikan dalam kebijakan kompensasi guna menciptakan struktur penggajian yang lebih seimbang dan adil.

Highest-Lowest Salary Ratio

The highest-lowest salary ratio refers to the comparison between the highest and lowest salaries received by the Bank's employees. This ratio can be used to assess the equality and fairness of the Bank's remuneration system and to consider potential improvements in compensation policies to create a more balanced and equitable pay structure.

Rasio Gaji Tertinggi dan Terendah Tahun 2025
Highest and Lowest Salary Ratio in 2025

Uraian Description	**Rasio** Ratio
Rasio Gaji Pegawai Tertinggi dan Terendah Ratio of Highest and Lowest Employee Salary	21,78 : 1
Rasio Gaji Direksi Tertinggi dan Terendah Ratio of Highest and Lowest Board of Directors Salary	2,91 : 1
Rasio Gaji Dewan Komisaris Tertinggi dan Terendah Ratio of Highest and Lowest Board of Commissioners Salary	1,90 : 1
Rasio Gaji Direksi Tertinggi dan Pegawai Tertinggi Ratio of Highest Salary of the Board of Directors and Highest Salary of Employee	1,98 : 1

Keterkaitan antara Remunerasi dengan Kinerja dan Risiko Bank

Bank menerapkan kebijakan remunerasi yang selaras dengan kinerja dan profil risiko sebagai bagian dari penerapan prinsip GCG serta pengelolaan risiko yang *prudent*. Kebijakan ini disusun dan diimplementasikan dengan mengacu pada POJK 45/2015 dan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

Penetapan remunerasi Direksi dan Dewan Komisaris senantiasa memperhatikan kinerja Bank secara menyeluruh, baik dari aspek keuangan maupun non-keuangan, termasuk pencapaian target RBB, tingkat kesehatan Bank, efektivitas pengendalian internal, penerapan manajemen risiko, serta kepatuhan terhadap ketentuan peraturan perundang-undangan. Dengan demikian, pemberian remunerasi tidak semata-mata didasarkan pada pencapaian laba, tetapi juga mempertimbangkan keberlanjutan usaha dan stabilitas Bank dalam jangka panjang.

Sejalan dengan ketentuan OJK, Bank menerapkan mekanisme penyesuaian remunerasi berbasis risiko *(risk adjustment)* melalui penerapan malus dan *clawback* atas komponen remunerasi yang bersifat variabel.

Mekanisme malus diterapkan dalam bentuk penundaan atau pengurangan remunerasi variabel yang belum dibayarkan apabila di kemudian hari diketahui adanya penurunan kinerja Bank, peningkatan risiko yang signifikan, pelanggaran ketentuan, atau kegagalan penerapan tata kelola dan manajemen risiko. Sementara itu, mekanisme *clawback* diterapkan sebagai hak Bank untuk menarik kembali remunerasi variabel yang telah dibayarkan dalam hal terbukti terdapat kesalahan material, *fraud*, pelanggaran serius terhadap ketentuan, atau keputusan bisnis yang menimbulkan kerugian signifikan bagi Bank.

Penerapan mekanisme malus dan *clawback* tersebut bertujuan untuk memastikan keselarasan antara kepentingan manajemen, pemegang saham, dan keberlanjutan Bank, serta mendorong pengambilan keputusan yang bertanggung jawab dan berorientasi jangka panjang. Dengan pendekatan ini, kebijakan remunerasi Bank diharapkan dapat mendukung terciptanya kinerja yang berkelanjutan, pengelolaan risiko yang efektif, serta penguatan kepercayaan pemangku kepentingan terhadap tata kelola Bank.

Relationship between Remuneration and Bank Performance and Risk

The Bank implements a remuneration policy aligned with its performance and risk profile as part of the implementation of GCG principles and prudent risk management. This policy is formulated and implemented in accordance with OJK Regulation 45/2015 and OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.

The determination of remuneration for the Board of Directors and Board of Commissioners consistently takes into account the Bank's overall performance, both financial and non-financial, including the achievement of Business Plan (RBB) targets, the Bank's soundness, the effectiveness of internal controls, the implementation of risk management, and compliance with laws and regulations. Therefore, remuneration is not solely based on profit achievement but also considers the Bank's long-term business sustainability and stability.

In accordance with OJK regulations, the Bank implements a risk-based remuneration adjustment mechanism through the application of malus and clawback on variable remuneration components.

The malus mechanism is implemented in the form of a delay or reduction in unpaid variable remuneration if it is later discovered that the Bank has declined in performance, experienced a significant increase in risk, has violated regulations, or has failed to implement good governance and risk management. While the clawback mechanism is implemented as the Bank's right to reclaim paid variable remuneration if there is evidence of material error, fraud, a serious violation of regulations, or a business decision that results in significant losses for the Bank.

The implementation of the malus and clawback mechanisms aims to ensure alignment between the interests of management, shareholders, and the Bank's sustainability, while also encouraging responsible and long-term decision-making. With this approach, the Bank's remuneration policy is expected to support sustainable performance, effective risk management, and strengthen stakeholder trust in the Bank's governance.

Hubungan Afiliasi Direksi dan Dewan Komisaris serta Pemegang Saham Utama dan/atau Pengendali

Affiliate Relationship of the Board of Directors, Board of Commissioners and the Main and Controlling Shareholders

Bank senantiasa menjunjung tinggi prinsip independensi, profesionalisme, dan akuntabilitas dalam menjalankan kegiatan usahanya, sebagaimana diamanatkan dalam POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Untuk itu, Bank telah menetapkan kebijakan dan mekanisme yang komprehensif dalam mengelola hubungan afiliasi serta potensi benturan kepentingan, termasuk kewajiban pengungkapan (*disclosure*) yang lengkap, transparan, dan dilakukan secara berkala.

Setiap anggota Direksi dan Dewan Komisaris diwajibkan untuk menyampaikan dan memperbarui informasi terkait hubungan keuangan, hubungan kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Pemegang Saham Utama dan Pengendali, sesuai dengan ketentuan peraturan perundang-undangan di bidang perbankan. Pengungkapan tersebut menjadi dasar bagi Bank dalam memastikan bahwa pelaksanaan fungsi pengurusan dan pengawasan tetap berjalan secara independen dan objektif.

Dalam hal terdapat hubungan afiliasi, Bank memastikan bahwa seluruh pengambilan keputusan strategis, pelaksanaan transaksi material, serta penetapan kebijakan operasional dilakukan secara wajar, objektif, dan berorientasi pada kepentingan Bank, dengan tetap mengedepankan prinsip kehati-hatian (*prudential banking*) dan *arm's length principle*. Dengan demikian, potensi konflik kepentingan dapat dikelola secara memadai dan tidak memengaruhi integritas proses pengambilan keputusan maupun keberlanjutan usaha Bank.

The Bank consistently upholds the principles of independence, professionalism, and accountability in conducting its business activities, as mandated by OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks. To this end, the Bank has established comprehensive policies and mechanisms for managing affiliated relationships and potential conflicts of interest, including the obligation to provide complete, transparent, and regular disclosures.

Each member of the Board of Directors and Board of Commissioners is required to submit and update information regarding financial relationships, management relationships, share ownership, and/or family relationships with Main and Controlling Shareholders, in accordance with banking laws and regulations. This disclosure serves as the basis for the Bank to ensure that its management and supervisory functions continue to operate independently and objectively.

In the event of an affiliated relationship, the Bank ensures that all strategic decision-making, material transaction execution, and operational policy determination are conducted fairly, objectively, and oriented toward the Bank's interests, while prioritizing prudential banking and arm's-length principles. Thus, potential conflicts of interest can be managed adequately and do not affect the integrity of the decision-making process or the sustainability of the Bank's business.

Hubungan Afiliasi antara Anggota Direksi, Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali

Affiliate Relationship of the Board of Directors and Board of Commissioners as well as Main and Controlling Shareholders

Nama Name	**Jabatan** Position	**Hubungan Keluarga** Family Relationship						**Hubungan Keuangan** Financial Relationship						**Hubungan Kepengurusan** Management Relations	
		Direksi Board of Directors		**Dewan Komisaris** Board of Commissioners		**Pemegang Saham Utama dan/atau Pengendali** Main and Controlling Shareholders		**Direksi** Board of Directors		**Dewan Komisaris** Board of Commissioners		**Pemegang Saham Utama dan/atau Pengendali** Main and Controlling Shareholders			
		Ya Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No
Direksi Board of Directors															
Oh In Taek	Direktur Utama President Director		√		√		√		√		√		√		√
Lee Dae Sung*	Direktur Director		√		√		√		√		√		√		√
Maria Cortilia Vera Afianti*	Direktur Director		√		√		√		√		√		√		√
Park Jin Je	Direktur Director		√		√		√		√		√		√		√
Edwin Rudianto	Direktur Director		√		√		√		√		√		√		√
Andreas Mikhael Sumual	Direktur Director		√		√		√		√		√		√		√
Alexander Frans Rori	Direktur Kepatuhan Compliance Director		√		√		√		√		√		√		√
Dewan Komisaris Board of Commissioners															
Taufik Hakim	Komisaris Utama (Independen) President Commissioner (Independent)		√		√		√		√		√		√		√
Ko Dae Jin	Komisaris Commissioner		√		√		√		√		√		√		√
Damal Bayu Utama	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Joni Swastanto	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√

*) Beliau efektif menjabat sebagai Direksi Bank sampai dengan tanggal 20 Juni 2025.
*) Effectively serving as Director of the Bank until June 20, 2025

Transaksi yang memiliki Benturan Kepentingan

Transactions with Conflict of Interest

Sepanjang tahun 2025, Perseroan tidak mencatatkan adanya transaksi material yang mengandung benturan kepentingan. Seluruh aktivitas usaha dan pengambilan keputusan strategis telah dilaksanakan dengan mengedepankan prinsip kehati-hatian, independensi, serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Throughout 2025, the Company did not record any material transactions containing a conflict of interest. All business activities and strategic decision-making were carried out with prudence, independence, and compliance with applicable laws and regulations.



Komite-Komite di Bawah Dewan Komisaris

Committees under the Board of Commissioners

Dalam rangka memperkuat efektivitas pelaksanaan fungsi pengawasan serta memastikan penerapan prinsip GCG secara konsisten dan berkelanjutan di lingkup Bank, Dewan Komisaris membentuk 3 (tiga) komite penunjang di bawahnya, yaitu Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Keberadaan komite-komite tersebut dimaksudkan untuk memperdalam peran pengawasan Dewan Komisaris, khususnya pada aspek pelaporan keuangan, pengelolaan risiko, serta kebijakan nominasi dan remunerasi. Melalui dukungan komite yang menjalankan fungsi secara independen dan profesional, Dewan Komisaris memperoleh analisis, evaluasi, serta rekomendasi yang komprehensif sebagai dasar pengambilan keputusan pengawasan yang *prudent*.

To strengthen the effectiveness of its supervisory function and ensure the consistent and sustainable implementation of GCG principles within the Bank, the Board of Commissioners has established three supporting committees: the Audit Committee, the Remuneration and Nomination Committee, and the Risk Monitoring Committee. These committees are intended to deepen the Board of Commissioners' supervisory role, particularly in financial reporting, risk management, and nomination and remuneration policies. Through the support of these committees, which perform their functions independently and professionally, the Board of Commissioners obtains comprehensive analysis, evaluation, and recommendations as a basis for prudent supervisory decision-making.

Komite Audit

Komite Audit dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris dalam rangka mendukung efektivitas pelaksanaan fungsi pengawasan, khususnya terkait dengan integritas pelaporan keuangan, efektivitas sistem pengendalian internal, pelaksanaan audit, serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Keberadaan Komite Audit merupakan bagian integral dari upaya Bank dalam memastikan penerapan prinsip GCG secara konsisten dan berkelanjutan. Pelaksanaan fungsi Komite Audit senantiasa mengacu pada ketentuan regulator dan praktik terbaik di industri perbankan guna mendukung terwujudnya tata kelola Bank yang sehat, transparan, dan *prudent*.

Dasar Hukum

Pembentukan Komite Audit mengacu pada sejumlah ketentuan peraturan perundang-undangan yang berlak, antara lain:

1. POJK No. 55/POJK.04/2015 (“POJK 55/2015“) tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
2. POJK No. 33/POJK.04/2014 (“POJK 33/2014”) tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; serta
3. POJK No. 17 Tahun 2023 (“POJK 17/2023”) tentang Penerapan Tata Kelola bagi Bank Umum.

Pedoman Kerja Komite Audit

Dalam rangka memastikan pelaksanaan fungsi pengawasan yang efektif dan independen, Bank telah memiliki Piagam

Audit Committee

The Audit Committee is established by and is responsible to the Board of Commissioners to support the effective implementation of its supervisory function, particularly regarding the integrity of financial reporting, the effectiveness of the internal control system, audit implementation, and compliance with applicable laws and regulations. The Audit Committee is an integral part of the Bank's efforts to ensure the consistent and sustainable implementation of GCG principles. The Audit Committee's functions are consistently adhered to regulatory requirements and best practices in the banking industry to support the Bank's sound, transparent, and prudent governance.

Legal Basis

The establishment of the Audit Committee is based on several applicable laws and regulations, including:

1. OJK Regulation No. 55/POJK.04/2015 ("POJK 55/2015") concerning the Establishment and Guidelines for the Implementation of the Audit Committee;
2. OJK Regulation No. 33/POJK.04/2014 ("POJK 33/2014") concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies; and
3. OJK Regulation No. 17 of 2023 ("POJK 17/2023") concerning the Implementation of Good Corporate Governance for Commercial Banks.

Audit Committee Charter

To ensure the effective and independent implementation of its supervisory function, the Bank has an Audit Committee

Komite Audit yang secara umum mengatur hal-hal terkait ruang lingkup tugas dan tanggung jawab, komposisi dan keanggotaan, mekanisme kerja, serta tata cara penyelenggaraan rapat Komite Audit.

Piagam Komite Audit terakhir diperbarui pada 25 Mei 2022 dan disusun dengan mengacu pada Peraturan No. IX.I.5 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Melalui keberadaan Piagam ini, Bank memastikan bahwa pelaksanaan fungsi Komite Audit dilakukan secara terstruktur, transparan, dan selaras dengan ketentuan peraturan perundang-undangan yang berlaku serta prinsip GCG.

Tugas dan Tanggung Jawab Komite Audit

Ruang lingkup tugas dan tanggung jawab Komite Audit Bank, adalah sebagai berikut:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas Satuan Kerja Audit Intern (SKAI):
   a. Kesesuaian dengan rencana kerja yang telah disetujui oleh Direktur Utama dengan tembusan kepada Dewan Komisaris dan Direktur Kepatuhan; serta
   b. Melakukan evaluasi hasil audit telah berjalan dan sesuai dengan ketentuan yang berlaku.
2. Memastikan SKAI melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal, dan regulator.
3. Memastikan SKAI bekerja secara independent.
4. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI.
5. Melakukan pemantauan dan evaluasi atas:
   a. Penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan bank; dan
   b. Kesesuaian laporan keuangan dengan standar akuntansi keuangan dan ketentuan OJK mengenai pencatatan transaksi keuangan.
6. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI, Akuntan Publik, dan hasil pengawasan Otoritas Jasa Keuangan guna memberikan rekomendasi kepada Dewan Komisaris.
7. Komite Audit wajib memberikan rekomendasi mengenai penunjukan Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP) kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS) dengan pertimbangan sebagai berikut:
   a. Independensi AP, KAP, dan orang dalam KAP;

Charter that generally regulates matters related to the scope of duties and responsibilities, composition and membership, work mechanisms, and procedures for holding Audit Committee meetings.

The Audit Committee Charter was last updated on May 25, 2022, and was prepared with reference to Regulation No. IX.I.5 concerning the Establishment and Guidelines for the Implementation of the Audit Committee's Work. Through this Charter, the Bank ensures that the Audit Committee's functions are carried out in a structured, transparent manner, and in accordance with applicable laws and regulations and GCG principles.

Audit Committee Duties and Responsibilities

The scope of duties and responsibilities of the Bank's Audit Committee are as follows:

1. Monitoring and evaluating the implementation of the Internal Audit Unit (SKAI):
   a. a. Compliance with the work plan approved by the President Director, with a copy sent to the Board of Commissioners and the Compliance Director; and
   b. b. Evaluating the results of audits that have been carried out and are in accordance with applicable regulations.
2. Ensure that the Internal Audit Unit (SKAI) communicates with the Board of Directors, Board of Commissioners, external auditors, and regulators.
3. Ensure that the Internal Audit Unit (SKAI) operates independently.
4. Provide recommendations to the Board of Commissioners regarding the preparation of the Internal Audit Unit's audit plan, scope, and budget.
5. Monitor and evaluate:
   a. The implementation of internal control policies and procedures in the bank's financial reporting process; and
   b. The conformity of financial reports with financial accounting standards and OJK regulations regarding the recording of financial transactions.
6. Monitor and evaluate the Board of Directors' follow-up actions on the findings of the Internal Audit Unit (SKAI), the Public Accountant, and the results of the Financial Services Authority's supervision in order to provide recommendations to the Board of Commissioners.
7. The Audit Committee is required to provide recommendations regarding the appointment of Public Accountants (AP) and Public Accounting Firms (KAP) to the Board of Commissioners for submission to the General Meeting of Shareholders (GMS), taking into account the following considerations:
   a. The independence of the AP, the KAP, and the individuals within the KAP;

b. Ruang lingkup audit dan imbalan jasa audit;
c. Metodologi, teknik, dan sarana audit yang digunakan KAP;
d. Keahlian dan pengalaman AP, KAP, dan tim audit yang digunakan KAP;
e. Manfaat *fresh eye perspective* yang akan diperoleh melalui penggantian AP, KAP, dan tim audit dari KAP;
f. Potensi risiko atas penggunaan jasa audit atas informasi keuangan historis tahunan dari AP dan/atau KAP yang untuk 7 (tujuh) tahun kumulatif; serta
g. Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan KAP pada periode sebelumnya.

8. Komite Audit melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis keuangan tahunan oleh AP dan/atau KAP, evaluasi dilakukan paling sedikit meliputi:
   a. Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku;
   b. Kecukupan waktu pekerjaan lapangan;
   c. Melakukan kajian cakupan jasa yang diberikan dan kecukupan uji petik; serta
   d. Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP.
9. Dalam melaksanakan tugas dan tanggung jawabnya, Komite Audit memiliki akses penuh untuk setiap informasi/data yang dibutuhkan dan mendapatkan kerja sama dari Manajemen dan SKAI serta memiliki kewenangan untuk mengundang setiap Direksi dan Pejabat Eksekutif.
10. Melakukan penelaahan atas informasi keuangan yang dikeluarkan emiten atau Perusahaan publik.
11. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perusahaan/Bank.
12. Menjaga kerahasiaan dokumen, data, dan informasi Bank.

Struktur dan Keanggotaan Komite Audit

Komite Audit Perseroan terdiri dari 4 (empat) orang yang meliputi 1 (satu) Komisaris Independen sebagai ketua komite, 1 (satu) Komisaris Independen lainnya sebagai anggota, serta 2 (dua) anggota eksternal independen yang turut menjabat sebagai anggota komite.

Perseroan memastikan bahwa seluruh anggota Komite Audit telah memenuhi persyaratan kompetensi di bidang akuntansi dan/atau keuangan, serta memiliki integritas dan independensi yang memadai sebagaimana diatur dalam POJK 55/2015.

b. The scope of the audit and the fees for audit services;
c. The audit methodology, techniques, and tools used by the KAP;
d. The expertise and experience of the AP, KAP, and audit team employed by the KAP;
e. The benefit of a fresh perspective that will be gained through the replacement of the AP, KAP, and audit team from the KAP;
f. Potential risks of using audit services on annual historical financial information from the AP and/or KAP for a cumulative period of 7 (seven) years; and
g. Results of the evaluation of the implementation of audit services on annual historical financial information by the AP and KAP in the previous period.

8. The Audit Committee shall evaluate the implementation of audit services on annual historical financial information by the AP and/or KAP. This evaluation shall include at least the following:
   a. Conformity of the audit implementation by the AP and/or KAP with applicable audit standards;
   b. Adequacy of fieldwork time;
   c. Reviewing the scope of services provided and the adequacy of random sampling; and
   d. Recommendations for improvement provided by the AP and/or KAP.
9. In carrying out its duties and responsibilities, the Audit Committee has full access to all necessary information/data and obtains the cooperation of Management and the Internal Audit Unit (SKAI). It also has the authority to invite all Directors and Executive Officers.
10. Reviewing financial information issued by issuers or public companies.
11. Reviewing compliance with laws and regulations relating to the Company's/Bank's activities.
12. Maintaining the confidentiality of Bank documents, data, and information.

Audit Committee Structure and Membership

The Company's Audit Committee consists of four members: one Independent Commissioner as the committee chair, one Independent Commissioner as a member, and two independent external members who also serve as committee members.

The Company ensures that all members of the Audit Committee have met the competency requirements in accounting and/or finance, and possess adequate integrity and independence as stipulated in POJK 55/2015.

Susunan keanggotaan Komite Audit Perseroan per 31 Desember 2025 disajikan sebagai berikut:

The composition of the Company's Audit Committee as of December 31, 2025, is presented as follows:

Nama Name	**Jabatan** Position	**Jabatan Lain di Perseroan** Other Position in the Company	**Dasar Pengangkatan** Basis of Appointment	**Bidang Keahlian** Expertise	**Periode Menjabat** Term of Office
Damal Bayu Utama	Ketua Komite Audit Chairman of the Audit Committee	Komisaris Independen Independent Commissioner	Surat Keputusan Direksi No. SKEP.002/DIR/VII/2022 Board of Directors Decree No. SKEP.002/DIR/VII/2022	Perbankan dan Kepatuhan Banking and Compliance	2022-saat ini 2022-present
Gaguk Hartadi	Anggota Komite Audit (Pihak Independen) Audit Committee Member (Independent Party)	Anggota Komite Pemantau Risiko (sejak 2022) Member of the Risk Monitoring Committee (since 2022)	Surat Keputusan Direksi No. SKEP.002/DIR/VII/2022 Board of Directors Decree No. SKEP.002/DIR/VII/2022	Keuangan dan Manajemen Risiko Finance and Risk Management	2022-saat ini 2022-present
Dharmansyah Djalins	Anggota Komite Audit (Pihak Independen) Audit Committee Member (Independent Party)	Anggota Komite Pemantau Risiko (sejak 2021) Member of the Risk Monitoring Committee (since 2021)	Surat Keputusan Direksi No. SKEP.002/DIR/VII/2022 Board of Directors Decree No. SKEP.002/DIR/VII/2022	Keuangan dan Manajemen Risiko Finance and Risk Management	2022-saat ini 2022-present
Joni Swastanto	Anggota Komite Audit Audit Committee Member (Independent Party)	Komisaris Independen Independent Commissioner	Surat Keputusan Direksi No. SKEP.004/DIR/XII/2024 Board of Directors Decree No. SKEP.004/DIR/XII/2024	Keuangan Finance	2024-saat ini 2024-present

Profil Keanggotaan Komite Audit

Profil Ketua Komite Audit

Audit Committee Membership Profile

Profile of the Audit Committee Chairman



Ketua Komite Audit
Audit Committee Chairman

DASAR PENGANGKATAN DAN PERIODE MENJABAT

2022–Sekarang: Surat Keputusan Direksi No. SKEP.002/DIR/VII/2022.

Profil lengkap Bapak Damal Bayu Utama selaku Ketua Komite Audit yang juga menjabat sebagai Komisaris Independen Perseroan dapat dilihat pada Bab Profil Perusahaan, Sub-bab Profil Dewan Komisaris, halaman 106.

BASIS OF APPOINTMENT AND TERM OF OFFICE

2022–Present: Board of Directors Decree No. SKEP.002/DIR/VII/2022.

The complete profile of Mr. Damal Bayu Utama as Chairman of the Audit Committee who also serves as the Company's Independent Commissioner can be seen in the Company Profile Chapter, Sub-chapter Profile of the Board of Commissioners, page 106.

Profil Anggota Komite Audit

Seluruh anggota Komite Audit Perseroan berstatus Warga Negara Indonesia (WNI). Berikut ini disajikan profil singkat masing-masing anggota:

Audit Committee Member Profile

All members of the Company's Audit Committee are Indonesian citizens (WNI). The following is a brief profile of each member:



Gaguk Hartadi

Anggota Komite Audit
Audit Committee Member

USIA | AGE
73 tahun
73 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Jakarta
Jakarta

DASAR PENGANGKATAN

2022-Sekarang: Surat Keputusan Direksi No. SKEP.002/DIR/VII/2022.

BASIS OF APPOINTMENT

2022-Present: Board of Directors Decree No. SKEP.002/DIR/VII/2022.

RIWAYAT PENDIDIKAN

Sarjana Ekonomi dari Universitas Brawijaya, Malang (1978).

EDUCATIONAL BACKGROUND

Bachelor of Economics from Brawijaya University, Malang (1978).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan jenjang 7

EXPERTISE CERTIFICATION

Banking Risk Management Certification Level 7

BIDANG KEAHLIAN

Keuangan dan Manajemen Risiko

EXPERTISE

Finance and Risk Management

RIWAYAT PEKERJAAN

- Komisaris Independen PT Bank IBK Indonesia Tbk (2019-2022).
- Komisaris PT Bank Mitraniaga Tbk (2008-2009);
- Direktur Utama PT Swadharma Propertindo (2009-2015);
- Direktur Operasional PT Swadharma Propertindo (2008-2009);
- Pimpinan Wilayah Makassar PT Bank Negara Indonesia Tbk (2004-2007); dan
- Wakil Pemimpin Wilayah 10 Jakarta PT Bank Negara Indonesia Tbk (2003-2004).

WORK EXPERIENCE

- Independent Commissioner of PT Bank IBK Indonesia Tbk (2019-2022).
- Commissioner of PT Bank Mitraniaga Tbk (2008-2009);
- President Director of PT Swadharma Propertindo (2009-2015);
- Operational Director of PT Swadharma Propertindo (2008-2009);
- Makassar Regional Manager of PT Bank Negara Indonesia Tbk (2004-2007); and
- Deputy Regional Manager of Jakarta Region 10 of PT Bank Negara Indonesia Tbk (2003-2004).

RANGKAP JABATAN

Perseroan:
Anggota Komite Pemantau Risiko PT Bank IBK Indonesia Tbk (sejak 2022).

Luar Perseroan:
-

CONCURRENT POSITION

Company:
Member of the Risk Monitoring Committee of PT Bank IBK Indonesia Tbk (since 2022).

Outside the Company:
-

HUBUNGAN AFILIASI

Beliau tidak terafiliasi dengan anggota Direksi, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He is not affiliated with any member of the Board of Directors, Board of Commissioners, or Controlling or Major Shareholders, either directly or indirectly, including individual owners.



Dharmansyah Djalins

Anggota Komite Audit
Audit Committee Member

USIA | AGE
61 tahun
61 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Tangerang Selatan
South Tangerang

DASAR PENGANGKATAN

2022-Sekarang: Surat Keputusan Direksi No. SKEP.002/DIR/VII/2022.

BASIS OF APPOINTMENT

2022-Present: Board of Directors Decree No. SKEP.002/DIR/VII/2022.

RIWAYAT PENDIDIKAN

Sarjana Ekonomi dari Universitas Krisna Dwipayana, Bekasi (1989).

EDUCATIONAL BACKGROUND

Bachelor of Economics from Krisna Dwipayana University, Bekasi (1989).

SERTIFIKASI KEAHLIAN

Sertifikasi Manajemen Risiko Perbankan jenjang 7

EXPERTISE CERTIFICATION

Banking Risk Management Certification Level 7

BIDANG KEAHLIAN

Keuangan dan Manajemen Risiko

EXPERTISE

Finance and Risk Management

RIWAYAT PEKERJAAN

- Komite PT Bank IBK Indonesia Tbk (2022-saat ini)
- Pimpinan Cabang KC Jakarta Sangaji PT BPD Banten Tbk (2019).
- Management Risk Division Head BPD Banten
- Operational Risk & Internal Control Manager PT Bank Pundi Indonesia Tbk (2012-2016);
- Operation Division Senior PT Bank Royal Indonesia (2011-2012); dan
- Operation Group Head PT Bank Ina Perdana Tbk (1997-2011).

WORK EXPERIENCE

- Committee of PT Bank IBK Indonesia Tbk (2022-present)
- Branch Manager of Jakarta Sangaji Branch of PT BPD Banten Tbk (2019).
- Management Risk Division Head of BPD Banten
- Operational Risk & Internal Control Manager of PT Bank Pundi Indonesia Tbk (2012-2016);
- Operations Division Senior of PT Bank Royal Indonesia (2011-2012); and
- Operations Group Head of PT Bank Ina Perdana Tbk (1997-2011).

RANGKAP JABATAN

Perseroan:
- Anggota Komite Pemantau Risiko PT Bank IBK Indonesia Tbk (sejak 2021); dan
- Anggota Komite Audit PT Bank IBK Indonesia Tbk (sejak 2021).

Luar Perseroan:
Trainer Inovasi Finansial Indonesia (sejak 2019)

CONCURRENT POSITION

Company:
- Member of the Risk Monitoring Committee of PT Bank IBK Indonesia Tbk (since 2021); and
- Member of the Audit Committee of PT Bank IBK Indonesia Tbk (since 2021).

Outside the Company:
Indonesian Financial Innovation Trainer (since 2019)

HUBUNGAN AFILIASI

Beliau tidak terafiliasi dengan anggota Direksi, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He is not affiliated with any member of the Board of Directors, Board of Commissioners, or Controlling or Major Shareholders, either directly or indirectly, including individual owners.



Joni Swastanto

Anggota Komite Audit
Audit Committee Member

DASAR PENGANGKATAN DAN PERIODE MENJABAT

2024-Sekarang: Surat Keputusan Direksi No. SKEP.004/DIR/XII/2024.

Profil lengkap Bapak Joni Swastanto selaku anggota Komite Audit yang juga menjabat sebagai Komisaris Independen Perseroan dapat dilihat pada Bab Profil Perusahaan, Sub-bab Profil Dewan Komisaris, halaman 107.

BASIS OF APPOINTMENT AND TERM OF OFFICE

2024-Present: Board of Directors Decree No. SKEP.004/DIR/XII/2024.

The complete profile of Mr. Joni Swastanto as a member of the Audit Committee who also serves as an Independent Commissioner of the Company can be seen in the Company Profile Chapter, Sub-chapter Profile of the Board of Commissioners, page 107.

Periode dan Masa Jabatan Komite Audit

Bank menetapkan pengaturan masa jabatan Komite Audit sebagai bagian dari upaya menjaga efektivitas fungsi pengawasan serta konsistensi penerapan prinsip GCG. Anggota Komite Audit yang berasal dari jajaran Dewan Komisaris menjalankan tugasnya sepanjang masa jabatan sebagai Komisaris dan tidak diperkenankan melampaui periode tersebut.

Sejalan dengan ketentuan Pasal 8 POJK 55/2015, Bank memberikan kesempatan bagi anggota Komite Audit untuk diangkat kembali pada periode berikutnya dengan batasan paling banyak 1 (satu) periode tambahan. Ketentuan ini dirancang untuk memastikan keseimbangan antara kesinambungan pengawasan dan kebutuhan akan pembaruan perspektif dalam pelaksanaan tugas Komite Audit.

Melalui pengaturan masa jabatan yang terstruktur dan terukur, Bank berupaya menjaga independensi, objektivitas, serta profesionalisme Komite Audit dalam menjalankan peran pengawasan atas proses pelaporan keuangan, efektivitas pengendalian internal, manajemen risiko, dan kepatuhan terhadap peraturan perundang-undangan. Kebijakan ini sekaligus mencerminkan komitmen Bank dalam memperkuat akuntabilitas serta meningkatkan kualitas tata kelola secara berkelanjutan.

Audit Committee Terms and Term of Office

The Bank has established a term of office for the Audit Committee as part of its efforts to maintain the effectiveness of its supervisory function and the consistent implementation of GCG principles. Audit Committee members, who are members of the Board of Commissioners, shall perform their duties throughout their term as Commissioners and shall not serve beyond that term.

In accordance with Article 8 of POJK 55/2015, the Bank provides Audit Committee members with the opportunity to be reappointed for a maximum of one additional term. This provision is designed to ensure a balance between continuity of oversight and the need for a renewed perspective in carrying out the Audit Committee's duties.

Through a structured and measurable term of office, the Bank strives to maintain the independence, objectivity, and professionalism of the Audit Committee in carrying out its oversight role over the financial reporting process, the effectiveness of internal controls, risk management, and compliance with laws and regulations. This policy also reflects the Bank's commitment to strengthening accountability and continuously improving the quality of governance.

Independensi Komite Audit

Bank memastikan bahwa seluruh anggota Komite Audit telah memenuhi kriteria independensi yang memadai guna mendukung pelaksanaan tugas dan tanggung jawab pengawasan secara objektif, profesional, serta bebas dari benturan kepentingan maupun pengaruh pihak mana pun. Pemenuhan aspek independensi ini merupakan prasyarat utama dalam menjaga integritas proses pengawasan dan kualitas pengambilan keputusan Komite Audit.

Seluruh anggota Komite Audit berasal dari pihak independen di luar manajemen Bank serta memiliki kompetensi, integritas, dan pengalaman yang relevan, khususnya di bidang akuntansi, keuangan, dan/atau audit, sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Penetapan keanggotaan Komite Audit juga dilakukan dengan memperhatikan kepatuhan terhadap persyaratan independensi sebagaimana diatur oleh OJK.

Adapun pemenuhan aspek independensi Komite Audit dijabarkan secara lebih rinci sebagai berikut:

Audit Committee Independence

The Bank ensures that all members of the Audit Committee meet adequate independence criteria to support the implementation of their supervisory duties and responsibilities objectively, professionally, and free from conflicts of interest or influence from any party. Fulfilling this independence aspect is a primary prerequisite for maintaining the integrity of the supervisory process and the quality of the Audit Committee's decision-making.

All members of the Audit Committee are independent parties outside the Bank's management and possess the competence, integrity, and relevant experience, particularly in accounting, finance, and/or auditing, in accordance with applicable laws and regulations. The appointment of Audit Committee members is also made with due regard to compliance with the independence requirements stipulated by the Financial Services Authority (OJK).

The Audit Committee's independence aspects are outlined in more detail as follows:

Aspek Independensi Aspect of Independence	**Damal Bayu Utama**	**Gaguk Hartadi**	**Dharmansyah Djalins**	**Joni Swastanto**
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Directors and Board of Commissioners	√	√	√	√
Tidak memiliki hubungan kepengurusan di Bank, Entitas Anak, maupun perusahaan afiliasi Has no management relationship with the Bank, Subsidiaries, or affiliated companies.	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit Has no family relationship with the Board of Directors, Board of Commissioners, and/or fellow	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials, or government.	√	√	√	√

Rapat Komite Audit

Kebijakan Rapat

Komite Audit Perseroan secara konsisten melaksanakan rapat secara berkala, paling kurang 1 (satu) kali setiap bulan sesuai ketentuan yang tercantum dalam Piagam Komite Audit. Pelaksanaan rapat Komite Audit bersifat sah dan dapat mengambil keputusan apabila dihadiri oleh lebih dari setengah jumlah anggota, termasuk seorang Komisaris Independen.

Audit Committee Meetings

Meeting Policy

The Company's Audit Committee consistently holds regular meetings, at least once a month, in accordance with the provisions stipulated in the Audit Committee Charter. Audit Committee meetings are valid and may make decisions if attended by more than half of the total number of members, including one Independent Commissioner.

Frekuensi dan Tingkat Kehadiran Anggota Komite dalam Rapat

Sepanjang tahun 2025, Komite Audit telah mengadakan 13 (tiga belas) kali rapat dengan rincian sebagai berikut:

Frequency and Attendance of Committee Members at Meetings

Throughout 2025, the Audit Committee held 13 (thirteen) meetings, detailed as follows:

Nama Name	**Jabatan** Position	**Kehadiran Rapat** Meeting Attendance	**Jumlah Rapat** Number of Meeting	**Persentase Kehadiran** Percentage of Attendance
Damal Bayu Utama	Ketua Komite Audit Chairman of the Audit Committee	13	13	100,00%
Gaguk Hartadi	Anggota Komite Audit Member of the Audit Committee	13	13	100,00%
Dharmansyah Djalins	Anggota Komite Audit Member of the Audit Committee	13	13	100,00%
Joni Swastanto	Anggota Komite Audit Member of the Audit Committee	11	13	84,62%

Agenda Rapat

Meeting Agenda

No.	**Tanggal** Date	**Agenda Rapat** Meeting Agenda	**Peserta Rapat** Meeting Participants
1.	16 Januari 2025 January 16, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit SLIK ▪ Hasil Audit *Credit Recovery* ▪ Hasil Audit Khusus Rekanan Notaris ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ Peran SKAI sesuai POJK No. 15 tahun 2024 ▪ Rekapitulasi Pokok-Pokok Hasil Audit Smt. II 2024 ▪ Follow-up on Audit Committee directives ▪ SLIK Audit Results ▪ Credit Recovery Audit Results ▪ Special Audit Results for Notary Partners ▪ Audit Result Follow-up Status Update ▪ SKAI Role in accordance with POJK No. 15 of 2024 ▪ Recapitulation of Principal Audit Results Highlights of Semester II 2024	Komisaris Utama, Komite Audit, Divisi Internal Audit President Commissioner, Audit Committee, Internal Audit Division
2.	11 Februari 2025 February 11, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit Sistem Pengendalian Internal ▪ Hasil Audit Cabang Gading Serpong ▪ Hasil Audit Cabang Mangga Dua ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ Organisasi Internal Audit per Januari 2025 ▪ Program Kerja Internal Audit 2025 ▪ Follow-up on Audit Committee Directives ▪ Internal Control System Audit Results ▪ Gading Serpong Branch Audit Results ▪ Mangga Dua Branch Audit Results ▪ Audit Results Follow-up Status Update ▪ Internal Audit Organization as of January 2025 ▪ 2025 Internal Audit Work Program	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
3.	10 Maret 2025 March 10, 2025	*Closing Meeting Audit* Laporan Keuangan 2024 2024 Financial Report Audit Closing Meeting	KAP Shine Wing, Komite Audit, Divisi Financial Planning Accounting & Reporting, Divisi Internal Audit KAP Shine Wing, Audit Committee, Financial Planning Accounting & Reporting Division, Internal Audit Division
4	24 Maret 2025 March 24, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit LHPK ▪ Hasil Audit Produk Baru E-KYC ▪ Hasil Audit KCP Kelapa Gading ▪ Hasil Audit Khusus Relokasi KCP HR Muhammad ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ Progres Program Kerja Internal Audit 2025 ▪ Progres Persiapan *Quality Assurance Review* 2025 ▪ Usulan SKMR terkait Pengisian Komponen KPMR ▪ Follow-up on Audit Committee Directives ▪ LHPK Audit Results ▪ New E-KYC Product Audit Results ▪ Kelapa Gading Branch Office Audit Results ▪ Special Audit Results for HR Muhammad Branch Office Relocation ▪ Audit Result Follow-up Status Update ▪ 2025 Internal Audit Work Program Progress ▪ 2025 Quality Assurance Review Preparation Progress ▪ SKMR Proposal regarding Completing KPMR Components	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division
5	21 April 2025 April 21, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit IT *Core Banking* IBKGS ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ Progres Program Kerja Internal Audit 2025 ▪ Profil Calon Kandidat KAP untuk *Quality Assurance Review* 2025 ▪ Follow-up on Audit Committee Directives ▪ IBKGS IT Core Banking Audit Results ▪ Audit Result Follow-up Status Update ▪ 2025 Internal Audit Work Program Progress ▪ Profile of Public Accountant Firm Candidates for the 2025 Quality Assurance Review	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division
6	15 Mei 2025 May 15, 2025	▪ Seleksi Kandidat KAP *Quality Assurance Review* 2025 ▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit Cabang Wisma GKBI ▪ Hasil Audit Divisi Human Resources ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ *Progres* Program Kerja Internal Audit 2025 ▪ Selection of Candidates for the 2025 KAP Quality Assurance Review ▪ Follow-up on Audit Committee Directives ▪ Audit Results for the Wisma GKBI Branch ▪ Audit Results for the Human Resources Division ▪ Update on the Status of Follow-up Actions on Audit Results ▪ Progress on the 2025 Internal Audit Work Program	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
7	25 Juni 2025 June 25, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit KC Bandung ▪ Hasil Audit KC Semarang ▪ Rencana Revisi Audit Plan 2025 ▪ Materi Revisi Internal Audit Charter 2025 ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ Progres Program Kerja Internal Audit 2025 ▪ Follow-up on Audit Committee Directives ▪ Bandung Branch Audit Results ▪ Semarang Branch Audit Results ▪ Proposed Revision to the 2025 Audit Plan ▪ 2025 Internal Audit Charter Revision Materials	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division
8	25 Juli 2025 July 25, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit KC Samator ▪ Hasil Audit KCP HR Muhammad ▪ Hasil Audit *Procurement* ▪ *Overview* Aktivitas *Trade Finance* 2024-2025 ▪ Laporan Pokok-Pokok Hasil Audit Smt. I 2025 ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ Progres Program Kerja Internal Audit 2025 ▪ Follow-up on Audit Committee Directives ▪ Samator Branch Audit Results ▪ HR Muhammad Branch Audit Results ▪ Procurement Audit Results ▪ Trade Finance Activity Overview 2024-2025 ▪ Audit Results Highlights Report for Semester I 2025 ▪ Audit Results Follow-up Status Update ▪ 2025 Internal Audit Work Program Progress	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division
9	12 Agustus 2025 August 12, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit KC Denpasar ▪ Hasil Audit Cybersecurity ▪ Hasil Audit Divisi Operasional ▪ Hasil Audit Aplikasi Perhitungan CKPN ▪ Update Status Tindak Lanjut Hasil Audit ▪ Progres Program Kerja Internal Audit 2025 ▪ Follow-up on Audit Committee Directives ▪ Denpasar Branch Audit Results ▪ Cybersecurity Audit Results ▪ Operational Division Audit Results ▪ CKPN Calculation Application Audit Results ▪ Audit Result Follow-up Status Update ▪ 2025 Internal Audit Work Program Progress	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division
10	16 September 2025 September 16, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit KC Teluk Betung Lampung ▪ Hasil Audit CSP SWIFT ▪ Hasil Audit Khusus Media Akses Global Indo ▪ Tindak Lanjut *Advisory Trade Finance* ▪ Hasil Internal Audit *Quality Assurance Review* ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ Progres Program Kerja Internal Audit 2025 ▪ Follow-up on Audit Committee Directives ▪ Teluk Betung Lampung Branch Audit Results ▪ SWIFT CSP Audit Results ▪ Media Akses Global Indo Special Audit Results ▪ Trade Finance Advisory Follow-up ▪ Internal Audit Quality Assurance Review Results ▪ Audit Result Follow-up Status Update ▪ 2025 Internal Audit Work Program Progress	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
11	24 Oktober 2025 October 24, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit KCP Bogor ▪ Hasil Audit KCP Tanjung Duren ▪ Hasil Audit *Credit Support* ▪ Hasil Audit Internal ISO27001:2022 ▪ *Draft Internal Audit Business Plan* 2026 ▪ Update Status Tindak Lanjut Hasil Audit ▪ Progres Program Kerja Internal Audit 2025 ▪ Follow-up on Audit Committee Directives ▪ Bogor Branch Audit Results ▪ Tanjung Duren Branch Audit Results ▪ Credit Support Audit Results ▪ ISO27001:2022 Internal Audit Results ▪ Draft 2026 Internal Audit Business Plan ▪ Audit Result Follow-up Status Update ▪ 2025 Internal Audit Work Program Progress	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division
12	25 November 2025 November 25, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit E-Banking ▪ Hasil Audit Corporate 1,2,3 ▪ Temuan Audit OJK 2025 ▪ *Draft Audit Plan* dan Anggaran Biaya Audit 2026 ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ Progres Program Kerja Internal Audit 2025 ▪ Follow-up on Audit Committee Directives ▪ E-Banking Audit Results ▪ Corporate Audit Results 1, 2, and 3 ▪ OJK Audit Findings 2025 ▪ Draft Audit Plan and 2026 Audit Budget ▪ Audit Result Follow-up Status Update ▪ Progress of the 2025 Internal Audit Work Program	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division
13	22 Desember 2025 December 22, 2025	▪ Tindak Lanjut arahan Komite Audit ▪ Hasil Audit KCP PIK ▪ Hasil Audit SLIK ▪ Hasil Audit SCV ▪ *Update* Alur Sirkulasi Laporan Audit ▪ *Update* Status Tindak Lanjut Hasil Audit ▪ Progres Program Kerja Internal Audit 2025 ▪ Follow-up on Audit Committee directives ▪ PIK Branch Office Audit Results ▪ SLIK Audit Results ▪ SCV Audit Results ▪ Audit Report Circulation Update ▪ Audit Result Follow-up Status Update ▪ 2025 Internal Audit Work Program Progress	Komite Audit, Divisi Internal Audit Audit Committee, Internal Audit Division

Program Pengembangan Kompetensi Komite Audit Tahun 2025

Perseroan memiliki kebijakan untuk terus meningkatkan kualitas pengawasan Komite Audit dengan mendorong partisipasi aktif seluruh anggota komite dalam mengikuti berbagai kegiatan pelatihan atau pengembangan kompetensi, baik dalam bentuk *workshop*, seminar, maupun program sertifikasi profesional.

2025 Audit Committee Competency Development Program

The Company has a policy to continuously improve the quality of Audit Committee oversight by encouraging the active participation of all committee members in various training and competency development activities, including workshops, seminars, and professional certification programs.

Pada tahun 2025, anggota Komite Audit telah mengikuti sejumlah kegiatan pendidikan atau pelatihan sebagai berikut:

By 2025, Audit Committee members had participated in the following educational and training activities:

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
1.	Damal Bayu Utama	Ketua Komite Audit Chairman of the Audit Committee	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Dewan Komisaris, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Commissioners in this annual report.		
2.	Dharmansyah Jalins	Anggota Komite Audit Member of the Audit Committee	Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	25 Februari 2025 February 25, 2025	LSPP
			Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	25 Maret 2025 March 25, 2025	LSPP
			APU PPT *Executive Insight*: *Strategic Compliance for Bank Leaders* AML PPT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI
			Perlindungan Konsumen Untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
			Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI
3.	Gaguk Hartadi	Anggota Komite Audit Member of the Audit Committee	Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	25 Februari 2025 February 25, 2025	LSPP
			Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	25 Maret 2025 March 25, 2025	LSPP
			APU PPT *Executive Insight*: *Strategic Compliance for Bank Leaders* AML-PPT Executive Insight: Strategic Compliance for Bank Leaders	3 Desember 2025 December 3, 2025	LPPI
			Perlindungan Konsumen Untuk BOD, BOC dan Komite Consumer Protection for the Board of Directors, Board of Commissioners, and Committees	4 Desember 2025 December 4, 2025	LPPI
			Strengthening Good Corporate Governance Strengthening Good Corporate Governance	9 Desember 2025 December 9, 2025	LPPI

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
4.	Joni Swastanto	Anggota Komite Audit Member of the Audit Committee	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Dewan Komisaris, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Commissioners in this annual report.		

Laporan Pelaksanaan Tugas Komite Audit Tahun 2025

Pada tahun 2025, Komite Audit telah menjalankan peran penting dalam mengawasi dan mengevaluasi perencanaan serta pelaksanaan kegiatan audit secara menyeluruh. Pelaksanaan tugas Komite Audit mencakup pemantauan dan evaluasi pelaksanaan tugas Satuan Kerja Audit Internal (SKAI), menindaklanjuti temuan dari audit internal maupun eksternal, menelaah laporan keuangan secara cermat, serta memberikan rekomendasi terkait penunjukkan Kantor Akuntan Publik untuk memastikan audit dilakukan sesuai dengan standar yang berlaku.

Komite Audit melaksanakan pertemuan rutin setiap bulan untuk membahas perencanaan dan pelaksanaan audit, dan hasil dari pertemuan ini disampaikan kepada Dewan Komisaris sebagai rekomendasi yang mendukung pengambilan keputusan strategis. Selain itu Komite Audit bertanggung jawab meninjau kepatuhan Bank terhadap seluruh peraturan yang berlaku dan memberikan pendapat independen serta profesional kepada Dewan Komisaris. Komitmen ini menunjukkan dedikasi Komite Audit dalam mendukung integritas operasional Bank dan menjaga standar tata kelola perusahaan yang tinggi.

Selain itu, Komite Audit telah melaksanakan berbagai tugas lainnya sebagaimana diatur dalam Piagam Komite Audit, yaitu sebagai berikut:

1. Mengkaji dan melakukan klarifikasi atas seluruh informasi keuangan yang disajikan oleh Manajemen.
2. Memantau dan mengkaji kepatuhan terhadap aturan terkait pasar modal dan aturan-aturan lainnya dari OJK dan BEI serta peraturan perundang-undangan yang berhubungan dengan kegiatan Bank dengan mengadakan pertemuan secara berkala dengan Sekretaris Bank dan bagian legal Bank.
3. Mengevaluasi efektivitas pengendalian internal dan pelaksanaan kegiatan serta hasil audit yang dilakukan oleh Audit Internal sepanjang tahun 2025.

Audit Committee Duties Implementation Report for 2025

In 2025, the Audit Committee played a crucial role in overseeing and evaluating the overall planning and implementation of audit activities. The Audit Committee's duties included monitoring and evaluating the implementation of the Internal Audit Unit (SKAI), following up on findings from internal and external audits, carefully reviewing financial reports, and providing recommendations regarding the appointment of a Public Accounting Firm to ensure audits are conducted in accordance with applicable standards.

The Audit Committee holds regular monthly meetings to discuss audit planning and implementation, and the results of these meetings are presented to the Board of Commissioners as recommendations that support strategic decision-making. Furthermore, the Audit Committee is responsible for reviewing the Bank's compliance with all applicable regulations and providing independent and professional opinions to the Board of Commissioners. This commitment demonstrates the Audit Committee's dedication to supporting the Bank's operational integrity and maintaining high standards of corporate governance.

In addition, the Audit Committee has performed various other duties as stipulated in the Audit Committee Charter, as follows:

1. Reviewing and clarifying all financial information presented by Management.
2. Monitor and review compliance with capital market regulations and other regulations issued by the Financial Services Authority (OJK), the Indonesian Stock Exchange (IDX), and laws and regulations related to the Bank's activities by holding regular meetings with the Bank Secretary and the Bank's legal department.
3. Evaluate the effectiveness of internal controls and the implementation of activities and audit results conducted by Internal Audit throughout 2025.

4. Mengkaji dan membahas laporan hasil proses audit dengan pihak Kantor Akuntan Publik (KAP) dan memantau pihak manajemen dalam menindaklanjuti hasil audit serta memastikan bahwa eksternal auditor telah menyampaikan seluruh hal yang berhubungan dengan standar pemeriksaan akuntan publik kepada manajemen.
5. Melakukan pertemuan dengan pihak manajemen untuk membahas risiko dan masalah yang dihadapi dalam kegiatan operasional.
6. Melakukan pemantauan dan evaluasi atas:
   - Penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan; dan
   - Kesesuaian laporan keuangan dengan standar akuntansi keuangan dan ketentuan OJK mengenai pencatatan transaksi keuangan.

Dalam menjalankan tugasnya, Komite Audit Bank memiliki wewenang untuk berkoordinasi dan bekerja sama dengan divisi-divisi lain yang ada di Bank, terutama dengan SKAI.

Sepanjang tahun 2025, Komite Audit telah melaksanakan tugasnya berdasarkan permintaan/instruksi Dewan Komisaris. Jika dalam pelaksanaan tugasnya ditemukan hal-hal yang diperkirakan akan mengganggu kegiatan Bank, maka Komite Audit akan melaporkannya kepada Dewan Komisaris tidak lebih dari 14 (empat belas) hari kerja.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi merupakan komite di bawah Dewan Komisaris yang bertanggung jawab memastikan proses penetapan remunerasi dan pengangkatan Direksi dan Dewan Komisaris dilakukan dengan baik dan sesuai dengan ketentuan regulasi yang berlaku.

Komite Remunerasi dan Nominasi bertugas merancang dan menilai kebijakan remunerasi untuk Direksi dan Dewan Komisaris, memastikan struktur dan besaran imbalan yang adil sehingga dapat memotivasi kinerja optimal, mengelola proses seleksi dan nominasi anggota Direksi dan Dewan Komisaris, serta memastikan kandidat yang direkomendasikan memenuhi kualifikasi dan pengalaman yang diperlukan.

4. Review and discuss audit reports with the Public Accounting Firm (KAP), monitor management's follow-up on audit results, and ensure that the external auditor has communicated all matters related to public accounting audit standards to management.
5. Hold meetings with management to discuss risks and issues encountered in operational activities.
6. Monitor and evaluate:
   - The implementation of internal control policies and procedures in the financial reporting process; and
   - The conformity of financial reports with financial accounting standards and OJK regulations regarding the recording of financial transactions.

In carrying out its duties, the Bank's Audit Committee has the authority to coordinate and collaborate with other divisions within the Bank, particularly with the Internal Audit Unit (SKAI).

Throughout 2025, the Audit Committee performed its duties based on the requests/instructions of the Board of Commissioners. If, in the course of carrying out its duties, it discovers any matters that could potentially disrupt the Bank's operations, the Audit Committee will report these to the Board of Commissioners within no more than 14 (fourteen) business days.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee is a committee under the Board of Commissioners that assists the management of remuneration and nomination process for the Board of Directors and Board of Commissioners.

The Remuneration and Nomination Committee is in charge of designing and assessing remuneration policies for the Board of Directors and Board of Commissioners, ensuring a fair structure and compensation amount that can motivate optimal performance, managing selection and nomination process for members of the Board of Directors and Board of Commissioners, and ensuring that the recommended candidates meet the qualifications and experience required.

Dasar Hukum

Pembentukan Komite Remunerasi dan Nominasi didasarkan pada ketentuan sebagai berikut:

1. POJK No. 34/POJK.04/2014 ("POJK 34/2014") tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik; serta
2. POJK No. 45/POJK.03/2015 ("POJK 45/2015") tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Pedoman Kerja Komite Remunerasi dan Nominasi

Dalam rangka memastikan pelaksanaan fungsi nominasi dan remunerasi berjalan secara terstruktur, efektif, dan akuntabel, Bank telah menetapkan pedoman kerja Komite Remunerasi dan Nominasi sebagaimana diatur melalui Surat Keputusan Direksi No. SKEP.002/DIR/IV/25 tentang Perubahan Susunan Anggota Komite Remunerasi dan Nominasi. Pedoman kerja ini mengatur secara jelas ruang lingkup tugas dan kewenangan, komposisi dan keanggotaan, tata cara kerja, serta ketentuan penyelenggaraan rapat Komite Remunerasi dan Nominasi.

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Uraian tugas dan tanggung jawab Komite Remunerasi dan Nominasi ditetapkan sebagai berikut:

1. Terkait kebijakan remunerasi:
   a. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group*, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank pada masa yang akan datang.
   b. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
      - Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada RUPS; serta
      - Kebijakan remunerasi bagi pegawai secara keseluruhan untuk disampaikan kepada Direksi.
   c. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan.
   d. Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.
2. Terkait kebijakan nominasi:
   a. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris untuk disampaikan kepada RUPS;

Legal Basis

The establishment of Remuneration and Nomination Committee is based on the following provisions:

1. POJK No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies; and
2. POJK No. 45/POJK.03/2015 on Implementation of Governance in Providing Remuneration for Commercial Banks.

Remuneration and Nomination Committee Charter

In order to ensure the implementation of the nomination and remuneration functions is structured, effective, and accountable, the Bank has established Remuneration and Nomination Committee Charter as regulated by the Board of Directors' Decree No. SKEP.002/DIR/IV/25 concerning Changes in the Composition of the Remuneration and Nomination Committee Members. The Charter clearly regulate the scope of duties and authorities, composition and membership, work procedures, and provisions for holding Remuneration and Nomination Committee meetings.

Duties and Responsibilities of the Remuneration and Nomination Committee

The duties and responsibilities of the Remuneration and Nomination Committee are as follows:

1. Regarding remuneration policy:
   a. Evaluating the remuneration policy based on performance, risk, fairness with the peer group, targets, and the Bank's long-term strategy, the fulfillment of reserves as stipulated in laws and regulations, and the Bank's future revenue potential.
   b. Submitting evaluation results and recommendations to the Board of Commissioners regarding:
      - The remuneration policy for the Board of Directors and the Board of Commissioners to be submitted to the GMS; and
      - The remuneration policy for employees as a whole to be submitted to the Board of Directors.
   c. Ensuring that the remuneration policy complies with regulations.
   d. Conducting periodic evaluations of the implementation of the remuneration policy.
2. Regarding nomination policy:
   a. Preparing and providing recommendations regarding the system and procedures for selecting and/or replacing members of the Board of Directors and the Board of Commissioners to be submitted to the GMS;

b. Memberikan rekomendasi mengenai calon anggota Direksi atau usulan calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS; serta

c. Memberikan rekomendasi mengenai pihak independen yang akan menjadi anggota Komite Audit serta anggota Komite Pemantau Risiko kepada Dewan Komisaris.

Wewenang Komite Remunerasi dan Nominasi
Komite Remunerasi dan Nominasi memiliki wewenang penuh untuk mengakses berbagai catatan atau informasi yang berkaitan dengan Dewan Komisaris, Direksi, Pejabat Eksekutif, serta karyawan lainnya yang relevan dengan pelaksanaan tugasnya. Wewenang ini diberikan agar Komite Remunerasi dan Nominasi dapat menjalankan fungsi pengawasan dan evaluasinya secara efektif, terutama dalam menilai kebijakan remunerasi dan proses nominasi yang berlaku di seluruh tingkatan manajemen.

Dengan akses yang luas terhadap data dan informasi internal ini, Komite Remunerasi dan Nominasi dapat menganalisis dan mengevaluasi kinerja, kualifikasi, serta kebutuhan pengembangan SDM secara lebih mendalam dan objektif. Wewenang ini juga memungkinkan Komite Remunerasi dan Nominasi untuk memberikan rekomendasi yang tepat dan strategis kepada Dewan Komisaris, guna memastikan bahwa kebijakan remunerasi dan nominasi mendukung pertumbuhan Bank serta menjaga keseimbangan antara kepentingan karyawan, Pemegang Saham, dan pemangku kepentingan lainnya.

Struktur dan Keanggotaan Komite Remunerasi dan Nominasi
Komite Remunerasi dan Nominasi Perseroan terdiri dari 3 (tiga) orang yang terdiri dari 1 (satu) Komisaris Utama (Independen) sebagai ketua komite, 1 (satu) Komisaris lainnya sebagai anggota, dan 1 (satu) anggota sisanya merupakan pejabat eksekutif di Perseroan yang menduduki posisi Kepala Divisi HR.

Susunan keanggotaan Komite Remunerasi dan Nominasi Perseroan per 31 Desember 2025 disajikan sebagai berikut:

b. Provide recommendations regarding prospective members of the Board of Directors or proposed prospective members of the Board of Commissioners to the Board of Commissioners for submission to the GMS; and
c. Provide recommendations regarding independent parties who will become members of the Audit Committee and Risk Monitoring Committee to the Board of Commissioners.

Remuneration and Nomination Committee Authority
The Remuneration and Nomination Committee has full authority to access various records and information related to the Board of Commissioners, Board of Directors, Executive Officers, and other employees relevant to the performance of its duties. This authority is granted to enable the Remuneration and Nomination Committee to effectively carry out its oversight and evaluation functions, particularly in assessing remuneration policies and nomination processes applicable at all levels of management.

With broad access to this internal data and information, the Remuneration and Nomination Committee can analyze and evaluate performance, qualifications, and human resource development needs more thoroughly and objectively. This authority also enables the Remuneration and Nomination Committee to provide appropriate and strategic recommendations to the Board of Commissioners, ensuring that remuneration and nomination policies support the Bank's growth and maintain a balance between the interests of employees, shareholders, and other stakeholders.

Remuneration and Nomination Committee Structure and Membership
The Company's Remuneration and Nomination Committee consists of three members: one President Commissioner (Independent) as the committee chair, one other Commissioner as a member, and one remaining member who is an executive officer of the Company holding the position of Head of the HR Division.

The membership composition of the Company's Remuneration and Nomination Committee as of December 31, 2025, is as follows:

Nama Name	**Jabatan** Position	**Jabatan Lain di Perseroan** Other Position in the Company	**Dasar Pengangkatan** Basis of Appointment	**Bidang Keahlian** Expertise	**Periode Menjabat** Term of Office
Taufik Hakim	Ketua Komite Remunerasi dan Nominasi Chairman of the Remuneration and Nomination Committee	Komisaris Utama (Independen) President Commissioner (Independent)	Surat Keputusan Direksi No. SKEP. 002/DIR/IV/25. Board of Directors Decree No. SKEP. 002/DIR/IV/25.	Keuangan dan Manajemen Risiko Finance and Risk Management	17 September 2019-saat ini (Periode Ke-VI) September 17, 2019-present (6th Term)
Ko Dae Jin	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	Komisaris Commissioner	Surat Keputusan Direksi No. SKEP. 002/DIR/IV/25. Board of Directors Decree No. SKEP. 002/DIR/IV/25.	Keuangan Finance	30 Desember 2024-saat ini (Periode Ke-II) December 30, 2024-present (Second Term)
Ruth Damayanti Sianturi	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	Kepala Divisi HR Head of the HR Division	Surat Keputusan Direksi No. SKEP. 002/DIR/IV/25. Board of Directors Decree No. SKEP. 002/DIR/IV/25.	Manajemen Sumber Daya Manusia Human Capital Resource Management	22 April 2025-saat ini (Periode Ke-I) April 22, 2025–present (Term I)
Andreas Mikhael Sumual	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	▪ Kepala Divisi HR (2022-2025) ▪ Direktur Operasional (2025-saat ini) ▪ Head of the HR Division (2022-2025) ▪ Operations Director (2025-present)	2025: Surat Keputusan Direksi No. SKEP. 006. DIR.XII.24. 2025: Board of Directors Decree No. SKEP. 006. DIR.XII.24.	Manajemen Sumber Daya Manusia Human Capital Resource Management	29 November 2022-21 April 2025 (Periode Ke-II) November 29, 2022–April 21, 2025 (Term II)

Profil Keanggotaan Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Membership Profile

Profil Ketua Komite Remunerasi dan Nominasi

Profile of the Remuneration and Nomination Committee Chairman



Ketua Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee Chairman

DASAR PENGANGKATAN DAN PERIODE MENJABAT
2022-Sekarang: Surat Keputusan Direksi No. SKEP. 002/DIR/IV/25.

BASIS OF APPOINTMENT AND TERM OF OFFICE
2022-Present: Board of Directors Decree No. SKEP. 002/DIR/IV/25.

Profil lengkap Bapak Taufik Hakim selaku Ketua Komite Remunerasi dan Nominasi yang juga menjabat sebagai Komisaris Utama (Independen) Perseroan dapat dilihat pada Bab Profil Perusahaan, Sub-bab Profil Dewan Komisaris, halaman 104.

The complete profile of Mr. Taufik Hakim as Chairman of the Remuneration and Nomination Committee who also serves as the Company's President Commissioner (Independent) can be seen in the Company Profile Chapter, Sub-chapter Profile of the Board of Commissioners, page 104.

Profil Anggota Komite Remunerasi dan Nominasi

Berikut ini disajikan profil singkat masing-masing anggota:

Profile of the Remuneration and Nomination Committee Members

The following is a brief profile of each member:



Anggota Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee Members

DASAR PENGANGKATAN DAN PERIODE MENJABAT
2024-Sekarang: Surat Keputusan Direksi No. SKEP. 002/DIR/IV/25.

BASIS OF APPOINTMENT AND TERM OF OFFICE
2024-Present: Board of Directors Decree No. SKEP. 002/DIR/IV/25.

Profil lengkap Bapak Ko Dae Jin selaku anggota Komite Remunerasi dan Nominasi yang juga menjabat sebagai Komisaris Perseroan dapat dilihat pada Bab Profil Perusahaan, Sub-bab Profil Dewan Komisaris, halaman 105.

The complete profile of Mr. Ko Dae Jin as a member of the Remuneration and Nomination Committee who also serves as a Commissioner of the Company can be seen in the Company Profile Chapter, Sub-chapter Profile of the Board of Commissioners, page 105.



Ruth Damayanti Sianturi

Anggota Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee Members

USIA | AGE
38 tahun
38 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Cinere, Kota Depok, Jawa Barat
Cinere, Depok City, West Java Province

DASAR PENGANGKATAN

April 2025-Sekarang: Surat Keputusan Direksi No. SKEP.002/DIR/IV/25.

BASIS OF APPOINTMENT

April 2025-Present: Board of Directors Decree No. SKEP.002/DIR/IV/25.

RIWAYAT PENDIDIKAN

S1 Jurusan Psikologi, Universitas Pendidikan Indonesia (2010).

EDUCATIONAL BACKGROUND

Bachelor's degree in Psychology, Indonesia University of Education (2010).

SERTIFIKASI PROFESI

- Sertifikasi Manajemen Risiko Perbankan;
- Sertifikasi Profesi Manajemen Sumber Daya Manusia (CHRP); dan
- Sertifikasi Asesor DISC.

PROFESSIONAL CERTIFICATION

- Banking Risk Management Certification;
- Human Resource Management Professional Certification (CHRP); and
- DISC Assessor Certification.

RIWAYAT PEKERJAAN

- PJS HR Division Head, PT Bank IBK Indonesia (2025-sampai saat ini);
- HR Development Department Head, PT Bank IBK Indonesia (2022-2025);
- HR Department Head, PT Bank IBK Indonesia (2019-2022);
- HR Department Head, PT Bank Agris (2013-2019);
- HC Learning & Development Specialist, PT WOM Finance (2012-2013);
- HR Training Specialist, PT BCA Multifinance (2010-2012).

WORK EXPERIENCE

- Acting HR Division Head, PT Bank IBK Indonesia (2025-present);
- HR Development Department Head, PT Bank IBK Indonesia (2022-2025);
- HR Department Head, PT Bank IBK Indonesia (2019-2022);
- HR Department Head, PT Bank Agris (2013-2019);
- HC Learning & Development Specialist, PT WOM Finance (2012-2013);
- HR Training Specialist, PT BCA Multifinance (2010-2012).

RANGKAP JABATAN

Perseroan:
Tidak ada

Luar Perseroan:
Tidak ada

CONCURRENT POSITION

Company:
None

Outside the Company:
None

HUBUNGAN AFILIASI

Beliau tidak terafiliasi dengan anggota Direksi, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He is not affiliated with any member of the Board of Directors, Board of Commissioners, or Controlling or Major Shareholders, either directly or indirectly, including individual owners.

Periode dan Masa Jabatan Komite Remunerasi dan Nominasi

Periode menjabat anggota Komite Remunerasi dan Nominasi ditetapkan selaras dengan masa jabatan Dewan Komisaris sebagaimana diputuskan melalui RUPS. Pengaturan ini dimaksudkan untuk menjaga kesinambungan fungsi pengawasan serta memastikan keselarasan antara pelaksanaan tugas Komite dengan mandat Dewan Komisaris yang berlaku.

Dengan penyelarasan periode jabatan tersebut, Bank memastikan bahwa pelaksanaan fungsi nominasi dan remunerasi dapat dijalankan secara efektif, konsisten, dan akuntabel, serta senantiasa sejalan dengan arah kebijakan, strategi, dan prinsip tata kelola perusahaan yang baik sebagaimana ditetapkan oleh pemegang saham dan regulator.

Independensi Komite Remunerasi dan Nominasi

Bank memastikan setiap anggota Komite Remunerasi dan Nominasi mampu menjalankan perannya secara mandiri, profesional, dan berimbang, tanpa keterikatan kepentingan yang dapat memengaruhi objektivitas dalam proses pengambilan rekomendasi. Hal ini tercermin dari komposisi keanggotaan komite yang terdiri dari individu-individu yang memiliki kompetensi dan pengalaman memadai di bidang remunerasi, nominasi, dan tata kelola sumber daya manusia. Komposisi tersebut dirancang untuk mendukung proses evaluasi dan perumusan kebijakan yang independen, transparan, dan selaras dengan strategi jangka panjang Bank.

Uraian mengenai pemenuhan aspek independensi Komite Remunerasi dan Nominasi disajikan secara lebih rinci sebagai berikut:

Period and Term of Office of the Remuneration and Nomination Committee

The term of office of members of the Remuneration and Nomination Committee is determined in line with the term of office of the Board of Commissioners, as decided by the GMS. This arrangement is intended to maintain the continuity of the supervisory function and ensure alignment between the implementation of the Committee's duties and the prevailing mandate of the Board of Commissioners.

By aligning the term of office, the Bank ensures that the nomination and remuneration function is carried out effectively, consistently, and accountably, and remains aligned with the policy direction, strategy, and principles of good corporate governance as determined by shareholders and regulators.

Independence of the Remuneration and Nomination Committee

The Bank ensures that each member of the Remuneration and Nomination Committee is capable of carrying out their role independently, professionally, and impartially, without any vested interests that could affect objectivity in the recommendation-making process. This is reflected in the committee's membership, which consists of individuals with sufficient competence and experience in the areas of remuneration, nomination, and human resource governance. This composition is designed to support an independent, transparent evaluation and policy formulation process that aligns with the Bank's long-term strategy.

A description of the fulfillment of the independence aspects of the Remuneration and Nomination Committee is presented in more detail as follows:

Aspek Independensi Aspect of Independence	**Taufik Hakim**	**Ko Dae Jin**	**Ruth Damayanti Sianturi**
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Directors and Board of Commissioners	√	√	√
Tidak memiliki hubungan kepengurusan di Bank, Entitas Anak, maupun perusahaan afiliasi Has no management relationship with the Bank, Subsidiaries, or affiliated companies.	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Lainnya Has no family relationship with the Board of Directors, Board of Commissioners, and/or fellow Committee members	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials, or government.	√	√	√

Rapat Komite Remunerasi dan Nominasi

Kebijakan Rapat

Komite Remunerasi dan Nominasi menyelenggarakan rapat secara berkala paling sedikit 4 (empat) kali dalam satu tahun buku guna memastikan proses evaluasi dan perumusan kebijakan remunerasi serta nominasi berjalan secara terencana dan berkesinambungan.

Setiap rapat dinyatakan sah dan dapat mengambil keputusan apabila dihadiri oleh sedikitnya 51% (lima puluh satu persen) dari jumlah anggota Komite Remunerasi dan Nominasi. Kehadiran tersebut wajib mencakup paling sedikit 1 (satu) orang Komisaris Independen serta 1 (satu) orang pejabat eksekutif yang membawahi fungsi pengelolaan SDM atau 1 (satu) orang perwakilan karyawan.

Frekuensi dan Tingkat Kehadiran Anggota Komite dalam Rapat

Sepanjang tahun 2025, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 8 (delapan) kali dengan tingkat kehadiran sebagai berikut:

Remuneration and Nomination Committee Meetings

Meeting Policy

The Remuneration and Nomination Committee holds regular meetings at least four times per fiscal year to ensure the evaluation and formulation of remuneration and nomination policies are planned and sustainable.

Each meeting is considered valid and can make decisions if attended by at least 51% (fifty-one percent) of the Remuneration and Nomination Committee members. Attendance must include at least one Independent Commissioner, one executive officer responsible for HR management, or one employee representative.

Frequency and Attendance of Committee Members at Meetings

Throughout 2025, the Remuneration and Nomination Committee held eight meetings with the following attendance levels:

Nama **Name**	**Jabatan** Position	**Kehadiran Rapat** Meeting Attendance	**Jumlah Rapat** Number of Meetings	**Persentase Kehadiran** Percentage of Attendance
Taufik Hakim	Ketua Komite Remunerasi dan Nominasi Chairman of the Remuneration and Nomination Committee	8	8	100,00%
Ko Dae Jin	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	8	8	100,00%
Ruth Damayanti Sianturi*)	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	3	3	100,00%
Andreas Mikhael Sumual**)	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	5	5	100,00%

*) Beliau menjabat sebagai Anggota Komite Remunerasi dan Nominasi sejak 22 April 2025.
**) Beliau tidak menjabat lagi sebagai Anggota Komite Remunerasi dan Nominasi sejak 22 April 2025.
*) She has served as a member of the Remuneration and Nomination Committee since April 22, 2025.
**) He has no longer served as a member of the Remuneration and Nomination Committee since April 22, 2025.

Agenda Rapat / Meeting Agenda

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1.	22 Januari 2025 January 22, 2025	Pembahasan Tunjangan Kinerja 2024 dan Hasil *Salary Survey* 2024 Discussion of 2024 Performance Allowances and 2024 Salary Survey Results	▪ Taufik Hakim ▪ Ko Dae Jin ▪ Andreas Mikhael Sumual
2.	24 Februari 2025 February 24, 2025	Pembahasan Nominasi Calon Direktur Kredit Discussion of Credit Director Candidate Nominations	▪ Taufik Hakim ▪ Ko Dae Jin ▪ Andreas Mikhael Sumual
3.	25 Februari 2025 February 25, 2025	Pembahasan Remunerasi dan *Benefit* TKA Discussion of Foreign Worker Remuneration and Benefits	▪ Taufik Hakim ▪ Ko Dae Jin ▪ Andreas Mikhael Sumual
4.	17 Maret 2025 March 17, 2025	Pembahasan Batasan Gaji dan Tunjangan BOD BOC Discussion of BOD BOC Salary and Allowance Limits	▪ Taufik Hakim ▪ Ko Dae Jin ▪ Andreas Mikhael Sumual
5.	27 Maret 2025 March 27, 2025	Pembahasan Penyesuaian Tunjangan Karyawan Tahun 2025 Discussion of 2025 Employee Benefit Adjustments	▪ Taufik Hakim ▪ Ko Dae Jin ▪ Andreas Mikhael Sumual
6.	20 Mei 2025 May 20, 2025	Pembahasan Nominasi Direktur dan Komisaris Discussion on Director and Commissioner Nominations	▪ Taufik Hakim ▪ Ko Dae Jin ▪ Ruth Damayanti Sianturi
7.	20 Juni 2025 June 20, 2025	Pembahasan Periode Jabatan dan Skema Remunerasi BOD BOC dan Komite Discussion on the Terms of Office and Remuneration Scheme for the Board of Directors, Board of Commissioners, and Committees	▪ Taufik Hakim ▪ Ko Dae Jin ▪ Ruth Damayanti Sianturi
8.	29 Agustus 2025 August 29, 2025	Pembahasan Skema dan Pendistribusian Bonus Semester I Tahun 2025 Discussion on the Bonus Scheme and Distribution for the First Semester of 2025	▪ Taufik Hakim ▪ Ko Dae Jin ▪ Ruth Damayanti Sianturi

Program Pengembangan Kompetensi Komite Nominasi dan Remunerasi Tahun 2025

Perseroan berkomitmen untuk meningkatkan efektivitas pengawasan Komite Nominasi dan Remunerasi dengan mendorong seluruh anggota berpartisipasi aktif dalam berbagai program pengembangan kompetensi, termasuk *workshop*, seminar, dan sertifikasi profesional. Sepanjang tahun 2025, anggota Komite telah mengikuti berbagai kegiatan pendidikan dan pelatihan, antara lain:

Nomination and Remuneration Committee Competency Development Program in 2025

The Company is committed to improving the effectiveness of the Nomination and Remuneration Committee's oversight by encouraging all members to actively participate in various competency development programs, including workshops, seminars, and professional certification. Throughout 2025, Committee members participated in various educational and training activities, including:

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Date	Penyelenggara Organizer
1.	Taufik Hakim	Ketua Chairman	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Dewan Komisaris, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Commissioners in this annual report.		
2.	Ko Dae Jin	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Dewan Komisaris, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Commissioners in this annual report.		

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Date	Penyelenggara Organizer
3.	Ruth Damayanti Sianturi	Anggota Member	*Imboost Your Spirit: Cultivating Positivity for a Balanced and Fulfilling Life starts in 1 hour* Imboost Your Spirit: Cultivating Positivity for a Balanced and Fulfilling Life starts in 1 hour	1 Februari 2025 February 1, 2025	OJK Institute
			Peningkatan "Pengetahuan Dasar Perbankan dan Budaya Kepatuhan (PDPBK)" Tahap I "Basic Banking Knowledge and Compliance Culture (PDPBK)" Enhancement Phase I	2 Mei 2025 May 2, 2025	Bank IBK Indonesia
			Peningkatan "Pengetahuan Dasar Perbankan dan Budaya Kepatuhan (PDPBK)" Tahap II "Basic Banking Knowledge and Compliance Culture (PDPBK) Enhancement Phase II	2 Mei 2025 May 2, 2025	Bank IBK Indonesia
			Strategic Execution Leadership Training Batch I Strategic Execution Leadership Training Batch I	25 Mei 2025 May 25, 2025	MSCO
			The Role of Talent Mobility & HCMS as Strategies Business Partner The Role of Talent Mobility & HCMS as Strategies Business Partner	1 November 2025 November 1, 2025	Top Business
			Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Level 4 Risk Management Certification Refreshment	9 Desember 2025 December 9, 2025	LPK Praveena

Laporan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Tahun 2025

Pada tahun 2025, Komite Nominasi dan Remunerasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya kepada Dewan Komisaris, sekaligus memberikan sejumlah rekomendasi strategis, antara lain terkait:

1. Remunerasi & Tunjangan Karyawan: Pembahasan evaluasi Tunjangan Kinerja 2024, Pembahasan Hasil *Salary Survey,* penyesuaian tunjangan karyawan untuk tahun 2025, serta skema distribusi Bonus Semester I 2025;
2. Manajemen Jabatan (BOD & BOC): Pembahasan mengenai nominasi calon Direktur serta Komisaris, termasuk penetapan periode masa jabatannya; dan
3. Remunerasi & *Benefit* Eksekutif: Evaluasi skema remunerasi, batasan gaji, serta tunjangan bagi jajaran BOD, BOC, Komite, dan Tenaga Kerja Asing (TKA).

Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk untuk mendukung pelaksanaan fungsi pengawasan Dewan Komisaris terhadap penerapan manajemen risiko Bank. Komite ini berperan sebagai organ pendukung Dewan Komisaris yang bertugas memastikan bahwa seluruh aktivitas pengelolaan

2025 Nomination and Remuneration Committee Duties Implementation Report

In 2025, the Nomination and Remuneration Committee submitted a report on the implementation of its duties and responsibilities to the Board of Commissioners, while also providing a number of strategic recommendations, including:

1. Employee Remuneration & Benefits: Discussion of the 2024 Performance Allowance evaluation, Salary Survey Results, adjustments to employee benefits for 2025, and the 2025 First Semester Bonus distribution scheme;
2. Board of Directors & Board of Commissioners (BOD & BOC): Discussion of nominations for Director and Commissioner candidates, including the determination of their terms of office; and
3. Executive Remuneration & Benefits: Evaluation of the remuneration scheme, salary limits, and benefits for the BOD, BOC, Committees, and Foreign Workers (TKA).

Risk Monitoring Committee

The Risk Monitoring Committee was established to support the Board of Commissioners' oversight function regarding the Bank's risk management implementation. This committee serves as a supporting body for the Board of Commissioners, tasked with ensuring that all risk

risiko telah dijalankan secara efektif, *prudent*, dan konsisten dengan profil risiko serta strategi bisnis Bank yang telah ditetapkan.

Dalam menjalankan tugasnya, Komite Pemantau Risiko melakukan penelaahan atas kecukupan dan efektivitas kebijakan, kerangka kerja, serta sistem manajemen risiko yang diterapkan oleh Bank. Selain itu, Komite secara berkala memantau eksposur risiko utama, mengevaluasi kepatuhan terhadap batasan risiko, serta menilai kesiapan Bank dalam mengantisipasi dinamika risiko yang timbul dari perubahan kondisi internal maupun eksternal.

Dasar Hukum
Pembentukan Komite Pemantau Risiko dilandaskan pada sejumlah ketentuan berikut ini:
1. POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum; serta
2. SEOJK No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.

Pedoman Kerja Komite Pemantau Risiko
Bank telah memiliki Pedoman Kerja Komite Pemantau Risiko yang menjadi acuan dalam pelaksanaan tugas, tanggung jawab, serta tata cara kerja Komite Pemantau Risiko secara terstruktur dan konsisten. Pedoman tersebut terakhir direvisi pada tanggal 30 Desember 2024 guna memastikan keselarasan dengan perkembangan regulasi serta kebutuhan pengawasan risiko Bank.

Pengaturan mengenai keanggotaan Komite Pemantau Risiko ditetapkan melalui Surat Keputusan Direksi No. SKEP.005/DIR/XII/2024, yang mencakup ketentuan terkait komposisi keanggotaan, ruang lingkup tugas dan tanggung jawab, mekanisme kerja, serta tata cara penyelenggaraan rapat Komite Pemantau Risiko.

Dengan adanya pedoman yang jelas dan mutakhir tersebut, Bank memastikan Komite Pemantau Risiko dapat menjalankan fungsi pengawasan terhadap penerapan manajemen risiko secara efektif, independen, dan selaras dengan prinsip kehati-hatian serta ketentuan peraturan perundang-undangan yang berlaku.

Struktur dan Keanggotaan Komite Pemantau Risiko

Komite Pemantau Risiko Perseroan terdiri dari 5 (lima) orang, yaitu 1 (satu) Komisaris Utama (Independen) sebagai Ketua Komite, 2 (dua) anggota Dewan Komisaris sebagai anggota komite, serta 2 (dua) anggota independen dari pihak eksternal yang juga merangkap sebagai anggota Komite Audit Bank.

management activities are carried out effectively, prudently, and consistently with the Bank's established risk profile and business strategy.

In carrying out its duties, the Risk Monitoring Committee reviews the adequacy and effectiveness of the Bank's risk management policies, frameworks, and systems. In addition, the Committee periodically monitors key risk exposures, evaluates compliance with risk limits, and assesses the Bank's readiness to anticipate risk dynamics arising from changing internal and external conditions.

Legal Basis
The establishment of the Risk Monitoring Committee is based on the following provisions:
1. OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks; and
2. OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.

Risk Monitoring Committee Charter
The Bank has established Risk Monitoring Committee Charter, which serve as a reference for the structured and consistent implementation of the Risk Monitoring Committee's duties, responsibilities, and work procedures. These guidelines were last revised on December 30, 2024, to ensure alignment with regulatory developments and the Bank's risk oversight needs.

The regulations regarding Risk Monitoring Committee membership are stipulated in Board of Directors Decree No. SKEP.005/DIR/XII/2024, which includes provisions regarding membership composition, scope of duties and responsibilities, work mechanisms, and procedures for holding Risk Monitoring Committee meetings.

With these clear and up-to-date guidelines, the Bank ensures that the Risk Monitoring Committee can carry out its oversight function regarding the implementation of risk management effectively, independently, and in accordance with prudential principles and applicable laws and regulations.

Structure and Membership of the Risk Monitoring Committee
The Company's Risk Monitoring Committee consists of five members: one President Commissioner (Independent) as Committee Chair, two members of the Board of Commissioners as committee members, and two independent members from external parties who also serve as members of the Bank's Audit Committee.

Susunan keanggotaan Komite Pemantau Risiko Perseroan per 31 Desember 2025 disajikan pada tabel berikut.

The composition of the Company's Risk Monitoring Committee as of December 31, 2025, is presented in the following table.

Nama Name	**Jabatan** Position	**Jabatan Lain di Bank** Other Positions in the Bank	**Dasar Pengangkatan** Basis of Appointment	**Bidang Keahlian** Expertise	**Periode Menjabat** Term of Office
Taufik Hakim	Ketua Komite Pemantau Risiko Chairman of the Risk Monitoring Committee	▪ Komisaris Utama (Independen) ▪ Ketua Komite Remunerasi dan Nominasi ▪ President Commissioner (Independent) ▪ Chair of the Remuneration and Nomination Committee	▪ Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-108/D.03/2022 tanggal 7 Juli 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan. ▪ Surat Keputusan Dewan Direksi No. SKEP.005/DIR/XII/24 tentang Perubahan Susunan Anggota Komite Pemantau Risiko, tanggal 30 Desember 2024 ▪ Surat Keputusan Dewan Direksi No. SKEP.002/DIR/IV/25 tentang Perubahan Susunan Anggota Komite Remunerasi dan Nominasi, tanggal 22 April 2025 ▪ Copy of Decision Letter of the Members of the Financial Services Authority Board of Commissioners No. KEP-108/D.03/2022 dated July 7, 2022, concerning the Results of the Fit and Proper Test. ▪ Decree of the Board of Directors No. SKEP.005/DIR/XII/24 concerning Changes to the Composition of the Risk Monitoring Committee, dated December 30, 2024 ▪ Decree Letter of the Board of Directors No. SKEP.002/DIR/IV/25 concerning Changes to the Composition of the Remuneration and Nomination Committee, dated April 22, 2025	Keuangan dan Manajemen Risiko Finance and Risk Management	2019-saat ini (Periode Ke-3) 2019-present (3rd Term)
Gaguk Hartadi	Anggota Komite Pemantau Risiko (Pihak Independen) Member of the Risk Monitoring Committee (Independent)	Anggota Komite Audit (Pihak Independen) Audit Committee Member (Independent Party)	Surat Keputusan Dewan Direksi No. SKEP.004/DIR/XII/24 tentang Perubahan Susunan Anggota Komite Audit tanggal 30 Desember 2024 Board of Directors Decree No. SKEP.004/DIR/XII/24 concerning Changes to the Composition of Audit Committee Members dated December 30, 2024	Keuangan dan Manajemen Risiko Finance and Risk Management	2022-saat ini (Periode Ke-1) 2022-present (1st Term)

Nama Name	**Jabatan** Position	**Jabatan Lain di Bank** Other Positions in the Bank	**Dasar Pengangkatan** Basis of Appointment	**Bidang Keahlian** Expertise	**Periode Menjabat** Term of Office
Dharmansyah Djalins	Anggota Komite Pemantau Risiko (Pihak Independen) Member of the Risk Monitoring Committee (Independent)	Anggota Komite Audit (Pihak Independen) Audit Committee Member (Independent Party)	Surat Keputusan Dewan Direksi No. SKEP.004/DIR/XII/24 tentang Perubahan Susunan Anggota Komite Audit tanggal 30 Desember 2024 Board of Directors Decree No. SKEP.004/DIR/XII/24 concerning Changes to the Composition of Audit Committee Members dated December 30, 2024	Keuangan dan Manajemen Risiko Finance and Risk Management	2022-saat ini (Periode Ke-1) 2022-present (1st Term)
Joni Swastanto	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	▪ Komisaris Independen ▪ Anggota Komite Audit ▪ Independent Commissioner ▪ Audit Committee Member	▪ Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-109/D.03/2022 tanggal 7 Juli 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan. ▪ Surat Keputusan Dewan Direksi No. SKEP.005/DIR/XII/24 tentang Perubahan Susunan Anggota Komite Pemantau Risiko, tanggal 30 Desember 2024 ▪ Copy of Decision Letter of the Members of the Financial Services Authority Board of Commissioners No. KEP-109/D.03/2022 dated July 7, 2022, concerning the Results of the Fit and Proper Test. ▪ Decree Letter of the Board of Directors No. SKEP.005/DIR/XII/24 concerning Changes to the Composition of the Risk Monitoring Committee, dated December 30, 2024	Keuangan dan Manajemen Risiko Finance and Risk Management	2022-saat ini (Periode Ke-2) 2022-present (2nd Term)

Nama Name	**Jabatan** Position	**Jabatan Lain di Bank** Other Positions in the Bank	**Dasar Pengangkatan** Basis of Appointment	**Bidang Keahlian** Expertise	**Periode Menjabat** Term of Office
Ko Dae Jin	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	▪ Komisaris ▪ Anggota Komite Remunerasi dan Nominasi ▪ Commissioner ▪ Remuneration and Nomination Committee Member	▪ Surat Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-158/D.03/2024 tanggal 5 Desember 2024 tentang Hasil Penilaian Kemampuan dan Kepatutan ▪ Surat Keputusan Dewan Direksi No. SKEP.005/DIR/XII/24 tentang Perubahan Susunan Anggota Komite Pemantau Risiko, tanggal 30 Desember 2024 ▪ Surat Keputusan Dewan Direksi No. SKEP.002/DIR/IV/25 tentang Perubahan Susunan Anggota Komite Remunerasi dan Nominasi, tanggal 22 April 2025 ▪ Copy of Decision Letter of the Members of the Financial Services Authority Board of Commissioners No. KEPR-158/D.03/2024 dated December 5, 2024, concerning the Results of the Fit and Proper Test ▪ Decree of the Board of Directors No. SKEP.005/DIR/XII/24 concerning Changes to the Composition of the Risk Monitoring Committee, dated December 30, 2024 ▪ Decree Letter of the Board of Directors No. SKEP.002/DIR/IV/25 concerning Changes to the Composition of the Remuneration and Nomination Committee, dated April 22, 2025	Keuangan Finance	2024-saat ini (Periode Ke-1) 2024-present (1st Term)

Profil Keanggotaan Komite Pemantau Risiko

Profil ketua dan anggota Komite Pemantau Risiko Bank dapat dilihat pada Bab Profil Perusahaan, sub-bab Profil Dewan Komisaris serta pada Bab Tata Kelola Perusahaan Yang Baik, sub-bab Komite Audit, halaman 289.

Periode dan Masa Jabatan Komite Pemantau Risiko

Periode masa jabatan anggota Komite Pemantau Risiko ditetapkan selaras dengan masa jabatan Dewan Komisaris sebagaimana diputuskan melalui RUPS. Ketentuan ini diterapkan untuk menjaga kesinambungan pelaksanaan fungsi pengawasan serta memastikan keselarasan antara tugas dan tanggung jawab Komite Pemantau Risiko dengan mandat Dewan Komisaris yang berlaku.

Risk Monitoring Committee Membership Profile

The profiles of the chairman and members of the Bank's Risk Monitoring Committee can be found in the Company Profile chapter, sub-chapter on Profile of the Board of Commissioners, and in the Good Corporate Governance chapter, sub-chapter on Audit Committee, page 289.

Term and Term of Office of the Risk Monitoring Committee

The term of office of the Risk Monitoring Committee members is determined in accordance with the term of office of the Board of Commissioners, as decided by the GMS. This provision is implemented to maintain the continuity of the implementation of the supervisory function and to ensure alignment between the duties and responsibilities of the Risk Monitoring Committee and the applicable mandate of the Board of Commissioners.

Independensi Komite Pemantau Risiko

Bank memastikan bahwa seluruh anggota Komite Pemantau Risiko memiliki independensi yang diperlukan sehingga mampu menjalankan fungsi pengawasan secara objektif, dan bebas dari intervensi pihak mana pun. Aspek-aspek independensi Komite Pemantau Risiko termasuk ketidakterlibatan dalam pengambilan keputusan operasional serta tidak adanya hubungan keuangan, kepengurusan, atau afiliasi dengan manajemen diuraikan sebagai berikut:

Independence of the Risk Monitoring Committee

The Bank ensures that all members of the Risk Monitoring Committee have the necessary independence to carry out their supervisory function objectively and free from interference from any party. Aspects of the Risk Monitoring Committee's independence, including non-involvement in operational decision-making and the absence of financial, managerial, or affiliation relationships with management, are outlined below:

Aspek Independensi Aspect of Independence	**Taufik Hakim**	**Gaguk Hartadi**	**Dharmansyah Djalins**	**Joni Swastanto**	**Ko Dae Jin**
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Directors and Board of Commissioners.	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di Bank, Entitas Anak, maupun perusahaan afiliasi Has no management relationship with the Bank, Subsidiaries, or affiliated companies.	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Lainnya Has no family relationship with the Board of Directors, Board of Commissioners, and/or fellow Committee.	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials, or government.	√	√	√	√	√

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko Bank bertugas memberikan pandangan dan pendapat profesional atas laporan serta berbagai hal strategis yang disampaikan Direksi kepada Dewan Komisaris, khususnya yang berkaitan dengan pengelolaan risiko Bank. Selain itu, Komite Pemantau Risiko juga berperan dalam mengidentifikasi dan mengkaji berbagai aspek yang memerlukan perhatian lebih lanjut dari Dewan Komisaris guna memastikan bahwa kebijakan, eksposur risiko, dan strategi pengelolaan risiko Bank tetap berada dalam tingkat yang dapat diterima dan selaras dengan profil risiko yang telah ditetapkan, sebagaimana diuraikan sebagai berikut:

1. Mengadakan rapat sesuai jadwal atau dapat di luar jadwal yang tetapkan bila perlu.

Duties and Responsibilities of the Risk Monitoring Committee

The Bank's Risk Monitoring Committee is tasked with providing professional insights and opinions on reports and various strategic matters submitted by the Board of Directors to the Board of Commissioners, particularly those related to the Bank's risk management. In addition, the Risk Monitoring Committee also plays a role in identifying and reviewing various aspects requiring further attention from the Board of Commissioners to ensure that the Bank's policies, risk exposures, and risk management strategies remain at acceptable levels and align with the established risk profile, as described below:

1. Holding meetings as scheduled or outside the established schedule if necessary.

2. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan kebijakan manajemen risiko serta pemantauan atas tindak lanjut setiap penilaian prosedur dan kebijakan manajemen risiko dalam rangka menilai kecukupan pengendalian risiko perbankan dalam kaitannya dengan pengendalian internal dan keterkaitannya dengan fungsi perbankan lainnya.
3. Memberikan rekomendasi kepada Dewan Komisaris dengan melakukan:
   a. Evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut;
   b. Kesesuaian antara setiap perencanaan dan pengendalian organisasi terhadap kebijakan manajemen risiko; serta
   c. Pemantauan dan evaluasi pelaksanaan tugas Satuan Kerja Manajemen Risiko.
4. Membuat dan menyampaikan laporan kepada Dewan Komisaris:
   a. Laporan atas setiap penugasan yang diberikan; serta
   b. Laporan berkala pelaksanaan kegiatan Komite Pemantau Risiko.

Wewenang Komite Pemantau Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pemantau Risiko memiliki sejumlah kewenangan untuk:

1. Mengakses dokumen, data, dan informasi tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi manajemen risiko terkait tugas dan tanggung jawab Komite Pemantau Risiko;
3. Melibatkan pihak independen di luar anggota Komite Pemantau Risiko yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan); serta
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Rapat Komite Pemantau Risiko

Kebijakan Rapat

Komite Pemantau Risiko menyelenggarakan rapat secara berkala paling sedikit 1 (satu) kali dalam 1 (satu) bulan. Rapat dinyatakan sah dan dapat mengambil keputusan apabila dihadiri oleh sedikitnya 51% (lima puluh satu persen) dari jumlah anggota Komite Pemantau Risiko. Ketentuan ini ditetapkan guna memastikan tersedianya forum evaluasi yang memadai bagi Komite Pemantau Risiko dalam menjalankan fungsi pengawasan terhadap penerapan manajemen risiko Bank secara efektif dan berkesinambungan.

2. Monitoring and evaluating the planning and implementation of risk management policies and the follow-up to each assessment of risk management procedures and policies to assess the adequacy of banking risk controls in relation to internal control and their relationship with other banking functions.
3. Providing recommendations to the Board of Commissioners by:
   a. Evaluating the alignment between risk management policies and their implementation;
   b. Consistency between each organizational plan and control with risk management policies; and
   c. Monitoring and evaluating the implementation of the Risk Management Work Unit's duties.
4. Prepare and submit reports to the Board of Commissioners:
   a. Reports on each assigned assignment; and
   b. Periodic reports on the implementation of the Risk Monitoring Committee's activities.

Authorities of the Risk Monitoring Committee

In carrying out its duties and responsibilities, the Risk Monitoring Committee has the following authorities:

1. Access necessary documents, data, and information regarding employees, funds, assets, and company resources;
2. Communicate directly with employees, including the Board of Directors, and parties performing risk management functions regarding the duties and responsibilities of the Risk Monitoring Committee;
3. Involve independent parties other than the Risk Monitoring Committee members as needed to assist in carrying out its duties (if necessary); and
4. Exercise other authorities granted by the Board of Commissioners.

Risk Monitoring Committee Meetings

Meeting Policy

The Risk Monitoring Committee holds regular meetings at least once a month. Meetings are considered valid and may make decisions if attended by at least 51% (fifty-one percent) of the Risk Monitoring Committee members. This provision is established to ensure the availability of an adequate evaluation forum for the Risk Monitoring Committee in carrying out its monitoring function regarding the Bank's risk management implementation effectively and sustainably.

Frekuensi dan Tingkat Kehadiran Anggota Komite dalam Rapat

Sepanjang tahun 2025, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 12 (dua belas) kali dengan tingkat kehadiran sebagai berikut:

Frequency and Attendance of Committee Members at Meetings

Throughout 2025, the Risk Monitoring Committee held 12 (twelve) meetings with the following attendance levels:

Nama Name	**Jabatan** Position	**Kehadiran Rapat** Meeting Attendance	**Jumlah Rapat** Number of Meetings	**Persentase Kehadiran** Percentage of Attendance
Taufik Hakim	Ketua Komite Pemantau Risiko Chairman of the Risk Monitoring Committee	12	12	100%
Gaguk Hartadi	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	12	12	100%
Dharmansyah Djalins	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	12	12	100%
Joni Swastanto	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	11	12	91,7%
Ko Dae Jin	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	11	12	91,7%

Agenda Rapat

Meeting Agenda

No.	**Tanggal** Date	**Agenda Rapat** Meeting Agenda	**Peserta Rapat** Meeting Participants
1.	30 Januari 2025 January 30, 2025	Laporan Kondisi Terkini Total Manajemen Risiko (TW4 - 2024) Total Risk Management Current State Report (Q4 - 2024)	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
2.	24 Februari 2025 February 24, 2025	▪ IT *Application Architechture* ▪ IT *Security Architechture* ▪ Rencana Dasar Manajemen Risiko 2025 ▪ IT Application Architecture ▪ IT Security Architecture ▪ 2025 Risk Management Basic Plan	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
3.	24 Maret 2025 March 24, 2025	▪ Strategi Mitigasi Risiko Liquiditas dan Pasar ▪ Climate *Risk Management & Scenario Analysis* ▪ Liquidity and Market Risk Mitigation Strategy ▪ Climate Risk Management & Scenario Analysis	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
4.	28 April 2025 April 28, 2025	▪ Top 20 Debtors ▪ Credit Recovery Situasion ▪ Top 20 Debtors ▪ Credit Recovery Situation	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
5.	27 Mei 2025 May 27, 2025	▪ Perkembangan Produk Baru atau Aktivitas Baru ▪ Laporan Total Risk Management TW 1 – 2025 ▪ New Product Developments or New Activities ▪ Total Risk Management Report Q1 – 2025	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
6.	19 Juni 2025 June 19, 2025	Laporan Manajemen Risiko Iklim 2025: Progres atas Penilaian Kualitatif Climate Risk Management Report 2025: Progress on Qualitative Assessment	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
7.	25 Juli 2025 July 25, 2025	▪ Performa Produk dan Fitur Produk ▪ RCSA & KRI Evaluation 1st Half Semester ▪ Laporan Kondisi Terkini Total Manajemen Risiko (TW2 - 2025) ▪ Product Performance and Product Features ▪ RCSA & KRI Evaluation for the First Half ▪ Total Risk Management Update (Q2 - 2025)	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
8.	27 Agustus 2025 August 27, 2025	CRMS Report of Bank IBK Indonesia CRMS Report of Bank IBK Indonesia	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
9.	29 September 2025 September 29, 2025	*Stres Testing* Kredit, Liquiditas dan Pasar Terhadap Permodalan Juni 2025 Credit, Liquidity, and Market Stress Testing of Capital, June 2025	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
10.	24 Oktober 2025 October 24, 2025	▪ Cadangan Kerugian Penurunan Nilai ▪ Tinjauan Tahunan Atas Pernyataan Selera Risiko Bank ▪ Allowance for Impairment Losses ▪ Annual Review of the Bank's Risk Appetite Statement	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
11.	21 November 2025 November 21, 2025	▪ Laporan Rencana Aksi Pemulihan Bank IBK Indonesia Tahun 2025 ▪ Laporan Kondisi Terkini Total Manajemen Risiko (TW3 - 2025) ▪ Bank IBK Indonesia's Recovery Action Plan Report for 2025 ▪ Total Risk Management Update (Q3 - 2025)	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins ▪ Joni Swastanto ▪ Ko Dae Jin
12.	17 Desember 2025 December 17, 2025	▪ Hasil Penilaian Keamanan dan Ketahanan Siber Bank IBK Indonesia Tahun 2025 ▪ Hasil Penilaian Kematangan Digital Bank IBK Indonesia Tahun 2025 ▪ Bank IBK Indonesia's Cybersecurity and Resilience Assessment Results for 2025 ▪ Bank IBK Indonesia's Digital Maturity Assessment Results for 2025	▪ Taufik Hakim ▪ Gaguk Hartadi ▪ Dharmansyah Djalins; ▪ Ko Dae Jin

Program Pengembangan Kompetensi Komite Pemantau Risiko Tahun 2025

Perseroan berkomitmen untuk meningkatkan efektivitas pengawasan Komite Pemantau Risiko dengan mendorong seluruh anggota berpartisipasi aktif dalam berbagai program pengembangan kompetensi, termasuk *workshop*, seminar, dan sertifikasi profesional. Sepanjang tahun 2025, anggota Komite telah mengikuti berbagai kegiatan pendidikan dan pelatihan, antara lain:

Risk Monitoring Committee Competency Development Program in 2025

The Company is committed to improving the effectiveness of the Risk Monitoring Committee's oversight by encouraging all members to actively participate in various competency development programs, including workshops, seminars, and professional certification. Throughout 2025, Committee members participated in various educational and training activities, including:

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
1.	Taufik Hakim	Ketua Chairman	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Dewan Komisaris, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Commissioners in this annual report.		
2.	Ko Dae Jin	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Dewan Komisaris, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Commissioners in this annual report.		
3.	Joni Swastanto	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Dewan Komisaris, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Commissioners in this annual report.		
4.	Dharmansyah Djalins	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Audit, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Audit Committe in this annual report.		
5.	Gaguk Hartadi	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Audit, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Audit Committe in this annual report.		

Laporan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2025

Pada tahun 2025, Komite Pemantau Risiko telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya kepada Dewan Komisaris, sekaligus memberikan sejumlah rekomendasi strategis, antara lain terkait:

1. Laporan Profil Risiko;
2. 20 Debitur Terbesar;
3. Laporan CRMS (Manajemen Risiko Iklim & Analisis Skenario) Bank IBK Indonesia;
4. Laporan Rencana Pemulihan Bank IBK Indonesia; serta
5. Evaluasi KRI dan RCSA.

2025 Risk Monitoring Committee Duties Implementation Report

In 2025, the Risk Monitoring Committee submitted a report on the implementation of its duties and responsibilities to the Board of Commissioners, while also providing a number of strategic recommendations, including:

1. Risk Profile Report;
2. 20 Largest Debtors;
3. Bank IBK Indonesia's CRMS (Climate Risk Management & Scenario Analysis) Report;
4. Bank IBK Indonesia's Recovery Plan Report; and
5. Evaluation of KRI and RCSA.

Komite-Komite di Bawah Direksi

Committees under the Board of Directors

Dalam menjalankan mandatnya, Direksi didukung oleh komite-komite strategis yang berperan penting dalam memastikan setiap keputusan dan langkah operasional dijalankan secara efektif dan selaras dengan arah strategis Bank. Komite-komite di bawah Direksi memiliki fokus khusus yang saling melengkapi, antara lain Komite Aset-Liability (ALCO), Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, dan Komite Kredit.

In carrying out its mandate, the Board of Directors is supported by strategic committees that play a crucial role in ensuring that every operational decision and step is executed effectively and aligned with the Bank's strategic direction. These committees under the Board of Directors have specific, complementary focuses, including the Asset-Liability Committee (ALCO), the Risk Management Committee, the Information Technology Steering Committee, and the Credit Committee.

Secara umum ALCO bertugas mengawal alokasi aset dan manajemen risiko keuangan Bank, Komite Manajemen Risiko berperan memastikan setiap potensi risiko diidentifikasi dan diminimalkan, serta Komite Pengarah Teknologi Informasi bertanggung jawab untuk mendorong inovasi digital sekaligus menjaga keamanan sistem, sementara Komite Kredit menegaskan kualitas portofolio melalui pengelolaan kebijakan kredit yang *prudent*.

Generally, the ALCO is tasked with overseeing the Bank's asset allocation and financial risk management. The Risk Management Committee ensures that all potential risks are identified and minimized. The Information Technology Steering Committee is responsible for encouraging digital innovation while maintaining system security. The Credit Committee ensures portfolio quality through prudent credit policy management.

Sinergi antara Direksi dan komite-komite ini membentuk mekanisme pengambilan keputusan yang komprehensif, dari perumusan strategi hingga penilaian kinerja, sekaligus menjaga operasional Bank tetap efisien, transparan, dan sesuai prinsip GCG. Kehadiran struktur ini memperkuat fondasi Bank dalam mencapai pertumbuhan berkelanjutan dan menghadirkan nilai tambah yang konsisten bagi pemegang saham serta seluruh pemangku kepentingan.

The synergy between the Board of Directors and these committees establishes a comprehensive decision-making mechanism, from strategy formulation to performance assessment, while ensuring the Bank's operations remain efficient, transparent, and compliant with GCG principles. This structure strengthens the Bank's foundation for achieving sustainable growth and delivering consistent added value to shareholders and all stakeholders.

Komite Asset-Liability ("ALCO")

ALCO berperan sebagai komite strategis Direksi dalam mengelola keseimbangan antara aset dan kewajiban Bank, dalam konteks manajemen risiko keuangan. Komite ini bertugas memastikan ketersediaan likuiditas yang memadai, mengelola risiko suku bunga, serta mengoptimalkan penggunaan aset dan kewajiban agar selaras dengan tujuan keuangan Bank.

Asset-Liability Committee ("ALCO")

The ALCO serves as a strategic committee under the Board of Directors, managing the balance between the Bank's assets and liabilities within the context of financial risk management. This committee is tasked with ensuring adequate liquidity, managing interest rate risk, and optimizing the use of assets and liabilities to align with the Bank's financial objectives.

Dengan landasan peran tersebut, ALCO juga memiliki kewenangan untuk mengambil keputusan strategis yang presisi sehingga setiap sumber daya Bank dapat dimanfaatkan secara optimal. Pendekatan ini tidak hanya mendukung pertumbuhan profitabilitas yang berkelanjutan, tetapi juga memperkuat stabilitas keuangan secara menyeluruh.

Based on this role, ALCO also has the authority to make precise strategic decisions so that all of the Bank's resources are optimally utilized. This approach not only supports sustainable profitability growth but also strengthens overall financial stability.

Untuk mewujudkan tujuan tersebut, ALCO secara rutin melakukan evaluasi menyeluruh terhadap kinerja aset dan liabilitas Bank, memantau dinamika pasar, serta mengambil langkah-langkah strategis untuk mengelola risiko yang muncul dari perubahan suku bunga, fluktuasi nilai tukar, dan faktor-faktor keuangan lainnya. Dengan pendekatan proaktif dan terintegrasi, ALCO memastikan keseimbangan keuangan Bank terjaga secara optimal, sekaligus mendukung pengambilan keputusan yang mampu memperkuat stabilitas, efisiensi operasional, dan pencapaian target profitabilitas jangka panjang.

To achieve this goal, ALCO routinely conducts comprehensive evaluations of the Bank's asset and liability performance, monitors market dynamics, and takes strategic steps to manage risks arising from interest rate changes, exchange rate fluctuations, and other financial factors. With a proactive and integrated approach, ALCO ensures optimal financial balance is maintained, while supporting decision-making that strengthens stability, operational efficiency, and the achievement of long-term profitability targets.

Pedoman Kerja ALCO

Direksi Bank telah menetapkan Pedoman dan Tata Tertib Kerja Komite Aset dan Liabilitas (ALCO) pada tanggal 23 Juli 2024 yang secara garis besar mengatur hal-hal terkait ruang lingkup tugas, dasar hukum, struktur organisasi dan kewenangan Komite ALCO, serta tata tertib pelaksanaan rapat dan mekanisme pengambilan keputusan. Dengan adanya pedoman ini, pelaksanaan fungsi ALCO berjalan secara terstruktur, konsisten, dan sesuai dengan prinsip tata kelola yang baik.

ALCO Charter

The Bank's Board of Directors established the Asset and Liability Committee (ALCO) Charter on July 23, 2024, which broadly regulate matters related to the scope of duties, legal basis, organizational structure and authority of the ALCO Committee, as well as meeting procedures and decision-making mechanisms. With these guidelines, the ALCO's functions are implemented in a structured, consistent manner, and in accordance with the principles of good governance.

Struktur dan Keanggotaan ALCO

Pembentukan ALCO mengacu pada Surat Keputusan Direksi No. SKEP.003/DIR/VII/2024 tentang Susunan Komite Aset dan Liabilitas (ALCO) untuk menetapkan keanggotaan Komite Aset dan Liabilitas (ALCO), dengan komposisi keanggotaan sebagai berikut:

ALCO Structure and Membership

The formation of the ALCO refers to Board of Directors Decree No. SKEP.003/DIR/VII/2024 concerning the Composition of the Asset and Liability Committee (ALCO), which determines the membership of the Asset and Liability Committee (ALCO), with the following membership composition:

Jabatan di Komite Position in the Committee	**Anggota Komite** Member of the Committee	
Ketua Chairman	Direktur Utama President Director	
Sekretaris 1 Secretary 1	Group Head Finance (merangkap anggota) Group Head Finance (concurrently member)	
Sekretaris 2 Secretary 2	Kepala Divisi Treasury (merangkap anggota) Head of Treasury Division (concurrently a member)	
Anggota Members	▪ Direktur yang Membidangi Bisnis ▪ Direktur yang Membidangi Kredit ▪ Direktur yang Membidangi Operasional dan IT ▪ Direktur yang Membidangi Kepatuhan ▪ Kepala Divisi Financial Planning, Accounting & Reporting ▪ Kepala Divisi Risk Management ▪ Kepala Divisi Strategic Planning ▪ Kepala Divisi Corporate Banking 1, 2 & 3 ▪ Kepala Divisi International Banking	▪ Director in Charge of Business ▪ Director in Charge of Credit ▪ Director in Charge of Operations and IT ▪ Director in Charge of Compliance ▪ Head of Financial Planning, Accounting & Reporting Division ▪ Head of Risk Management Division ▪ Head of Strategic Planning Division ▪ Head of Corporate Banking Divisions 1, 2 & 3 ▪ Head of International Banking Division

Periode dan Masa Jabatan ALCO

Masa tugas anggota ALCO mengikuti periode jabatan Direksi, sebagaimana ditetapkan oleh RUPS. Penyesuaian ini memastikan kontinuitas pengambilan keputusan strategis serta konsistensi dalam pengelolaan aset dan liabilitas Bank.

Independensi ALCO

Bank menjamin bahwa seluruh anggota ALCO memiliki independensi yang diperlukan untuk menjalankan fungsi mereka secara objektif, tanpa dipengaruhi oleh pihak manapun. Selain itu, anggota ALCO dipilih berdasarkan keahlian dan pengalaman yang relevan dalam pengelolaan aset dan liabilitas, sehingga setiap keputusan yang diambil mencerminkan pertimbangan profesional dan berdampak optimal bagi stabilitas dan kinerja keuangan Bank.

Tugas dan Tanggung Jawab ALCO

Tugas dan tanggung jawab ALCO ditetapkan sebagai berikut:

1. Mengevaluasi perkembangan pasar, baik global maupun domestik, melalui tinjauan ekonomi terakhir;
2. Mengevaluasi pengelolaan likuiditas melalui pengelolaan sumber dan penggunaan dana;
3. Mengevaluasi posisi risiko suku bunga dan strategi ALMA (*Asset and Liabilities Management*);
4. Memutuskan strategi harga (*pricing*), baik sisi aktiva maupun pasiva, untuk memastikan bahwa pricing tersebut dapat mengoptimalkan hasil penanaman dana, meminimumkan biaya dana, dan memelihara struktur neraca;
5. Memutuskan suku bunga antar kantor selain sebagai alat *pricing* juga merupakan strategi untuk mendorong cabang dalam mencari DPK sendiri (*borrower*) atau menggairahkan cabang untuk meningkatkan pertumbuhan kreditnya (*lender*);
6. Mengevaluasi apakah tingkat likuiditas Bank telah dapat dicapai secara optimal dengan tingkat biaya yang *acceptable*;
7. Merekomendasikan perencanaan keuangan tahunan berupa asumsi-asumsi dasar, baik yang berupa angka-angka indikator ekonomi Bank Indonesia maupun rasio keuangan perbankan pada umumnya (*peer's bank*);
8. Mengevaluasi proyeksi perhitungan *liquidity gap analysis*; serta
9. Mengevaluasi hasil stress test dari Manajemen Risiko terhadap *Asset* dan *Liability* akibat perubahan-perubahan suku bunga dan kurs valuta asing di pasar jika memang hasil *stress test* tersebut dapat membahayakan likuiditas Bank.

ALCO Term and Term of Office

The term of office of ALCO members follows the term of office of the Board of Directors, as determined by the GMS. This adjustment ensures continuity of strategic decision-making and consistency in the management of the Bank's assets and liabilities.

ALCO Independence

The Bank ensures that all ALCO members have the independence necessary to carry out their functions objectively, without influence from any party. Furthermore, ALCO members are selected based on their relevant expertise and experience in asset and liability management, ensuring that every decision they make reflects professional judgment and has an optimal impact on the Bank's financial stability and performance.

ALCO Duties and Responsibilities

The ALCO's duties and responsibilities are as follows:

1. Evaluating market developments, both global and domestic, through the latest economic review;
2. Evaluating liquidity management through managing sources and use of funds;
3. Evaluating the interest rate risk position and ALMA (Asset and Liabilities Management) strategies;
4. Deciding on a pricing strategy, both on asset and liability side, to ensure that pricing can optimize investment results, minimize cost of funds, and maintain balance sheet structure;
5. Deciding inter-office interest rates, in addition to being a pricing tool, is also a strategy to encourage branches to seek their own Third-Party Funds (borrowers) or encourage branches to increase their loans growth (lenders);
6. Evaluating whether the Bank's liquidity level can be achieved optimally at an acceptable cost level;
7. Recommending annual financial planning in the form of basic assumptions of Bank Indonesia economic indicator figures and banking financial ratios in general (peer's banks);
8. Evaluating the projected liquidity gap analysis calculation; and
9. Evaluating stress test results from the Risk Management on Assets and Liabilities due to changes in interest rates and foreign exchange rates on the market, in the event the stress test results could potentially harm the Bank's liquidity.

Kebijakan Rapat dan Pelaksanaan Tugas ALCO Tahun 2025

Rapat ALCO wajib diselenggarakan sekurang-kurangnya 1 (satu) kali setiap bulan. Selaras dengan kebijakan tersebut, ALCO telah melaksanakan rapat sebanyak 12 (dua belas) kali pada tahun 2025, dengan kuorum rapat tercapai minimal 50% kehadiran atau dihadiri oleh 2/3 anggota Komite.

Sepanjang tahun 2025, agenda rapat mencerminkan pelaksanaan tugas ALCO dalam mengelola risiko dan menyusun strategi keuangan, yang meliputi:

1. Strategi pengelolaan likuiditas beserta rencana kontinjensi likuiditas (jika diperlukan);
2. Menentukan *pricing* terkait suku bunga dan tidak terbatas pada *pricing* bunga antar kantor (RAK/FTP), Spesial *Rate* DPK, dan lainnya;
3. Eksposur risiko likuiditas;
4. *Mismatch* durasi antara aset dan liabilitas;
5. Analisis pesaing dan perkembangan kondisi pasar terkini; serta
6. Hal-hal lain yang dipandang perlu untuk dibahas pada rapat Komite ALCO.

Program Pengembangan Kompetensi ALCO Tahun 2025

Dalam rangka meningkatkan kualitas pengambilan keputusan yang selaras dengan profil risiko dan strategi pengelolaan aset-liabilitas Bank, anggota ALCO secara berkala mengikuti program pendidikan dan pelatihan yang relevan dengan perkembangan industri perbankan dan dinamika pasar. Sepanjang tahun 2025, program pengembangan kompetensi yang diikuti oleh anggota ALCO meliputi:

ALCO Meeting Policy and Implementation of Duties in 2025

ALCO meetings must be held at least once a month. In accordance with this policy, ALCO has held 12 (twelve) meetings in 2025, with a quorum of at least 50% attendance, or attendance by two-thirds of the Committee members.

Throughout 2025, the meeting agenda reflected the implementation of ALCO's duties in managing risk and developing financial strategies, including:

1. Liquidity management strategy and liquidity contingency plans (if necessary);
2. Determining interest rate pricing, including but not limited to inter-office interest rates (RAK/FTP), special rates for third-party funds (DPK), and others;
3. Liquidity risk exposure;
4. Duration mismatch between assets and liabilities;
5. Competitor analysis and current market conditions; and
6. Other matters deemed necessary for discussion at ALCO Committee meetings.

ALCO Competency Development Program for 2025

To improve the quality of decision-making aligned with the Bank's risk profile and asset-liability management strategy, ALCO members regularly participate in education and training programs relevant to banking industry developments and market dynamics. Throughout 2025, the competency development programs participated in by ALCO members include:

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
1.	Oh In Taek	Ketua Chairman	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
2	Kim Kihyun	Sekretaris 1 Secretary 1	Kursus Bahasa Indonesia Indonesian Language Course	1 September 2025 September 1, 2025	Bank IBK Indonesia
3	Lee Seongyoon	Sekretaris 1 Secretary 1	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Sosialisasi dan Edukasi terkait Pasar Modal untuk Karyawan IBK Indonesia Socialization and Education regarding Capital Markets for IBK Indonesia Employees	1 Juli 2025 July 1, 2025	KISI & Bank IBK Indonesia

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
4.	Aa Ananda Krishna	Sekretaris 2 Secretary 2	*Refreshment* Treasuri Jenjang 6 Treasury Refreshment Level 6	17 Januari 2025 January 17, 2025	ACI FMA
			Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Strategic Execution Leadership Training Batch I	24 Mei 2025 May 24, 2025	MSCO
			Sosialisasi dalam Rangka Penguatan Transaksi Pasar Uang dan Pasar Valuta Asing (PUVA) Socialization to Strengthen Money Market and Foreign Exchange Market Transactions (PUVA)	1 Oktober 2025 October 1, 2025	Bank Indonesia
5	Handry Husein	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Strategic Execution Leadership Training Batch I	24 Mei 2025 May 24, 2025	MSCO
			Sosialisasi dan Edukasi terkait Pasar Modal untuk Karyawan IBK Indonesia Capital Market Socialization and Education for IBK Indonesia Employees	1 Juli 2025 July 1, 2025	KISI & Bank IBK Indonesia
6	Jung You Jin	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Pelatihan "Dengan pelanggan, kepercayaan, dan tanggung jawab, semangat dan inovasi, komunikasi dan kerja sama tim" "With Customers, Trust, and Responsibility, Passion and Innovation, Communication and Teamwork" Training	1 April 2025 April 1, 2025	IBK Korea
			Sosialisasi dan Edukasi terkait Pasar Modal untuk Karyawan IBK Indonesia Capital Market Socialization and Education for IBK Indonesia Employees	1 Juli 2025 July 1, 2025	KISI & Bank IBK Indonesia
7	Park Jinwook	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Pelatihan "Dengan pelanggan, kepercayaan, dan tanggung jawab, semangat dan inovasi, komunikasi dan kerja sama tim" Training "With Customers, Trust, and Responsibility, Passion and Innovation, Communication and Teamwork"	1 April 2025 April 1, 2025	IBK Korea
8	Probo Abhirama	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Sosialisasi *Launching* QRIS Pada M-Banking Bank IBK Indonesia QRIS Launch Socialization for Bank IBK Indonesia's Mobile Banking	1 Februari 2025 February 1, 2025	Bank IBK Indonesia

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
			Sosialisasi Credit Rating, Credit Analysis, Credit Process dan Credit Monitoring Information Dissemmination on Credit Rating, Credit Analysis, Credit Process, and Credit Monitoring	1 Mei 2025 May 1, 2025	Bank IBK Indonesia
			Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification Refreshment	1 Mei 2025 May 1, 2025	LPK Praveena
			Strategic Execution Leadership Training Batch I	24 Mei 2025 May 24, 2025	MSCO
9.	Robert Olof	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Pelatihan "Climate Risk Management & Scenario Analyst (CRMS)" Climate Risk Management & Scenario Analyst (CRMS) Training	29 April 2025 April 29, 2025	KeyPro Consulting
			Training PSAK 71 Internal Internal PSAK 71 Training	1 Mei 2025 May 1, 2025	Bank IBK Indonesia
			Strategic Execution Leadership Training Batch I	24 Mei 2025 May 24, 2025	MSCO
			Training Climate Risk Stress Testing Climate Risk Stress Testing Training	1 Juli 2025 July 1, 2025	Justitia Learning Center
10.	Sigit Indra Pamungkas	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Training dan Ujian *Chartered Accountant* Chartered Accountant Training and Exam	1 Februari 2025 February 1, 2025	UI
			Strategic Execution Leadership Training Batch I	24 Mei 2025 May 24, 2025	MSCO
			Sosialisasi dan Edukasi terkait Pasar Modal untuk Karyawan IBK Indonesia Capital Market Socialization and Education for IBK Indonesia Employees	1 Juli 2025 July 1, 2025	KISI & Bank IBK Indonesia
			Training Ketentuan Umum Pelaporan Bank pada LPS Training on General Provisions for Bank Reporting to the Deposit Insurance Corporation (LPS)	1 November 2025 November 1, 2025	LPS
			Internal Control Over Financial Reporting	1 Desember 2025 December 1, 2025	Bank IBK Indonesia
			Refreshment Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Refreshment Levels 6	26 Agustus 2025 August 26, 2025	KeyPro Consulting
11.	Yuda Adrian	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
			Sosialisasi Pp No 8 Tahun 2025 Tentang Dhe Dari Kegiatan Perusahaan, Pengelolaan, Dan/Atau Pengelolaan Sda Information Dissemination on Government Regulation No. 8 of 2025 Concerning the Protection of Company Activities, Management, and/or Provision of Natural Resources	1 Februari 2025 February 1, 2025	OJK Institute
			Refreshment Jenjang 5 Sertifikasi Manajemen Risiko (SMR) Level 5 Risk Management Certification (SMR)	1 April 2025 April 1, 2025	LPK Praveena
			Strategic Execution Leadership Training Batch I Refreshment Strategic Execution Leadership Training Batch I	24 Mei 2025 May 24, 2025	MSCO
12.	Park Jin Je	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
13.	Alexander Frans Rori	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
14.	Andreas Mikhael Sumual	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
15.	Edwin Rudianto	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		

Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite di bawah Direksi yang memegang peran sentral dalam memastikan seluruh aktivitas Bank berada dalam koridor manajemen risiko yang sehat dan terukur. Komite ini mengawal penerapan kerangka manajemen risiko melalui proses identifikasi, pengukuran, pemantauan, dan mitigasi atas seluruh jenis risiko yang melekat pada kegiatan usaha Bank. Risiko-risiko tersebut mencakup risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, serta risiko strategis dan kepatuhan, sehingga setiap keputusan bisnis Bank senantiasa diambil dengan pertimbangan risiko yang matang.

Risk Management Committee

The Risk Management Committee is a committee under the Board of Directors that plays a central role in ensuring that all Bank activities are within a sound and measurable risk management framework. This committee oversees the implementation of the risk management framework through the identification, measurement, monitoring, and mitigation of all types of risks inherent in the Bank's business activities. These risks include credit risk, market risk, liquidity risk, operational risk, strategic and compliance risks, ensuring that every Bank business decision is always made with careful consideration of risk.

Pedoman Kerja Komite Manajemen Risiko

Direksi menetapkan Pedoman dan Tata Tertib Komite Manajemen Risiko pada tanggal 31 Januari 2024. Keanggotaan Komite Manajemen Risiko pertama kali ditetapkan melalui Surat Keputusan Direksi No. SKEP.003/DIR/IX/2023. Pedoman ini mengatur secara komprehensif mengenai tugas dan tanggung jawab, keanggotaan, prosedur kerja, serta mekanisme pelaksanaan rapat Komite, sehingga seluruh kegiatan manajemen risiko dijalankan secara terstruktur, konsisten, dan sesuai prinsip tata kelola yang baik.

Struktur dan Keanggotaan Komite Manajemen Risiko

Keanggotaan Komite Manajemen Risiko terdiri atas anggota tetap dan tidak tetap dengan struktur yang dirancang untuk memastikan representasi memadai dari berbagai fungsi strategis Bank. Struktur ini memungkinkan Komite menjalankan pengawasan risiko secara komprehensif, sekaligus mendukung pengambilan keputusan berbasis risiko yang selaras dengan tujuan bisnis Bank.

Adapun susunan keanggotaan Komite Manajemen Risiko per 31 Desember 2025, adalah sebagai berikut:

Risk Management Committee Charter

The Board of Directors established the Risk Management Committee Charter on January 31, 2024. The membership of the Risk Management Committee was first established through Board of Directors Decree No. SKEP.003/DIR/IX/2023. These guidelines comprehensively regulate the duties and responsibilities, membership, work procedures, and mechanisms for Committee meetings, ensuring that all risk management activities are carried out in a structured, consistent manner, and in accordance with good governance principles.

Risk Management Committee Structure and Membership

The Risk Management Committee consists of permanent and non-permanent members, with a structure designed to ensure adequate representation across the Bank's strategic functions. This structure enables the Committee to carry out comprehensive risk oversight while supporting risk-based decision-making aligned with the Bank's business objectives.

The Risk Management Committee membership as of December 31, 2025, is as follows:

Jabatan di Komite Position in the Committee	**Anggota Komite** Member of the Committee	
Ketua Chairman	Direktur Kepatuhan Compliance Director	
Sekretaris Secretary	Kepala SKMR (merangkap anggota tetap) Head of Risk Management Unit (SKMR) (concurrently as permanent member)	
Anggota Tetap Permanent Members	▪ Direktur Utama ▪ Direktur Bisnis ▪ Direktur Kredit ▪ Direktur Operasional ▪ Group Head Finance ▪ Kepala Divisi Kepatuhan ▪ Kepala Divisi Treasury ▪ Kepala Divisi Credit Recovery ▪ Kepala Divisi Credit Review I ▪ Kepala Divisi Credit Review II ▪ Kepala Divisi Corporate Banking I ▪ Kepala Divisi Corporate Banking II ▪ Kepala Divisi Corporate Banking III ▪ Kepala SKAI	▪ President Director ▪ Director of Business ▪ Director of Credit ▪ Director of Operations ▪ Group Head of Finance ▪ Head of Compliance Division ▪ Head of Treasury Division ▪ Head of Credit Recovery Division ▪ Head of Credit Review Division I ▪ Head of Credit Review Division II ▪ Head of Corporate Banking Division I ▪ Head of Corporate Banking Division II ▪ Head of Corporate Banking Division III ▪ Head of SKAI
Anggota Tidak Tetap Non-Permanent Members	▪ Kepala Divisi Accounting & Tax ▪ Kepala Divisi Finance, Network & GA ▪ Kepala Divisi Strategic Planning ▪ Kepala Divisi Retail & Digital Banking ▪ Kepala Divisi International Banking ▪ Kepala Divisi Human Resources ▪ Kepala Divisi Operasional ▪ Kepala Divisi IT Operasional ▪ Kepala Divisi IT Strategic ▪ Kepala Divisi Corporate Secretary & Legal	▪ Head of Accounting & Tax Division ▪ Head of Finance, Network & General Affairs Division ▪ Head of Strategic Planning Division ▪ Head of Retail & Digital Banking Division ▪ Head of International Banking Division ▪ Head of Human Resources Division ▪ Head of Operations Division ▪ Head of IT Operations Division ▪ Head of IT Strategy Division ▪ Head of the Corporate Secretary & Legal Division

Periode dan Masa Jabatan Komite Manajemen Risiko

Keanggotaan Komite Manajemen Risiko dapat disesuaikan seiring perubahan struktur organisasi Bank. Oleh karena itu, Bank tidak menetapkan batasan periode tertentu bagi masa jabatan anggota Komite Manajemen Risiko, sehingga fleksibilitas ini memungkinkan penyesuaian anggota sesuai kebutuhan operasional dan strategi manajemen risiko Bank.

Independensi Komite Manajemen Risiko

Bank menjamin bahwa seluruh anggota Komite Manajemen Risiko memiliki independensi yang diperlukan untuk menjalankan fungsi secara objektif, tanpa pengaruh eksternal. Anggota Komite dipilih berdasarkan keahlian dan pengalaman yang relevan dalam manajemen risiko, sehingga mampu mengidentifikasi, mengevaluasi, dan mengelola risiko yang dihadapi Bank secara efektif dan bertanggung jawab.

Tugas, Tanggung Jawab, dan Wewenang Komite Manajemen Risiko

Ruang lingkup tugas dan tanggung jawab Komite Manajemen Risiko diuraikan sebagai berikut:

1. Komite Manajemen Risiko memberikan rekomendasi kepada Direktur Utama mencakup:
   a. Kaji ulang dan memberikan rekomendasi kepada Direksi atas arahan, kebijakan, dan strategi manajemen risiko;
   b. Mengevaluasi kesesuaian proses penerapan manajemen risiko dengan kebijakan yang berlaku serta melakukan penyempurnaan sesuai dengan perubahan eksternal dan internal yang memengaruhi kecukupan permodalan dan profil risiko Bank;
   c. Mengevaluasi dan memberikan rekomendasi terkait dengan kerangka kerja manajemen risiko, selera risiko dan toleransi risiko, profil risiko, serta tes *stress*;
   d. Menetapkan, mengevaluasi, dan memberikan rekomendasi terkait pembentukan cadangan alokasi modal untuk mengakomodasi potensi risiko pada risiko kredit, risiko operasional, risiko pasar, dan risiko likuiditas; serta
   e. Mengevaluasi dan memberikan rekomendasi atas keputusan bisnis, transaksi, dan produk/layanan/aktivitas baru yang tidak sesuai dengan ketentuan internal maupun eksternal yang berdampak signifikan terhadap keberlangsungan bisnis Bank.
2. Menyusun kebijakan manajemen risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan batas toleransi risiko, kerangka manajemen risiko, serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal.

Risk Management Committee Term and Term of Office

The membership of the Risk Management Committee is subject to change as the Bank's organizational structure changes. Therefore, the Bank does not set a specific term limit for Risk Management Committee members, allowing for flexibility in membership adjustments to meet the Bank's operational needs and risk management strategy.

Independence of the Risk Management Committee

The Bank ensures that all members of the Risk Management Committee have the independence necessary to perform their functions objectively, without external influence. Committee members are selected based on their relevant expertise and experience in risk management, enabling them to identify, evaluate, and manage the risks facing the Bank effectively and responsibly.

Duties, Responsibilities, and Authorities of the Risk Management Committee

The scope of the duties and responsibilities of the Risk Management Committee is outlined as follows:

1. The Risk Management Committee provides recommendations to the President Director, including:
   a. Reviewing and providing recommendations to the Board of Directors on risk management directives, policies, and strategies;
   b. Evaluating the conformity of the risk management implementation process with applicable policies and making improvements in accordance with external and internal changes that affect the Bank's capital adequacy and risk profile;
   c. Evaluate and provide recommendations related to the risk management framework, risk appetite and risk tolerance, risk profile, and stress testing;
   d. Establish, evaluate, and provide recommendations regarding the formation of capital allocation reserves to accommodate potential risks related to credit risk, operational risk, market risk, and liquidity risk; and
   e. Evaluate and provide recommendations on business decisions, transactions, and new products/services/activities that do not comply with internal or external regulations and have a significant impact on the Bank's business continuity.
2. Develop risk management policies and changes thereto, including risk management strategies, risk levels and risk tolerance limits, risk management frameworks, and contingency plans to anticipate abnormal conditions.

3. Menyempurnakan proses manajemen risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang dapat memengaruhi kecukupan permodalan, profil risiko Bank, dan tidak efektifnya penerapan manajemen risiko berdasarkan hasil evaluasi.
4. Menetapkan kebijakan dan/atau keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank yang telah ditetapkan sebelumnya atau pengambilan posisi atau eksposur risiko yang melampaui limit yang telah ditetapkan.

3. Improve risk management processes periodically and on an ad hoc basis as a result of changes in the Bank's external and internal conditions that may impact capital adequacy, the Bank's risk profile, and the ineffectiveness of risk management implementation based on evaluation results.
4. Establishing policies and/or business decisions that deviate from normal procedures, such as significant business expansion exceeding the Bank's predetermined business plan or taking positions or risk exposures that exceed established limits.

Ketua Manajemen Risiko

Ketua Komite Manajemen Risiko memiliki tanggung jawab utama dalam mengoordinasikan jalannya komite, yang meliputi:

1. Menentukan jadwal dan agenda komite; serta
2. Memimpin jalannya rapat.

Head of Risk Management

The Head of the Risk Management Committee has primary responsibility for coordinating the committee's operations, which includes:

1. Determining the committee's schedule and agenda; and
2. Leading its meetings.

Sekretaris Manajemen Risiko

Sekretaris Komite Manajemen Risiko bertanggung jawab untuk mendukung kelancaran operasional komite, antara lain:

1. Menyusun undangan rapat komite;
2. Mempersiapkan materi, data, dan informasi yang akan disampaikan ke rapat komite; serta
3. Menyusun risalah rapat (notulen) dan mendistribusikan risalah rapat kepada anggota komite.

Risk Management Secretary

The Secretary of the Risk Management Committee is responsible for supporting the smooth operation of the committee, including:

1. Preparing invitations to committee meetings;
2. Preparing materials, data, and information to be presented at committee meetings; and
3. Preparing meeting minutes and distributing them to committee members.

Kebijakan Rapat dan Pelaksanaan Tugas Komite Manajemen Risiko Tahun 2025

Rapat Komite Manajemen Risiko diselenggarakan sekurang-kurangnya 6 (enam) kali dalam setahun. Selaras dengan kebijakan tersebut, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 6 (enam) kali sepanjang 2025.

Agenda rapat mencerminkan pelaksanaan tugas Komite dalam memastikan manajemen risiko Bank berjalan efektif dan menyeluruh, antara lain:

1. Pemantauan dan evaluasi profil risiko Bank;
2. Pelaksanaan *stress testing* untuk mengukur ketahanan Bank terhadap berbagai skenario risiko;
3. Pengawasan terhadap keamanan siber dan maturitas digital Bank;
4. Evaluasi Rencana Aksi Pemulihan Bank;
5. Tinjauan tahunan terhadap *risk appetite* dan *risk tolerance* Bank;
6. Pelaksanaan CRMS (*Climate Risk Management & Scenario Analyst*) Bank;
7. Evaluasi Implementasi RCSA dan KRI di Cabang dan Kantor Pusat; serta
8. *Review* Progres atas Produk Baru atau Aktivitas Baru.

Risk Management Committee Meeting Policy and Implementation of Duties in 2025

Risk Management Committee meetings shall be held at least six times a year. In line with this policy, the Risk Management Committee held six meetings throughout 2025.

The meeting agendas reflected the Committee's implementation of its duties to ensure the Bank's risk management is effective and comprehensive, including:

1. Monitoring and evaluating the Bank's risk profile;
2. Conducting stress testing to measure the Bank's resilience to various risk scenarios;
3. Oversight of the Bank's cybersecurity and digital maturity;
4. Evaluation of the Bank's Recovery Action Plan;
5. Annual review of the Bank's risk appetite and risk tolerance;
6. Implementation of the Bank's Climate Risk Management & Scenario Analyst (CRMS);
7. Evaluation of the Implementation of RCSA and KRI at Branches and Head Office; and
8. Review of Progress on New Products or New Activities.

Program Pengembangan Kompetensi Komite Manajemen Risiko Tahun 2025

Dalam rangka memperkuat efektivitas pengawasan dan memastikan penerapan manajemen risiko yang optimal, Bank secara berkelanjutan menyelenggarakan program pengembangan kompetensi bagi anggota Komite Manajemen Risiko. Inisiatif ini mencakup pendidikan, pelatihan, dan workshop yang dirancang untuk memperluas wawasan, meningkatkan keahlian, serta memperkuat kemampuan pengambilan keputusan strategis terkait manajemen risiko. Berikut adalah rangkaian program pengembangan kompetensi Komite Manajemen Risiko pada tahun 2025:

Risk Management Committee Competency Development Program for 2025

To strengthen the effectiveness of supervision and ensure optimal risk management implementation, the Bank continuously organizes competency development programs for members of the Risk Management Committee. This initiative includes education, training, and workshops designed to broaden knowledge, enhance expertise, and strengthen strategic decision-making capabilities related to risk management. The following is a series of competency development programs for the Risk Management Committee for 2025:

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
1.	Alexander Frans Rori	Ketua Chairman	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
2.	Oh In Taek	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
3.	Park Jin Je	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
4.	Andreas Mikhael Sumual	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
5.	Edwin Rudianto	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
6.	Kim Kihyun	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset and Liability Committee in this annual report.		
7.	Lee Seongyoon	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset and Liability Committee in this annual report.		
8.	Aa Ananda Krishna	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset and Liability Committee in this annual report.		
9.	Handry Husein	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset and Liability Committee in this annual report.		

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
10.	Park Jinwook	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset and Liability Committee in this annual report.		
11.	Probo Abhirama	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset and Liability Committee in this annual report.		
12.	Sigit Indra Pamungkas	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset and Liability Committee in this annual report.		
13.	Krisna Budi Sulistiyanto	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Internal Control Over Financial Reporting (ICOFR)	Februari 2025 February 2025	GNV Consulting
			Refreshment Jenjang 5 Sertifikasi Manajemen Risiko (SMR) Risk Management Certification Refreshment Level 5 (SMR)	April 2025 April 2025	LPK Praveena
			Sosialisasi Ketentuan Perbankan Untuk Bank Umum Information Dissemination on Banking Regulations for Commercial Banks	Agustus 2025 August 2025	LPK Praveena
			Pembekalan dan Uji Sertifikasi Kompetensi APU, PPT, PPPSPM Jenjang 5 Preparation and Competency Certification Examination for APU, PPT, PPP SPM Level 5	Oktober 2025 October 2025	FKDKP
			Training Trade Based Money Laundering Risiko, Tipologi, dan Deteksi Training on Trade-Based Money Laundering Risks, Typologies, and Detection	November 2025 November 2025	Muamalat Institute
14.	Rizweni Oktavia	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Refreshment Jenjang 5 Sertifikasi Manajemen Risiko (SMR) Risk Management Certification Refreshment Level 5 (SMR)	April 2025 April 2025	LPK Praveena
			Strategic Execution Leadership Training Batch I	24 Mei 2025 May 24, 2025	MSCO
			Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Refreshment Level 5	Mei 2025 May 2025	LPK Praveena
15.	Muhamad Rifki	Anggota Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
			Imboost Your Spirit: Cultivating Positivity for a Balanced and Fulfilling Life Starts In 1 Hour Imboost Your Spirit: Cultivating Positivity for a Balanced and Fulfilling Life Starts in 1 Hour	Februari 2025 February 2025	OJK Institute
			Refreshment Jenjang 5 Sertifikasi Manajemen Risiko (SMR) Risk Management Certification Refreshment Level 5 (SMR)	Maret 2025 March 2025	LPK Praveena
			Refreshment Jenjang 5 Sertifikasi Manajemen Risiko (SMR) Risk Management Certification Refreshment Level 5 (SMR)	April 2025 April 2025	LPK Praveena
			Strategic Execution Leadership Training Batch I	24 Mei 2025 May 24, 2025	MSCO
16.	Astrina	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Satuan Kerja Audit Internal, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Internal Audit Unit in this annual report.		
17.	Robert Olof	Sekretaris Secretary	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi (TI) merupakan salah satu komite di bawah Direksi yang memiliki peran strategis dalam memastikan pengelolaan TI Bank selaras dengan arah bisnis dan kebutuhan operasional. Komite ini bertanggung jawab menelaah serta memberikan arahan terhadap rencana strategis TI, evaluasi investasi dan penganggaran, serta inisiatif teknologi lainnya. Seluruh kegiatan Komite dirancang untuk memastikan bahwa implementasi teknologi tidak hanya mendukung peningkatan kinerja dan efisiensi proses, tetapi juga menjamin keamanan data dan keberlanjutan operasional Bank.

Pedoman Kerja Komite Pengarah Teknologi Informasi

Bank telah menetapkan Pedoman dan Tata Tertib Komite Pengarah Teknologi Informasi serta Percepatan Digital sebagai acuan resmi dalam pelaksanaan fungsi komite. Pedoman ini mengatur secara komprehensif uraian tugas dan tanggung jawab anggota, struktur keanggotaan, prosedur kerja, serta mekanisme rapat. Dengan adanya pedoman ini, setiap kegiatan Komite Pengarah TI dilaksanakan secara terstruktur, efektif, dan konsisten, sehingga mendukung arah strategis Bank dalam pemanfaatan teknologi serta percepatan transformasi digital.

Information Technology Steering Committee

The Information Technology (IT) Steering Committee is a committee under the Board of Directors that plays a strategic role in ensuring the Bank's IT management aligns with business direction and operational needs. This committee is responsible for reviewing and providing guidance on IT strategic plans, investment and budgeting evaluations, and other technology initiatives. All Committee activities are designed to ensure that technology implementation not only supports improved performance and process efficiency, but also ensures data security and the sustainability of the Bank's operations.

Information Technology Steering Committee Work Guidelines

The Bank has established the Guidelines and Rules of Procedure for the Information Technology and Digital Acceleration Steering Committee as the official reference for implementing the committee's functions. These guidelines comprehensively define the duties and responsibilities of members, membership structure, work procedures, and meeting mechanisms. With these guidelines, all IT Steering Committee activities are carried out in a structured, effective, and consistent manner, thus supporting the Bank's strategic direction in utilizing technology and accelerating digital transformation.

Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Komite Pengarah TI dibentuk berdasarkan Surat Keputusan Direksi No. SKEP.001/DIR/VIII/2025, yang menetapkan susunan anggota Komite Pengarah Teknologi Informasi dan Percepatan Digital Bank. Komposisi tersebut dirancang untuk mencerminkan keseimbangan antara fungsi strategis, operasional, dan pengawasan, sehingga setiap keputusan terkait inisiatif teknologi dan transformasi digital dapat diambil secara efektif dan selaras dengan arah bisnis Bank.

Susunan keanggotaan Komite Pengarah TI per 31 Desember 2025, adalah sebagai berikut:

Structure and Membership of the Information Technology Steering Committee

The IT Steering Committee was established based on Board of Directors Decree No. SKEP.001/DIR/VIII/2025, which stipulates the membership of the Bank's Information Technology and Digital Acceleration Steering Committee. This composition is designed to reflect a balance between strategic, operational, and supervisory functions, so that every decision related to technology initiatives and digital transformation can be made effectively and aligned with the Bank's business direction.

The membership of the IT Steering Committee as of December 31, 2025, is as follows:

Jabatan di Komite Position in the Committee	**Anggota Komite** Member of the Committee	
Ketua Chairman	Presiden Direktur President Director	
Sekretaris Secretary	Kepala Grup IT Head of IT Group	
Anggota Tetap Permanent Members	▪ Direktur Operasional ▪ Direktur Bisnis. ▪ Direktur Kepatuhan ▪ Direktur Kredit ▪ Kepala Grup Finance ▪ Kepala Grup IT ▪ Kepala Divisi IT Operasional ▪ IT Strategic Div. Head; ▪ Financial Planning, Accounting & Reporting Div. Head; ▪ Retail Banking & Sales Distribution Div. Head; ▪ Risk Management Div. Head; ▪ Strategic Planning Div. Head; ▪ Executive Credit Review; ▪ HR Div. Head; ▪ SME & Corporate Banking Div. Head	▪ Director of Operations ▪ Director of Business. ▪ Compliance Director ▪ Credit Director ▪ Finance Group Head ▪ IT Group Head ▪ IT Operations Division Head ▪ IT Strategic Division Head; ▪ Financial Planning, Accounting & Reporting Division Head; ▪ Retail Banking & Sales Distribution Division Head; ▪ Risk Management Division Head; ▪ Strategic Planning Division Head; ▪ Executive Credit Review; ▪ HR Division Head; ▪ SME & Corporate Banking Division Head
Anggota Tidak Tetap Non-Permanent Members	▪ Operation Div. Head; ▪ GA & Budget Div. Head; ▪ Credit Recovery Div. Head; ▪ Credit Review I Div. Head; ▪ Credit Review II Div. Head; ▪ Credit Support Div. Head; ▪ International Banking Div. Head; ▪ Treasury Div. Head; ▪ Syndication & Wholesale Banking Div. Head; ▪ Korean Business Banking Div. Head; ▪ Corporate Secretary & Legal Div. Head.	▪ Operations Div. Head; ▪ GA & Budget Div. Head; ▪ Credit Recovery Div. Head; ▪ Credit Review I Div. Head; ▪ Credit Review II Div. Head; ▪ Credit Support Div. Head; ▪ International Banking Div. Head; ▪ Treasury Div. Head; ▪ Syndication & Wholesale Banking Div. Head; ▪ Korean Business Banking Div. Head; ▪ Corporate Secretary & Legal Div. Head.

Periode dan Masa Jabatan Komite Pengarah Teknologi Informasi

Masa jabatan anggota Komite Pengarah TI disesuaikan dengan periode jabatan Direksi, sebagaimana ditetapkan melalui RUPS atau melalui Surat Keputusan Direksi. Mekanisme ini memastikan kesinambungan kepemimpinan dan konsistensi pengambilan keputusan strategis dalam pengelolaan teknologi dan percepatan digital Bank.

Terms and Term of Office of the Information Technology Steering Committee

The terms of office of the IT Steering Committee members are aligned with the terms of office of the Board of Directors, as determined by the GMS or by a Board of Directors Decree. This mechanism ensures continuity of leadership and consistency in strategic decision-making in technology management and digital acceleration of the Bank.

Independensi Komite Pengarah Teknologi Informasi

Komite Pengarah TI melaksanakan fungsi dan tanggung jawabnya secara independen, tanpa pengaruh dari kepentingan internal maupun eksternal. Prinsip independensi ini menjamin bahwa seluruh arahan dan keputusan strategis terkait teknologi informasi dibuat secara objektif, selaras dengan tujuan bisnis Bank, serta mendukung pencapaian kinerja operasional dan transformasi digital secara optimal.

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Komite Pengarah TI memiliki tanggung jawab strategis untuk memastikan bahwa seluruh inisiatif teknologi dan transformasi digital Bank selaras dengan arah bisnis serta kebutuhan operasional. Uraian tanggung jawab Komite Pengarah TI diuraikan sebagai berikut:

1. Menentukan dan menyelaraskan Rencana Strategis Teknologi Informasi dengan Rencana Bisnis Bank dan disetujui oleh Direksi.
2. Memberikan masukan kepada Direksi atas kebijakan, standar, dan prosedur teknologi informasi terutama yang terkait manajemen risiko penggunaan teknologi informasi.
3. Menetapkan status prioritas proyek teknologi informasi yang sudah selaras dengan Rencana Strategis Teknologi Informasi.
4. Memberikan rekomendasi kepada Direksi dari hasil analisis terkait proyek teknologi informasi yang sudah ditetapkan pada Rencana Strategis Teknologi Informasi.
5. Memberikan rekomendasi kepada Direksi terhadap kebutuhan investasi teknologi informasi (*software* dan *hardware*) yang disesuaikan dengan kebutuhan kegiatan usaha Bank dengan mempertimbangkan potensi risiko yang timbul dan kondisi keuangan Bank dengan menerapkan asas efektivitas dan efisiensi.
6. Menentukan dan memberikan arahan kepada Direksi terkait langkah-langkah dalam meminimalkan risiko atas investasi Bank dalam teknologi informasi sehingga investasi ini dapat memberikan kontribusi terhadap pencapaian tujuan bisnis Bank.
7. Pemantauan atas kinerja teknologi informasi dan upaya peningkatan kinerja teknologi informasi dengan mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan teknologi informasi.
8. Menyelesaikan permasalahan terkait teknologi informasi secara efisien dan tepat waktu yang permasalahannya tidak dapat diselesaikan oleh Divisi terkait (*user* pengguna teknologi informasi) dan/atau pihak ketiga terkait penyelenggaraan teknologi informasi.

Independence of the Information Technology Steering Committee

The IT Steering Committee carries out its functions and responsibilities independently, without influence from internal or external interests. This principle of independence ensures that all strategic directions and decisions related to information technology are made objectively, aligned with the Bank's business objectives, and support the achievement of optimal operational performance and digital transformation.

Duties and Responsibilities of the Information Technology Steering Committee

The IT Steering Committee has the strategic responsibility to ensure that all technology initiatives and digital transformation of the Bank are aligned with business direction and operational needs. The IT Steering Committee's responsibilities are outlined as follows:

1. Determine and align the Information Technology Strategic Plan with the Bank's Business Plan and approved by the Board of Directors;
2. Provide input to the Board of Directors on information technology policy, standards, and procedures, particularly those related to risk management in the information technology utilization;
3. Determine the priority status of information technology projects that are in line with the Information Technology Strategic Plan;
4. Provide recommendations to the Board of Directors from the analysis results related to information technology projects determined in the Information Technology Strategic Plan;
5. Provide recommendations to the Board of Directors on information technology investment requirements (software and hardware), tailored to the needs of the Bank's business activities, by considering potential risks that arise and the Bank's financial condition, by applying the principles of effectiveness and efficiency;
6. Determine and provide direction to the Board of Directors on steps to minimize the risks of the Bank's investment in information technology so that this investment can contribute to achieving the Bank's business objectives;
7. Monitor information technology performance and efforts to improve information technology performance by measuring the effectiveness and efficiency of security policy implementation of information technology;
8. Resolve issues related to information technology in an efficient and a timely manner, of which such issues cannot be resolved by the relevant Division (information technology users) and/or third parties related to information technology implementation;

9. Memastikan kecukupan kebijakan dan prosedur terkait sumber daya teknologi informasi yang dimiliki serta penggunaan jasa pihak ketiga dalam penyelenggaraan teknologi informasi.
10. Memutuskan strategi operasional dalam hal pengujian *Disaster Recovery Center* (DRC) beserta skenario pengujiannya yang dilakukan secara berkala, yaitu 1 (satu) kali dalam setahun.
11. Menerima laporan dari Divisi Teknologi Informasi atas evaluasi kinerja terkait penyelenggara teknologi informasi, antara lain meliputi:
    a. Evaluasi pengembangan program aplikasi yang dikembangkan oleh internal maupun eksternal;
    b. Evaluasi kinerja pihak ketiga (vendor);
    c. Evaluasi *Availability* Infrastruktur (*software dan hardware*); serta
    d. Evaluasi biaya teknologi informasi.

Kebijakan Rapat dan Pelaksanaan Tugas Komite Pengarah Teknologi Informasi Tahun 2025

Komite Pengarah TI wajib menyelenggarakan rapat secara rutin minimal 3 (tiga) kali setiap bulan untuk memastikan seluruh agenda strategis terkait teknologi dan transformasi digital Bank dapat diikuti, dipantau, dan dieksekusi secara efektif.

Sepanjang tahun 2025, Komite Pengarah TI telah melaksanakan rapat sebanyak 3 (Tiga) kali dengan agenda pembahasan yang mencerminkan pelaksanaan tugas utama Komite, antara lain:

1. Ikhtisar/*Overview* BI Fast di bank IBK;
2. Update Terkait Digital Banking;
3. Realisasi Anggaran 2025 dan usulan anggaran 2026 divisi IT;
4. Rencana Proyek IT Strategic dan IT Operation tahun 2026;
5. Tinjauan umum Digital Banking 2023-2025 dan rencana pengembangan 2026;
6. Pembaruan Teknologi IT Infrastruktur ditahun 2026;
7. Pembaruan rencana kerja divisi IT Strategic dan IT Operation tahun 2025; serta
8. Peningkatan layanan E-KYC ditahun 2026.

Program Pengembangan Kompetensi Komite Pengarah Teknologi Informasi Tahun 2025

Seiring dengan percepatan transformasi digital dan evolusi teknologi dalam industri perbankan, Komite Pengarah TI menempatkan pengembangan kompetensi sebagai prioritas strategis. Bank secara konsisten mendukung anggota Komite Pengarah TI melalui berbagai program pendidikan dan pelatihan baik yang diselenggarakan secara internal maupun eksternal guna memperkuat pemahaman terhadap tren teknologi terkini, meningkatkan kapabilitas pengambilan keputusan, serta memastikan seluruh inisiatif TI berjalan selaras dengan tujuan bisnis dan operasional Bank.

9. Ensure the adequacy of policy and procedures related to information technology resources owned and thirdparty services use in the implementation of information technology;
10. Decide the operational strategy for Disaster Recovery Center (DRC) testing and its scenarios for periodic testing, once a year; and
11. Receive reports from the Information Technology Division on performance evaluations related to information technology providers, including:
    a. Evaluation on progress of application program developed internally and externally;
    b. Third party (vendor) performance evaluation;
    c. Evaluation on Infrastructure (software and hardware) Availability; and
    d. Evaluation on information technology costs

Information Technology Steering Committee Meeting Policy and Duties Implementation in 2025

The IT Steering Committee is required to hold regular meetings at least three times per month to ensure that all strategic agendas related to technology and the Bank's digital transformation are followed, monitored, and executed effectively.

Throughout 2025, the IT Steering Committee held three meetings, with discussion agendas reflecting the implementation of the Committee's main duties, including:

1. Overview of BI Fast at IBK Bank;
2. Updates on Digital Banking;
3. 2025 Budget Realization and 2026 Budget Proposal for the IT Division;
4. 2026 Strategic IT and IT Operations Project Plan;
5. 2023-2025 Digital Banking Overview and 2026 Development Plan;
6. 2026 IT Infrastructure Technology Updates;
7. 2025 Work Plan Updates for the Strategic IT and IT Operations Divisions; and
8. E-KYC Service Improvements in 2026.

Information Technology Steering Committee Competency Development Program in 2025

In line with the acceleration of digital transformation and technological evolution in the banking industry, the IT Steering Committee prioritizes competency development. The Bank consistently supports IT Steering Committee members through various internal and external education and training programs to strengthen their understanding of current technology trends, enhance decision-making capabilities, and ensure that all IT initiatives align with the Bank's business and operational objectives.

Rangkaian kegiatan pendidikan dan pelatihan Komite Pengarah TI pada tahun 2025 meliputi:

The IT Steering Committee's education and training programs in 2025 include:

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
1	Oh In Taek	Ketua Chairman	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
2	Bae Woonghee	Sekretaris Secretary	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
3	Park Jin Je	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
4	Andreas Mikhael Sumual	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
5	Edwin Rudianto	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
6	Alexander Frans Rori	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
7	Lee Seongyoon	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Asset and Liability Committee in this annual report.		
8	Hendrikus Alexander Siwy	Anggota Tetap Permanent Member	Refreshment Jenjang 5 Sertifikasi Manajemen Risiko (SMR) Risk Management Certification Refreshment Level 5 (SMR)	25 Maret 2025 March 25, 2025	Kantor LSPP
			REFRESHMENT JENJANG 5 SERTIFIKASI MANAJEMEN RISIKO (SMR) Risk Management Certification Refreshment Level 5 (SMR)	1 April 2025 April 1, 2025	ZOOM
			Sosialisasi BI Terkait Diseminasi Ketentuan dan Aspek Keamanan Sistem BI-Fast Information Dissemination by Bank Indonesia regarding Dissemination of Provisions and Security Aspects of BI-FAST System	25 Mei 2025 May 25, 2025	ZOOM
			Sosialisasi Peningkatan Pengamanan Layanan Transaksi Digital BI Fast Multi – Tenancy Information Dissemination on Enhancement of Security for BI-FAST Multi-Tenancy Digital Transaction Services	25 Mei 2025 May 25, 2025	ZOOM
9	Sigit Indra Pamungkas	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
10	Yuda Adrian	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		
11	Robert Olof	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		
12	Lee Hyoungseok	Anggota Tetap Permanent Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
13	Roh Jeong Hoon	Anggota Tetap Permanent Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
14	Ruth Damayanti Sianturi	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Nominasi dan Remunerasi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Nomination and Remuneration Committee in this annual report.		
15	Probo Abhirama	Anggota Tetap Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		
16	Yustika Rusnanda	Anggota Tidak Tetap Non-Permanent Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Pembekalan J6 Sub Bidang Pengeloaan Transfer DanaBriefing J6 Subfield of Fund Transfer Management	25 Maret 2025 March 25, 2025	LPK Praveena
			Refreshment Jenjang 5 Sertifikasi Manajemen Risiko (SMR) Risk Management Certification Refreshment Level 5 (SMR)	1 April 2025 April 1, 2025	LPK Praveena
			Sosialisasi BI mengenai Evaluasi Progres Reviu Implementasi Standardisasi Kompetensi di Bidang Sistem Pembayaran SK SP Information Dissemination by Bank Indonesia regarding Evaluation of Progress Review of Implementation of Competency Standardization in Payment System Field SK SP	25 Mei 2025 May 25, 2025	Bank Indonesia
			Certified Data Perotection Practitioner Certified Data Protection Practitioner	25 Agustus 2025 August 25, 2025	Robere
17	Muhamad Rifki	Anggota Tidak Tetap Non-Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Kredit di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Credit Committee in this annual report.		
18	Rizweni Oktavia	Anggota Tidak Tetap Non-Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Kredit di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Credit Committee in this annual report.		

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
19	B Ronald Aris	Anggota Tidak Tetap Non-Permanent Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Strategic Execution Leadership Training Batch I	24 Mei 2025 May 24, 2025	MSCO
			Sosialisasi Ketentuan Perbankan untuk Bank Umum Information Dissemination on Banking Regulations for Commercial Banks	25 Agustus 2025 August 25, 2025	LPK Praveena
			Training Loan Admin and Loan Documentation	1 November 2025 November 1, 2025	LPPI
20	Jung You Jin	Anggota Tidak Tetap Non-Permanent Member	Seminar Menuju Indonesia Emas dan Koordinasi Kerja Tahunan Seminar on "Towards a Golden Indonesia" and Annual Work Coordination	24 Januari 2025 January 24, 2025	Ali An Sun Geun
			Pelatihan "Dengan pelanggan, kepercayaan, dan tanggung jawab, semangat dan inovasi, komunikasi dan kerja sama tim" Training "With customers, trust, and responsibility, spirit and innovation, communication and teamwork"	25 April 2026 April 25, 2026	IBK Korea
21	Aa Ananda Krishna	Anggota Tidak Tetap Non-Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		
22	Handry Husein	Anggota Tidak Tetap Non-Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		
23	Park Jinwook	Anggota Tidak Tetap Non-Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		
24	Krisna Budi Sulistiyanto	Anggota Tidak Tetap Non-Permanent Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Manajemen Risiko di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Risk Management Committee in this annual report.		

Komite Kredit

Komite Kredit merupakan organ strategis di bawah Direksi yang memegang peran sentral dalam menjaga kualitas portofolio pembiayaan Bank. Komite ini berfungsi sebagai forum pengambilan keputusan yang memastikan setiap pemberian, perubahan, atau perpanjangan fasilitas kredit dilakukan secara *prudent*, terukur, dan selaras dengan *risk appetite* Bank. Selain itu, Komite ini juga bertanggung jawab memantau perkembangan portofolio kredit secara berkelanjutan, mendeteksi potensi penurunan kualitas, memberikan arahan mitigasi, serta memastikan penerapan kebijakan kredit berjalan konsisten dan efektif.

Credit Committee

The Credit Committee is a strategic body under the Board of Directors that plays a central role in maintaining the quality of the Bank's financing portfolio. This committee serves as a decision-making forum that ensures that every grant, change, or extension of credit facilities is carried out prudently, measurably, and in line with the Bank's risk appetite. Furthermore, the Committee is responsible for continuously monitoring the development of the credit portfolio, detecting potential quality declines, providing mitigation guidance, and ensuring the consistent and effective implementation of credit policies.

Setiap keputusan kredit atau pembiayaan di Bank dilandasi prinsip pemisahan fungsi (*four eyes principle*), di mana setiap usulan melalui evaluasi minimal dua pihak yang independen. Prinsip ini dirancang untuk menjaga objektivitas, memperkuat kualitas analisis risiko, dan meminimalkan potensi risiko dalam pemberian kredit. Melalui mekanisme ini, setiap usulan kredit atau pembiayaan diperiksa secara menyeluruh sebelum disetujui atau ditolak. Penerapan four eyes principle mencerminkan komitmen Bank dalam menjaga integritas proses pembiayaan dan memastikan bahwa seluruh keputusan kredit diambil berdasarkan pertimbangan matang, transparan, dan profesional.

Pedoman Kerja Komite Kredit

Bank telah menetapkan Kebijakan Perkreditan Bank sebagai pedoman resmi yang menjadi dasar pelaksanaan seluruh fungsi dan tanggung jawab komite. Pedoman ini disusun berdasarkan ketentuan peraturan perundang-undangan dan regulasi berikut:

1. Undang-Undang No. 7 Tahun 1992 tentang Perbankan sebagaimana diubah dengan Undang-Undang No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan, beserta perubahannya (jika ada).
2. Undang-Undang No. 27 Tahun 2022 tentang Pelindungan Data Pribadi.
3. Peraturan Pemerintah (PP) No. 7 Tahun 2021 tentang Kemudahan, Pelindungan, dan Pemberdayaan Koperasi dan Usaha Mikro, Kecil, dan Menengah.
4. Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum, beserta perubahannya (jika ada).
5. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, beserta perubahannya (jika ada).
6. Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum, beserta perubahannya (jika ada).
7. Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum, beserta perubahannya (jika ada).
8. Peraturan Otoritas Jasa Keuangan No. 11 Tahun 2024 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2017

Every credit or financing decision at the Bank is based on the principle of separation of functions (the "four eyes" principle), where each proposal is evaluated by at least two independent parties. This principle is designed to maintain objectivity, strengthen the quality of risk analysis, and minimize potential risks in credit granting. Through this mechanism, every credit or financing proposal is thoroughly reviewed before being approved or rejected. The implementation of the "four eyes" principle reflects the Bank's commitment to maintaining the integrity of the financing process and ensuring that all credit decisions are made based on careful consideration, transparency, and professionalism.

Credit Committee Charter

The Bank has established the Bank's Credit Policy as the official guideline that serves as the basis for implementing all functions and responsibilities of the committee. These guidelines are based on the following laws and regulations:

1. Law No. 7 of 1992 concerning Banking as Amended by Law Number 10 of 1998 concerning the Amendments of Law No. 7 of 1992 concerning Banking, and its amendments (if any).
2. Law No. 27 of 2022 concerning Personal Data Protection.
3. Regulation of the Government No. 7 of 2021 concerning the Ease, Protection, and Empowerment for Cooperatives and Micro, Small, and Medium Enterprises.
4. Regulation of the Financial Services Authority No. 42/POJK.03/2017 concerning Obligations for Preparing and Implementing Bank Credit or Financing Policies for Commercial Banks, and its amendments (if any).
5. Regulation of the Financial Services Authority No. 34/POJK.03/2016 concerning the Amendment of Regulation of the Financial Services Authority No. 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirement of Commercial Banks, and its amendments (if any).
6. Regulation of the Financial Services Authority No. 40/POJK.03/2019 concerning Asset Quality Assessment of Commercial Banks, and its amendments (if any).
7. Regulation of the Financial Services Authority No. 38/POJK.03/2019 concerning the Amendment of Regulation of the Financial Services Authority No. 32/POJK.03/2018 concerning Maximum Limit for Credit Granting and Providing Large Funds for Commercial Banks, and its amendments (if any).
8. Regulation of the Financial Services Authority Number 11 of 2024 concerning the Second Amendment of Regulation of the Financial Services Authority No. 18/

tentang Pelaporan dan Permintaan Informasi Debitur melalui Sistem Layanan Informasi Keuangan, beserta perubahannya (jika ada).

9. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, beserta perubahannya (jika ada).
10. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, beserta perubahannya (jika ada).
11. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan, beserta perubahannya (jika ada).
12. Peraturan Otoritas Jasa Keuangan No. 19 Tahun 2025 tentang Kemudahan Akses Pembiayaan kepada Usaha Mikro, Kecil, dan Menengah, beserta perubahannya (jika ada).
13. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik.
14. Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.
15. Peraturan Bank Indonesia No. 24/16/PBI/2022 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional. Bank Umum Syariah, dan Unit Usaha Syariah, beserta perubahannya (jika ada).
16. Peraturan Bank Indonesia No. 23/2/PBI/2021 tentang Perubahan Ketiga atas Peraturan Bank Indonesia No. 20/8/PBI/2018 tentang Rasio Loan to Value untuk Kredit Properti, Rasio Financing to Value untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau Pembiayaan Kendaraan Bermotor, beserta perubahannya (jika ada).
17. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.01/2024 tentang Pelaporan dan Permintaan Informasi Debitur melalui Sistem Layanan Informasi Keuangan, beserta perubahannya (jika ada).
18. Peraturan Menteri Agraria dan Tata Ruang/Kepala Badan Pertanahan Nasional No. 22 Tahun 2017 tentang Penetapan Batas Waktu Penggunaan Surat Kuasa Membebankan Hak Tanggungan untuk Menjamin Pelunasan Kredit Tertentu, beserta perubahannya (jika ada).

POJK.03/2017 concerning Reporting and Debtor Information Requesting through the Financial Information Service System, and its amendments (if any).

9. Regulation of the Financial Services Authority No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks, and its amendments (if any).
10. Regulation of the Financial Services Authority No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, and its amendments (if any).
11. Regulation of the Financial Services Authority No. 8 of 2023 concerning the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Financing for Proliferation of Mass Destruction Weapons in the Financial Services Sector, and its amendments (if any).
12. Regulation of the Financial Services Authority No. 19 of 2025 concerning the Ease of Access to Financing for Micro, Small, and Medium Enterprises, and its amendments (if any).
13. Regulation of the Financial Services Authority No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.
14. Regulation of the Financial Services Authority No. 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector.
15. Regulation of Bank Indonesia No. 24/16/PBI/2022 concerning the Fourth Amendment of Regulation of Bank Indonesia Number 20/4/PBI/2018 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units, and its amendments (if any).
16. Regulation of Bank Indonesia No. 23/2/PBI/2021 concerning the Third Amendment of Regulation of Bank Indonesia No. 20/8/PBI/2018 concerning Loan to Value Ratio for Property Loans, Financing to Value Ratio for Property Financing, and Down Payment for Motor Vehicle Loans or Financing, and its amendments (if any).
17. Circular Letter of the Financial Services Authority No. 11/SEOJK.01/2024 concerning the Debtor Information Reporting and Requesting through the Financial Information Service System, and its amendments (if any).
18. Regulation of the Minister of Agrarian and Spatial Planning/Head of the National Land Agency No. 22 of 2017 concerning the Stipulation of Time Limit for the Use of Power of Attorney to Enforce Mortgage Rights to Guarantee Certain Credit Repayments and its amendments (if any).

Kebijakan Perkreditan Bank ini mengatur secara komprehensif uraian tugas, tanggung jawab, dan wewenang anggota, struktur keanggotaan, mekanisme rapat, kuorum, serta prosedur pengambilan keputusan yang berkaitan dengan aktivitas perkreditan. Dengan pedoman ini, pelaksanaan fungsi Komite Kredit dapat berlangsung secara terstruktur, transparan, dan selaras dengan prinsip kehati-hatian serta tata kelola yang baik.

This Bank Credit Policy comprehensively regulates the duties, responsibilities, and authorities of members, membership structure, meeting mechanisms, quorum, and decision-making procedures related to credit activities. With these guidelines, the Credit Committee's functions can be implemented in a structured, transparent manner, and in accordance with the principles of prudence and good governance.

Struktur dan Keanggotaan Komite Kredit

Komite Kredit dibentuk berdasarkan Surat Keputusan Direksi (SKEP) yang menetapkan struktur, susunan, dan wewenang Komite Kredit. Komposisi keanggotaan Komite dirancang untuk mencerminkan keseimbangan antara fungsi pengambilan keputusan, pengawasan, dan mitigasi risiko, sehingga setiap keputusan terkait pemberian, perubahan, atau perpanjangan fasilitas kredit dapat diambil secara *prudent*, objektif, dan selaras dengan *risk appetite* Bank.

Credit Committee Structure and Membership

The Credit Committee is established based on a Board of Directors' Decree (SKEP) that establishes the structure, composition, and authority of the Credit Committee. The Committee's membership composition is designed to reflect a balance between decision-making, oversight, and risk mitigation functions, so that every decision regarding the granting, amendment, or extension of credit facilities can be made prudently, objectively, and in line with the Bank's risk appetite.

Susunan keanggotaan Komite Kredit per 31 Desember 2025, adalah sebagai berikut:

The Credit Committee's membership composition as of December 31, 2025, is as follows:

Jabatan di Komite Position in the Committee	**Anggota Komite** Member of the Committee	
Ketua Chairman	Direktur Utama President Director	
Anggota Member	▪ Direktur Kredit ▪ Direktur Bisnis ▪ Executive Credit Review ▪ Kepala Divisi Credit Review I ▪ Kepala Divisi Credit Review II ▪ Kepala Divisi Corporate Banking (in charge) ▪ Kepala Departemen Credit Review (in charge) ▪ Credit Reviewer ▪ Kepala Divisi Risk Management* ▪ Direktur Kepatuhan*	▪ Credit Director ▪ Business Director ▪ Executive Credit Review ▪ Head of Credit Review Division I ▪ Head of Credit Review Division II ▪ Head of Corporate Banking Division (in charge) ▪ Head of Credit Review Department (in charge) ▪ Credit Reviewer ▪ Head of Risk Management Division* ▪ Compliance Director*

* Tidak memiliki kewenangan untuk memutus kredit, akan tetapi hanya memberikan opini terhadap permohonan kredit.
* He/she does not have the authority to decide on credit, but only provides an opinion on credit applications.

Independensi Komite Kredit

Komite Kredit senantiasa menegaskan komitmennya terhadap prinsip independensi dalam seluruh proses pengambilan keputusan. Setiap anggota menjalankan perannya secara objektif, bebas dari tekanan, intervensi, atau kepentingan pihak manapun. Pendekatan ini memastikan bahwa setiap keputusan kredit baik pemberian, perubahan, maupun perpanjangan fasilitas didasarkan pada evaluasi risiko yang mendalam, kelayakan calon debitur, dan kepentingan strategis Bank. Dengan demikian, integritas, kualitas portofolio, dan tata kelola proses pembiayaan dapat terjamin secara konsisten.

Credit Committee Independence

The Credit Committee consistently affirms its commitment to the principle of independence throughout its decision-making process. Each member performs their role objectively, free from pressure, intervention, or vested interests of any party. This approach ensures that every credit decision, whether granting, changing, or extending a facility, is based on a thorough evaluation of risk, the suitability of the prospective borrower, and the Bank's strategic interests. Thus, the integrity, portfolio quality, and governance of the financing process are consistently assured.

Tugas, Tanggung Jawab, dan Wewenang Komite Kredit

Ruang lingkup tugas dan tanggung jawab Komite Kredit ditetapkan sebagai berikut:

1. **Tugas Komite Kredit**

   Tugas Komite Kredit adalah sebagai berikut:
   - Memberikan persetujuan atau penolakan Kredit sesuai dengan batas wewenang atau jenis Kredit yang ditetapkan oleh Direksi.
   - Memberikan persetujuan atau penolakan restrukturisasi kredit sesuai dengan batas wewenang yang telah ditetapkan oleh Direksi.
   - Melakukan koordinasi dengan *Assets and Liabilities Committee* (ALCO) dalam aspek pendanaan Kredit.
   - Wajib memperhatikan ketentuan Batas Maksimum Pemberian Kredit (BMPK) baik untuk satu debitur maupun satu kelompok debitur.
   - Meyakini bahwa kredit yang akan diberikan dapat dilunasi kembali pada waktunya dan tidak berkembang menjadi kredit bermasalah.
   - Memastikan bahwa setiap kredit yang diberikan telah memenuhi asas perkreditan yang sehat.

2. **Tanggung Jawab Komite Kredit**

   Tanggung jawab Komite Kredit adalah sebagai berikut:
   - Melaksanakan tugas terutama dalam pemberian persetujuan Kredit berdasarkan kompetensinya secara jujur, objektif, cermat, serta seksama; dan
   - Menolak permintaan dan/atau pengaruh pihak yang berkepentingan dengan pemohon Kredit untuk memberikan persetujuan Kredit yang hanya bersifat formalitas.

Kebijakan Rapat dan Pelaksanaan Tugas Komite Kredit Tahun 2025

Komite Kredit menyelenggarakan rapat secara rutin minimal sekali setiap bulan untuk meninjau dan mengambil keputusan terkait pemberian, perubahan, maupun perpanjangan fasilitas kredit. Sepanjang tahun 2025, Komite Kredit telah melaksanakan rapat yang menghasilkan 434 keputusan kredit.

Rapat Komite Kredit menjadi forum strategis untuk memastikan setiap keputusan kredit diambil secara prudent, berdasarkan analisis risiko yang komprehensif, dan selaras dengan prinsip kehati-hatian serta *risk appetite* Bank. Mekanisme rapat ini juga mendukung penerapan *four eyes principle* sehingga setiap keputusan mendapat pengawasan dan evaluasi dari minimal dua pihak yang independen, guna menjaga objektivitas dan integritas proses pembiayaan.

Duties, Responsibilities, and Authorities of the Credit Committee

The scope of the Credit Committee's duties and responsibilities is as follows:

1. **Credit Committee Task**

   The task of Credit Committee are as follows:
   - To approve or reject Credit in accordance with the limit of authority or type of Credit set by the Board of Directors.
   - To Give approval or rejection of credit restructuring in accordance with the limit of authority set by the Board of Directors.
   - To coordinate with the Assets and Liabilities Committee (ALCO) in the aspect of source funding for credit.
   - Must pay attention to the provisions of the Legal Lending Limit (LLL) for both one debtor and one group of debtors.
   - Convinced that the credit that will be given can be repaid on time and does not develop into non-performing loans.
   - Ensure that every loan given has fulfilled the principles of sound credit.

2. **Credit Committee Responsibility**

   Responsibilities of Credit Committee are as follows:
   - Perform task, especially in granting credit approval based on competence with integrity, objectivity, accuracy, comprehensively; and
   - Reject requests and/or influence of parties with interest related to the credit applicant in granting credit approval as a formality.

Credit Committee Meeting Policy and Implementation of Duties in 2025

The Credit Committee holds regular meetings at least once a month to review and make decisions regarding the granting, amendment, or extension of credit facilities. Throughout 2025, the Credit Committee held meetings resulting in 434 credit decisions.

Credit Committee meetings serve as a strategic forum to ensure that every credit decision is made prudently, based on comprehensive risk analysis, and aligned with prudent principles and the Bank's risk appetite. This meeting mechanism also supports the implementation of the four eyes principle, ensuring that every decision is monitored and evaluated by at least two independent parties, to maintain the objectivity and integrity of the financing process.

Program Pengembangan Kompetensi Komite Kredit Tahun 2025

Bank memahami pentingnya pengembangan kompetensi bagi anggota Komite Kredit dalam menghadapi dinamika risiko dan kompleksitas portofolio pembiayaan. Meskipun tidak diwajibkan bagi seluruh anggota, sepanjang tahun 2025 beberapa anggota Komite telah mengikuti berbagai kegiatan pendidikan dan pelatihan yang relevan. Kegiatan ini bertujuan untuk memperkuat pemahaman mengenai praktik terbaik manajemen risiko kredit, meningkatkan kapabilitas pengambilan keputusan, serta memastikan penerapan prinsip kehati-hatian dan tata kelola yang baik dalam setiap aktivitas perkreditan.

Berikut adalah rangkaian kegiatan pendidikan dan pelatihan yang diikuti oleh anggota Komite Kredit selama tahun 2025:

Credit Committee Competency Development Program in 2025

The Bank understands the importance of competency development for Credit Committee members in addressing the risk dynamics and complexity of the financing portfolio. Although not mandatory for all members, several Committee members participated in various relevant educational and training activities throughout 2025. These activities aimed to strengthen their understanding of credit risk management best practices, improve their decision-making capabilities, and ensure the implementation of prudent principles and good governance in all credit activities.

The following is a series of educational and training activities attended by members of the Credit Committee during 2025:

No	Nama Name	Posisi di Komite Position in the Committee	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
1	Oh In Taek	Ketua Chairman	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
2	Park Jin Je	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Direksi, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for the Board of Directors in this annual report.		
3	Roh Jeong Hoon	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Pengarah TI, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for IT Steering Committee in this annual report.		
4	Rizweni Oktavia	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Manajemen Risiko, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Risk Management Committee in this annual report.		
5	Probo Abhirama	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		
6	Handry Husein	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		
7	Park Jinwook	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		
8	Robert Olof	Anggota Member	Daftar pelatihan yang diikuti beliau selama 2025 dapat dilihat pada Subbab Program Pengembangan Kompetensi Komite Asset Liability, di dalam laporan tahunan ini. List of the training courses he attended in 2025 is available in the subchapter on the Competency Development Program for Asset Liability Committee in this annual report.		

Sekretaris Perusahaan

Corporate Secretary

Sekretaris Perusahaan memegang peran strategis dalam menegakkan prinsip GCG di seluruh aktivitas Bank, sekaligus berfungsi sebagai penghubung (*liaison officer*) antara Manajemen, Dewan Komisaris, pemegang saham, dan pemangku kepentingan eksternal. Dalam menjalankan peran tersebut, Sekretaris Perusahaan berpedoman pada regulasi POJK No. 35/POJK.04/2014 ("POJK 35/2014") tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, sekaligus menyesuaikan dengan kebijakan internal Bank.

Sebagai bagian dari tanggung jawabnya, Sekretaris Perusahaan turut mengelola penyusunan dan pengelolaan dokumen korporasi strategis termasuk notulen rapat, Laporan Tahunan, Laporan Keberlanjutan, dan korespondensi resmi. Dokumen-dokumen ini tidak hanya memastikan keterbukaan informasi, tetapi juga menjadi landasan bagi pengambilan keputusan yang *prudent*, selaras dengan risk appetite Bank, serta mendukung tata kelola yang transparan dan akuntabel di seluruh tingkatan organisasi.

Selain itu, Sekretaris Perusahaan juga mendukung Direksi dan Dewan Komisaris dalam melakukan pengawasan dan pengambilan keputusan, memastikan pelaksanaan rapat dilakukan sesuai tata tertib, regulasi, dan prinsip GCG. Dengan menjalankan seluruh peran strategis tersebut, Sekretaris Perusahaan berkontribusi dalam menjaga reputasi, kredibilitas, dan kepercayaan publik terhadap Bank, sekaligus memastikan seluruh keputusan dan kegiatan korporasi mendukung keberlanjutan dan pencapaian tujuan strategis Bank.

Pedoman Kerja Sekretaris Perusahaan

Dalam menjalankan tugas dan tanggung jawabnya, Sekretaris Perusahaan berpedoman pada POJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik dan Standar Operasional Prosedur Corporate Secretary tanggal 31 Desember 2025.

The Corporate Secretary plays a strategic role in upholding GCG principles across all Bank activities, while also serving as a liaison officer between Management, the Board of Commissioners, shareholders, and external stakeholders. In carrying out this role, the Corporate Secretary is guided by POJK Regulation No. 35/POJK.04/2014 ("POJK 35/2014") concerning Corporate Secretaries of Issuers or Public Companies, while also complying with the Bank's internal policies.

As part of his or her responsibilities, the Corporate Secretary also manages the preparation and management of strategic corporate documents, including meeting minutes, the Annual Report, the Sustainability Report, and official correspondence. These documents not only ensure information transparency but also serve as the basis for prudent decision-making, aligning with the Bank's risk appetite, and supporting transparent and accountable governance at all levels of the organization.

Furthermore, the Corporate Secretary also supports the Board of Directors and Board of Commissioners in their oversight and decision-making, ensuring that meetings are conducted in accordance with rules, regulations, and GCG principles. By carrying out all of these strategic roles, the Corporate Secretary contributes to maintaining the reputation, credibility, and public trust in the Bank, while ensuring that all corporate decisions and activities support the sustainability and achievement of the Bank's strategic objectives.

Corporate Secretary Work Guidelines

In carrying out their duties and responsibilities, the Corporate Secretary is guided by POJK No. 35/POJK.04/2014 concerning Corporate Secretaries of Issuers or Public Companies and the Corporate Secretary Standard Operating Procedures dated December 31, 2025.

Profil Sekretaris Perusahaan
Corporate Secretary Profile



Sekretaris Perusahaan
Corporate Secretary

USIA | AGE
39 tahun
39 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Jakarta
Jakarta

DASAR PENGANGKATAN DAN PERIODE MENJABAT

Diangkat sejak 2022 berdasarkan Keputusan Direksi Bank No. 011/HRD/SK/XI/22 tanggal 24 November 2022 tentang Penetapan Jabatan.

BASIS OF APPOINTMENT AND TERM OF OFFICE

Appointed in 2022 based on Bank Board of Directors Decree No. 011/HRD/SK/XI/22 dated November 24, 2022, concerning Position Determination.

RIWAYAT PENDIDIKAN

Sarjana Hukum dari Universitas Diponegoro, Semarang (2010).

EDUCATIONAL BACKGROUND

Bachelor of Law from Diponegoro University, Semarang (2010).

SERTIFIKASI KEAHLIAN

- Pendidikan Khusus Profesi Advokat – FHP Edu Law;
- Pendidikan Bahasa Inggris – Lembaga Bahasa LIA;
- Loan syndication from legal aspect perspective - LPPI
- Pengetahuan Dasar Perbankan dan Budaya Kepatuhan – Internal Bank IBK Indonesia;
- Pemanfaatan teknologi dan media digital untuk menjangkau investor - TICMI & AEI;
- Execution excellence – MSCO;
- Pelatihan Berbasis Kompetensi Bidang Manajemen Risiko Perbankan Jenjang Kualifikasi 5 – PRAVEENA;
- Sertifikasi Kompetensi Bidang Manajemen Risiko Perbankan Jenjang Kualifikasi 5 – LSPP;
- Asset backed security in focus: opportunities and challenge in Indonesia market – IDX;
- Dampak negative judi online – refreshment - Internal Bank IBK Indonesia;
- Anti suap dan korupsi – refreshment - Internal Bank IBK Indonesia; serta
- IT security awareness – refreshment - Internal Bank IBK Indonesia.

EXPERTISE CERTIFICATION

- Special Education for the Advocate Profession – FHP Edu Law;
- English Language Education – LIA Language Institute;
- Loan syndication from a legal perspective – LPPI;
- Basic Knowledge of Banking and Compliance Culture – Internal Bank IBK Indonesia;
- Utilization of technology and digital media to reach investors – TICMI & AEI;
- Execution excellence – MSCO;
- Competency-Based Training in Banking Risk Management, Qualification Level 5 – PRAVEENA;
- Banking Risk Management Competency Certification, Qualification Level 5 – LSPP;
- Asset-backed security in focus: opportunities and challenges in the Indonesian market – IDX;
- Negative impact of online gambling – refreshment – Internal Bank IBK Indonesia;
- Anti-bribery and corruption – refreshment – Internal Bank IBK Indonesia; and
- IT security awareness – refreshment – Internal Bank IBK Indonesia.

RIWAYAT PEKERJAAN

- Legal Staff PT Indonesia Epson Industry (April 2011-Desember 2013);
- Corporate Legal Officer PT Bank Agris Tbk (Desember 2013-September 2019);
- Corporate Legal Section Head PT Bank IBK Indonesia Tbk (September 2019-April, 2022); dan
- Legal Departement Head PT Bank IBK Indonesia Tbk (April 2022-Desember 2022).

WORK EXPERIENCE

- Legal Staff at PT Indonesia Epson Industry (April 2011-December 2013);
- Corporate Legal Officer at PT Bank Agris Tbk (December 2013-September 2019);
- Corporate Legal Section Head at PT Bank IBK Indonesia Tbk (September 2019-April 2022); and
- Legal Department Head at PT Bank IBK Indonesia Tbk (April 2022-December 2022).

RANGKAP JABATAN

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal Bank.

CONCURRENT POSITION

He does not hold concurrent positions, either internally or externally at the Bank.

HUBUNGAN AFILIASI

Beliau tidak terafiliasi dengan anggota Direksi, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

She is not affiliated with any member of the Board of Directors, Board of Commissioners, or Controlling or Major Shareholders, either directly or indirectly, including individual owners.

Kedudukan Sekretaris Perusahaan di Dalam Organisasi

Dalam struktur organisasi Bank, Sekretaris Perusahaan berada di bawah Direktur Kepatuhan sehingga menempatkannya sebagai bagian integral dari fungsi kepatuhan dan tata kelola. Kedudukan tersebut menegaskan peran strategis Sekretaris Perusahaan dalam memastikan transparansi, efisiensi, dan akuntabilitas di seluruh proses administratif, pelaporan, dan kepatuhan Bank.

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan menjalankan peran strategis dengan uraian tugas dan tanggung jawab utama sebagai berikut:

1. Memberikan masukan kepada Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal.
2. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola yang meliputi:
    a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs web emiten dan perusahaan publik;
    b. Penyampaian laporan kepada OJK tepat waktu;
    c. Penyelenggaraan dan dokumentasi RUPS;
    d. Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris;
    e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris;
    f. Sebagai penghubung antara Emiten atau Perusahaan Publik dengan Pemegang Saham Emiten atau Perusahaan Publik, OJK, BEI, BI, dan pemangku kepentingan lainnya;
    g. Pembentukan citra perusahaan Bank yang baik;
    h. Memberikan informasi kepada para Pemegang Saham, OJK, BEI, Investor, Analis, dan masyarakat;
    i. Menyiapkan RUPS;
    j. Pembuatan dan pelaporan rutin laporan internal perusahaan, laporan eksternal kepada regulator, serta Laporan Tahunan dan Laporan Keberlanjutan;
    k. Pembuatan penyelenggaraan rapat reguler (rapat Direksi, Dewan Komisaris, Komite) dan rapat non-reguler;
    l. Memonitor peraturan-peraturan internal Bank;

Position of the Corporate Secretary within the Organization

Within the Bank's organizational structure, the Corporate Secretary reports directly to the Compliance Director, placing him or her as an integral part of the compliance and governance functions. This position emphasizes the Corporate Secretary's strategic role in ensuring transparency, efficiency, and accountability across all administrative, reporting, and compliance processes within the Bank.

Duties and Responsibilities of the Corporate Secretary

The Corporate Secretary performs a strategic role with the following primary duties and responsibilities:

1. Provide input to the Board of Directors and Board of Commissioners of Issuers or Public Companies to comply with the laws and regulations in Capital Markets sector.
2. Assist the Board of Directors and Board of Commissioners in implementing governance that includes:
    a. Information disclosure to the public, including the availability of information on the Issuer and Public Company website;
    b. Submission of reports to OJK in a timely manner;
    c. GMS implementation and documentation;
    d. Implementation and documentation of meetings of Board of Directors and/or Board of Commissioners;
    e. Implementation of the Company's orientation programs for the Board of Directors and/or Board of Commissioners;
    f. Acting as a liaison between Issuer or Public Company and Shareholders of the Issuer or Public Company, OJK, IDX, BI, and other stakeholders;
    g. Establishment of a good corporate image of the Bank;
    h. Provision of information to Shareholders, OJK, IDX, Investors, Analysts, and the public;
    i. Preparation of the GMS;
    j. Preparation and routine reporting of internal Company reports, external reports to regulators, and Annual Report and Sustainability Report;
    k. Implementation of regular meetings (Board of Directors, Board of Commissioners, Committee meetings) and non-regular meetings;
    l. Monitoring the Bank's internal regulations;

m. Tertib administrasi dan dokumentasi (sebagai *custodian*);
n. Mengoordinasikan kegiatan *Corporate Social Responsibility* (CSR);
o. Mengoordinasikan kegiatan edukasi literasi keuangan; serta
p. Sebagai *custodian* kebijakan dan prosedur.

m. Orderly administration and documentation (as custodian);
n. Coordinating Corporate Social Responsibility (CSR) activities;
o. Coordinating financial literacy education activities; and
p. As custodian of policies and procedures.

Program Pengembangan Kompetensi Sekretaris Perusahaan Tahun 2025

Bank menyadari bahwa pengembangan kompetensi Sekretaris Perusahaan merupakan aspek penting dalam menjaga efektivitas tata kelola, kepatuhan, dan adaptasi terhadap dinamika pasar modal, industri perbankan, serta perubahan regulasi pemerintah dan *Self Regulatory Organization* (SRO) terbaru. Pemantapan kompetensi ini memastikan Sekretaris Perusahaan mampu menjalankan peran strategisnya secara profesional, akurat, dan selaras dengan prinsip GCG.

Sepanjang tahun 2025, Sekretaris Perusahaan telah mengikuti berbagai kegiatan pendidikan dan pelatihan maupun sosialisasi yang dirancang untuk meningkatkan pengetahuan, keterampilan dan pemahaman regulasi, antara lain:

2025 Corporate Secretary Competency Development Program

The Bank recognizes that developing the Corporate Secretary's competency is a crucial aspect in maintaining effective governance, compliance, and adapting to the dynamics of the capital market, the banking industry, as well as changes in government and Self-Regulatory Organization (SRO) regulations. Strengthening this competency ensures that the Corporate Secretary is able to carry out their strategic role professionally, accurately, and in line with GCG principles.

Throughout 2025, the Corporate Secretary participated in various educational and training activities, as well as outreach activities designed to enhance knowledge, skills, and understanding of regulations, including:

No	Nama Name	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
1.	Sri Suhartin	*Loan syndication from legal aspect perspective*	Februari 2025 February 2025	LPPI
		Pengetahuan Dasar Perbankan dan Budaya Kepatuhan Basic Banking Knowledge and Compliance Culture	Maret 2025 March 2025	Internal IBK Indonesia
		Pemanfaatan teknologi dan media digital untuk menjangkau investor Utilizing Technology and Digital Media to Reach Investors	April 2025 April 2025	TICMI & AEI
		Execution excellence	Mei 2025 May 2025	MSCO
		Pelatihan Berbasis Kompetensi Bidang Manajemen Risiko Perbankan Jenjang Kualifikasi 5 Competency-Based Training in Banking Risk Management, Qualification Level 5	Mei 2025 May 2025	PRAVEENA
		Sertifikasi Kompetensi Bidang Manajemen Risiko Perbankan Jenjang Kualifikasi 5 Competency Certification in Banking Risk Management, Qualification Level 5	Juni 2025 June 2025	LSPP
		Asset backed security in focus: opportunities and challenge in Indonesia market	Agustus 2025 August 2025	IDX
		Dampak negative judi *online* – *refreshment* Negative Impact of Online Gambling – Refreshment	September 2025 September 2025	Internal IBK Indonesia
		Anti suap dan korupsi – *refreshment* Anti-Bribery and Corruption - Refreshment	Oktober 2025 October 2025	Internal IBK Indonesia
		IT security awareness - refreshment	Oktober 2025 October 2025	Internal IBK Indonesia

Laporan Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2025

Sepanjang tahun 2025, Sekretaris Perusahaan telah melaksanakan tugas-tugas pokoknya sebagaimana diatur dalam POJK 35/2014, antara lain sebagai berikut:

1. Mengatur pelaksanaan Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa;
2. Mengatur pelaksanaan *public expose*;
3. Mengatur aktivitas tanggung jawab sosial perusahaan dan kegiatan edukasi literasi;
4. Mengelola komunikasi dengan Otoritas Jasa Keuangan (OJK), Bursa Efek Indonesia (BEI), Kustodian Sentral Efek Indonesia (KSEI), Kliring Penjaminan Efek Indonesia (KPEI), Biro Administrasi Efek (BAE), dan institusi lainnya yang terkait;
5. Mengatur penyusunan Laporan Tahunan dan Laporan Keberlanjutan Bank; serta
6. Mengatur seluruh rapat yang dilakukan untuk Direksi dan Dewan Komisaris serta membuat notulen rapat.

Corporate Secretary Duties Implementation Report for 2025

Throughout 2025, the Corporate Secretary performed his/her main duties as stipulated in POJK 35/2014, including the following:

1. Organizing the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders;
2. Organizing the implementation of public exposes;
3. Organizing corporate social responsibility activities and literacy education activities;
4. Managing communications with the Financial Services Authority (OJK), the Indonesia Stock Exchange (IDX), the Indonesian Central Securities Depository (KSEI), the Indonesian Securities Clearing and Guarantee Corporation (KPEI), the Securities Administration Bureau (BAE), and other relevant institutions;
5. Organizing the preparation of the Bank's Annual Report and Sustainability Report; and
6. Organizing all meetings held for the Board of Directors and the Board of Commissioners and preparing meeting minutes.

Satuan Kerja Audit Internal

Internal Audit Division

Satuan Kerja Audit Internal (SKAI) merupakan fungsi independen di Bank yang bertugas memberikan keyakinan objektif (*assurance*) kepada Manajemen dan Dewan Komisaris, sekaligus menyediakan layanan konsultasi dan *advisory* bagi seluruh unit kerja dengan tujuan meningkatkan efektivitas proses bisnis, manajemen risiko, dan sistem pengendalian internal, serta memperkuat nilai tambah dan kinerja operasional Bank.

Dalam menjalankan mandatnya, SKAI bekerja secara objektif dengan mengacu pada Piagam Audit Internal dan diatur lebih rinci melalui Kebijakan dan Prosedur Internal Audit sehingga seluruh aktivitas audit mendukung pengambilan keputusan yang prudent dan penerapan tata kelola yang baik secara berkelanjutan.

Melalui pelaksanaan audit internal yang efektif, SKAI berkontribusi signifikan dalam menjaga integritas, transparansi, dan kredibilitas Bank, sekaligus memastikan seluruh keputusan dan aktivitas operasional mendukung penerapan prinsip GCG secara konsisten sehingga mendukung tercapainya keberlanjutan bisnis yang sehat dan berkesinambungan.

The Internal Audit Division (SKAI) is an independent function within the Bank tasked with providing objective assurance to Management and the Board of Commissioners, while also providing consulting and advisory services to all work units with the aim of improving the effectiveness of business processes, risk management, and internal control systems, as well as strengthening the Bank's added value and operational performance.

In carrying out its mandate, the SKAI operates objectively, adhering to the Internal Audit Charter and is regulated in more detail through Internal Audit Policies and Procedures, ensuring that all audit activities support prudent decision-making and the ongoing implementation of good governance.

Through effective internal audit implementation, the SKAI contributes significantly to maintaining the Bank's integrity, transparency, and credibility, while ensuring that all decisions and operational activities consistently support the implementation of GCG principles, thus contributing to the achievement of healthy and sustainable business continuity.

Piagam Audit Internal

Dalam menjalankan tugas dan tanggung jawabnya, seluruh personel SKAI wajib berpedoman pada Piagam Audit Internal. Piagam ini ditetapkan oleh Direktur Utama setelah memperoleh persetujuan dari Dewan Komisaris, dengan mempertimbangkan rekomendasi dari Komite Audit, dan menjadi landasan resmi bagi seluruh aktivitas SKAI.

Piagam Audit Internal ditinjau secara berkala dan dapat diperbarui sesuai kebutuhan untuk menjaga relevansinya terhadap praktik GCG terbaik serta perubahan regulasi terkini. Pada 1 Juli 2025, Bank telah meratifikasi piagam tersebut melalui Surat Keputusan Direksi PT Bank IBK Indonesia Tbk No. SKEP.002/DIR/VII/25 tentang Piagam Audit Internal.

Secara umum, Piagam Audit Internal mengatur hal-hal sebagai berikut:
1. Pendahuluan;
2. Visi dan Misi Audit Intern;
3. Struktur dan Kedudukan SKAI;
4. Tugas dan Tanggung Jawab Pelaksanaan Fungsi Internal Audit;
5. Wewenang Internal Audit;
6. Ruang Lingkup Kegiatan Audit Intern;
7. Prinsip serta Standar Etika dan Profesionalisme Internal Audit;
8. Independensi Internal Audit;
9. Objektivitas dan Kebijakan Masa Tunggu (*Cooling-Off Period*);
10. Akuntabilitas;
11. Persyaratan Internal Auditor;
12. Program Pengendalian Mutu;
13. Hubungan Internal Audit dengan Pihak Ekstern; dan
14. Penutup.

Untuk mendukung transparansi dan akuntabilitas, Bank mempublikasikan Piagam Audit Internal secara terbuka melalui situs web resmi di https://ibk.co.id/index, sehingga seluruh pemangku kepentingan dapat mengakses dan memahami pedoman kerja SKAI.

Tugas, Tanggung Jawab, dan Wewenang SKAI

Uraian tugas dan tanggung jawab SKAI sebagaimana yang diatur dalam Piagam Audit Internal, adalah sebagai berikut:
1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional, baik perencanaan, pelaksanaan, pelaporan, maupun pemantauan hasil audit;

Internal Audit Charter

In carrying out their duties and responsibilities, all Internal Audit personnel are required to adhere to the Internal Audit Charter. This charter is established by the President Director after obtaining approval from the Board of Commissioners, taking into account recommendations from the Audit Committee, and serves as the official basis for all Internal Audit activities.

The Internal Audit Charter is reviewed periodically and may be updated as needed to maintain its relevance to best GCG practices and the latest regulatory changes. On July 1, 2025, the Bank ratified the charter through Decree of the Board of Directors of PT Bank IBK Indonesia Tbk No. SKEP.002/DIR/VII/25 concerning the Internal Audit Charter.

In general, the Internal Audit Charter regulates the following:
1. Introduction;
2. Vision and Mission of Internal Audit;
3. Structure and Position of the Internal Audit Unit;
4. Duties and Responsibilities of Implementing the Internal Audit Function;
5. Authority of Internal Audit;
6. Scope of Internal Audit Activities;
7. Principles and Standards of Ethics and Professionalism for Internal Audit;
8. Independence of Internal Audit;
9. Objectivity and Cooling-Off Period Policy;
10. Accountability;
11. Internal Auditor Requirements;
12. Quality Control Program;
13. Internal Audit Relationship with External Parties; and
14. Closing.

To support transparency and accountability, the Bank publishes the Internal Audit Charter publicly on its official website at https://ibk.co.id/index, so that all stakeholders can access and understand the Internal Audit work guidelines.

Duties, Responsibilities, and Authorities of the Internal Audit Division

The duties and responsibilities of the Internal Audit Division, as stipulated in the Internal Audit Charter, are as follows:
1. Assist the President Director and Board of Commissioners in monitoring by detailing the operations of planning, implementation, reporting, or monitoring of the audit results;

2. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya melalui pelaksanaan audit;
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
4. Memberikan saran perbaikan dan informasi yang objektif terhadap hasil pemeriksaan dalam bentuk Laporan Hasil Audit dan menyampaikan laporan tersebut kepada Direktur Utama dan Dewan Komisaris dengan salinannya kepada Komite Audit dan Direktur yang membawahkan fungsi Kepatuhan;
5. Memberikan saran/advisory kepada pihak intern Bank IBK Indonesia untuk memberikan nilai tambah dan perbaikan terhadap kualitas pengendalian, pengelolaan risiko dan tata kelola perusahaan sepanjang tidak memengaruhi independensi dan objektivitas Internal Audit, serta tersedia sumber daya yang memadai;
6. Melaksanakan pemantauan tindak lanjut hasil audit serta menyampaikan laporan pending tindak lanjut hasil audit kepada Direktur Utama dan Dewan Komisaris dengan salinannya kepada Komite Audit serta Direktur yang membawahkan fungsinya secara periodik;
7. Melakukan audit pendalaman sesuai permintaan Direksi dan/atau Komisaris, atau sebagai tindak lanjut hasil audit umum terhadap suatu objek atau peristiwa yang diduga mengandung indikasi pelanggaran dan/atau *fraud* apabila diperlukan; serta
8. Internal Audit bekerja sama dengan unit kerja yang melakukan fungsi pengendalian intern lainnya.

Agar tugas dan tanggung jawabnya dapat berjalan dengan hasil yang optimal, Internal Audit diberikan wewenang untuk:

1. Melakukan akses secara penuh, bebas dan tidak terbatas terhadap catatan, informasi, karyawan, dana, aset, lokasi/area dan sumber daya lain Bank IBK Indonesia termasuk terhadap perusahaan anak/afiliasi/lembaga jasa keuangan yang dimiliki Bank IBK Indonesia yang berkaitan dengan pelaksanaan audit dan konsultasi;
2. Melakukan verifikasi, wawancara, konfirmasi dan teknik pemeriksaan lainnya kepada nasabah atau pihak lain berkaitan dengan pelaksanaan audit dan konsultasi;
3. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit;
4. Melakukan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris, dan Komite Audit;
5. Mengikuti rapat yang bersifat strategis;

2. Conducting audits and assessing the efficiency and effectiveness of finance, accounting, operations, human resources, marketing, information technology, and other activities through audits;
3. Identify all possibilities to improve and increase the efficiency of use of resources and funds;
4. Providing recommendations for improvement and objective information on audit results in the form of an Audit Report and submitting the report to the President Director and the Board of Commissioners, with a copy to the Audit Committee and the Director responsible for Compliance;
5. Providing advice/advisory services to Bank IBK Indonesia's internal parties to add value and improve the quality of control, risk management, and corporate governance, provided that this does not affect the independence and objectivity of the Internal Audit, and that adequate resources are available;
6. Monitoring the follow-up of audit results and submitting pending audit follow-up reports to the President Director and the Board of Commissioners, with copies to the Audit Committee and the Directors responsible for their functions on a periodic basis;
7. Conducting in-depth audits at the request of the Board of Directors and/or Commissioners, or as a follow-up to general audit results on an object or event suspected of containing indications of violations and/or fraud, if necessary; and
8. Internal Audit collaborates with work units that perform other internal control functions.

To ensure optimal performance of its duties and responsibilities, Internal Audit is authorized to:

1. Obtain full, free, and unrestricted access to records, information, employees, funds, assets, locations/areas, and other resources of Bank IBK Indonesia, including subsidiaries/affiliates/financial services institutions owned by Bank IBK Indonesia related to the implementation of audits and consultations;
2. Conducting verification, interviews, confirmations, and other audit techniques with customers or other parties related to the implementation of audits and consultations;
3. Communicating directly with the Board of Directors, the Board of Commissioners, and the Audit Committee;
4. Conduct regular and ad hoc meetings with the Board of Directors, Board of Commissioners, and Audit Committee;
5. Attend strategic meetings;

6. Meminta bantuan dari unit kerja lain atau menggunakan jasa pihak ekstern dalam pelaksanaan audit apabila dipandang perlu.

Melakukan koordinasi dan membangun hubungan sinergis dengan unit/fungsi penyelenggaraan *assurance* lainnya (compliance unit dan manajemen risiko) guna memperoleh hasil audit yang komprehensif dan optimal.

Kedudukan SKAI dalam Struktur Organisasi

Kedudukan Divisi SKAI di Bank berada di bawah Direktur Utama dan memiliki jalur komunikasi langsung *(dotted lines)* dengan Dewan Komisaris melalui Komite Audit. Struktur ini dirancang untuk menjamin independensi serta memastikan kelancaran pelaksanaan tugas dan tanggung jawab Divisi SKAI dalam melaksanakan fungsi pengawasan dan audit internal.

Struktur organisasi Divisi SKAI per 31 Desember 2025 diuraikan pada bagan berikut ini:

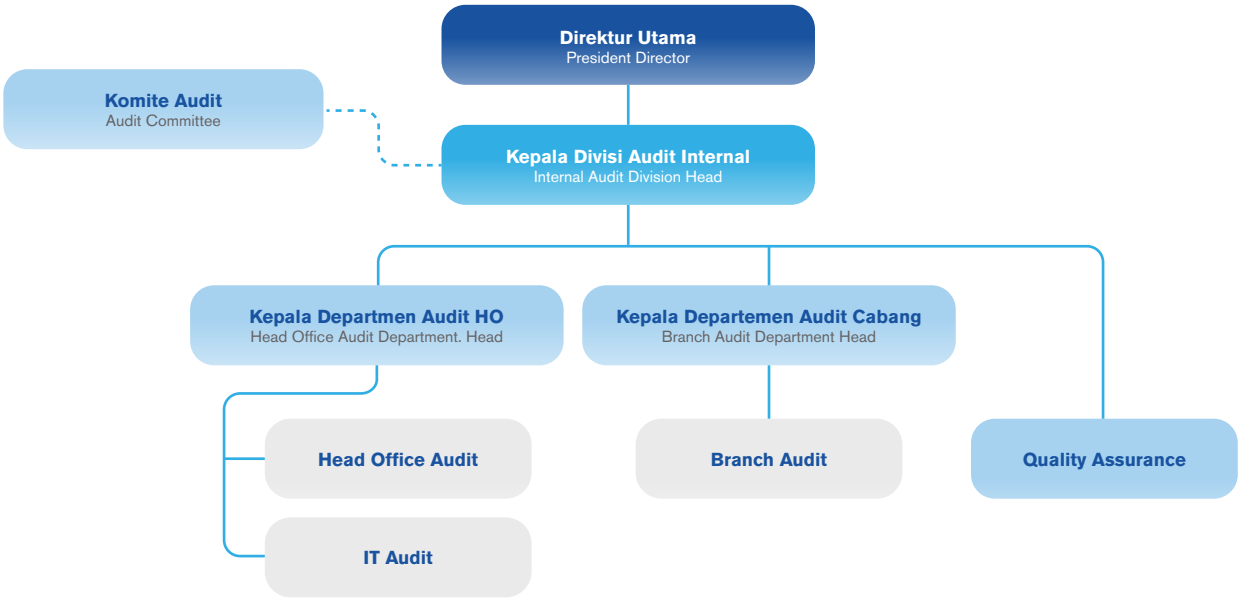
6. Request assistance from other work units or utilize the services of external parties in conducting audits when deemed necessary.

Coordinate and build synergistic relationships with other assurance units/functions (compliance unit and risk management) to achieve comprehensive and optimal audit results.

Position of the Internal Audit Division in the Organizational Structure

The Internal Audit (SKAI) Division at the Bank is subordinate to the President Director and has a direct line of communication (dotted lines) with the Board of Commissioners through the Audit Committee. This structure is designed to guarantee independence and ensure the smooth implementation of the SKAI Division's duties and responsibilities in carrying out its internal audit and oversight functions.

The organizational structure of the SKAI Division as of December 31, 2025, is outlined in the following chart:



Dalam menjalankan tugasnya, Kepala Divisi SKAI dibantu oleh sejumlah auditor internal yang memiliki kompetensi dan kualifikasi memadai untuk membantu terlaksananya kegiatan audit secara menyeluruh, mulai dari perencanaan, pelaksanaan, hingga pelaporan hasil audit. Kehadiran tim auditor yang kompeten dan profesional ini memastikan bahwa setiap penugasan audit dapat dilaksanakan secara efektif, efisien, dan sesuai dengan standar operasional Perseroan.

In carrying out their duties, the Head of the Internal Audit Division is assisted by a number of internal auditors with sufficient competence and qualifications to ensure the comprehensive implementation of audit activities, from planning and implementation to reporting of audit results. The presence of this competent and professional team of auditors ensures that every audit assignment is carried out effectively, efficiently, and in accordance with the Company's operational standards.

Pihak Yang Mengangkat dan Memberhentikan Kepala SKAI

Kepala Divisi SKAI diangkat dan diberhentikan oleh Direktur Utama setelah memperoleh persetujuan dari Dewan Komisaris, dengan mempertimbangkan rekomendasi dari Komite Audit. Dalam pelaksanaannya, Direktur Utama memiliki wewenang untuk memberhentikan Kepala Divisi Internal Audit apabila yang bersangkutan tidak memenuhi persyaratan kepemimpinan fungsi audit sesuai peraturan yang berlaku, atau terbukti gagal maupun kurang cakap dalam menjalankan tugas dan tanggung jawabnya. Seluruh tahapan pengangkatan, pergantian, atau pemberhentian Kepala Divisi SKAI wajib dilaporkan secara luring kepada OJK paling lambat 10 (sepuluh) hari kerja setelah tanggal pengangkatan atau pemberhentian.

Independensi dan Objektivitas SKAI

Guna menjaga integritas, objektivitas, dan independensi proses audit, SKAI secara langsung menyampaikan pelaporan kepada Direktur Utama serta memiliki akses komunikasi yang memadai dan tanpa batas kepada Dewan Komisaris melalui Komite Audit. Struktur ini memastikan setiap temuan, rekomendasi, dan laporan hasil audit dapat disampaikan secara utuh dan transparan, tanpa pengaruh maupun intervensi dari pihak manajemen.

Bank memastikan bahwa seluruh kegiatan audit internal dilaksanakan secara independen dan bebas dari pengaruh seluruh aspek organisasi, termasuk dalam penetapan objek audit, penentuan ruang lingkup, metodologi dan prosedur audit, frekuensi serta waktu pelaksanaan audit, hingga penyusunan dan penyampaian laporan hasil audit. Pelaksanaan audit juga mengedepankan prinsip objektivitas, di mana auditor internal wajib bersikap profesional, tidak memihak, dan bebas dari benturan kepentingan dalam setiap penugasan audit.

Selain itu, auditor internal tidak diperkenankan menjalankan fungsi operasional maupun memiliki kewenangan dalam pengambilan keputusan bisnis. Bank juga menerapkan ketentuan rotasi dan *cooling-off period* bagi personel audit internal sesuai dengan Piagam Audit Intern dan peraturan yang berlaku agar independensi dan objektivitas tetap terjaga, khususnya dalam penugasan audit pada unit kerja yang sebelumnya pernah menjadi area tanggung jawab auditor yang bersangkutan.

Who Appoints and Dismisses the Head of the Internal Audit Division

The Head of the Internal Audit Division is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners, taking into account recommendations from the Audit Committee. In practice, the President Director has the authority to dismiss the Head of the Internal Audit Division if the person concerned does not meet the requirements for leadership of the audit function as per applicable regulations, or is proven to have failed or been incompetent in carrying out their duties and responsibilities. All stages of the appointment, replacement, or dismissal of the Head of the Internal Audit Division must be reported offline to the Financial Services Authority (OJK) no later than 10 (ten) business days after the date of appointment or dismissal.

Independence and Objectivity of the Internal Audit Division

To maintain the integrity, objectivity, and independence of the audit process, the Internal Audit Unit reports directly to the President Director and has adequate and unlimited communication access to the Board of Commissioners through the Audit Committee. This structure ensures that all audit findings, recommendations, and reports are presented in a complete and transparent manner, without influence or intervention from management.

The Bank ensures that all internal audit activities are carried out independently and free from influence from all aspects of the organization, including determining audit objectives, determining the scope, audit methodology and procedures, the frequency and timing of audits, and preparing and submitting audit reports. Audit implementation also prioritizes the principle of objectivity, requiring internal auditors to be professional, impartial, and free from conflicts of interest in every audit assignment.

Furthermore, internal auditors are not permitted to perform operational functions or have authority in business decisions. The Bank also implements rotation provisions and cooling-off periods for internal audit personnel in accordance with the Internal Audit Charter and applicable regulations to maintain independence and objectivity, particularly in audit assignments to work units previously under the auditor's responsibility.

Melalui penerapan prinsip independensi, objektivitas, serta mekanisme *cooling-off period* tersebut, fungsi audit internal dapat berperan secara optimal dalam memperkuat tata kelola, manajemen risiko, dan sistem pengendalian internal Bank.

By implementing the principles of independence, objectivity, and the cooling-off period mechanism, the internal audit function can play an optimal role in strengthening the Bank's governance, risk management, and internal control systems.

Profil Kepala SKAI
Head of Internal Audit Division (SKAI) Profile



Kepala Divisi SKAI
Head of Internal Audit Division

USIA | AGE
44 tahun
44 years old

KEWARGANEGARAAN | CITIZENSHIP
Indonesia

DOMISILI | DOMICILE
Bekasi
Bekasi

DASAR PENGANGKATAN DAN PERIODE MENJABAT

Diangkat sejak 2024 berdasarkan Surat Keputusan Direksi No. SKEP.029/HRD/SK/IV/2024 tanggal 26 April 2024 perihal Penetapan Jabatan sebagai Pelaksana Tugas.

BASIS OF APPOINTMENT AND TERM OF OFFICE

Appointed in 2024 based on Board of Directors Decree No. SKEP.029/HRD/SK/IV/2024 dated April 26, 2024, concerning the Determination of the Position as Acting Officer.

RIWAYAT PENDIDIKAN

Sarjana Akuntansi dari Universitas Padjadjaran, Bandung (2004).

EDUCATIONAL BACKGROUND

Bachelor's Degree in Accounting from Padjadjaran University, Bandung (2004).

SERTIFIKASI KEAHLIAN

- Certified Internal Auditor (CIA);
- Certificate in International Trade Finance (CITF); dan
- Sertifikasi Manajemen Risiko Perbankan.

EXPERTISE CERTIFICATION

- Certified Internal Auditor (CIA);
- Certificate in International Trade Finance (CITF); and
- Banking Risk Management Certification.

RIWAYAT PEKERJAAN

- Vice President Internal Audit di PT Jalin Pembayaran Nusantara (2022-2024)
- Internal Audit Senior Manager di PT Ruang Raya Indonesia (Februari-Oktober 2022);
- Risk Management & Compliance Dept. Head di PT Aeon Credit Service Indonesia (2019-2021);
- Internal Audit Dept. Head di PT Aeon Credit Service Indonesia (2017-2019);
- Correspondent Banking Relationship Manager di PT Bank Negara Indonesia (2015-2017);
- Internal Audit Manager di PT Bank Negara Indonesia (2010-2015);
- Internal Audit Assistant Manager di PT Bank Negara Indonesia (2005-2010); serta
- Junior Auditor KAP Ellya Noorlisyati & Rekan (2004-2005).

WORK EXPERIENCE

- Vice President of Internal Audit at PT Jalin Pembayaran Nusantara (2022-2024);
- Internal Audit Senior Manager at PT Ruang Raya Indonesia (February-October 2022);
- Risk Management & Compliance Dept. Head at PT Aeon Credit Service Indonesia (2019-2021);
- Internal Audit Dept. Head at PT Aeon Credit Service Indonesia (2017-2019);
- Correspondent Banking Relationship Manager at PT Bank Negara Indonesia (2015-2017);
- Internal Audit Manager at PT Bank Negara Indonesia (2010-2015);
- Internal Audit Assistant Manager at PT Bank Negara Indonesia (2005-2010); serta
- Junior Auditor at KAP Ellya Noorlisyati & Rekan (2004-2005).

RANGKAP JABATAN

Beliau tidak memiliki rangkap jabatan, baik di internal maupun eksternal Bank.

CONCURRENT POSITION

He does not hold concurrent positions, either internally or externally at the Bank.

HUBUNGAN AFILIASI

Beliau tidak terafiliasi dengan anggota Direksi, anggota Dewan Komisaris, maupun dengan Pemegang Saham Pengendali dan Utama, baik langsung maupun tidak langsung sampai kepada pemilik individu.

AFFIALIATED RELATIONSHIP

He is not affiliated with any members of the Board of Directors, members of the Board of Commissioners, or with the Controlling and Majority Shareholders, either directly or indirectly, down to the individual owners.

Pengangkatan Ibu Astrina sebagai Kepala Divisi SKAI Bank telah dilaporkan ke OJK melalui Surat Keputusan Direksi No. 029/HRD/SK/IV/2024.

Kualifikasi atau Sertifikasi Sebagai Auditor Internal

Bank telah menetapkan kualifikasi kunci yang wajib dipenuhi oleh setiap auditor internal, yaitu sebagai berikut:

1. Memiliki integritas dan perilaku yang profesional, independen, jujur, dan objektif dalam pelaksanaan tugas;
2. Memiliki pengetahuan dan pengalaman mengenai teknis audit dan disiplin ilmu lain yang relevan dengan bidang tugas;
3. Memiliki pengetahuan tentang peraturan perundang-undangan di bidang perbankan dan pasar modal serta peraturan perundang-undangan terkait lainnya;
4. Memiliki kecakapan untuk berinteraksi dan berkomunikasi baik lisan dan tertulis secara efektif;
5. Mematuhi standar profesi dan Prinsip dan Standar Etika dan Profesionalisme Internal Audit;
6. Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Internal Audit kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan/putusan pengadilan;
7. Memahami prinsip-prinsip Tata Kelola Perusahaan yang baik dan manajemen risiko; serta
8. Senantiasa meningkatkan pengetahuan, keahlian dan kemampuan profesionalnya secara terus-menerus.

Komposisi SDM di SKAI

Per 31 Desember 2025, jumlah anggota SKAI tercatat sebanyak 13 (tiga belas) orang, dengan komposisi sebagai berikut:

The appointment of Ms. Astrina as Head of the Bank's Internal Audit Division has been reported to the Financial Services Authority (OJK) through Board of Directors Decree No. 029/HRD/SK/IV/2024.

Qualifications or Certification as an Internal Auditor

The Bank has established key qualifications that must be met by every internal auditor, as follows:

1. Possess integrity and professional, independent, honest, and objective behavior in carrying out their duties;
2. Possess knowledge and experience in audit techniques and other disciplines relevant to their field of work;
3. Possess knowledge of banking and capital market laws and regulations, as well as other related laws and regulations;
4. Possess the ability to interact and communicate effectively, both verbally and in writing;
5. Comply with professional standards and the Principles and Standards of Ethics and Professionalism for Internal Audit;
6. Maintain the confidentiality of company information and/or data related to the implementation of Internal Audit duties and responsibilities, unless required by law or court rulings/decisions;
7. Understand the principles of good corporate governance and risk management; and
8. Continuously improve their knowledge, expertise, and professional abilities.

HR Composition in the Internal Audit Division

As of December 31, 2025, the Internal Audit Division had 13 (thirteen) members, with the following composition:

Jabatan Position	**Jumlah (orang)** Total (people)
Division Head	1
Department Head	2
HO Auditor	2
IT Auditor	2
Operational Auditor	5
Quality Assurance Auditor	1

Kualifikasi dan Sertifikasi Personil

Bank memastikan pemenuhan kualifikasi dan kompetensi personel SKAI sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, termasuk Peraturan Bank Indonesia No. 12/7/PBI/2010 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum. Pemenuhan ketentuan tersebut dilakukan sebagai bagian dari penerapan fungsi audit internal yang efektif dan sesuai prinsip kehati-hatian.

Pada tahun 2025, personel SKAI telah memiliki sertifikasi yang dipersyaratkan dan relevan dengan pelaksanaan tugas audit internal, antara lain Sertifikasi Manajemen Risiko, *Certified Internal Auditor* (CIA), *Qualified Internal Auditor* (QIA), *Certified Information Systems Auditor* (CISA), *Certified Bank Internal Auditor* (CBIA) serta *Lead Auditor* ISO 37001 Sistem Manajemen Anti-Penyuapan. Kepemilikan sertifikasi tersebut mendukung pelaksanaan fungsi audit internal secara profesional, independen, dan objektif, serta memastikan kesesuaian dengan standar audit internal dan ketentuan tata kelola yang berlaku.

Personnel Qualifications and Certification

The Bank ensures that the qualifications and competencies of Internal Audit Division (SKAI) personnel comply with applicable laws and regulations, including Bank Indonesia Regulation No. 12/7/PBI/2010 concerning Risk Management Certification for Management and Officers of Commercial Banks. Compliance with these requirements is part of the effective implementation of the internal audit function and adherence to prudent principles.

By 2025, Internal Audit Division (SKAI) personnel will possess the required certifications relevant to the implementation of internal audit duties, including Risk Management Certification, Certified Internal Auditor (CIA), Qualified Internal Auditor (QIA), Certified Information Systems Auditor (CISA), Certified Bank Internal Auditor (CBIA), and Lead Auditor for the ISO 37001 Anti-Bribery Management System. These certifications support the professional, independent, and objective implementation of the internal audit function and ensure compliance with applicable internal audit standards and governance requirements.

Rapat SKAI

Kebijakan Rapat

Sesuai dengan ketentuan Piagam Audit Intern dan sebagaimana diatur dalam POJK 56/2015, SKAI memiliki kewenangan untuk melakukan komunikasi dan menyelenggarakan rapat secara langsung dengan Direksi, Dewan Komisaris, dan Komite Audit, baik secara berkala maupun insidentil. Kewenangan tersebut dimaksudkan untuk mendukung efektivitas pelaksanaan tugas dan fungsi SKAI, serta memastikan setiap penugasan audit dapat dilaksanakan secara terarah, terkendali, dan sesuai dengan rencana audit yang telah ditetapkan.

Frekuensi dan Tingkat Kehadiran Anggota dalam Rapat

Berikut disajikan informasi mengenai frekuensi pelaksanaan rapat serta tingkat kehadiran anggota SKAI dalam rapat bersama organ-organ utama Bank dan Komite Audit sepanjang tahun 2025:

Internal Audit Division Meetings

Meeting Policy

In accordance with the Internal Audit Charter and as stipulated in POJK 56/2015, the Internal Audit Unit has the authority to communicate and hold meetings directly with the Board of Directors, the Board of Commissioners, and the Audit Committee, both periodically and on an ad hoc basis. This authority is intended to support the effective implementation of the Internal Audit Unit's duties and functions and to ensure that each audit assignment is carried out in a focused, controlled manner, and in accordance with the established audit plan.

Frequency and Attendance of Members at Meetings

The following information presents information regarding the frequency of meetings and the attendance of Internal Audit Unit members in meetings with the Bank's main organs and the Audit Committee throughout 2025:

Rapat dengan Meeting with	**Frekuensi Rapat** Frequency of Meeting	**Kehadiran Rapat** Meeting Attendance	**Persentase Kehadiran** Percentage
Direksi Board of Directors	12	12	100%
Dewan Komisaris Board of Commissioners	-	-	-
Komite Audit Audit Committee	13	13	100%

Program Pengembangan Kompetensi SKAI Tahun 2025

Pengembangan kompetensi auditor internal merupakan elemen kunci dalam menjaga efektivitas pelaksanaan fungsi audit internal seiring dengan meningkatnya kompleksitas risiko, dinamika bisnis perbankan, serta perkembangan regulasi dan standar profesional. Oleh karena itu, SKAI secara berkelanjutan melaksanakan program pengembangan kompetensi untuk memastikan auditor internal memiliki kapabilitas yang memadai dalam memberikan assurance dan layanan advisori secara profesional, independen, dan objektif.

Dalam rangka tersebut, personel SKAI telah mengikuti berbagai kegiatan pendidikan dan pelatihan sepanjang tahun 2025, yaitu sebagai berikut:

2025 Internal Audit Division Competency Development Program

Internal auditor competency development is a key element in maintaining the effectiveness of the internal audit function in line with the increasing complexity of risks, the dynamics of the banking business, and developments in regulations and professional standards. Therefore, the Internal Audit Division continuously implements competency development programs to ensure internal auditors have adequate capabilities to provide assurance and advisory services in a professional, independent, and objective manner.

To this end, Internal Audit Division personnel participated in various educational and training activities throughout 2025, including the following:

No	Nama Name	Posisi Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan Types of Training and Competency Development or Training Materials	Waktu Pelaksanaan Event Date	Penyelenggara Organizer
1.	Refki	Branch Audit	Ujian Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Exam Level 4	26-27 Mei 2025 May 26-27, 2025	LSPP
2.	Seluruh anggota Divisi All Division Member	-	APU PPT & PPPSPM AML-CFT & and Prevention of Financing of the Proliferation of Weapons of Mass Destruction	28 Mei 2025 May 28, 2025	Trainer Internal
			International Banking	23 April 2025 April 23, 2025	Trainer Internal
			Auditing Trade Finance	28 April 2025 April 28, 2025	ICC
			Procurement Audit	29-30 April 2025 April 29-30, 2025	IAIB
3.	Astrina	Division Head	*Certificate of International Trade Finance* (CITF)	11 September-1 November 2025 September 11-November 1, 2025	ICC
4.	▪ Astrina ▪ Ricky W.	Div. Head Quality Assurance	*Refreshment* Training Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Level 5 Refreshment Training	14-15 April 2025 April 14-15, 2025	Praveena
5.	Ricky Windhyarto	Quality Assurance	*Training Building Sustainable Quality Program* Building Sustainable Quality Program Training	8-9 September 2025 September 8-9, 2025	IIA
6.	Helmi Sigit Suseno	IT Audit	Training dan Sertifikasi *Certified Information Systems Auditor* (CISA) Certified Information Systems Auditor (CISA) Training and Certification	28 Juli-1 Agustus 2025 July 28-August 1, 2025	ISACA
7.	▪ Agung Wicaksono ▪ Fahry A.N.	HO Audit Branch Audit	*Continuous Audit and Data Analytic*	21-22 Juli 2025 July 21-22, 2025	IIA

No	**Nama** Name	**Posisi** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi atau Pelatihan** Types of Training and Competency Development or Training Materials	**Waktu Pelaksanaan** Event Date	**Penyelenggara** Organizer
8.	Nining Hidayanti	Branch Audit	*Internal Control* COSO - 2013 *Internal Control Framework*	8-9 Mei 2025 May 8-9, 2025	YPIA
9.	Dea Ardilles S.	Branch Audit Dept. Head	Understanding and Practice of Internal Control Over Financing Reporting (ICOFR)	3 Desember 2025 December 3, 2025	Deloitte

Laporan Pelaksanaan Tugas SKAI Tahun 2025

Sepanjang tahun 2025, SKAI telah melaksanakan tugas dan tanggung jawabnya dengan baik dan efektif sebagaimana diuraikan berikut:

1. Pemeriksaan cabang dan divisi tercapai sesuai *Audit Plan* yang telah ditentukan;
2. Pemeriksaan khusus sesuai instruksi Direktur Utama;
3. Kaji ulang Kebijakan dan Prosedur Internal Audit;
4. Pengembangan remote audit;
5. Implementasi Branch Self Audit; serta
6. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada seluruh tingkatan manajemen.

Temuan dan Tindak Lanjut Tahun 2025

Sepanjang tahun 2025, SKAI telah melaksanakan penugasan audit internal berdasarkan pendekatan *risk-based audit* sebagaimana diamanatkan dalam POJK No. 1/POJK.03/2019 tentang Fungsi Audit Intern pada Bank Umum dan POJK 56/2015. Audit tersebut dilakukan untuk menilai kecukupan dan efektivitas sistem pengendalian internal, manajemen risiko, kepatuhan terhadap ketentuan regulator, serta kesesuaian pelaksanaan operasional dengan kebijakan dan prosedur internal Bank.

Berdasarkan pelaksanaan audit tersebut, SKAI menyampaikan sejumlah temuan audit yang mencakup aspek tata kelola, proses bisnis, kepatuhan, serta efektivitas pengendalian internal. Pada tahun 2025, SKAI mencatat sebanyak 291 temuan audit atau 493 *action plan*. Seluruh temuan tersebut disertai dengan rekomendasi perbaikan yang bersifat konstruktif dan aplikatif guna memperkuat sistem pengendalian dan memitigasi risiko yang melekat.

2025 Internal Audit Division Duties Implementation Report

Throughout 2025, the Internal Audit Division carried out its duties and responsibilities effectively and effectively, as described below:

1. Branch and division audits were achieved in accordance with the established Audit Plan;
2. Special audits were conducted in accordance with the instructions of the President Director;
3. Review of Internal Audit Policies and Procedures;
4. Development of remote audits;
5. Implementation of Branch Self-Audit; and
6. Providing recommendations for improvement and objective information on audited activities at all management levels.

Findings and Follow-up in 2025

Throughout 2025, the Internal Audit Division carried out internal audit assignments based on a risk-based audit approach as mandated by POJK No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Function in Commercial Banks and POJK 56/2015. These audits were conducted to assess the adequacy and effectiveness of the internal control system, risk management, compliance with regulatory requirements, and the conformity of operational implementation with the Bank's internal policies and procedures.

Based on the audit, the Internal Audit Division (SKAI) reported several audit findings covering aspects of governance, business processes, compliance, and internal control effectiveness. In 2025, the SKAI recorded 291 audit findings or 493 action plans. All findings were accompanied by constructive and applicable recommendations for improvement to strengthen the control system and mitigate inherent risks.

Seluruh hasil audit dan rekomendasi SKAI disampaikan kepada Direksi dan dilaporkan kepada Dewan Komisaris melalui Komite Audit sesuai dengan mekanisme pelaporan yang berlaku. Komite Audit secara aktif melakukan penelaahan atas temuan audit, menilai kecukupan rencana tindak lanjut yang disusun oleh unit kerja terkait, serta memberikan arahan strategis guna memastikan bahwa tindak lanjut dilakukan secara tepat waktu, efektif, dan sejalan dengan prinsip kehati-hatian perbankan.

Tindak lanjut atas temuan audit dilaksanakan oleh unit kerja terkait berdasarkan rencana aksi (*action plan*) yang telah disepakati dengan pemantauan berkelanjutan oleh SKAI. Sepanjang tahun 2025, tingkat penyelesaian tindak lanjut temuan audit mencapai 84%, sementara 77 *action plan* masih dalam proses penyelesaian dan 416 *action plan* telah diselesaikan sepenuhnya. Terhadap *action plan* yang belum terselesaikan sesuai target waktu, SKAI melakukan eskalasi kepada Manajemen dan Komite Audit untuk memastikan komitmen penyelesaian tetap terjaga.

All audit results and recommendations from the SKAI were submitted to the Board of Directors and reported to the Board of Commissioners through the Audit Committee in accordance with applicable reporting mechanisms. The Audit Committee actively reviewed audit findings, assessed the adequacy of follow-up plans prepared by relevant work units, and provided strategic direction to ensure that follow-up actions were timely, effective, and in line with prudent banking principles.

Follow-up on audit findings was implemented by relevant work units based on agreed action plans, with continuous monitoring by the SKAI. Throughout 2025, the completion rate for follow-up actions on audit findings reached 84%, with 77 action plans still in progress and 416 action plans fully completed. For action plans that have not been completed according to the target time, SKAI escalates to Management and the Audit Committee to ensure that the commitment to completion is maintained.

Status Status	**Jumlah Action Plan** Total Action Plan	**Persentase Tindak Lanjut** Percentage of Follow-up
In Progress	72	15%
Extend	5	1%
Closed (Done)	416	84%
Jumlah Total	**493**	**100%**

Dengan menerapkan proses pemantauan tindak lanjut yang terstruktur dan disiplin, Bank memastikan bahwa setiap temuan audit tidak hanya diselesaikan secara administratif, tetapi juga menghasilkan perbaikan yang berkelanjutan terhadap proses, sistem, dan pengendalian internal. Sinergi antara SKAI, Manajemen, dan Komite Audit ini merupakan bagian integral dari penerapan prinsip GCG, serta berperan penting dalam menjaga integritas operasional, kepatuhan terhadap ketentuan regulator, dan keberlanjutan usaha Bank secara sehat dan *prudent*.

By implementing a structured and disciplined follow-up monitoring process, the Bank ensures that every audit finding is not only resolved administratively but also results in continuous improvements to processes, systems, and internal controls. This synergy between the Internal Audit Division, Management, and the Audit Committee is an integral part of the implementation of GCG principles and plays a vital role in maintaining operational integrity, compliance with regulatory requirements, and the Bank's healthy and prudent business continuity.

Fungsi Kepatuhan
Compliance Function

Sebagaimana tertuang dalam POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, fungsi kepatuhan adalah serangkaian tindakan atau langkah-langkah yang bersifat preventif (*ex-ante*) untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan, serta memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Dalam menghadapi dinamika industri perbankan yang terus berkembang, Bank menempatkan kepatuhan sebagai fondasi utama tata kelola yang sehat dan berintegritas. Fungsi Kepatuhan tidak hanya berperan sebagai pengawas internal, tetapi juga sebagai mitra strategis Direksi dalam memastikan seluruh kegiatan operasional bank berjalan sesuai prinsip kehati-hatian dan ketentuan regulasi yang berlaku, termasuk POJK No. 18 Tahun 2025 (“POJK 18/2025”) tentang Integritas Pelaporan Keuangan.

Sejalan dengan amanat POJK 18/2025, Bank menegaskan bahwa setiap Pejabat Eksekutif termasuk Chief Compliance Officer memiliki tanggung jawab langsung untuk mengawasi dan memastikan kepatuhan terhadap standar pelaporan keuangan, mitigasi risiko, serta prinsip GCG. Fungsi Kepatuhan bekerja secara proaktif melalui pemantauan rutin, pengembangan kebijakan internal, dan pelatihan berkelanjutan sehingga seluruh lini organisasi memiliki pemahaman yang konsisten terhadap risiko kepatuhan dan prosedur pelaporan yang transparan.

Lebih jauh, Fungsi Kepatuhan Bank juga berperan sebagai penghubung antara regulasi eksternal dan praktik operasional internal. Dengan dukungan teknologi, data, dan sistem pengendalian yang canggih, unit ini mampu mengidentifikasi potensi risiko sejak dini, memberikan rekomendasi mitigasi, dan memastikan bahwa setiap transaksi, keputusan strategis, dan pelaporan keuangan mencerminkan integritas, akurasi, dan ketepatan waktu.

Selain itu, Fungsi Kepatuhan turut memperkuat budaya organisasi yang berbasis etika dan tanggung jawab. Melalui sosialisasi kebijakan, pelatihan kepatuhan, serta mekanisme pelaporan yang efektif, setiap karyawan di Bank IBK diperlengkapi dengan pengetahuan dan

As stipulated in OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks, the compliance function is a series of preventive (ex-ante) actions or measures to ensure that the policies, provisions, systems, and procedures, as well as business activities conducted by the Bank, comply with the provisions of the Financial Services Authority (OJK) and other applicable laws and regulations, as well as to ensure the Bank’s compliance with commitments made to the OJK and/or other authorized supervisory authorities.

In facing the ever-evolving dynamics of the banking industry, the Bank places compliance as the primary foundation of sound and integrity-based governance. The Compliance Function not only acts as an internal supervisor but also as a strategic partner to the Board of Directors in ensuring that all bank operations are carried out in accordance with prudential principles and applicable regulatory provisions, including OJK Regulation No. 18 of 2025 (“POJK 18/2025”) concerning Financial Reporting Integrity.

In line with the mandate of POJK 18/2025, the Bank emphasizes that every Executive Officer, including the Chief Compliance Officer, has direct responsibility for overseeing and ensuring compliance with financial reporting standards, risk mitigation, and GCG principles. The Compliance Function works proactively through routine monitoring, internal policy development, and ongoing training to ensure that all levels of the organization have a consistent understanding of compliance risks and transparent reporting procedures.

Furthermore, the Bank’s Compliance Function also acts as a liaison between external regulations and internal operational practices. Supported by sophisticated technology, data, and control systems, this unit is able to identify potential risks early on, provide mitigation recommendations, and ensure that every transaction, strategic decision, and financial report reflects integrity, accuracy, and timeliness.

Furthermore, the Compliance Function helps strengthen an organizational culture based on ethics and responsibility. Through policy dissemination, compliance training, and effective reporting mechanisms, every employee at IBK Bank is equipped with the knowledge and awareness to

kesadaran untuk menjalankan tugasnya secara profesional, mengedepankan transparansi dan akuntabilitas di setiap level organisasi.

Dengan demikian, Bank IBK tidak hanya memenuhi kewajiban regulasi, tetapi juga menegaskan komitmen jangka panjangnya terhadap kepercayaan pemangku kepentingan, kelangsungan bisnis, dan reputasi sebagai institusi keuangan yang handal dan patuh hukum. Fungsi Kepatuhan menjadi tonggak yang menjaga keseimbangan antara inovasi, pertumbuhan, dan kepatuhan, memastikan setiap langkah strategis bank sejalan dengan prinsip GCG dan regulasi yang berlaku.

Program Kerja Fungsi Kepatuhan Tahun 2025

Sebagai bagian dari komitmen Bank untuk menegakkan integritas dan kepatuhan dalam seluruh lini operasional, Program Kerja Fungsi Kepatuhan Tahun 2025 dirancang untuk menjadi peta arah kegiatan yang strategis dan terukur. Program ini bertujuan memastikan bahwa setiap kebijakan, prosedur, dan aktivitas operasional bank selaras dengan regulasi yang berlaku sekaligus memperkuat budaya kepatuhan di seluruh organisasi.

Dalam kerangka program kerja tersebut, Fungsi Kepatuhan menjalankan berbagai inisiatif yang berfokus pada identifikasi risiko, pengendalian internal, sosialisasi regulasi, serta pemantauan efektivitas pelaporan dan pelaksanaan kebijakan. Setiap kegiatan direncanakan secara sistematis untuk mendukung tercapainya tata kelola yang transparan, akuntabel, dan berkesinambungan, sehingga bank mampu mempertahankan kepercayaan pemangku kepentingan sekaligus mendorong kinerja yang berintegritas.

Berikut adalah rincian program kerja Fungsi Kepatuhan Tahun 2025:

1. Menjaga Risiko Kepatuhan pada Level 2 dengan Meningkatkan Budaya Kepatuhan di seluruh lini organisasi:

   Rencana Tindak:

   a. Pengkinian Peraturan, secara proaktif melakukan pemutakhiran ketentuan-ketentuan baru, baik peraturan OJK, peraturan BI maupun ketentuan peraturan perundang-undangan lainnya yang berkaitan dengan kegiatan perbankan;
   b. Internal *Review*, yaitu mengkaji pelaksanaan ketentuan baru untuk mengetahui relevansinya dengan aktivitas Bank;
   c. Sosialisasi, merupakan penyampaian informasi ketentuan baru kepada unit kerja terkait;

carry out their duties professionally, prioritizing transparency and accountability at every level of the organization.

In this way, IBK Bank not only fulfills its regulatory obligations but also affirms its long-term commitment to stakeholder trust, business continuity, and its reputation as a reliable and law-abiding financial institution. The Compliance function serves as a cornerstone that maintains the balance between innovation, growth, and compliance, ensuring that every strategic move by the bank aligns with GCG principles and applicable regulations.

2025 Compliance Function Work Program

As part of the Bank's commitment to upholding integrity and compliance across all operational lines, the 2025 Compliance Function Work Program is designed to serve as a strategic and measurable roadmap. This program aims to ensure that all bank policies, procedures, and operational activities align with applicable regulations while strengthening a culture of compliance throughout the organization.

Within the framework of this work program, the Compliance Function carries out various initiatives focused on risk identification, internal control, regulatory dissemination, and monitoring the effectiveness of reporting and policy implementation. Each activity is systematically planned to support the achievement of transparent, accountable, and sustainable governance, enabling the bank to maintain stakeholder trust while encouraging performance with integrity.

The following is a breakdown of the 2025 Compliance Function work program:

1. Maintaining Compliance Risk at Level 2 by Enhancing a Compliance Culture throughout the organization:

   Action Plan:

   a. Regulatory Updates: Proactively updating new provisions, including OJK regulations, BI regulations, and other laws and regulations related to banking activities;
   b. Internal Review: reviewing the implementation of new provisions to determine their relevance to the Bank's activities;
   c. Socialization: disseminating information on new provisions to relevant work units;

d. Kebijakan dan Prosedur, merupakan rekomendasi penyesuaian kebijakan dan prosedur internal Bank sesuai dengan ketentuan baru;
e. Monitoring, merupakan kegiatan pengendalian atau pemantauan terhadap indikator kepatuhan termasuk pemantauan terhadap pemenuhan komitmen Bank;
f. Pelaporan, merupakan penyampaian hasil pemantauan indikator kepatuhan baik kepada manajemen maupun regulator;
g. Risiko Kepatuhan, merupakan kegiatan untuk mengidentifikasi, mengukur, memitigasi risiko kepatuhan;
h. Komitmen, merupakan pemenuhan komitmen Audit OJK; dan
i. Mendukung unit usaha yang akan menerbitkan produk baru yang memerlukan izin OJK dan BI agar prosesnya lebih cepat.

2. Menjalankan *Compliance Monitoring System* (CMS) yang terintegrasi dengan MIS untuk memitigasi Risiko Kepatuhan yang mempengaruhi Penilaian Tata Kelola Bank.

Rencana Tindak:

a. Inventarisasi seluruh unsur fungsi kepatuhan di Bank IBK Indonesia.
b. Menciptakan mekanisme pemantauan terhadap pelaksanaan fungsi kepatuhan pada seluruh tingkatan organisasi:
   - Sistem Pemantauan Pelaporan kepada Regulator;
   - Sistem Tinjauan Pemantauan Kebijakan dan Prosedur;
   - Sistem Pemantauan Pemenuhan Komitmen kepada Regulator; dan
   - Dasboard Indikator Kepatuhan.
c. Berkoordinasi dengan Divisi IT untuk pemeliharaan aplikasi sistem monitoring pelaksanaan fungsi kepatuhan.

3. Meningkatkan Penerapan Program APU PPT dan PPP SPM.

Rencana Tindak:

a. Hubungan Bisnis, secara aktif melakukan proses identifikasi dan verifikasi nasabah;
b. Screening, melakukan proses *screening* calon nasabah yang masuk blacklist di sistem Bank dan memperkuat AML yang selaras dengan *trade finance*;
c. Profil Risiko, merupakan penentuan profil risiko nasabah berdasarkan informasi yang tersedia sesuai dengan parameter dalam sistem Bank;
d. Monitoring, merupakan proses pemantauan transaksi nasabah;

d. Policies and Procedures: recommending adjustments to the Bank's internal policies and procedures in accordance with new provisions;
e. Monitoring: controlling or monitoring compliance indicators, including monitoring the fulfillment of the Bank's commitments;
f. Reporting: communicating the results of compliance indicator monitoring to both management and regulators;
g. Compliance Risk: identifying, measuring, and mitigating compliance risks;
h. Commitment: fulfilling OJK Audit commitments; and
i. Supporting business units issuing new products requiring OJK and BI permits to expedite the process.

2. Implementing a Compliance Monitoring System (CMS) integrated with the MIS to mitigate Compliance Risks that impact the Bank's Governance Assessment.

Action Plan:

a. Inventory all elements of the compliance function at Bank IBK Indonesia.
b. Create a monitoring mechanism for the implementation of the compliance function at all levels of the organization:
   - Regulatory Reporting Monitoring System;
   - Policy and Procedure Monitoring Review System;
   - Regulatory Commitment Fulfillment Monitoring System; and
   - Compliance Indicator Dashboard.
c. Coordinate with the IT Division to maintain the compliance function implementation monitoring system application.

3. Improve the Implementation of the Anti-Money Laundering (AML, PPT, and PPP) Programs.

Action Plan:

a. Business Relationships: Actively identify and verify customers;
b. Screening: Screen potential customers blacklisted in the Bank's system and strengthen AML in line with trade finance standards;
c. Risk Profiling: Determine a customer's risk profile based on available information and parameters within the Bank's system;
d. Monitoring: Monitor customer transactions;

e. Sosialisasi, melakukan sosialisasi secara berkala, AML dapat melakukan pelatihan bagi *front liner* atau *first line defence* terkait pencucian uang;
f. *Reporting*, merupakan penyampaian laporan transaksi nasabah kepada PPATK dan regulator lainnya antara lain : CTR, STR, IFTI, Sipesat, APOLO, Sipendar, SIGAP, Pengkinian data, dll.

4. Meningkatkan kemampuan sistem AML dalam memproses laporan mencurigakan sehingga dapat menghasilkan laporan yang lebih berkualitas.
   Rencana Tindak:
   a. Peningkatan kualitas pelaporan STR dengan memetakan kembali mode transaksi data dan kode transaksi;
   b. Berkoordinasi dengan Vendor Sistem AML dalam meninjau, mengembangkan dan meningkatkan alert STR untuk meningkatkan kualitas laporan transaksi mencurigakan;
   c. Melakukan *update* parameter terhadap tindak pidana asal yang menjadi isu nasional seperti: Judi *Online, Ilegal logging* dll.
5. Penerapan POJK No. 12 tahun 2024 tentang Penerapan Strategi Anti Fraud Bagi Lembaga Jasa Keuangan.
   Rencana Tindak:
   a. Menjaga risiko *fraud* dengan cara melakukan membuat informasi kepada seluruh karyawan untuk pemahaman lebih mendalam mengenai jenis-jenis *fraud*, mengenali tanda-tanda dan indikator terjadinya *fraud;*
   b. Berkoordinasi dengan pihak-pihak terkait dalam rangka melakukan pengkinian kebijakan dan prosedur *anti fraud;*
   c. Mengimplementasikan sistem pengendalian internal yang efektif
   d. Meningkatkan kesadaran karyawan akan *fraud* dengan melakukan pelatihan secara berkala mengenai *anti fraud*;
   e. Aktif melakukan *reminder* untuk mendorong karyawan untuk melaporkan setiap kecurigaan adanya tindakan *fraud*;
   f. Aktif menjalin kerja sama dan berkoordinasi dengan pihak internal Bank maupun pihak eksternal Bank;
   g. Berkoordinasi dengan IT Bank dalam rangka pengembangan sistem FDS yang aman dan beritegrasi untuk membantu mencegah dan mendeteksi *fraud*.

e. Socialization: Conduct regular outreach; AML can conduct training for front-line personnel or the first line of defense regarding money laundering;
f. Reporting: Submit customer transaction reports to the Financial Transaction Reports and Analysis Center (PPATK) and other regulators, including: CTR, STR, IFTI, Sipesat, APOLO, Sipendar, SIGAP, Data Updates, etc.

4. Improve the AML system's ability to process suspicious transactions to produce higher-quality reports.

   Action Plan:
   a. Improve the quality of STR reporting by remapping data transaction modes and transaction codes;
   b. Coordinate with the AML System Vendor to review, develop, and enhance STR alerts to improve the quality of suspicious transaction reports;
   c. Update parameters for predicate crimes that are national issues, such as online gambling, illegal logging, etc.
5. Implement OJK Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions.
   Action Plan:
   a. Manage fraud risk by providing information to all employees to provide a deeper understanding of the types of fraud and to recognize the signs and indicators of fraud;
   b. Coordinate with relevant parties to update anti-fraud policies and procedures;
   c. Implement an effective internal control system;
   d. Increase employee awareness of fraud by conducting regular anti-fraud training;
   e. Actively issue reminders to encourage employees to report any suspected fraud;
   f. Actively collaborate and coordinate with internal and external parties within the Bank;
   g. Coordinate with the Bank's IT department to develop a secure and integrated FDS system to help prevent and detect fraud.

7. Mengkaji dan menindaklanjuti temuan pemeriksaan OJK Kebijakan dan Prosedur Bank IBK Indonesia Secara Keseluruhan.
   Rencana Tindak:
   a. Mengumpulkan data mengenai kebijakan dan prosedur yang menjadi objek temuan audit OJK;
   b. Menganalisis akar permasalahan mengapa kebijakan dan prosedur menjadi objek temuan audit OJK;
   c. Mengevaluasi rencana untuk memperbaiki kebijakan dan prosedur dengan menggunakan konsultan eksternal;
   d. Memilih konsultan yang akan mengkaji kebijakan dan prosedur Bank IBK Indonesia; serta
   e. Menunjuk konsultan yang memenuhi kriteria yang disyaratkan Bank IBK Indonesia untuk menyempurnakan kebijakan dan prosedur;
   f. Melakukan review kebijakan dan prosedur Bank IBK Indonesia oleh konsultan yang ditunjuk.

Evaluasi Efektivitas Fungsi Kepatuhan Tahun 2025

Bank secara konsisten melakukan evaluasi efektivitas fungsi kepatuhan untuk memastikan seluruh kebijakan, prosedur, dan praktik operasional selaras dengan regulasi yang berlaku serta standar internal Perseroan. Proses ini dijalankan melalui pemantauan oleh Divisi Kepatuhan dan Satuan Kerja Audit Internal (SKAI) dengan fokus pada identifikasi dini potensi risiko kepatuhan serta penanganan pelanggaran yang berisiko mengganggu kelancaran operasional Bank.

Selain melakukan pengawasan rutin, Bank juga menerapkan kontrol dan audit kepatuhan secara menyeluruh yang dilaporkan langsung kepada manajemen puncak dan regulator, sehingga integritas dan konsistensi proses kepatuhan dapat terjaga secara optimal. Temuan dari evaluasi ini menjadi dasar bagi pembaruan strategi kepatuhan, penguatan budaya patuh di seluruh lapisan organisasi, dan peningkatan tata kelola yang baik sehingga mendukung tercapainya keberlanjutan bisnis yang sehat, aman, dan sesuai dengan prinsip GCG.

6. Review and follow up on the findings of the OJK audit of Bank IBK Indonesia's overall policies and procedures.
   Action Plan:
   a. Collect data on the policies and procedures subject to OJK audit findings;
   b. Analyze the underlying causes of the OJK audit findings related to policies and procedures;
   c. Evaluate plans to improve policies and procedures using an external consultant;
   d. Select a consultant to review Bank IBK Indonesia's policies and procedures; and
   e. Appoint a consultant who meets Bank IBK Indonesia's criteria to strengthen and enhance its policies and procedures;
   f. Conduct a review of Bank IBK Indonesia's policies and procedures by the appointed consultant.

Evaluation of the Effectiveness of the Compliance Function in 2025

The Bank consistently evaluates the effectiveness of its compliance function to ensure that all policies, procedures, and operational practices align with applicable regulations and the Company's internal standards. This process is carried out through monitoring by the Compliance Division and the Internal Audit Unit (SKAI), with a focus on early identification of potential compliance risks and handling violations that could disrupt the Bank's smooth operations.

In addition to routine oversight, the Bank also implements comprehensive compliance controls and audits, which are reported directly to top management and regulators, ensuring optimal compliance process integrity and consistency. The findings from this evaluation serve as the basis for updating the compliance strategy, strengthening a culture of compliance across all levels of the organization, and enhancing good governance, thus supporting the achievement of healthy, safe, and sustainable business practices in accordance with GCG principles.

Akuntan Publik

Public Accountant

Dalam rangka memastikan keandalan, transparansi, dan integritas informasi keuangan, Bank menunjuk Akuntan Publik (AP) yang independen untuk melakukan audit atas Laporan Keuangan Tahunan Bank sesuai dengan standar profesional akuntan publik yang berlaku. Penunjukan AP merupakan bagian integral dari penerapan prinsip kehati-hatian dan akuntabilitas, sekaligus sebagai sarana untuk memberikan keyakinan yang memadai kepada pemegang saham dan pemangku kepentingan atas kewajaran penyajian laporan keuangan Bank.

Proses penunjukan AP dilaksanakan melalui mekanisme tata kelola yang terstruktur dan transparan. Komite Audit terlebih dahulu melakukan evaluasi dan seleksi terhadap Kantor Akuntan Publik (KAP) dengan mempertimbangkan antara lain independensi, kompetensi profesional, pengalaman dan rekam jejak, kecukupan sumber daya, kepatuhan terhadap standar profesi, serta pemahaman yang memadai terhadap karakteristik dan kompleksitas industri perbankan. Hasil evaluasi tersebut selanjutnya disampaikan kepada Dewan Komisaris sebagai dasar pemberian rekomendasi.

Berdasarkan rekomendasi Komite Audit, Dewan Komisaris mengusulkan calon AP dan/atau KAP kepada RUPS untuk memperoleh persetujuan. Dengan demikian, penetapan AP sepenuhnya berada dalam kewenangan RUPS, sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, serta mencerminkan prinsip transparansi dan akuntabilitas dalam pengambilan keputusan strategis Bank.

Pada tahun 2025, melalui persetujuan RUPS Tahunan, Bank menunjuk KAP Suharli Sugiarto & Rekan (ShineWing) untuk melakukan audit atas Laporan Keuangan Bank untuk tahun buku 2025. Dalam pelaksanaan audit, AP melaksanakan perencanaan dan prosedur audit sesuai dengan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia, dengan tujuan memperoleh keyakinan yang memadai bahwa laporan keuangan Bank telah disajikan secara wajar dalam semua hal yang material, sesuai dengan standar akuntansi keuangan yang berlaku.

Melalui proses penunjukan dan pelaksanaan audit yang independen dan profesional, Bank memastikan bahwa kualitas pelaporan keuangan senantiasa terjaga serta mendukung penerapan prinsip GCG secara konsisten dan berkelanjutan.

To ensure the reliability, transparency, and integrity of financial information, the Bank appoints an independent Public Accountant (PA) to audit the Bank's Annual Financial Statements in accordance with applicable public accounting professional standards. The appointment of a PA is an integral part of the implementation of the principles of prudence and accountability, as well as a means of providing shareholders and stakeholders with sufficient assurance regarding the fairness of the presentation of the Bank's financial statements.

The PA appointment process is implemented through a structured and transparent governance mechanism. The Audit Committee first evaluates and selects the Public Accounting Firm (KAP), considering, among other things, independence, professional competence, experience and track record, adequacy of resources, compliance with professional standards, and an adequate understanding of the characteristics and complexities of the banking industry. The results of this evaluation are then submitted to the Board of Commissioners as the basis for making recommendations.

Based on the Audit Committee's recommendations, the Board of Commissioners proposes prospective PAs and/or KAPs to the GMS for approval. Therefore, the appointment of PAs is entirely within the authority of the GMS, in accordance with applicable laws and regulations, and reflects the principles of transparency and accountability in the Bank's strategic decision-making.

In 2025, with the approval of the Annual General Meeting of Shareholders (AGMS), the Bank appointed Suharli Sugiarto & Rekan (ShineWing) Public Accounting Firm to audit the Bank's Financial Statements for the 2025 Fiscal Year. During the audit, the AP implemented audit planning and procedures in accordance with the Auditing Standards established by the Indonesian Institute of Certified Public Accountants, with the aim of obtaining reasonable assurance that the Bank's financial statements are presented fairly, in all material respects, in accordance with applicable financial accounting standards.

Through the independent and professional audit appointment and implementation process, the Bank ensures that the quality of financial reporting is maintained and supports the consistent and continuous implementation of GCG principles.

Koordinasi Auditor Eksternal dan Komite Audit

Bank memastikan terselenggaranya koordinasi yang efektif antara Auditor Eksternal, Komite Audit, dan SKAI guna mendukung kualitas dan kelancaran pelaksanaan audit eksternal. Komite Audit secara berkala berkomunikasi dengan Auditor Eksternal terkait perencanaan audit, ruang lingkup, dan metodologi audit.

Selama proses audit berlangsung, Komite Audit bersama SKAI melakukan pemantauan atas perkembangan audit serta membahas isu-isu signifikan dan area risiko utama yang memerlukan perhatian Manajemen. Seluruh proses koordinasi tersebut dilaksanakan dengan tetap menjunjung prinsip independensi, objektivitas, serta kepatuhan terhadap ketentuan regulator dan standar profesional yang berlaku.

Adapun hasil koordinasi dan temuan Auditor Eksternal dibahas dalam rapat Komite Audit dan dicatat dalam Laporan Komite Audit Tahun 2025. Selanjutnya, Komite Audit melakukan pemantauan atas tindak lanjut Manajemen terhadap rekomendasi Auditor Eksternal untuk memastikan implementasinya dilakukan secara tepat waktu, efektif, dan sejalan dengan prinsip GCG serta peraturan perundang-undangan yang berlaku.

Kantor Akuntan Publik, Nama Akuntan Publik, *Fee*, Periode Penugasan, dan Opini Audit Tahun 2025

Informasi lengkap terkait KAP yang ditunjuk Perseroan untuk melaksanakan audit atas laporan keuangan tahunan per 31 Desember 2025 disajikan secara rinci dalam tabel berikut:

Coordination of the External Auditor and the Audit Committee

The Bank ensures effective coordination between the External Auditor, the Audit Committee, and the Internal Audit Unit (SKAI) to support the quality and smooth implementation of the external audit. The Audit Committee regularly communicates with the External Auditor regarding audit planning, scope, and audit methodology.

Throughout the audit process, the Audit Committee, together with the Internal Audit Unit (SKAI), monitored audit progress and discussed significant issues and key risk areas requiring Management's attention. The entire coordination process was carried out while upholding the principles of independence, objectivity, and compliance with applicable regulatory requirements and professional standards.

The results of the coordination and findings of the External Auditor were discussed in Audit Committee meetings and recorded in the 2025 Audit Committee Report. Furthermore, the Audit Committee monitored Management's follow-up on the External Auditor's recommendations to ensure timely, effective implementation, and in line with GCG principles and applicable laws and regulations.

Public Accounting Firm, Name of Public Accountant, Fee, Engagement Period, and Audit Opinion for 2025

Complete information regarding the Public Accounting Firm appointed by the Company to audit the annual financial statements as of December 31, 2025, is presented in detail in the following table:

Tahun Buku Fiscal Year	**Kantor Akuntan Publik** Public Accounting Firm	**Nama Akuntan** Name of Accountant	**Registrasi Akuntan Publik** Public Accountant Registration	**Biaya** Fee
2025	KAP Suharli Sugiarto & Rekan (ShineWing)	Michell Suharli, CPA	No. AP. 0995	**Rp1.188.100.000**
2024	KAP Suharli Sugiarto & Rekan (ShineWing)	Michell Suharli, CPA	No. AP. 0995	**Rp1.188.100.000**
2023	KAP Suharli Sugiarto & Rekan (ShineWing)	Michell Suharli, CPA	No. AP. 0995	**Rp1.199.000.000**
2022	KAP Suharli Sugiarto & Rekan (ShineWing)	Michell Suharli, CPA	No. AP. 0995	**Rp1.144.500.000**
2021	KAP Suharli Sugiarto & Rekan (ShineWing)	Michell Suharli, CPA	No. AP. 0995	**Rp810.000.000**

AP yang ditunjuk bertanggung jawab sepenuhnya atas opini yang diberikan atas Laporan Keuangan Bank yang telah diaudit. Dalam pelaksanaan audit, AP melakukan pemeriksaan berbasis uji sampel atas bukti audit yang memadai dan relevan untuk mendukung angka-angka serta pengungkapan yang disajikan dalam Laporan Keuangan. Proses audit tersebut mencakup evaluasi atas penerapan kebijakan dan prinsip akuntansi yang digunakan oleh Bank, penilaian atas kewajaran estimasi akuntansi signifikan yang dibuat oleh Manajemen, serta penilaian menyeluruh atas penyajian Laporan Keuangan agar sesuai dengan standar akuntansi dan pelaporan keuangan yang berlaku.

Audit yang dilakukan bertujuan untuk memperoleh keyakinan yang memadai (*reasonable assurance*) bahwa Laporan Keuangan bebas dari salah saji material, baik yang disebabkan oleh kekeliruan maupun kecurangan. Oleh karena itu, opini AP menjadi dasar penting bagi pemangku kepentingan dalam menilai transparansi, akuntabilitas, dan integritas keuangan Bank. Pelaksanaan audit yang didukung oleh independensi dan kompetensi profesional AP tersebut turut memperkuat kepercayaan publik serta memastikan kepatuhan Bank terhadap ketentuan regulator dan standar akuntansi yang berlaku.

Jasa Lain Yang Diberikan Kantor Akuntan Publik dan Akuntan Publik Selain Jasa Audit Laporan Keuangan Tahunan Pada Tahun Buku Terakhir (Biaya Non-Audit) Tahun 2025

Sepanjang tahun 2025, Kantor Akuntan Publik Suharli Sugiarto & Rekan (ShineWing) tidak memberikan jasa atestasi lainnya kepada Bank selain penugasan audit atas Laporan Keuangan untuk tahun buku yang berakhir pada 31 Desember 2025.

The appointed Public Accountant (AP) is fully responsible for the opinion issued on the Bank's audited Financial Statements. During the audit, the AP conducts a sample-based examination of sufficient and relevant audit evidence to support the figures and disclosures presented in the Financial Statements. The audit process includes an evaluation of the Bank's application of accounting policies and principles, an assessment of the reasonableness of significant accounting estimates made by Management, and a comprehensive assessment of the presentation of the Financial Statements for compliance with applicable accounting and financial reporting standards.

The audit aims to obtain reasonable assurance that the Financial Statements are free from material misstatement, whether caused by error or fraud. Therefore, the AP's opinion serves as an important basis for stakeholders in assessing the Bank's transparency, accountability, and financial integrity. The audit, supported by the independence and professional competence of the AP, helps strengthen public trust and ensures the Bank's compliance with regulatory requirements and applicable accounting standards.

Other Services Provided by Public Accounting Firms and Public Accountants Other Than Audit Services for the Annual Financial Statements for the Last Fiscal Year (Non-Audit Fees) in 2025

Throughout 2025, Public Accounting Firm Suharli Sugiarto & Rekan (ShineWing) did not provide any attestation services to the Bank other than the audit assignment for the Financial Statements for the fiscal year ending December 31, 2025.

Sistem Pengendalian Internal

Internal Control System

Bank menerapkan Sistem Pengendalian Internal yang komprehensif dan terintegrasi sebagai bagian dari kerangka GCG. Sistem ini dirancang untuk memberikan keyakinan yang memadai atas tercapainya tujuan Bank, mencakup keandalan pelaporan keuangan, efektivitas dan efisiensi operasional, kepatuhan terhadap peraturan perundang-undangan yang berlaku, serta pengelolaan risiko secara *prudent*.

The Bank implements a comprehensive and integrated Internal Control System as part of its GCG framework. This system is designed to provide reasonable assurance that the Bank's objectives are achieved, including the reliability of financial reporting, operational effectiveness and efficiency, compliance with applicable laws and regulations, and prudent risk management.

Cakupan Sistem Pengendalian Internal Bank meliputi seluruh aspek keuangan dan operasional Bank, termasuk proses bisnis utama dan fungsi pendukung. Penerapannya dilakukan melalui struktur organisasi yang jelas, pemisahan fungsi yang memadai, serta kebijakan dan prosedur yang terdokumentasi dan diterapkan secara konsisten. Setiap aktivitas operasional dilengkapi dengan mekanisme pengendalian yang proporsional dengan tingkat risiko baik bersifat preventif maupun detektif guna memastikan transaksi dan kegiatan usaha dilaksanakan secara akurat, sah, dan sesuai ketentuan.

The scope of the Bank's Internal Control System encompasses all financial and operational aspects of the Bank, including core business processes and support functions. Its implementation is achieved through a clear organizational structure, adequate separation of functions, and documented and consistently applied policies and procedures. Each operational activity is equipped with control mechanisms commensurate with the level of risk, both preventive and detective, to ensure that transactions and business activities are carried out accurately, legally, and in accordance with regulations.

Dalam aspek kepatuhan, Sistem Pengendalian Internal dirancang untuk menjamin bahwa seluruh kegiatan operasional Bank senantiasa selaras dengan peraturan OJK maupun Bank Indonesia, perundang-undangan yang berlaku, serta kebijakan internal Bank. Pengendalian ini bertujuan untuk mencegah terjadinya pelanggaran, meminimalkan potensi risiko kepatuhan, dan menjaga integritas serta reputasi Bank.

In terms of compliance, the Internal Control System is designed to ensure that all Bank operational activities consistently align with OJK and Bank Indonesia regulations, applicable laws and regulations, and the Bank's internal policies. These controls aim to prevent violations, minimize potential compliance risks, and maintain the Bank's integrity and reputation.

Melalui penerapan Sistem Pengendalian Internal yang efektif dan menyeluruh, Bank berkomitmen menjaga integritas keuangan dan operasional, meningkatkan kualitas pengambilan keputusan, serta mendukung keberlanjutan usaha yang sehat, stabil, dan selaras dengan kepentingan seluruh pemangku kepentingan.

Through the implementation of an effective and comprehensive Internal Control System, the Bank is committed to maintaining financial and operational integrity, improving the quality of decision-making, and supporting healthy, stable business continuity aligned with the interests of all stakeholders.

Implementasi Sistem Pengendalian Internal dan Kesesuaian dengan COSO

Bank secara berkesinambungan melakukan penyempurnaan Sistem Pengendalian Internal dengan mempertimbangkan dinamika lingkungan bisnis, peningkatan kompleksitas produk dan layanan, serta perkembangan regulasi dan praktik terbaik di industri perbankan. Sejalan dengan komitmen tersebut, Bank mengimplementasikan Sistem Pengendalian Internal yang mengacu pada kerangka kerja

Implementation of the Internal Control System and Compliance with COSO

The Bank continuously improves its Internal Control System, taking into account the dynamics of the business environment, the increasing complexity of products and services, and regulatory developments and best practices in the banking industry. In line with this commitment, the Bank implements an Internal Control System that adheres to the Committee of Sponsoring Organizations of the

Committee of Sponsoring Organizations of the Treadway Commission (COSO) sebagai standar internasional yang diakui secara luas.

Treadway Commission (COSO) framework, a widely recognized international standard.

Kerangka COSO memberikan panduan yang komprehensif, terstruktur, dan terintegrasi dalam perancangan, penerapan, serta evaluasi efektivitas pengendalian internal. Penerapan kerangka ini mencakup 5 (lima) komponen utama, yaitu lingkungan pengendalian (*control environment*), penilaian risiko (*risk assessment*), aktivitas pengendalian (*control activities*), informasi dan komunikasi (*information and communication*), serta kegiatan pengawasan (*monitoring activities*). Kelima komponen tersebut diterapkan secara terpadu di seluruh aktivitas Bank untuk memastikan bahwa proses operasional dijalankan dengan integritas, risiko dikelola secara sistematis dan disiplin, serta pengambilan keputusan didukung oleh informasi yang andal, akurat, dan dapat dipertanggungjawabkan.

The COSO framework provides comprehensive, structured, and integrated guidance for designing, implementing, and evaluating the effectiveness of internal controls. The implementation of this framework encompasses five main components: the control environment, risk assessment, control activities, information and communication, and monitoring activities. These five components are implemented in an integrated manner across all Bank activities to ensure that operational processes are carried out with integrity, risks are managed systematically and disciplined, and decision-making is supported by reliable, accurate, and accountable information.

Melalui penerapan kerangka COSO, Bank memperoleh kerangka evaluasi yang jelas dalam menilai kecukupan dan efektivitas Sistem Pengendalian Internal, sekaligus memperkuat sinergi antara fungsi manajemen risiko, kepatuhan, dan audit internal. Implementasi ini mendukung penerapan prinsip kehati-hatian dan tata kelola yang baik, serta menjadi fondasi penting dalam menjaga stabilitas operasional, kepatuhan terhadap ketentuan regulator, dan keberlanjutan kinerja Bank dalam jangka panjang.

Through the implementation of the COSO framework, the Bank obtains a clear evaluation framework for assessing the adequacy and effectiveness of its Internal Control System, while strengthening synergy between risk management, compliance, and internal audit functions. This implementation supports the application of prudential principles and good governance and serves as a critical foundation for maintaining operational stability, compliance with regulatory requirements, and the long-term sustainability of the Bank's performance.

Kesesuaian implementasi Sistem Pengendalian Internal Bank terhadap kerangka COSO dijabarkan dalam tabel berikut:

The alignment of the Bank's Internal Control System implementation with the COSO framework is outlined in the following table:

Komponen Pengendalian Internal **Internal Control Components**	**Kesesuaian dengan COSO** Conformity with COSO
Lingkungan Pengendalian Control Environment	1. Komitmen Bank terhadap nilai integritas dan etika. 2. Independensi dan tanggung jawab pengawasan dari Dewan Komisaris. 3. Penetapan struktur, kewenangan, dan tanggung jawab sesuai tujuan organisasi. 4. Komitmen terhadap kompetensi. 5. Menegakkan akuntabilitas atas tanggung jawab dalam hal pengendalian internal dalam kaitannya dengan pencapaian tujuan organisasi. 1. The Bank's commitment to integrity and ethics. 2. Independency and supervisory responsibility of the Board of Commissioners. 3. Establishment of structure, authority, and responsibility in line with organizational objectives. 4. Commitment to competence. 5. Enforce accountability for responsibility in internal control in relation to achieving organizational objectives.
Penilaian Risiko Risk Assessment	1. Menentukan tujuan yang jelas. 2. Mengidentifikasi dan menganalisis risiko. 3. Menilai risiko *fraud*. 4. Mengidentifikasi dan menganalisis perubahan yang signifikan. 1. Set clear objectives. 2. Identify and analyze risks. 3. Assess fraud risk. 4. Identify and analyze significant changes.

Komponen Pengendalian Internal Internal Control Components	**Kesesuaian dengan COSO** Conformity with COSO
Aktivitas Pengendalian Control Activities	1. Memilih dan mengembangkan aktivitas pengendalian. 2. Memilih dan mengembangkan kontrol umum atas teknologi. 3. Menyebarkan melalui kebijakan dan prosedur. 1. Select and develop control activities. 2. Select and develop general control over technology. 3. Disseminate through policies and procedures.
Informasi dan Komunikasi Information and Communication	1. Menggunakan informasi yang relevan dan berkualitas. 2. Berkomunikasi secara internal. 3. Berkomunikasi secara eksternal. 1. Use relevant and quality information. 2. Communicate internally. 3. Communicate externally
Kegiatan Pengawasan Monitoring Activities	1. Melakukan evaluasi yang berkelanjutan dan/atau terpisah. 2. Mengevaluasi dan mengomunikasikan kekurangan/kelemahan pengendalian internal kepada pihak yang bertanggung jawab melakukan koreksi. 1. Conduct ongoing and/or separate evaluations. 2. Evaluate and communicate deficiencies/weaknesses in internal control to the party responsible for making corrections.

Peran Aktif Direksi dan Dewan Komisaris dalam Sistem Pengendalian Internal

Dalam menjaga efektivitas Sistem Pengendalian Internal, Direksi memegang tanggung jawab utama atas perancangan, penerapan, dan keberlanjutan sistem pengendalian di seluruh aktivitas Bank. Sejalan dengan tanggung jawab tersebut, Direksi memastikan bahwa seluruh kebijakan, prosedur, dan proses bisnis dilaksanakan secara konsisten sesuai dengan prinsip kehati-hatian, ketentuan OJK, serta standar dan praktik terbaik yang berlaku.

Untuk mendukung penerapan pengendalian yang efektif, tanggung jawab Direksi juga mencakup penyediaan infrastruktur pengendalian yang memadai baik dari aspek Sumber Daya Manusia (SDM), sistem dan teknologi informasi, maupun penguatan budaya risiko dan kepatuhan. Selain itu, Direksi mengarahkan manajemen untuk melakukan pemantauan secara berkelanjutan serta menindaklanjuti secara tepat waktu setiap temuan yang berasal dari hasil audit dan pengawasan.

Dalam kerangka *checks and balances*, Dewan Komisaris juga menjalankan fungsi pengawasan strategis atas kecukupan dan efektivitas penerapan Sistem Pengendalian Internal oleh Direksi. Dewan Komisaris memastikan bahwa Sistem Pengendalian Internal telah dirancang dan diimplementasikan secara memadai, independen, dan selaras dengan prinsip GCG. Fungsi pengawasan tersebut diperkuat melalui peran aktif komite-komite di bawah Dewan

The Active Role of the Board of Directors and the Board of Commissioners in the Internal Control System

To maintain the effectiveness of the Internal Control System, the Board of Directors holds primary responsibility for the design, implementation, and sustainability of the control system across all Bank activities. In line with this responsibility, the Board of Directors ensures that all policies, procedures, and business processes are implemented consistently in accordance with prudent principles, OJK regulations, and applicable standards and best practices.

To support the implementation of effective controls, the Board of Directors' responsibilities also include providing adequate control infrastructure, including human resources (HR), information systems and technology, and strengthening a culture of risk and compliance. Furthermore, the Board of Directors directs management to conduct continuous monitoring and timely follow-up on any findings resulting from audits and supervision.

Within the framework of checks and balances, the Board of Commissioners also carries out a strategic oversight function over the adequacy and effectiveness of the Board of Directors' implementation of the Internal Control System. The Board of Commissioners ensures that the Internal Control System has been designed and implemented adequately, independently, and in accordance with GCG principles. This oversight function is strengthened

Komisaris dan Direksi sesuai dengan kewenangan masing-masing, sehingga pengendalian internal dapat dijalankan secara terkoordinasi, terintegrasi, dan komprehensif.

Sebagai bagian dari mekanisme pengawasan berkelanjutan, kecukupan dan efektivitas Sistem Pengendalian Internal dievaluasi secara berkala melalui fungsi manajemen risiko, kepatuhan, dan SKAI. Melalui pelaksanaan fungsi *assurance* yang independen serta pemberian rekomendasi perbaikan yang objektif, unit-unit tersebut memberikan masukan kepada Manajemen dan Dewan Komisaris guna memastikan Sistem Pengendalian Internal senantiasa relevan, efektif, serta mendukung penerapan prinsip GCG dan keberlanjutan kinerja Bank dalam jangka panjang.

Pengendalian Keuangan dan Operasional Kepatuhan Terhadap Peraturan Perundang-Undangan

Pengendalian Aspek Keuangan (*Internal Control over Financial Reporting*)

Tata Kelola Pengendalian Internal atas Pelaporan Keuangan (*Governance*)

Bank menetapkan Pengendalian Internal atas Pelaporan Keuangan (*Internal Control over Financial Reporting*/"ICOFR") sebagai bagian yang melekat dan tidak terpisahkan dari Sistem Pengendalian Internal Bank. Penerapan ICOFR dilaksanakan dengan mengacu pada ketentuan POJK No. 15 Tahun 2024 serta standar akuntansi dan praktik tata kelola yang berlaku di industri perbankan.

Tata kelola ICOFR Bank berada di bawah tanggung jawab Direksi dengan pengawasan strategis oleh Dewan Komisaris. Dalam pelaksanaan peran tersebut, Direksi secara berkelanjutan memastikan bahwa kerangka pengendalian atas pelaporan keuangan dirancang secara komprehensif, serta diimplementasikan secara konsisten dan dipelihara agar berjalan efektif dalam mendukung keandalan informasi keuangan Bank.

Sejalan dengan hal tersebut, Dewan Komisaris menjalankan fungsi pengawasan melalui penelaahan atas laporan berkala, pembahasan dalam forum pengawasan yang relevan, serta pemberian arahan strategis guna memastikan kecukupan dan efektivitas penerapan ICOFR tetap selaras dengan prinsip tata kelola perusahaan yang baik dan ketentuan regulator yang berlaku.

through the active role of committees under the Board of Commissioners and the Board of Directors, in accordance with their respective authorities, so that internal control can be implemented in a coordinated, integrated, and comprehensive manner.

As part of the ongoing oversight mechanism, the adequacy and effectiveness of the Internal Control System are periodically evaluated through the risk management, compliance, and Internal Audit functions. Through the implementation of independent assurance functions and the provision of objective improvement recommendations, these units provide input to Management and the Board of Commissioners to ensure that the Internal Control System remains relevant, effective, and supports the implementation of GCG principles and the long-term sustainability of the Bank's performance.

Financial and Operational Control Compliance with Laws and Regulations

Financial Control (Internal Control over Financial Reporting)

Governance of Internal Control over Financial Reporting

The Bank establishes Internal Control over Financial Reporting (ICOFR) as an integral and inseparable part of the Bank's Internal Control System. The implementation of ICOFR is carried out in accordance with the provisions of POJK No. 15 of 2024 as well as accounting standards and governance practices applicable in the banking industry.

The governance of the Bank's ICOFR is under the responsibility of the Board of Directors, with strategic oversight by the Board of Commissioners. In carrying out this role, the Board of Directors continuously ensures that the financial reporting control framework is comprehensively designed, consistently implemented, and maintained to ensure its effectiveness in supporting the reliability of the Bank's financial information.

In line with this, the Board of Commissioners carries out its oversight function through reviewing periodic reports, discussing them in relevant supervisory forums, and providing strategic direction to ensure the adequacy and effectiveness of the ICOFR implementation, which remains aligned with good corporate governance principles and applicable regulatory requirements.

Pelaksanaan tata kelola ICOFR juga didukung oleh peran aktif fungsi kepatuhan dan SKAI yang masing-masing menjalankan fungsi pengawasan, evaluasi, dan *assurance* secara independen sesuai dengan kewenangannya.

Proses Penerapan dan Evaluasi ICOFR (*Process*)

Dalam rangka memastikan keandalan pelaporan keuangan, Bank menyusun dan menerapkan kebijakan, prosedur, serta aktivitas pengendalian pada seluruh siklus pelaporan keuangan, mulai dari pengakuan dan pencatatan transaksi, pengolahan data akuntansi, hingga penyusunan dan penyajian laporan keuangan.

Aktivitas pengendalian ICOFR meliputi pemisahan fungsi dan kewenangan secara memadai, mekanisme otorisasi dan persetujuan berjenjang, rekonsiliasi dan verifikasi secara berkala, pengendalian atas sistem dan teknologi informasi yang mendukung pelaporan keuangan, serta pengamanan atas aset dan data keuangan Bank.

Evaluasi atas penerapan ICOFR dilakukan secara periodik melalui mekanisme penilaian mandiri *(self-assessment)* oleh unit kerja Anti-Fraud Management. Hasil penilaian tersebut selanjutnya ditelaah secara independen oleh Satuan Kerja Audit Internal dan Kantor Akuntan Publik.

Hasil Evaluasi dan Pelaporan ICOFR Tahun 2025 (*Assessment*)

Berdasarkan hasil evaluasi atas penerapan ICOFR sepanjang tahun 2025, Bank menilai bahwa pengendalian internal atas pelaporan keuangan telah dirancang dan diimplementasikan secara memadai serta berfungsi secara efektif dalam mendukung keandalan penyusunan dan penyajian laporan keuangan Bank.

Sepanjang periode evaluasi, Bank tidak menemukan adanya kelemahan pengendalian internal yang bersifat material yang dapat berdampak signifikan terhadap kewajaran penyajian laporan keuangan untuk tahun buku yang berakhir pada 31 Desember 2025.

Hasil evaluasi ICOFR tersebut dilaporkan secara berjenjang kepada Direksi dan Dewan Komisaris sebagai bagian dari laporan pengawasan dan pelaksanaan tata kelola, serta menjadi dasar dalam penyempurnaan berkelanjutan atas kualitas pengendalian dan pelaporan keuangan Bank.

The implementation of ICOFR governance is also supported by the active role of the compliance function and the Internal Audit Unit, each of which independently performs oversight, evaluation, and assurance functions within its respective authority.

ICOFR Implementation and Evaluation Process (Process)

To ensure the reliability of financial reporting, the Bank develops and implements policies, procedures, and control activities throughout the financial reporting cycle, from the recognition and recording of transactions and processing of accounting data to the preparation and presentation of financial statements.

ICOFR control activities include adequate separation of functions and authorities, hierarchical authorization and approval mechanisms, periodic reconciliation and verification, controls over systems and information technology supporting financial reporting, and safeguards for the Bank's assets and financial data.

ICOFR implementation is evaluated periodically through a self-assessment mechanism by the Anti-Fraud Management Unit. The results of this assessment are then independently reviewed by the Internal Audit Unit and the Public Accounting Firm.

ICOFR Evaluation and Reporting Results for 2025 (Assessment)

Based on the evaluation of ICOFR implementation throughout 2025, the Bank assesses that internal control over financial reporting has been adequately designed and implemented and is functioning effectively to support the reliability of the preparation and presentation of the Bank's financial statements.

Throughout the evaluation period, the Bank did not identify any material internal control weaknesses that could significantly impact the fairness of the presentation of the financial statements for the fiscal year ending December 31, 2025.

The results of the ICOFR evaluation are reported sequentially to the Board of Directors and the Board of Commissioners as part of the oversight and governance implementation report, and serve as the basis for continuous improvement of the quality of the Bank's financial controls and reporting.

Pernyataan Manajemen atas Kecukupan ICOFR (*Statement of Responsibility*)

Direksi menyatakan bahwa Bank telah memiliki dan menerapkan Pengendalian Internal atas Pelaporan Keuangan yang memadai dan efektif guna memastikan bahwa laporan keuangan Bank disusun secara andal, lengkap, dan sesuai dengan standar akuntansi serta ketentuan peraturan perundang-undangan yang berlaku.

Direksi bertanggung jawab atas pemeliharaan dan penyempurnaan ICOFR secara berkelanjutan dengan mempertimbangkan dinamika bisnis, kompleksitas transaksi, serta perkembangan regulasi. Dengan dukungan pengawasan Dewan Komisaris serta assurance independen dari fungsi manajemen risiko, kepatuhan, dan SKAI, Manajemen meyakini bahwa ICOFR Bank telah mendukung penerapan prinsip tata kelola perusahaan yang baik serta menjaga integritas dan transparansi informasi keuangan bagi seluruh pemangku kepentingan.

Pengendalian Aspek Operasional

Bank menerapkan pengendalian atas aspek operasional secara menyeluruh sebagai bagian integral dari Sistem Pengendalian Internal guna memastikan bahwa seluruh kegiatan operasional dilaksanakan secara efektif, efisien, dan selaras dengan strategi serta profil risiko Bank. Pengendalian operasional Bank dirancang untuk memitigasi risiko operasional yang melekat pada proses bisnis, produk, layanan, dan penggunaan sistem teknologi informasi.

Lingkup pengendalian operasional yang diterapkan Bank mencakup penetapan kebijakan dan prosedur yang jelas, pemisahan fungsi yang memadai (*segregation of duties*), penerapan kewenangan dan *limit* yang terukur, serta penggunaan sistem dan teknologi informasi yang andal dan aman. Bank juga melakukan pemantauan berkelanjutan terhadap pelaksanaan proses operasional untuk memastikan kesesuaian antara kebijakan yang ditetapkan dengan praktik yang dijalankan di seluruh unit kerja.

Selain itu, pengendalian aspek operasional didukung oleh mekanisme identifikasi, pengukuran, pemantauan, dan pengendalian risiko operasional, termasuk pengelolaan insiden operasional, pengendalian terhadap pihak ketiga, serta penerapan rencana kesinambungan usaha (*business continuity plan)* dan pemulihan bencana (*disaster recovery plan*). Melalui pendekatan ini, Bank berupaya menjaga keandalan proses operasional, meminimalkan potensi gangguan layanan, serta memastikan perlindungan terhadap aset dan kepentingan nasabah.

Management Statement on the Adequacy of ICOFR (Statement of Responsibility)

The Board of Directors declares that the Bank has established and implemented adequate and effective Internal Control over Financial Reporting to ensure that the Bank's financial statements are prepared reliably, completely, and in accordance with accounting standards and applicable laws and regulations.

The Board of Directors is responsible for the continuous maintenance and improvement of ICOFR, taking into account business dynamics, transaction complexity, and regulatory developments. With the support of oversight by the Board of Commissioners and independent assurance from the risk management, compliance, and Internal Audit functions, Management believes that the Bank's ICOFR supports the implementation of good corporate governance principles and maintains the integrity and transparency of financial information for all stakeholders.

Operational Control

The Bank implements comprehensive operational controls as an integral part of its Internal Control System to ensure that all operational activities are carried out effectively, efficiently, and in line with the Bank's strategy and risk profile. The Bank's operational controls are designed to mitigate operational risks inherent in business processes, products, services, and the use of information technology systems.

The scope of operational control implemented by the Bank includes the establishment of clear policies and procedures, adequate segregation of duties, the implementation of measurable authority and limits, and the use of reliable and secure information systems and technology. The Bank also conducts continuous monitoring of operational processes to ensure alignment between established policies and practices implemented across all work units.

Furthermore, operational control is supported by mechanisms for identifying, measuring, monitoring, and controlling operational risks, including operational incident management, third-party controls, and the implementation of business continuity and disaster recovery plans. Through this approach, the Bank strives to maintain the reliability of operational processes, minimize potential service disruptions, and ensure the protection of assets and customer interests.

Efektivitas pengendalian operasional dievaluasi secara berkala melalui fungsi manajemen risiko, kepatuhan, dan SKAI. Hasil evaluasi tersebut selanjutnya menjadi dasar bagi Manajemen untuk melakukan penyempurnaan berkelanjutan atas proses dan pengendalian operasional, sehingga mendukung penerapan prinsip tata kelola perusahaan yang baik serta keberlanjutan kinerja Bank dalam jangka panjang.

Pengendalian Kepatuhan terhadap Peraturan Perundang-Undangan

Bank menerapkan pengendalian kepatuhan secara menyeluruh dan berkelanjutan guna memastikan seluruh kegiatan usaha dilaksanakan sesuai dengan peraturan perundang-undangan yang berlaku serta untuk meminimalkan risiko hukum. Pengendalian tersebut dilakukan melalui pelibatan aktif dan independen fungsi kepatuhan dalam setiap aspek operasional, termasuk dalam perumusan kebijakan, pengembangan produk dan aktivitas baru, serta evaluasi atas implementasi ketentuan regulator.

Melalui mekanisme pengendalian yang sistematis dan berkesinambungan ini, Bank berupaya memastikan bahwa potensi pelanggaran regulasi dapat diidentifikasi dan ditangani secara dini dan tepat waktu. Dengan demikian, penerapan pengendalian kepatuhan tidak hanya berfungsi sebagai alat mitigasi risiko hukum, tetapi juga mendukung penguatan tata kelola perusahaan yang baik serta menjaga keberlangsungan dan reputasi Bank dalam jangka panjang.

Evaluasi Atas Sistem Pengendalian Internal Bank Tahun 2025

Sepanjang tahun 2025, Bank telah melakukan evaluasi atas kecukupan dan efektivitas Sistem Pengendalian Internal guna memastikan bahwa seluruh kebijakan, prosedur, dan proses pengendalian berjalan secara memadai, konsisten, dan sesuai dengan ketentuan regulator serta standar internal yang berlaku. Evaluasi ini dilaksanakan sebagai bagian dari komitmen Bank dalam menerapkan prinsip kehati-hatian di seluruh aktivitas operasional dan bisnis.

Evaluasi atas SPI dilakukan melalui pendekatan yang terintegrasi, melibatkan fungsi manajemen risiko, kepatuhan, dan SKAI. Penilaian mencakup aspek keuangan dan operasional, termasuk efektivitas pengendalian atas proses bisnis utama, keandalan pelaporan keuangan, kepatuhan terhadap peraturan perundang-undangan, serta kecukupan pengendalian dalam mengelola risiko yang melekat pada aktivitas Bank. Hasil evaluasi tersebut dilaporkan kepada Manajemen dan Dewan Komisaris sebagai dasar pengambilan keputusan dan perbaikan berkelanjutan.

The effectiveness of operational controls is periodically evaluated through the risk management, compliance, and Internal Audit functions. The results of these evaluations then serve as the basis for Management to continuously improve operational processes and controls, thereby supporting the implementation of good corporate governance principles and the sustainability of the Bank's long-term performance.

Compliance Control with Laws and Regulations

The Bank implements comprehensive and continuous compliance controls to ensure all business activities are carried out in accordance with applicable laws and regulations and to minimize legal risk. These controls are implemented through the active and independent involvement of the compliance function in every operational aspect, including policy formulation, development of new products and activities, and evaluation of the implementation of regulatory provisions.

Through this systematic and continuous control mechanism, the Bank strives to ensure that potential regulatory violations are identified and addressed early and in a timely manner. Thus, the implementation of compliance controls not only serves as a legal risk mitigation tool but also supports the strengthening of good corporate governance and maintains the Bank's long-term sustainability and reputation.

Evaluation of the Bank's Internal Control System in 2025

Throughout 2025, the Bank conducted an evaluation of the adequacy and effectiveness of its Internal Control System to ensure that all policies, procedures, and control processes were implemented adequately, consistently, and in accordance with regulatory provisions and applicable internal standards. This evaluation was conducted as part of the Bank's commitment to implementing prudential principles in all operational and business activities.

The Internal Control System (SPI) evaluation is conducted through an integrated approach, involving risk management, compliance, and Internal Audit functions. The assessment covers financial and operational aspects, including the effectiveness of controls over key business processes, the reliability of financial reporting, compliance with laws and regulations, and the adequacy of controls in managing the risks inherent in the Bank's activities. The evaluation results are reported to Management and the Board of Commissioners as a basis for decision-making and continuous improvement.

Berdasarkan hasil evaluasi yang dilakukan selama tahun 2025, Bank menilai bahwa Sistem Pengendalian Internal telah berjalan secara memadai dan efektif dalam mendukung pencapaian tujuan Bank, menjaga integritas operasional, serta memitigasi risiko secara terukur. Setiap temuan dan area yang memerlukan penguatan telah ditindaklanjuti oleh unit kerja terkait sesuai dengan rencana aksi yang disepakati, serta dipantau secara berkelanjutan guna memastikan implementasi perbaikan berjalan tepat waktu dan sesuai dengan prinsip GCG.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Direksi dan Dewan Komisaris menyatakan bahwa Sistem Pengendalian Internal Bank telah dirancang dan diimplementasikan secara memadai sesuai dengan kompleksitas usaha, karakteristik kegiatan, serta profil risiko Bank. Penerapan SPI tersebut dilakukan dengan mengacu pada ketentuan regulator, kebijakan internal, dan praktik terbaik yang berlaku di industri perbankan, serta didukung oleh struktur organisasi, kebijakan, dan prosedur yang jelas dan terdokumentasi dengan baik.

Direksi bertanggung jawab atas perancangan, penerapan, dan pemeliharaan Sistem Pengendalian Internal di seluruh aktivitas Bank, termasuk penyediaan sumber daya, sistem, dan infrastruktur pendukung yang memadai. Sementara itu, Dewan Komisaris melaksanakan fungsi pengawasan atas kecukupan dan efektivitas penerapan SPI melalui mekanisme pengawasan yang berkelanjutan, termasuk melalui peran aktif komite-komite di bawah Dewan Komisaris dan laporan dari fungsi manajemen risiko, kepatuhan, serta SKAI.

Berdasarkan hasil evaluasi yang dilakukan secara berkala sepanjang tahun 2025, Direksi dan Dewan Komisaris berpendapat bahwa Sistem Pengendalian Internal Bank telah berjalan secara efektif dalam mendukung pencapaian tujuan Bank, menjaga keandalan pelaporan keuangan, memastikan kepatuhan terhadap peraturan perundang-undangan, serta memitigasi risiko yang melekat pada kegiatan usaha Bank.

Based on the evaluation results conducted during 2025, the Bank assesses that the Internal Control System has been operating adequately and effectively in supporting the achievement of the Bank's objectives, maintaining operational integrity, and mitigating risks in a measurable manner. All findings and areas requiring strengthening have been followed up by the relevant work units in accordance with the agreed action plan, and are continuously monitored to ensure timely implementation of improvements and adherence to GCG principles.

Statement by the Board of Directors and/or Board of Commissioners on the Adequacy of the Internal Control System

The Board of Directors and the Board of Commissioners declare that the Bank's Internal Control System has been adequately designed and implemented in accordance with the Bank's business complexity, activity characteristics, and risk profile. The implementation of the Internal Control System is carried out in accordance with regulatory provisions, internal policies, and best practices in the banking industry, and is supported by a clear and well-documented organizational structure, policies, and procedures.

The Board of Directors is responsible for the design, implementation, and maintenance of the Internal Control System across all Bank activities, including the provision of adequate resources, systems, and supporting infrastructure. Meanwhile, the Board of Commissioners oversees the adequacy and effectiveness of the Internal Control System through ongoing oversight mechanisms, including the active role of committees under the Board of Commissioners and reports from the risk management, compliance, and Internal Audit functions.

Based on the results of periodic evaluations conducted throughout 2025, the Board of Directors and the Board of Commissioners are of the opinion that the Bank's Internal Control System has been operating effectively in supporting the achievement of the Bank's objectives, maintaining the reliability of financial reporting, ensuring compliance with laws and regulations, and mitigating the risks inherent in the Bank's business activities.

Integritas Pelaporan Keuangan Bank

Integrity of Bank Financial Reporting

Bank menempatkan integritas pelaporan keuangan sebagai pilar utama dalam praktik governansi yang baik. Seluruh proses penyusunan laporan keuangan dilaksanakan dengan mengedepankan prinsip akurasi, keandalan, dan kepatuhan penuh terhadap peraturan yang berlaku, termasuk ketentuan POJK 18 Tahun 2025 ("POJK 18/2025") tentang Transparansi dan Publikasi Laporan Bank. Regulasi ini menegaskan bahwa Bank wajib memiliki Pejabat Eksekutif atau minimal 1 (satu) anggota penyusun laporan keuangan internal yang telah lulus sertifikasi *Chartered Accountant* (CA) untuk memastikan kompetensi profesional dalam setiap tahap penyusunan laporan keuangan.

Pada lingkup Bank, Pejabat Eksekutif yang membawahi fungsi akuntansi dan pelaporan keuangan memimpin tim penyusun laporan keuangan internal. Tim ini bertanggung jawab langsung atas penyusunan, verifikasi, dan validasi laporan keuangan, sehingga setiap informasi yang disampaikan kepada OJK maupun pemangku kepentingan lainnya mencerminkan kondisi keuangan bank secara akurat dan dapat dipertanggungjawabkan.

Banks prioritize financial reporting integrity as a key pillar of good governance practices. The entire financial reporting process prioritizes accuracy, reliability, and full compliance with applicable regulations, including the provisions of OJK Regulation 18 of 2025 ("POJK 18/2025") concerning Transparency and Publication of Bank Reports. This regulation stipulates that banks must have an Executive Officer or at least one member who prepares internal financial reports who has passed Chartered Accountant (CA) certification to ensure professional competence at every stage of financial report preparation.

Within the Bank, the Executive Officer responsible for accounting and financial reporting leads the internal financial report preparation team. This team is directly responsible for the preparation, verification, and validation of financial reports, ensuring that all information submitted to the OJK and other stakeholders accurately and responsibly reflects the bank's financial condition.

Profil Pejabat Eksekutif Penyusun Laporan Keuangan

Profile of Executive Officers Preparing Financial Statement



Penyusun Laporan Keuangan adalah Bapak Sigit Pamungkas, profil lengkap mengenai beliau dapat dilihat pada Bab profile perusahaan, Sub pejabat Eksekutif, halaman 120.

The Financial Statements were prepared by Mr. Sigit Pamungkas. His complete profile is presented in the Company Profile chapter, under the Executive Officers subsection, page 120.

Dengan adanya struktur ini, Bank menegaskan komitmen penuh untuk memastikan kepercayaan pemegang saham, regulator, dan publik, sekaligus memperkuat budaya integritas dan akuntabilitas dalam seluruh kegiatan pelaporan keuangan bank. Pendekatan ini tidak hanya memenuhi ketentuan regulasi, tetapi juga mencerminkan profesionalisme dan standar tertinggi dalam praktik perbankan modern.

With this structure, the Bank affirms its full commitment to ensuring the trust of shareholders, regulators, and the public, while strengthening a culture of integrity and accountability across all of the bank's financial reporting activities. This approach not only meets regulatory requirements but also reflects the highest professionalism and standards of modern banking practice.

Permodalan dan Sistem Manajemen Risiko

Capital and Risk Management System

Dalam menghadapi dinamika industri perbankan dan peningkatan kompleksitas risiko, Bank meyakini bahwa kecukupan permodalan yang memadai harus didukung oleh penerapan Sistem Manajemen Risiko yang efektif, terintegrasi, dan sejalan dengan profil risiko Bank. Permodalan berfungsi sebagai penyangga utama dalam menyerap potensi kerugian yang timbul dari eksposur risiko kegiatan usaha, sekaligus menjadi dasar bagi Bank dalam menjalankan fungsi intermediasi dan pertumbuhan bisnis secara *prudent* dan berkelanjutan. Sehubungan dengan itu, pengelolaan permodalan Bank senantiasa mengacu pada ketentuan Kewajiban Penyediaan Modal Minimum (KPMM) serta mempertimbangkan strategi bisnis, profil risiko, dan kemampuan Bank dalam mengantisipasi berbagai skenario risiko.

In facing the dynamics of the banking industry and increasing risk complexity, the Bank believes that adequate capital adequacy must be supported by the implementation of an effective, integrated Risk Management System aligned with the Bank's risk profile. Capital serves as the primary buffer to absorb potential losses arising from risk exposures in business activities, while also serving as the foundation for the Bank's prudent and sustainable intermediation function and business growth. Therefore, the Bank's capital management consistently adheres to the Minimum Capital Adequacy Requirement (KPMM) regulations and takes into account the Bank's business strategy, risk profile, and ability to anticipate various risk scenarios.

Permodalan dan Sistem Manajemen Risiko merupakan dua elemen yang saling terkait dan tidak terpisahkan dalam menjaga stabilitas, ketahanan, dan kesinambungan usaha Bank. Kecukupan permodalan mencerminkan kemampuan Bank dalam menyerap risiko yang timbul dari aktivitas operasional dan bisnis, sementara penerapan Sistem Manajemen Risiko memastikan bahwa seluruh risiko yang melekat pada kegiatan usaha Bank dikelola secara terukur, terkendali, dan sesuai dengan tingkat risiko yang dapat diterima (*risk appetite*).

Capital and the Risk Management System are two interrelated and inseparable elements in maintaining the Bank's business stability, resilience, and continuity. Capital adequacy reflects the Bank's ability to absorb risks arising from operational and business activities, while the implementation of the Risk Management System ensures that all risks inherent in the Bank's business activities are managed in a measured, controlled manner, and in accordance with its acceptable risk appetite.

Sistem Manajemen Risiko Bank diterapkan dengan mengacu pada ketentuan POJK mengenai penerapan manajemen risiko bagi bank umum, yang mencakup proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko secara terintegrasi. Penerapan sistem ini didukung oleh kebijakan dan prosedur yang memadai, struktur organisasi yang jelas, serta mekanisme pengendalian internal yang efektif guna memastikan bahwa pengelolaan seluruh jenis risiko dilakukan secara konsisten dan sejalan dengan hasil penilaian profil risiko Bank.

The Bank's Risk Management System is implemented in accordance with the Financial Services Authority (OJK) regulations concerning the implementation of risk management for commercial banks, which encompasses an integrated process of risk identification, measurement, monitoring, and control. This system is supported by adequate policies and procedures, a clear organizational structure, and effective internal control mechanisms to ensure that all types of risks are managed consistently and in line with the Bank's risk profile assessment.

Keterpaduan antara pengelolaan permodalan yang memadai dan penerapan Sistem Manajemen Risiko yang efektif memungkinkan Bank untuk menjaga ketahanan terhadap potensi tekanan risiko, memitigasi potensi kerugian secara optimal, serta meningkatkan kemampuan Bank dalam menghadapi dinamika bisnis dan kondisi ekonomi yang berfluktuasi. Dengan demikian, pengelolaan

The integration of adequate capital management and the implementation of an effective Risk Management System enables the Bank to maintain resilience to potential risk pressures, optimally mitigate potential losses, and enhance its ability to navigate business dynamics and fluctuating economic conditions. Therefore, integrated capital and risk management serves as a critical foundation

permodalan dan risiko secara terintegrasi menjadi landasan penting dalam penerapan prinsip kehati-hatian, penguatan tata kelola perusahaan yang baik, serta pencapaian kinerja dan keberlanjutan Bank dalam jangka panjang.

Dasar Penerapan

Dasar penerapan pengelolaan permodalan dan manajemen risiko Bank mengacu pada beberapa ketentuan berikut:

1. POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
2. POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
3. POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
4. POJK No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
5. POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;
6. SEOJK No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum;
7. SEOJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum; serta
8. SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Pengungkapan Permodalan

Struktur Permodalan

Struktur modal Bank terdiri dari:

1. **Modal Inti (*Tier* 1)**
   a. Modal Inti Utama
      - Modal Disetor
        Modal disetor Bank per posisi 31 Desember 2025 sebesar Rp4,79 triliun.
      - Cadangan Tambahan Modal
        1) Faktor Penambah
           Faktor penambah dalam perhitungan permodalan posisi 31 Desember 2025 sebesar Rp1,11 triliun berasal dari:
           a) Agio;
           b) Cadangan umum;
           c) Laba tahun berjalan;
           d) Pendapatan komprehensif lainnya.
        2) Faktor Pengurang
           Faktor pengurang dalam perhitungan permodalan posisi 31 Desember 2025 sebesar Rp148,06 miliar berasal dari:
           a) Rugi tahun lalu;
           b) Selisih perhitungan PPA dan CKPN; serta
           c) Penyisihan penghapusan aset nonproduktif.

for the application of prudential principles, strengthening good corporate governance, and achieving long-term performance and sustainability.

Basis of Implementation

The basis for the Bank's capital management and risk management refers to the following provisions:

1. POJK No. 55/POJK.03/2016 on Governance Implementation for Commercial Banks;
2. POJK No. 18/POJK.03/2016 on Risk Management Implementation for Commercial Banks;
3. POJK No. 4/POJK.03/2016 on Soundness Level Assessment of Commercial Banks;
4. POJK No. 11/POJK.03/2022 on Information Technology Operations by Commercial Banks;
5. POJK No. 17 of 2023 on Governance Implementation for Commercial Banks;
6. SEOJK No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks;
7. SEOJK No. 14/SEOJK.03/2017 on Soundness Level Assessment of Commercial Banks; and
8. SEOJK No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks.

Disclosure of Capital

Capital Structure

The Bank's capital structure consists of:

1. **Core Capital (Tier 1)**
   a. Core Capital
      - Fully Paid-up Capital
        The Bank's paid-up capital as of December 31, 2025, was IDR4.79 trillion.
      - Disclosed Reserves
        1) Addition Factors
           Addition factors in the capital calculation as of December 31, 2025, was IDR1.11 trillion coming from:
           a) Share Premium;
           b) General Reserve;
           c) Profit for the Year;
           d) Other comprehensive income.
        2) Deduction Factors
           Deduction factors in the capital calculation as of December 31, 2025, was IDR148.06 million coming from:
           a) Loss from previous years;
           b) Difference between the calculation of PPA and CKPN; and
           c) Allowance for the write-off of non-productive assets.

- Kepentingan Non-Pengendali yang Dapat Diperhitungkan
  Tidak terdapat kepentingan non-pengendali yang dapat diperhitungkan dalam perhitungan modal.
- Faktor Pengurang Modal Inti Utama
  Faktor pengurang dalam perhitungan modal inti utama Bank sebesar Rp24,01 miliar berasal dari:
  1) Pajak tangguhan; serta
  2) Aset tidak berwujud.

c. Modal Inti Tambahan
Bank tidak memiliki instrumen modal inti tambahan yang memenuhi kriteria peraturan OJK yang berlaku.

2. Modal Pelengkap (*Tier* 2)
Jumlah cadangan umum penyisihan penilaian kualitas aset (PPKA) atas aset produktif yang wajib dibentuk tercatat sebesar Rp198,52 miliar.

Kewajiban Pembentukan Tambahan Modal

1. Capital Conservation Buffer
Bank masih tergolong sebagai Kelompok Bank berdasarkan Modal Inti (KBMI) 1 sehingga tidak wajib membentuk *Capital Conservation Buffer*.

2. Countercyclical Buffer
Pembentukan *Countercyclical Buffer* sesuai POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan Surat Deputi Gubernur Bank Indonesia No. 17/46/DpG/DKMP tentang Kewajiban Pembentukan *Countercyclical Buffer* sebesar 0% telah diberlakukan efektif per 1 Januari 2016, dan sesuai dengan Siaran Pers Bank Indonesia tanggal 20 Oktober 2022 yang belum ada perubahan.

3. Capital Surcharge
Bank bukan termasuk Bank yang ditetapkan sebagai Bank yang berdampak sistemik, sehingga tidak wajib membentuk *Capital Surcharge*.

Kecukupan Permodalan
Profil risiko Bank adalah peringkat 2 (dua) atau "*low to moderate*". Dengan demikian, sesuai POJK No. 11/POJK.03/2016 tentang Kewajiban Modal Minimum Bank Umum, Bank wajib menyediakan modal minimum paling rendah sebesar 9% sampai dengan kurang dari 10% dari total Aset Tertimbang Menurut Risiko (ATMR). Per Desember 2025, Bank mempunyai total modal sebesar Rp5,92 triliun dengan rasio sebesar 34.86% dari jumlah ATMR. Berdasarkan jumlah modal dan rasio tersebut, Bank mempunyai kondisi yang baik dalam mengabsorp potensi risiko bisnis Bank.

- Non-Controlling Interests that Can Be Calculated
  There are no non-controlling interests that can be calculated in calculating capital.

- Core Capital Deduction Factors The deduction factors in calculating the core capital of the Bank was IDR 24.01 million coming from:
  1) Deferred tax; and
  2) Intangible assets.

b. Additional Core Capital
The Bank does not have any additional core capital instruments, which meets the criteria under the applicable OJK regulation.

2. Supplementary Capital (Tier 2)
The total general reserve for asset quality assessment (PPKA) on productive assets that must be formed was recorded at IDR198,52 billion.

Obligations to Form Additional Capital

1. Capital Conservation Buffer
The Bank is still classified as Bank Groups based on Core Capital (KBMI) 1 so it is not mandatory to form Capital Conservation Buffer.

2. Countercyclical Buffer
The establishment of Countercyclical Buffer according to POJK No. 11/POJK.03/2016 on Minimum Capital Adequacy Requirement for Commercial Banks and the Letter of the Deputy Governor of Bank Indonesia No. 17/46/DpG/DKMP on Obligations to Establish Countercyclical Buffer of 0% has been effective as of January 1, 2016, and in accordance with Bank Indonesia Press Release dated October 20, 2022, which has not yet been changed.

3. Capital Surcharge
The Bank is not a bank that is designated as a bank with a systemic impact, so it is not required to form a Capital Surcharge.

Capital Adequacy
The Bank's risk profile is rated 2 (two) or "low to moderate". Thus, according to POJK No. 11/POJK.03/2016 on Minimum Capital Requirements for Commercial Banks, the Bank is required to provide a minimum capital of 9% to less than 10% of the total Risk Weighted Assets (RWA). As of December 2024, the Bank had a total capital of IDR5.92 trillion with a ratio of 34.86% of the total RWA. Based on the total capital and this ratio, the Bank has a good condition in managing the Bank's business risks.

Pengungkapan Manajemen Risiko

Pengungkapan manajemen risiko merupakan wujud komitmen Bank dalam menerapkan prinsip transparansi, akuntabilitas, dan tata kelola yang baik. Melalui pengungkapan ini, Bank menyampaikan informasi terkait identifikasi, penilaian, pemantauan, dan pengendalian berbagai risiko yang melekat pada seluruh kegiatan operasional dan bisnis. Dalam implementasinya, manajemen risiko Bank sudah disusun sesuai ketentuan POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, SEOJK No. 34/SEOJK.03/2016 mengenai Pedoman Pelaksanaan Manajemen Risiko, serta SEOJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

Untuk memastikan efektivitas pengelolaan risiko, Bank telah membentuk Komite Manajemen Risiko serta Satuan Kerja Manajemen Risiko yang bertanggung jawab atas identifikasi, pemantauan, dan mitigasi setiap eksposur risiko. Dengan dukungan struktur pengelolaan risiko yang lengkap, Bank mampu mengelola risiko secara proaktif, terukur, dan sesuai dengan *risk appetite* yang telah ditetapkan.

Implementasi Manajemen Risiko

Bank secara konsisten mengimplementasikan manajemen risiko dengan tujuan utama untuk memitigasi potensi dampak negatif dari berbagai risiko, sekaligus memastikan keberlanjutan dan stabilitas operasional. Penerapan manajemen risiko yang efektif tidak hanya memperkuat kualitas pengambilan keputusan strategis, tetapi juga memastikan kepatuhan terhadap ketentuan regulator, memperkokoh disiplin tata kelola, serta meningkatkan tingkat kepercayaan pemangku kepentingan terhadap integritas dan kredibilitas Bank.

Kerangka manajemen risiko Bank berlandaskan pada 4 (empat) pilar utama sesuai ketentuan OJK, yang menjadi fondasi bagi pengelolaan risiko secara sistematis, terukur, dan konsisten di seluruh lini bisnis:

Risk Management Disclosure

Risk management disclosure demonstrates the Bank's commitment to implementing the principles of transparency, accountability, and good governance. Through this disclosure, the Bank conveys information regarding the identification, assessment, monitoring, and control of various risks inherent in all operational and business activities. In its implementation, the Bank's risk management has been structured in accordance with the provisions of POJK No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, SEOJK No. 34/SEOJK.03/2016 concerning Guidelines for Risk Management Implementation, and SEOJK No. 14/SEOJK.03/2017 concerning the Assessment of the Soundness Level of Commercial Banks.

To ensure the effectiveness of risk management, the Bank has established a Risk Management Committee and a Risk Management Work Unit responsible for the identification, monitoring, and mitigation of each risk exposure. With the support of a comprehensive risk management structure, the Bank is able to manage risks proactively, measurably, and in accordance with its established risk appetite.

Risk Management Implementation

The Bank consistently implements risk management with the primary objective of mitigating the potential negative impacts of various risks while ensuring operational sustainability and stability. Effective risk management implementation not only strengthens the quality of strategic decision-making but also ensures compliance with regulatory requirements, strengthens governance discipline, and enhances stakeholder trust in the Bank's integrity and credibility.

The Bank's risk management framework is based on four main pillars, as stipulated by the Financial Services Authority (OJK), which serve as the foundation for systematic, measurable, and consistent risk management across all business lines:

1. **Pengawasan Aktif Direksi dan Dewan Komisaris**
   Direksi bertanggung jawab penuh untuk memastikan bahwa kebijakan dan prosedur manajemen risiko telah dijalankan secara efektif di seluruh unit bisnis. Selain itu, Direksi juga secara berkala memantau eksposur risiko, menilai efektivitas strategi mitigasi, serta memastikan bahwa langkah-langkah pengendalian risiko selaras dengan profil risiko Bank. Sebagai fungsi pengawasan strategis, Dewan Komisaris mengevaluasi kinerja Direksi dalam penerapan kebijakan risiko, memberikan arahan strategis, serta memastikan kesesuaian tindakan manajemen dengan prinsip kehati-hatian dan kebijakan risiko yang telah disetujui.

2. **Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko**
   Kebijakan manajemen risiko dirancang untuk memberikan panduan yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang melekat pada kegiatan usaha Bank. Prosedur yang diterapkan mendukung implementasi kebijakan secara konsisten di seluruh unit kerja. Penetapan limit risiko menjadi mekanisme kunci untuk mengendalikan tingkat eksposur, menyesuaikan dengan profil risiko, kapasitas modal, dan kemampuan Bank menanggung potensi kerugian. Limit risiko dievaluasi secara berkala untuk memastikan responsivitas terhadap perubahan kondisi pasar dan operasional.

3. **Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko serta Sistem Informasi Manajemen Risiko**
   Bank menjalankan proses identifikasi risiko secara menyeluruh untuk mengungkap potensi risiko yang dapat memengaruhi strategi dan kinerja. Setiap risiko yang teridentifikasi diukur menggunakan metode dan indikator yang relevan untuk menilai dampak dan probabilitasnya. Proses pemantauan dilakukan secara berkesinambungan untuk memastikan risiko berada dalam batas toleransi yang telah ditetapkan, serta mendeteksi kebutuhan tindakan korektif. Strategi mitigasi yang ditetapkan mencakup pengendalian risiko operasional, keuangan, kredit, pasar, likuiditas, serta risiko strategis dan reputasi, yang didukung oleh sistem informasi manajemen risiko yang handal.

1. **Active Monitoring of the Board of Directors and Board of Commissioners**
   The Board of Directors is responsible for ensuring that the risk management policies and procedures implemented are effective throughout the Bank's operations. The Board of Directors periodically monitors the risks faced and assesses the effectiveness of mitigation strategies implemented. On the other hand, the Board of Commissioners plays a role in overseeing the Board of Directors' performance in carrying out its functions. The Board of Commissioners provides strategic direction and ensures that the Board of Directors works in accordance with the approved risk policies.

2. **Adequacy of Risk Management Policies and Procedures and Determination of Risk Limits**
   Risk management policies are designed to provide clear and structured guidance in identifying, measuring, managing, and monitoring various risk types faced. The established procedures support this policy implementation by ensuring that each step in the risk management process is implemented consistently across all business units. In addition, determination of risk limits is a crucial step that serves as a control mechanism to limit risk exposure that the Bank can tolerate. Limits are set based on the Bank's risk profile and capacity to bear risk and are evaluated periodically to adjust to changes in market and operational conditions.

3. **Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes, as well as Risk Management Information Systems**
   The Bank carries out a comprehensive risk identification process to uncover potential risks that could impact strategy and performance. Each identified risk is measured using relevant methods and indicators to assess its impact and probability. Continuous monitoring is conducted to ensure risks remain within established tolerance limits and to identify the need for corrective action. The established mitigation strategy encompasses controls for operational, financial, credit, market, liquidity, as well as strategic and reputational risks, supported by a robust risk management information system.

4. Pengendalian Intern yang Menyeluruh

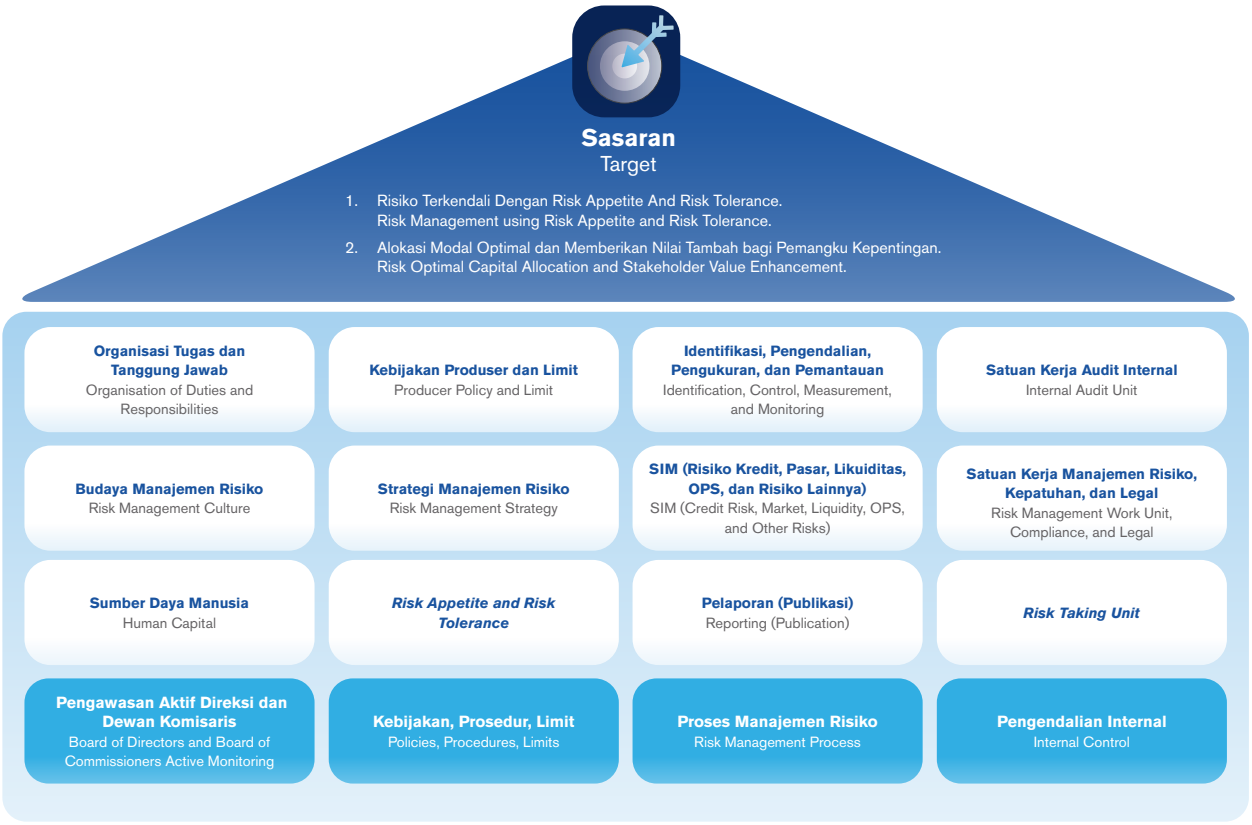
Sistem pengendalian internal Bank mencakup seluruh aktivitas operasional dan keuangan untuk menjamin kepatuhan terhadap kebijakan, prosedur, dan peraturan yang berlaku. Pengendalian ini meliputi verifikasi dan pemisahan tugas, pengawasan transaksi, keamanan sistem informasi, serta mekanisme pelaporan dan monitoring yang memadai. Dengan demikian, Bank menciptakan lingkungan kerja yang terkontrol, disiplin, dan mendukung pengambilan keputusan berdasarkan prinsip GCG.

Kerangka implementasi manajemen risiko Bank secara terintegrasi menghubungkan keempat pilar tersebut sehingga memastikan terjalinnya koordinasi yang efektif antara Direksi, Dewan Komisaris, Komite Manajemen Risiko, Satuan Kerja Manajemen Risiko, dan unit kerja terkait. Dengan begitu, seluruh risiko yang dihadapi Bank dapat dikelola secara sistematis, terukur, dan transparan. *Framework* ini menjadi dasar bagi pengambilan keputusan yang *prudent*, mendukung ketahanan operasional, serta menjaga keberlanjutan kinerja Bank. Secara garis besar, penerapan keempat pilar manajemen risiko Bank tercermin pada kerangka berikut ini:

4. Comprehensive Internal Control

The Bank's internal control system encompasses all operational and financial activities to ensure compliance with applicable policies, procedures, and regulations. These controls include verification and segregation of duties, transaction oversight, information system security, and adequate reporting and monitoring mechanisms. Thus, the Bank creates a controlled, disciplined work environment that supports decision-making based on GCG principles.

The Bank's integrated risk management implementation framework connects these four pillars, ensuring effective coordination between the Board of Directors, Board of Commissioners, Risk Management Committee, Risk Management Work Unit, and related work units. This ensures that all risks faced by the Bank can be managed systematically, measurably, and transparently. This framework serves as the basis for prudent decision-making, supports operational resilience, and maintains the Bank's sustainable performance. Broadly speaking, the implementation of the Bank's four risk management pillars is reflected in the following framework:



Organisasi Manajemen Risiko

Penerapan manajemen risiko di Bank dijalankan melalui struktur pengawasan yang terintegrasi dan berlapis, yang mencakup Direksi dan Dewan Komisaris, Komite Pemantau Risiko, serta Komite Manajemen Risiko. Selain itu, Bank juga menunjuk Direktur Kepatuhan sebagai pihak yang bertanggung jawab memastikan fungsi manajemen risiko berjalan efektif dan terkoordinasi dengan baik sehingga seluruh proses manajemen risiko dapat berjalan dengan tertib, transparan, dan sesuai prinsip kehati-hatian.

Kebijakan dan Prosedur Manajemen Risiko

Bank memiliki kebijakan manajemen risiko yang dirancang untuk memberikan kerangka kerja yang jelas dalam mengidentifikasi, menilai, mengendalikan, dan memantau risiko-risiko yang dihadapi. Kebijakan ini menetapkan prinsip-prinsip, tujuan, dan strategi manajemen risiko, sekaligus memperjelas tanggung jawab serta wewenang masing-masing pihak terkait. Setiap kebijakan senantiasa diselaraskan dengan tujuan strategis Bank dan mematuhi peraturan perundang-undangan serta pedoman regulator yang berlaku.

Prosedur manajemen risiko menjadi panduan operasional dalam menjalankan kebijakan tersebut. Proses ini mencakup identifikasi risiko, penilaian dan prioritisasi risiko, implementasi tindakan mitigasi, serta pemantauan dan pelaporan risiko secara berkala. Dengan penerapan prosedur yang sistematis dan konsisten, Bank memastikan seluruh unit kerja mampu mengelola risiko secara efektif, menjaga stabilitas operasional, serta mendukung keberlanjutan dan kepatuhan terhadap prinsip GCG.

Profil Risiko Utama dan Upaya Mitigasi tigasi

Bank menerapkan manajemen risiko secara terintegrasi untuk memastikan seluruh aktivitas usaha dijalankan sesuai prinsip kehati-hatian dan menjaga ketahanan keuangan. Kerangka manajemen risiko tersebut mencakup proses identifikasi, pengukuran, pemantauan, dan pengendalian terhadap seluruh risiko yang melekat pada kegiatan operasional Bank sehingga setiap eksposur risiko dikelola secara sistematis dan konsisten.

Sepanjang tahun 2025, Bank telah mengidentifikasi sejumlah profil risiko kunci dan menerapkan langkah-langkah mitigasinya secara terstruktur sebagaimana dijabarkan berikut ini:

Risk Management Organization

The Bank implements risk management through an integrated and multi-layered supervisory structure, which includes the Board of Directors and the Board of Commissioners, the Risk Monitoring Committee, and the Risk Management Committee. Furthermore, the Bank has appointed a Compliance Director responsible for ensuring the effective and well-coordinated risk management function, ensuring that the entire risk management process is carried out in an orderly, transparent, and prudent manner.

Risk Management Policy and Procedures

The Bank has a risk management policy designed to provide a clear framework for identifying, assessing, controlling, and monitoring the risks faced. This policy establishes the principles, objectives, and strategies of risk management, while clarifying the responsibilities and authorities of each relevant party. Each policy is consistently aligned with the Bank's strategic objectives and complies with applicable laws and regulations and regulatory guidelines.

Risk management procedures serve as operational guidelines for implementing this policy. This process includes risk identification, risk assessment and prioritization, implementation of mitigation measures, and regular risk monitoring and reporting. By implementing systematic and consistent procedures, the Bank ensures that all work units are able to manage risks effectively, maintain operational stability, and support sustainability and compliance with GCG principles.

Key Risk Profiles and Mitigation Measures

The Bank implements integrated risk management to ensure that all business activities are conducted in accordance with prudent principles and maintain financial resilience. This risk management framework encompasses the identification, measurement, monitoring, and control of all risks inherent in the Bank's operational activities, ensuring that each risk exposure is managed systematically and consistently.

Throughout 2025, the Bank has identified several key risk profiles and implemented structured mitigation measures, as outlined below:

Profil Risko Risk Profile	**Definisi** Definition	**Mitigasi Bank** Bank Mitigation
Risiko Kredit Credit Risk	Risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank. Jika jumlah kredit bermasalah cukup material, maka dapat menurunkan kinerja Bank sehingga pada akhirnya dapat menurunkan tingkat kesehatan dan pendapatan Bank.	Secara berkala dan berkesinambungan, Bank memonitor potensi risiko kredit untuk meminimalkan timbulnya potensi kerugian akibat gagal bayar debitur, ataupun akibat kegagalan pemenuhan kontrak perjanjian. Hal ini berlaku baik untuk debitur individu maupun kelompok atau perusahaan. Pengukuran kebutuhan modal untuk risiko kredit dilakukan sesuai dengan SEOJK No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021 tentang Perhitungan ATMR untuk Risiko Kredit dengan menggunakan Pendekatan Standar bagi Bank Umum.
	Risk arising from the failure of debtors and/or other counterparties to fulfill their obligations to the Bank. A significant level of non-performing loans may adversely affect the Bank's performance, which in turn may lead to a deterioration in the Bank's soundness level and a decline in its income.	The Bank monitors potential credit risk periodically and continuously to minimize potential losses arising from debtor default, or due to failure to fulfill contractual agreements. This applies both to individual debtors and groups or companies. Measurement of capital requirements for credit risk is carried out in accordance with SEOJK No. 24/SEOJK.03/2021 dated October 7, 2021, on RWA Calculation for Credit Risk using a Standard Approach for Commercial Banks.
Risiko Pasar Market Risk	Risiko akibat kerugian pada posisi neraca dan rekening administratif Bank. Potensi risiko pasar ini, termasuk yang berasal dari transaksi derivatif Bank akibat perubahan secara keseluruhan dari kondisi pasar, ataupun potensi risiko perubahan harga *option* di pasar antara lain dipengaruhi oleh perubahan suku bunga, nilai tukar, ekuitas, dan harga komoditas.	Bank mempergunakan parameter-parameter dalam mengukur risiko pasar, antara lain kemampuan Bank dalam menyerap potensi kerugian akibat fluktuasi nilai tukar valuta asing, kecukupan modal Bank dalam menyerap risiko nilai tukar mata uang, Posisi Devisa Neto (PDN), dan kemampuan Bank mengantisipasi potensi kerugian yang disebabkan oleh fluktuasi nilai tukar. Selain itu, Bank secara berkala menghitung dan menjaga Interest Rate Risk in Banking Book (IRRBB) agar sesuai dengan ketentuan OJK. Pengukuran kebutuhan modal untuk risiko pasar dilakukan sesuai SEOJK No. 23/SEOJK.03/2022 tanggal 7 Desember 2022 tentang Perhitungan ATMR untuk Risiko Pasar bagi Bank Umum.
	Risk arising from losses in the Bank's balance sheet and off-balance sheet positions. Market risk exposures, including those stemming from the Bank's derivative transactions, may arise due to overall changes in market conditions. Such risks are influenced by fluctuations in interest rates, exchange rates, equity prices, and commodity prices, including potential changes in option values in the market.	The Bank uses parameters in measuring the market risk, including the ability of the Bank to absorb potential losses due to fluctuations in foreign exchange rates, Bank capital adequacy in absorbing currency exchange rate risk, Net Open Position (NOP), and the Bank's ability to anticipate potential losses due to exchange rate fluctuations. In addition, the Bank periodically calculates and maintains the Interest Rate Risk in Banking Book (IRRBB) to ensure that it complies with the provisions of the OJK. Measurement of capital requirements for market risk is carried out in accordance with SEOJK No. 23/SEOJK.03/2022 dated December 7, 2022, on RWA Calculation for Market Risk for Commercial Banks.
Risiko Operasional Operational Risk	Risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, *fraud*, kegagalan sistem, atau adanya kondisi eksternal yang dapat mempengaruhi operasional Bank.	Sebagai langkah mitigasi potensi risiko operasional, Bank telah menghitung kebutuhan modal agar dapat menutup risiko operasional sesuai dengan SEOJK No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan ATMR untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum. Sejak tahun 2020, Bank telah memulai implementasi sistem pelaporan berbasis teknologi secara digital yang disediakan OJK dan BI melalui aplikasi APOLO dan ANTASENA. Melalui sistem ini, Bank diharapkan dapat meningkatkan efektivitas dan efisiensi penyampaian laporan. Bank juga terus berusaha menjaga Principles for The Sound Management of Operational Risk (PSMOR) dalam rangka memenuhi standar Basel. Peningkatan kualitas sumber daya manusia terus dilakukan secara berkelanjutan melalui pendidikan dan pelatihan untuk meningkatkan kemampuan dan kompetensi karyawan dalam bidangnya sehingga menjadi lebih baik dan mampu memitigasi risiko operasional yang mungkin terjadi.

Profil Risko Risk Profile	**Definisi** Definition	**Mitigasi Bank** Bank Mitigation
	Risk arising from inadequate and/or non-functioning internal processes, human error, fraud, system failures, or external events that may disrupt or adversely affect the Bank's operations.	As mitigation measures for potential operational risks, the Bank has calculated the capital requirements in order to be able to cover operational risks in accordance with SEOJK No. 6/SEOJK.03/2020 dated April 29, 2020, on RWA Calculation for Operational Risk Using the Standard Approach for Commercial Banks. Since 2020, the Bank has started implementing a digital technology-based reporting system provided by OJK and BI through the APOLO and ANTASENA applications. Through this system, the Bank is expected to increase reporting effectiveness and efficiency. The Bank also continues to strive to maintain the Principles for The Sound Management of Operational Risk (PSMOR) in order to meet the Basel standards. Improving the quality of human resources continues to be carried out on an ongoing basis through education and training to improve the capabilities and competencies of employees in their fields to ensure that they become better and able to mitigate operational risks that may occur.
Risiko Likuiditas Liquidity Risk	Risiko akibat ketidakmampuan Bank dalam memenuhi kewajiban jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Likuiditas berkaitan dengan kemampuan Bank untuk menghimpun sejumlah tertentu dana dengan biaya tertentu dalam jangka waktu tertentu. Likuiditas berarti memiliki sumber dana yang cukup tersedia untuk memenuhi semua kewajiban pada saat jatuh temponya.	Bank menjaga dan mengantisipasi agar tidak mengalami kesulitan likuiditas dengan cara melakukan pembatasan atau limit-limit kredit tertentu, memastikan ketersediaan dana pada saat nasabah akan mengambil dananya, ataupun pada saat akan terjadi pencairan kredit dan kewajiban-kewajiban lainnya. Untuk itu, Bank secara harian maupun bulanan menghitung dan memenuhi rasio likuiditas sesuai standar Basel III, yaitu rasio *Liquidity Coverage Ratio* (LCR) dan *Net Stabil Funding Ratio* (NSFR). Di sisi lain, Bank juga menyadari bahwa perilaku nasabah dalam melakukan transaksi penarikan dan penyetoran dana dapat berbeda dari pola kontraktualnya, sehingga upaya mitigasi risiko likuiditas juga dilakukan dengan memperhatikan loyalitas dan perilaku nasabah. Fungsi pengelolaan likuiditas pada Bank antara lain dilakukan melalui Assets and Liabilities Management (ALMA), sedangkan untuk mendukung efektivitas ALMA, Bank telah membentuk Assets and Liabilities Committee (ALCO). Pertemuan ALCO dilakukan secara rutin 1 (satu) bulan sekali untuk memutuskan garis besar kebijakan yang akan ditempuh dalam pengelolaan aset dan liabilitas. ALCO akan menetapkan pricing untuk aset maupun liabilitas.
	Risk arising from the Bank's inability to meet its maturing obligations from available cash flow funding sources and/or from high-quality liquid assets that can be pledged as collateral, without disrupting the Bank's operations and financial condition. Liquidity risk reflects the Bank's ability to obtain sufficient funds, at a reasonable cost and within a specified timeframe, to meet all obligations as they fall due.	The Bank maintains and anticipates to avoid experiencing liquidity issues by implementing certain credit restrictions or limits, ensuring the availability of funds when customers will withdraw their funds, or when lending and other obligations occur. For this reason, the Bank calculates and fulfills the liquidity ratios according to the Basel III standards, namely the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) ratios. On the other hand, the Bank is also aware that customer behavior in withdrawing and depositing funds transactions may differ from the contractual pattern, subsequently, efforts to mitigate liquidity risk are also carried out by taking into account customer loyalty and behavior. The liquidity management function at the Bank is carried out through Assets and Liabilities Management (ALMA), and to support the effectiveness of ALMA, the Bank has established the Assets and Liabilities Committee (ALCO). ALCO meetings are held routinely 1 (once) a month to determine on the outline of policies to be pursued in managing assets and liabilities. ALCO will determine the pricing for both assets and liabilities.

Profil Risko Risk Profile	**Definisi** Definition	**Mitigasi Bank** Bank Mitigation
Risiko Stratejik Strategic Risk	Risiko akibat penetapan dan pelaksanaan strategi Bank yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat, atau kurang responsifnya Bank terhadap perubahan eksternal.	Sebagai mitigasi dan pengelolaan potensi risiko stratejik, Bank telah membuat rencana bisnis yang selalu ditelaah setiap tahun ataupun melakukan revisi pada pertengahan tahun dan membuat rencana jangka panjang (*corporate strategic plan*). Rencana bisnis yang sudah ditetapkan selalu dikomunikasikan kepada seluruh jajaran pegawai dan Bank terus memantau perkembangan realisasi dari rencana bisnis tersebut.
	Risk arising from the inappropriate formulation and implementation of the Bank's strategy, inappropriate business decisions, or the Bank's failure to respond effectively to changes in the external environment.	As mitigation and management of potential strategic risks, the Bank formulates a business plan that is reviewed every year or revised in the middle of the year, as well as formulates a long-term plan (corporate strategic plan). The established business plan is always communicated to all levels of employees, and the Bank continues to monitor the development of the business plan's realization.
Risiko Kepatuhan Compliance Risk	Risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Risiko kepatuhan dapat disebabkan oleh kegagalan Bank dalam mematuhi atau melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku seperti ketentuan Rasio Kecukupan Modal (CAR), Kualitas Aset Produktif, Penyisihan Penyusutan Aset Produktif, dan Batas Maksimum Pemberian Kredit.	Langkah mitigasi potensi risiko kepatuhan pada Bank adalah dengan membentuk Satuan Kerja Kepatuhan sesuai dengan POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Satuan Kerja Kepatuhan ini bertugas melakukan pemantauan dan memastikan bahwa Bank tidak melakukan pelanggaran terhadap ketentuan yang ada, mengomunikasikan kebijakan internal maupun eksternal kepada pejabat dan pegawai yang ada di setiap jenjang organisasi, melakukan analisis kepatuhan terhadap produk baru, membuat *checklist* untuk pembukaan kantor cabang atau cabang pembantu baru, serta checklist kepatuhan permohonan kredit.
	Risk arising from the Bank's non-compliance with, and/or failure to implement, applicable laws and regulations. Compliance risk may result from the Bank's failure to adhere to prevailing regulatory requirements and other applicable provisions, including those related to the Capital Adequacy Ratio (CAR), asset quality, allowance for impairment of earning assets, and the legal lending limit.	Mitigate measures for potential compliance risks at the Bank are carried out by establishing Compliance Unit in accordance with Financial Services Authority Regulation No. 46/POJK.03/2017 dated July 12, 2017, on Implementation of Compliance Function for Commercial Banks. This Compliance Unit is in charge of monitoring and ensuring that the Bank does not violate the existing regulations, communicating internal and external policies to officials and employees at every organizational level, analyzing compliance for new products, creating checklists for opening branch or sub-branch offices, and creating compliance checklist for loan application.
Risiko Hukum Legal Risk	Risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Potensi risiko hukum lain dapat muncul akibat adanya tuntutan hukum, ketiadaan perundang- undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat keabsahan kontrak.	Pengelolaan potensi risiko hukum yang dilakukan Bank adalah dengan membentuk bagian legal yang bertugas untuk memantau segala hal yang berkaitan dengan kegiatan hukum untuk mengurangi risiko hukum. Penempatan pegawai di bagian legal telah sesuai dengan latar belakang pendidikan, dan tetap dilakukan peningkatan pengetahuan melalui pelatihan secara berkala.
	Risk arising from legal actions and/or weaknesses in juridical aspects. Legal risk may also stem from litigation, the absence of adequate supporting legislation, or deficiencies in contractual arrangements, including non-compliance with requirements for contract validity.	The management of potential legal risks carried out by the Bank is by establishing a legal division whose job is to monitor all matters related to legal activities to reduce legal risks. The placement of employees in the legal department is in accordance with their educational background, and their knowledge is still being improved through regular training.

Profil Risko Risk Profile	**Definisi** Definition	**Mitigasi Bank** Bank Mitigation
Risiko Reputasi Reputation Risk	Risiko akibat adanya publikasi ataupun persepsi publik yang negatif terkait dengan kegiatan usaha Bank. Bank meyakini bahwa reputasi dan kepercayaan merupakan fondasi penting dalam industri perbankan. Hilangnya kepercayaan nasabah tersebut dapat berdampak langsung pada menurunnya jumlah nasabah dan pendapatan, serta peningkatan biaya untuk pemulihan kepercayaan masyarakat melalui aktivitas kehumasan. Risk arising from negative publicity or adverse public perception related to the Bank's business activities. The Bank recognizes that reputation and trust are fundamental to the banking industry; therefore, any loss of customer confidence may directly result in a decline in the customer base and revenue, as well as increased costs associated with efforts to restore public trust through public relations initiatives.	Untuk mengelola risiko reputasi dengan baik, Bank melakukan mitigasi dengan membentuk unit khusus untuk menangani pengaduan nasabah. Bank telah memiliki Call Center yang dapat memudahkan nasabah dalam menyampaikan keluhan atau kendala yang dihadapi dan dengan cepat dapat menanggapi serta membantu nasabah untuk menyelesaikan masalah tersebut. Upaya peningkatan pelayanan terhadap nasabah terus diupayakan untuk ditingkatkan dengan adanya pembukaan jaringan kantor baru dan kemudahan transaksi dengan menggunakan jaringan ATM Bersama. To properly manage reputation risk, the Bank mitigates this by establishing a special unit to handle customer complaints. The Bank already has a Call Center that facilitates customers to submit complaints or issues encountered and able to quickly respond and assist customers to resolve these issues. Efforts to improve service to customers continue to be improved with the opening of new office networks and convenience of transactions using the ATM Bersama network.

Hasil Penilaian Profil Risiko Bank Tahun 2025

Bank melakukan penilaian profil risiko secara menyeluruh melalui mekanisme *self-assessment* yang mencakup evaluasi terhadap risiko inheren serta kualitas penerapan manajemen risiko di seluruh unit kerja. Proses ini memberikan gambaran objektif mengenai eksposur risiko Bank, efektivitas mitigasi, dan kesesuaian praktik manajemen risiko dengan prinsip kehati-hatian serta ketentuan OJK. Hasil penilaian tersebut selanjutnya dijadikan sebagai acuan bagi Direksi dan Dewan Komisaris dalam pengambilan keputusan strategis serta penguatan pengendalian risiko secara berkesinambungan.

Hasil *self-assessment* profil risiko Bank dengan perbandingan posisi tahun sebelumnya diungkapkan sebagai berikut:

Results of the Bank's Risk Profile Assessment in 2025

The Bank conducted a comprehensive risk profile assessment through a self-assessment mechanism, which included an evaluation of inherent risks and the quality of risk management implementation across all work units. This process provided an objective overview of the Bank's risk exposure, mitigation effectiveness, and the alignment of risk management practices with prudential principles and OJK regulations. The assessment results were then used as a reference by the Board of Directors and Board of Commissioners in making strategic decisions and strengthening risk control on an ongoing basis.

The results of the Bank's risk profile self-assessment, compared to the previous year, are as follows:

No	Jenis Risiko Type of Risk	Hasil Self-Assessment Profil Risiko Bank Kuartal IV Desember 2025 Results of the Bank's Risk Profile Self-Assessment in Q4 of December 2025			Hasil Self-Assessment Profil Risiko Bank Kuartal IV Desember 2024 Results of the Bank's Risk Profile Self-Assessment in Q4 of December 2024		
		Peringkat Risiko Risk Level	**Peringkat Kualitas Penerapan Manajemen Risiko** Rating of Risk Management Implementation Quality	**Peringkat Tingkat Risiko** Risk Level Rating	**Peringkat Risiko** Risk Level	**Peringkat Kualitas Penerapan Manajemen Risiko** Rating of Risk Management Implementation Quality	**Peringkat Tingkat Risiko** Risk Level Rating
1	Kredit Credit	*Low to Moderate*	*Satisfactory*	2	*Low to Moderate*	*Satisfactory*	2
2	Pasar Market	*Low*	*Satisfactory*	1	*Low to Moderate*	*Satisfactory*	2
3	Likuiditas Liquidity	*Low to Moderate*	*Satisfactory*	2	*Low to Moderate*	*Satisfactory*	2
4	Operasional Operational	*Low to Moderate*	*Satisfactory*	2	*Low to Moderate*	*Satisfactory*	2
5	Hukum Legal	*Low to Moderate*	*Satisfactory*	2	*Low to Moderate*	*Satisfactory*	2
6	Stratejik Strategic	*Low to Moderate*	*Satisfactory*	2	*Low to Moderate*	*Satisfactory*	2
7	Kepatuhan Compliance	*Low to Moderate*	*Satisfactory*	2	*Low to Moderate*	*Satisfactory*	2
8	Reputasi Reputation	*Low to Moderate*	*Satisfactory*	2	*Low to Moderate*	*Satisfactory*	2
Peringkat Komposit **Composite Rating**				**2**			**2**

Tinjauan Atas Efektivitas Sistem Manajemen Risiko Tahun 2025

Sepanjang tahun 2025, Bank secara konsisten melakukan evaluasi terhadap efektivitas penerapan Sistem Manajemen Risiko untuk memastikan seluruh risiko yang melekat pada kegiatan usaha diidentifikasi, diukur, dipantau, dan dikendalikan secara memadai. Evaluasi ini dilaksanakan melalui kombinasi mekanisme *self-assessment* oleh unit kerja terkait dan penelaahan independen oleh fungsi manajemen risiko, kepatuhan, serta SKAI.

Hasil tinjauan menunjukkan bahwa kerangka kerja, kebijakan, prosedur, dan limit risiko yang diterapkan telah berjalan sesuai dengan ketentuan POJK No. 18/POJK.03/2016, SEOJK No. 34/SEOJK.03/2016, dan praktik terbaik industri perbankan. Proses evaluasi juga mencakup pengujian efektivitas mitigasi risiko, kecukupan sumber daya, serta integritas sistem informasi manajemen risiko untuk memastikan keputusan strategis dan operasional didukung oleh informasi yang andal dan tepat waktu.

Review of the Effectiveness of the Risk Management System in 2025

Throughout 2025, the Bank consistently evaluated the effectiveness of its Risk Management System implementation to ensure that all risks inherent in its business activities were adequately identified, measured, monitored, and controlled. This evaluation was conducted through a combination of self-assessment mechanisms by relevant work units and independent reviews by the risk management, compliance, and Internal Audit functions.

The review results indicated that the implemented risk framework, policies, procedures, and limits were in accordance with the provisions of POJK No. 18/POJK.03/2016, SEOJK No. 34/SEOJK.03/2016, and banking industry best practices. The evaluation process also included testing the effectiveness of risk mitigation, resource adequacy, and the integrity of the risk management information system to ensure that strategic and operational decisions are supported by reliable and timely information.

Berdasarkan hasil tinjauan tersebut, Direksi menilai bahwa Sistem Manajemen Risiko Bank telah berfungsi secara efektif dalam mengidentifikasi dan mengelola eksposur risiko utama, serta mendukung penerapan prinsip kehati-hatian dan keberlanjutan operasional. Temuan evaluasi yang memerlukan tindak lanjut telah ditindaklanjuti secara sistematis dengan rencana mitigasi dan perbaikan yang jelas sehingga meningkatkan ketahanan Bank terhadap potensi risiko dan memastikan kepatuhan terhadap regulasi yang berlaku.

Pernyataan Direksi dan/atau Dewan Komisaris Atau Komite Audit atas Kecukupan Sistem Manajemen Risiko

Direksi menyatakan bahwa Bank telah memiliki dan menerapkan Sistem Manajemen Risiko yang memadai dan efektif untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko-risiko yang melekat pada seluruh kegiatan usaha. Sistem ini dirancang untuk mendukung penerapan prinsip kehati-hatian, menjaga stabilitas operasional, serta memastikan keberlanjutan kinerja keuangan Bank.

Dewan Komisaris melalui peran pengawasan strategis dan koordinasi dengan Komite Audit juga menilai bahwa Sistem Manajemen Risiko yang diterapkan oleh Direksi telah memenuhi standar kecukupan dan efektivitas sesuai ketentuan POJK No. 18/POJK.03/2016, SEOJK No. 34/SEOJK.03/2016, serta praktik terbaik manajemen risiko industri perbankan.

Berdasarkan evaluasi dan penilaian yang dilakukan, Direksi dan Dewan Komisaris meyakini bahwa Sistem Manajemen Risiko Bank telah memberikan keyakinan yang memadai atas kecukupan pengelolaan risiko, mendukung pengambilan keputusan yang *prudent* dan menjaga integritas serta transparansi bagi seluruh pemangku kepentingan. Seluruh temuan dan rekomendasi yang diidentifikasi selama proses penilaian telah ditindaklanjuti secara tepat waktu untuk memastikan peningkatan berkelanjutan terhadap efektivitas manajemen risiko.

Based on the review, the Board of Directors assessed that the Bank's Risk Management System functioned effectively in identifying and managing key risk exposures and supporting the implementation of prudential principles and operational sustainability. Evaluation findings requiring follow-up have been systematically addressed with clear mitigation and improvement plans, thereby enhancing the Bank's resilience to potential risks and ensuring compliance with applicable regulations.

Statement by the Board of Directors and/or the Board of Commissioners or the Audit Committee on the Adequacy of the Risk Management System

The Board of Directors declares that the Bank has in place and implemented an adequate and effective Risk Management System to identify, measure, monitor, and control the risks inherent in all business activities. This system is designed to support the implementation of prudential principles, maintain operational stability, and ensure the sustainability of the Bank's financial performance.

The Board of Commissioners, through its strategic oversight role and coordination with the Audit Committee, also assesses that the Risk Management System implemented by the Board of Directors meets the standards of adequacy and effectiveness as stipulated in POJK No. 18/POJK.03/2016, SEOJK No. 34/SEOJK.03/2016, and banking industry risk management best practices.

Based on the evaluation and assessment conducted, the Board of Directors and Board of Commissioners believe that the Bank's Risk Management System has provided sufficient assurance regarding the adequacy of risk management, supports prudent decision-making, and maintains integrity and transparency for all stakeholders. All findings and recommendations identified during the assessment process have been followed up in a timely manner to ensure continuous improvement in the effectiveness of risk management.

Akses Informasi dan Data Bank

Bank's Information and Data Access

Media Komunikasi

Bank senantiasa berkomitmen untuk menyediakan akses informasi dan data perusahaan yang transparan, akurat, dan tepat waktu bagi seluruh pemangku kepentingan baik yang bersifat keuangan maupun non-keuangan. Penyampaian informasi dilakukan melalui kanal resmi Bank, antara lain situs web, media sosial, siaran pers, paparan publik, *email blast*, serta media internal bagi karyawan sehingga seluruh pihak dapat memperoleh data yang relevan sesuai kebutuhan mereka.

Dalam rangka meningkatkan efektivitas komunikasi, Bank terus menyempurnakan kualitas konten publikasi, menyediakan laporan yang komprehensif, dan memanfaatkan *platform* digital serta forum interaktif. Pendekatan ini memungkinkan penyampaian informasi yang profesional, tepat sasaran, dan mudah diakses oleh berbagai segmen pemangku kepentingan.

Untuk memaksimalkan relevansi dan keterjangkauan informasi kanal komunikasi Bank dikelompokkan berdasarkan karakteristik audiens. Berikut merupakan segmentasi media yang dimiliki Bank:

Communication Media

The Bank remains committed to providing transparent, accurate, and timely access to company information and data for all stakeholders, both financial and non-financial. Information is disseminated through the Bank's official channels, including its website, social media, press releases, public exposes, email blasts, and internal employee channels, ensuring all parties have access to relevant data tailored to their needs.

To enhance communication effectiveness, the Bank continuously refines the quality of its publication content, provides comprehensive reports, and utilizes digital platforms and interactive forums. This approach enables the delivery of information that is professional, targeted, and easily accessible to various stakeholder segments.

To maximize the relevance and accessibility of information, the Bank's communication channels are grouped based on audience characteristics. The following is a breakdown of the Bank's media segments:

RUPS GMS	
RUPS merupakan forum yang berguna bagi Pemegang Saham untuk berkomunikasi dengan Bank, di mana Pemegang Saham memiliki hak untuk memperoleh keterangan-keterangan mengenai Bank, baik dari Direksi maupun dari Dewan Komisaris. Bank wajib menyampaikan pemberitahuan, panggilan, risalah RUPS sesuai dengan ketentuan POJK dan Tata Tertib RUPS dibagikan kepada Pemegang Saham pada saat penyelenggaraan RUPS.	GMS is an effective forum for Shareholders to communicate with the Bank, in which Shareholders have the right to obtain information regarding the Bank, both from the Board of Directors and Board of Commissioners. The Bank is required to submit announcement, notice, and GMS minutes in accordance with POJK regulations and GMS Rules to be distributed to Shareholders at the GMS.

Paparan Publik Public Expose	
Guna menyampaikan informasi kepada publik, Bank juga menyelenggarakan paparan publik (*public expose*) sedikitnya 1 (satu) kali dalam setahun. Laporan Keuangan Bank mengupayakan pengungkapan informasi yang wajar, berimbang, dan dapat dipahami sehingga para Pemegang Saham dapat menilai kinerja dan posisi keuangan Bank.	To provide information to the public, the Bank also organizes a public expose at least once a year. The Bank's Financial Statements discloses a fair, balanced, and easy to understand information, which will allow Shareholders to assess the Bank's performance and financial position.

Situs Web Bank
Bank Website

Situs web Bank memuat informasi mengenai Bank dan menyediakan akses terhadap informasi Bank yang relevan bagi para Pemegang Saham. Pada situs web, Bank mengungkapkan lembar fakta Bank, Laporan Tahunan dan Laporan Keberlanjutan, Informasi Keuangan, Komposisi Pemegang Saham, Informasi Saham dan Informasi RUPS, serta setiap komunikasi lain Perusahaan.

The Bank's website contains information about the Bank and provides access to relevant Bank information for Shareholders. On the website, the Bank discloses fact sheets, Annual and Sustainability Report, Financial Information, Shareholder Composition, Share Information, GMS Information, and other Company communications.

Surat Kabar
Newspaper

Bank menggunakan surat kabar yang beredar nasional dalam mengungkapkan informasi penting.

The Bank uses nationally circulated newspapers to disclose important information.

Akses Informasi Bank
Access to Bank Information

Akses informasi dan data Bank kepada publik secara eksternal dapat diakses melalui situs web resmi Bank, media cetak, forum komunikasi internal, dan media elektronik lainnya.

Access to the Bank's information and data to the public externally is accessible through the Bank's official website, print media, internal communication forums, and other electronic media.

Investor, analis, dan Pemegang Saham dapat menghubungi Sekretaris Perusahaan untuk mendapatkan data atau informasi yang dibutuhkan melalui kontak berikut ini:

Investors, analysts, and Shareholders can contact the Corporate Secretary to obtain the required data or information through the following contact:

Sekretaris Perusahaan
Corporate Secretary

PT Bank IBK Indonesia Tbk

Wisma GKBI Suite UG-01
Jl. Jend. Sudirman No. 28
Jakarta 10210, Indonesia

Telp: (021) 5790 6888
Fax.: (021) 5790 8888
E-mail: corsec@ibk.co.id

Korespondensi dan Laporan Berkala
Correspondence and Periodic Report

Bank memastikan transparansi dan akuntabilitas melalui komunikasi internal dan eksternal. Korespondensi mencakup segala bentuk komunikasi resmi, seperti surat, *email*, dan proposal yang digunakan untuk menyampaikan informasi penting, keputusan, dan arahan kepada pemangku kepentingan. Sementara, laporan berkala mencakup Laporan Keuangan, Laporan Tahunan dan Laporan Keberlanjutan, serta laporan kinerja Bank yang memberikan gambaran menyeluruh mengenai aktivitas Bank.

The Bank ensures its transparency and accountability through internal and external communication. Correspondence includes all forms of official communication, such as letters, emails, and proposals used to convey important information, decisions, and directions to stakeholders. Meanwhile, periodic reports include Financial Statements, Annual Report and Sustainability Report, as well as the Bank's performance report which provide a comprehensive overview of the Bank's activities

Hubungan Media
Media Relations

Hubungan media melibatkan interaksi antara Bank dan berbagai saluran media, seperti media online, media sosial dan media kabar. Sepanjang tahun 2025, Bank telah melakukan publikasi melalui beberapa media massa untuk memberikan informasi produk dan layanan, informasi berita dan siaran pers kegiatan serta aksi korporasi Bank.

Media relations involve interactions between the Bank and various media channels, such as news and press releases. Throughout 2024, the Bank carried out publication through mass media, by issuing several press releases in February, April, and December, distributed to media through the Company's website, investor relations, and public exposure.

Ragam Media yang Digunakan Variety of Media Used	
Dengan memanfaatkan berbagai media, Bank dapat mencapai audiens yang lebih luas dan memastikan transparansi dalam komunikasi. Selain itu, penggunaan media yang beragam juga memungkinkan Bank untuk menyesuaikan cara penyampaian informasi sesuai dengan kebutuhan dan preferensi audiens yang berbeda. Informasi mengenai ragam media yang digunakan Bank dalam komunikasi diuraikan sebagai berikut:	By utilizing various media, the Bank can reach a wider audience and ensure transparency in communication. In addition, the use of diverse media also allows the Bank to adjust the way information is delivered according to different audiences' needs and preferences. Information on various media used by the Bank in communication is described as follows:

Regulator Regulators	**Bentuk-Bentuk Media** Forms of Media
Regulator Regulators	RUPS, surat menyurat, *email*, serta situs web Bank. GMS, mail correspondence, email, and Bank website.
Pemegang Saham Shareholders	RUPS, surat menyurat, serta situs web Bank. GMS, mail correspondence, and Bank website.
Investor Investors	Keterbukaan informasi kepada publik dan situs web Bank. Disclosure of information to the public and Bank website.
Nasabah Customers	Surat menyurat, *email*, dan proposal. Mail correspondence, email, and proposal.
Karyawan Employees	Surat menyurat dan *email*. Mail correspondence and email.
Perusahaan Sejenis Lainnya Other Similar Companies	Surat menyurat dan *email*. Mail correspondence and email.
Mitra Kerja dan Rekanan Vendors and Partners	Surat menyurat dan *email*. Mail correspondence and email.
Organisasi Profesi Professional Organizations	Surat menyurat dan *email*. Mail correspondence and email.
Masyarakat Umum Public	Keterbukaan informasi kepada publik dan situs web Bank. Disclosure of information to the public and Bank website.

Perkara Hukum Penting yang Dihadapi Bank [GRI 2-27]

Significant Legal Cases Faced by the Bank

Pada tahun 2025, Bank menghadapi sejumlah perkara hukum baik perdata maupun pidana sebagaimana diuraikan dalam tabel berikut:

In 2025, the Bank faced a number of legal cases, both civil and criminal, as described in the following table:

Permasalahan Hukum Legal Issues	**Jumlah Kasus** | Total Case	
	Perdata Civil	**Pidana** Criminal
Telah mendapat putusan yang mempunyai kekuatan hukum tetap Cases with legal binding verdict	7	-
Dalam proses penyelesaian In settlement process	1	-
Jumlah Total	**8**	**-**

No.	**Gugatan Terkait** Lawsuit related	**No. Surat/ Tahun** No. Letter/ Year	**Potensi Kerugian (dalam jutaan Rp)** Potential Lossess (in million IDR)	**CKPN Desember 2025 (dalam jutaan Rp)** Impairment Loss on December 2025 (in million IDR)	**Status Gugatan** Lawsuit Status	**Uraian** Description
1.	Penundaan Kewajiban Pembayaran Utang (PKPU) dan Kepailitan Suspension of Debt Payment Obligations (PKPU) and Bankruptcy	No. 35/ Pdt.Sus. PKPU/2020/ PN Niaga. Jkt Pst Tanggal 9 Maret 2020 No. 35/ Pdt.Sus. PKPU/2020/ PN Niaga. Jkt Pst March 9 2020	33.003.900.298	Nihil *None*	Pemberesan Boedel Pailit melalui Lelang KPKNL pada Tanggal 9 Desember 2025 Liquidation of the Bankruptcy Estate through an Auction conducted by the KPKNL on 9 December 2025	Pelaksanakan Lelang Pertama Boedel Berdasarkan Putusan Gugatan Lain-lain No. 16/Pdt.Sus-GLL/2025/ PN.Niaga.Jkt Pst dengan Hasil belum ada Peminat dan akan diajukan Kembali Pelaksanaan Lelangnya The first auction of the bankruptcy estate, conducted pursuant to Decision No. 16/Pdt.Sus-GLL/2025/PN.Niaga.Jkt Pst, resulted in no bidders, and a re-auction will be proposed.
2.	Penundaan Kewajiban Pembayaran Utang (PKPU) dan Kepailitan Suspension of Debt Payment Obligations (PKPU) and Bankruptcy	No. 12/ Pdt.Sus. Pailit/2018 PN Niaga Smg tertanggal 30 Mei 2018 No. 12/ Pdt.Sus. Pailit/2018 PN Niaga Smg dated 30 May 2018	13.117.143.512,03	Nihil *None*	Pemberesan Boedel Pailit Liquidation of the Bankruptcy Estate	Debitur sudah di *Write Off* dan Bank sudan menghubungi Kurator untuk membantu memasarkan Asset Pailit kepada Pihak Ketiga dan saat ini belum ada Progress yang signifikan The debtor has been written off, and the Bank has contacted the curator to assist in marketing the bankruptcy estate assets to third parties; however, to date, there has been no significant progress.
3	Penundaan Kewajiban Pembayaran Utang (PKPU) dan Kepailitan Suspension of Debt Payment Obligations (PKPU) and Bankruptcy	No. 98/ Pdt.Sus-PKPU/2020/ PN.Niaga Jkt. Pst Tanggal 21 Januari 2021 No. 98/ Pdt.Sus-PKPU/2020/ PN.Niaga Jkt. Pst Date 21 January 2021	12.791.131.896,47	7.817.422.904	Pemberesan Boedel Pailit Liquidation of the Bankruptcy Estate	1. Sampai saat ini belum ada progress lagi terkait dengan Pemberesan Boedel Pailit 2. Pihak Pengembang yaitu PT SriHapan memberikan Somasi Ke PT IBK Indonesia Tbk namun sudah diberikan Surat Balasan (belum ada perkembangan) 1. To date, there has been no further progress in the liquidation of the bankruptcy estate. 2. The developer, PT SriHapan, has issued a notice of default to PT IBK Indonesia Tbk; a response letter has been submitted, and there have been no further developments to date.

No.	**Gugatan Terkait** Lawsuit related	**No. Surat/ Tahun** No. Letter/ Year	**Potensi Kerugian (dalam jutaan Rp)** Potential Lossess (in million IDR)	**CKPN Desember 2025 (dalam jutaan Rp)** Impairment Loss on December 2025 (in million IDR)	**Status Gugatan** Lawsuit Status	**Uraian** Description
4	Perbuatan Melawan Hukum Unlawful Act	No. 245/ Pdt.G/2023/ PN Plg Desember 2023 No. 245/ Pdt.G/2023/ PN Plg December 2023	51.000.000.000	Nihil None	Putusan Kasasi di Mahkamah Agung pada 27 Oktober 2025 Cassation Decision at the Supreme Court on October 27, 2025	Putusan Kasasi Menolak Permohonan Kasasi yang diajukan atau dimohonkan oleh Pemohon Kasasi atau dahulu Pembanding atau Penggugat The cassation decision rejects the cassation petition filed by the Petitioner for Cassation, formerly the Appellant/Plaintiff.
5	Perbuatan Melawan Hukum (PMH) Karena Limit Lelang terlalu rendah Unlawful act arising from an unreasonably low auction reserve price	No. 39/ Pdt.G/2025/ PN Jkt Pst Tanggal 16 Januari 2025 No. 39/ Pdt.G/2025/ PN Jkt Pst Date 16 January 2025	22.000.000.000	Nihil *None*	Putusan Pengadilan Negeri Jakarta Pusat 25 Agustus 2025 Central Jakarta District Court Decision on August 25, 2025	Pengadilan Negeri Jakarta Pusat memutuskan Gugatan Penggugat Tidak Dapat Diterima atau No (*Niet On Verklaard*) The Central Jakarta District Court declared the Plaintiff's claim inadmissible (NO or niet ontvankelijk verklaard)
6	Permohonan Pelaksanaan Lelang terhadap Boedel Pailit PT Taras Graha Advsindo Application for the Execution of an Auction of the Bankruptcy Estate of PT Taras Graha Advsindo	No. 16/ Pdt.Sus-GLL/2025/ PN.Niaga.Jkt Pst No. 16/ Pdt.Sus-GLL/2025/ PN.Niaga.Jkt Pst	-	Nihil *None*	Putusan Pengadilan Niaga Pada Pengadilan Negeri Jakarta Pusat pada 10 Juli 2025 Commercial Court Decision at the Central Jakarta District Court on July 10, 2025	Putusan Pengadilan niaga Memerintahkan Tim Kurator untuk Melaksanakan Lelang Boedel Pailit PT Taras Graha Advisindo. Dalam Gugatan Lain lain ini tidak ada Potensi Kerugian karena hanya sebagai Turut Tergugat II The Commercial Court ordered the team of curators to conduct the auction of the bankruptcy estate of PT Taras Graha Advisindo. In this miscellaneous claim, there is no potential loss, as the Bank is involved solely as Co-Defendant II.
7	Perbuatan Melawan Hukum (PMH) Karena Limit Lelang terlalu rendah Unlawful act arising from an unreasonably low auction reserve price	No. 559/ Pdt.G/2025/ PN Jkt Pst Tanggal 22 Agustus 2025 No. 559/ Pdt.G/2025/ PN Jkt Pst Date 22 August 2025	22.500.000.000	Nihil None	Persidangan via E Court Mahkamah Agung dengan Agenda Duplik Tergugat Court hearing conducted through the Supreme Court e-Court system with the agenda of submission of the Defendant's rejoinder	saat ini sidang melalui E Court Mahkamah Agung dengan agenda Persidangan Duplik Para Tergugat The hearing is currently being conducted through the Supreme Court e-Court system, with the agenda of the Defendants' rejoinder.
			154.412.175.707	**7.817.422.904**		

Perkara Hukum Yang Dihadapi Oleh Anggota Dewan Komisaris dan Direksi Bank

Pada tahun 2025, seluruh anggota Dewan Komisaris dan Direksi Bank yang sedang menjabat tidak tersangkut maupun terlibat dalam kasus hukum apapun, baik perselisihan perdata maupun perkara pidana.

Perkara Hukum Yang Dihadapi Entitas Anak Tahun 2025

Sampai dengan akhir tahun 2025, Bank tidak memiliki entitas anak. Dengan demikian, tidak terdapat pengungkapan terkait perkara hukum yang dihadapi oleh entitas anak maupun oleh jajaran Direksi dan Dewan Komisaris entitas anak.

Dampak Permasalahan Hukum Terhadap Bank

Bank menilai permasalahan hukum yang dihadapi sepanjang tahun 2025 tidak menimbulkan dampak material terhadap status hukum, posisi keuangan, maupun keberlangsungan kegiatan usaha Bank. Seluruh isu hukum yang muncul telah ditangani sesuai prosedur dan tidak mempengaruhi stabilitas operasional maupun pencapaian tujuan strategis Perseroan.

Legal Cases Faced by Members of the Bank's Board of Commissioners and Board of Directors

In 2025, all incumbent members of the Bank's Board of Commissioners and Board of Directors were not involved in any legal cases, either civil or criminal disputes.

Legal Cases Faced by Subsidiaries in 2025

As of the end of 2025, the Bank had no subsidiaries. Therefore, there were no disclosures regarding legal cases faced by subsidiaries or by the Board of Directors and Board of Commissioners of subsidiaries.

Impact of Legal Issues on the Bank

The Bank assesses that the legal issues faced throughout 2025 did not have a material impact on the Bank's legal status, financial position, or the continuity of its business activities. All legal issues that arose were handled in accordance with procedures and did not impact the Company's operational stability or the achievement of its strategic objectives.

Sanksi Administratif

Administrative Sanctions

Sanksi administratif merupakan bentuk hukuman atau tindakan resmi yang diberikan oleh otoritas atau badan pengawas kepada individu atau entitas yang telah melanggar peraturan atau ketentuan administratif yang berlaku. Sanksi administratif dapat berupa denda, peringatan resmi, suspensi, pencabutan izin, dan pembatasan aktivitas. Sepanjang tahun Tahun 2025 Bank dikenakan sanksi dari otoritas pengawas Bank berupa denda atas hasil dari pemeriksaan tahunan oleh Otoritas Pengawas Bank dan keterlambatan Bank dalam pelaporan sebagai berikut:

Administrative sanctions are a form of punishment or official action imposed by a regulatory authority or body on individuals or entities that have violated applicable administrative regulations or provisions. Administrative sanctions may include fines, formal warnings, suspensions, license revocations, and restrictions on activities. Throughout 2025, the Bank was subject to sanctions from the banking supervisory authority in the form of fines resulting from the annual inspection by the banking supervisory authority and the Bank's late reporting, as follows:

No	**Tanggal Surat Masuk Kepatuhan** Date of Receipt of Compliance Letter	**Otoritas** Authority	**Jenis** Type	**Nomor Surat** Letter Number	**Tanggal di Surat** Date on Letter	**Jumlah Nominal Denda (Rp)** Nominal Amount of Fine (IDR)
1	11 Maret 2025 March 11, 2025	Bank Indonesia	LBUT	27/ 54 /DPKL-GPLB-PLBP/Srt/B	28 Februari 2025 February 28, 2025	2.000.000,00
2	25 November 2025 November 25, 2025	Bank Indonesia	LBUT	27/ 297 /DPKL-GPLB-PLBP/Srt/B	10 November 2025 November 10, 2025	100.000,00
3	12 Desember 2025 December 12, 2025	Otoritas Jasa Keuangan Financial Services Authority	SLIK	SR-271/ PB.31/2025	12 Desember 2025 December 12, 2025	150.000,00
4	22 Desember 2025 December 22, 2025	Otoritas Jasa Keuangan Financial Services Authority	APOLO	S-245/PB/31/2025	19 Desember 2025 December 19, 2025	4.000.000,00
Total Denda Tahun 2025 Total Fines for 2025						**6.250.000,00**

	Perihal Denda Subject of Fine	**Keterangan** Remark
	Pengenaan Sanksi Kewajiban Membayar Atas tidak menyampaikan Laporan LBUT KI Risiko dan permodalan harian tanggal laporan 15 Januari 2025 Imposition of a Payment Penalty for Failure to Submit the LBUT KI Daily Risk and Capital Report dated January 15, 2025	Denda telah dibebankan pada rekening giro IBK di BI pada tanggal 17 Februari 2025 The fine was charged to IBK's current account at the Bank of Indonesia on February 17, 2025
	Pengenaan Sanksi Kewajiban Membayar Atas Koreksi Di Luar Batas Waktu Penyampaian Laporan Bulanan Bank Umum Terintegrasi (LBUT) Transaksi Surat Berharga dan Sertifikat Deposito di pasar Sekunder - KI harian LBUT Periode Maret 2025 Imposition of a Payment Obligation Sanction for Corrections Made Outside the Submission Deadline for the Integrated Commercial Bank (LBUT) Monthly Report on Securities and Certificate of Deposit Transactions in the Secondary Market - Daily LBUT KI for the March 2025 Period	Denda telah dibebankan pada rekening giro IBK di BI pada tanggal 4 November 2025. The fine was charged to IBK's current account at the Bank of Indonesia on November 4, 2025
	Pengenaan Sanksi Administratif berupa Denda atas Hasil Pemeriksaan Tahun 2025 PT Bank IBK Indonesia, Tbk dengan detail sbb: 1. Ketidaksesuaian pelaporan data Sektor ekonomi debitur dan susunan pengurus a.n PT Jongwoo Shinhwa Mould. Sanksi sebesar Rp50.000,00 2. Perbedaan penilaian agunan milik PT Kytos Anugerah Karya Antara dokumen agunan dan pelaporan SLIK. Sanksi sebesar Rp50.000,00 3. Kesalahan pelaporan profil debitur pada laporan SLIK PT Daun Lebar Anugerah Sanksi sebesar Rp50.000,00 Imposition of Administrative Sanctions in the Form of Fines Based on the 2025 Inspection Results of PT Bank IBK Indonesia, Tbk, with the following details: 1. Discrepancies in the reporting of debtor economic sector data and the composition of the management of PT Jongwoo Shinhwa Mould. Sanction amounting to IDR 50,000.00 2. Discrepancy in the valuation of collateral owned by PT Kytos Anugerah Karya between the collateral documents and the SLIK report. Penalty of IDR 50,000.00 3. Error in reporting the debtor profile in the SLIK report of PT Daun Lebar Anugerah. Fine of IDR 50,000.00	Bank telah melakukan pembayaran Tagihan Sanksi sesuai SR-271/PB.31/2025. Bukti Bayar Tagihan telah diupload pada tanggal 15 Desember 2025 melalui SIPO OJK The Bank has paid the penalty invoice in accordance with SR-271/PB.31/2025. Proof of payment was uploaded on December 15, 2025, via SIPO OJK
	Pengenaan Sanksi Administratif atas Pelanggaran POJK No 12 Tahun 2024 dan POJK No 63/POJK.03/2020, Bank terlambat menyampaikan Laporan Strategi Anti Fraud periode Semester II Tahun 2024 selama 4 (empat) hari kerja sehingga mengacu POJK Anti Fraud dan POJK APOLO, maka bank dikenakan sanksi administratif berupa teguran tertulis sebagaimana diatur dalam Pasal 20 POJK Anti Fraud dan sanksi administrasi berupa denda sebesar Rp4.000.000,00 (empat juta Rupiah) sebagaimana diatur dalam Pasal 12 POJK APOLO. Imposition of Administrative Sanctions for Violations of POJK No. 12 of 2024 and POJK No. 63/POJK.03/2020, The bank was late in submitting the Anti-Fraud Strategy Report for the second half of 2024 by 4 (four) business days; therefore, in accordance with the Anti-Fraud POJK and the APOLO POJK, the bank was subject to an administrative sanction in the form of a written warning as stipulated in Article 20 of the Anti-Fraud POJK and an administrative sanction in the form of a fine of IDR 4,000,000.00 (four million Rupiah) as stipulated in Article 12 of the APOLO POJK.	Bank telah melakukan pembayaran Tagihan Sanksi sesuai S-245/PB/31/2025 The Bank has paid the penalty invoice in accordance with S-245/PB/31/2025

Sistem Pelaporan Pelanggaran [GRI 2-16, 2-25, 2-26]

Whistleblowing System

Bank menerapkan Sistem Pelaporan Pelanggaran (*Whistleblowing System*/"WBS") sebagai mekanisme formal untuk mendorong budaya pelaporan yang transparan dan bertanggung jawab atas setiap dugaan pelanggaran, kecurangan (*fraud*), maupun perilaku yang tidak sejalan dengan prinsip GCG. Sistem ini dirancang untuk memastikan keamanan, kerahasiaan, dan perlindungan bagi pelapor sehingga seluruh pihak dapat menyampaikan informasi secara bebas dari potensi tekanan atau pembalasan.

The Bank implements a Whistleblowing System (WBS) as a formal mechanism to foster a culture of transparent and responsible reporting of any suspected violations, fraud, or behavior inconsistent with GCG principles. This system is designed to ensure the security, confidentiality, and protection of whistleblowers, allowing all parties to submit information free from potential pressure or retaliation.

Setiap laporan yang diterima melalui WBS ditindaklanjuti secara profesional melalui prosedur evaluasi yang ketat, meliputi analisis awal, investigasi mendalam, serta penyusunan rekomendasi perbaikan kepada unit terkait. Hasil penanganan laporan digunakan sebagai dasar untuk memperkuat pengendalian internal, meningkatkan kepatuhan, dan menyempurnakan proses operasional secara berkelanjutan. Kebijakan WBS juga menjadi sarana utama bagi seluruh karyawan untuk melaporkan dugaan fraud, sekaligus mendukung pemantauan dan pengendalian risiko kecurangan secara proaktif.

Every report received through the WBS is followed up professionally through a rigorous evaluation procedure, including initial analysis, in-depth investigation, and the development of recommendations for improvement to relevant units. The results of the report handling are used as the basis for strengthening internal controls, increasing compliance, and continuously improving operational processes. The WBS policy also serves as the primary means for all employees to report suspected fraud, while also supporting proactive fraud risk monitoring and control.

Dalam rangka penguatan pengendalian *fraud*, Bank telah menetapkan dan menerapkan Strategi Anti-*Fraud* yang efektif melalui Surat Keputusan Direksi No. SKEP/002/DIR/XI/15 tanggal 27 November 2015 dan pembaruan terakhir No. SKEP/002/DIR/X/24 tanggal 17 Oktober 2024, yang menegaskan penunjukan Pejabat Khusus Penerapan Strategi Anti-*Fraud*. Strategi ini dijabarkan berdasarkan 4 (empat) pilar utama, yaitu:

1. Pencegahan
   a. *Anti-Fraud Awareness;*
   b. Identifikasi Kerawanan; dan
   c. *Know Your Employee*.
2. Deteksi
   a. Kebijakan dan Mekanisme *Whistleblowing*;
   b. *Surprise Audit*; dan
   c. *Surveillance System.*
3. Investigasi, Pelaporan, dan Sanksi
   a. Investigasi;
   b. Pelaporan; dan
   c. Pengenaan Sanksi.
4. Pemantauan, Evaluasi, dan Tindak Lanjut
   a. Pemantauan;
   b. Evaluasi; dan
   c. Tindak Lanjut.

To strengthen fraud control, the Bank has established and implemented an effective Anti-Fraud Strategy through Directors' Decree No. SKEP/002/DIR/XI/15 dated November 27, 2015, and its latest update No. Decree of the Minister of Finance No. SKEP/002/DIR/X/24 dated October 17, 2024, confirms the appointment of a Special Officer for the Implementation of the Anti-Fraud Strategy. This strategy is outlined based on four main pillars:

1. Prevention
   a. Anti-Fraud Awareness;
   b. Vulnerability Identification; and
   c. Know Your Employee.
2. Detection
   a. Whistleblowing Policy and Mechanism;
   b. Surprise Audit; and
   c. Surveillance System.
3. Investigation, Reporting, and Sanctions
   a. Investigation;
   b. Reporting; and
   c. Imposition of Sanctions.
4. Monitoring, Evaluation, and Follow-up
   a. Monitoring;
   b. Evaluation; and
   c. Follow-up.

WBS Bank mencakup seluruh aspek penting mulai dari mekanisme penyampaian pelanggaran, perlindungan pelapor, prosedur penanganan pengaduan, pihak yang bertanggung jawab atas pengelolaan laporan hingga dokumentasi hasil penyelesaian pengaduan. Dengan penerapan WBS yang terpadu dan Strategi Anti-*Fraud* yang sistematis, Bank memastikan integritas operasional, meningkatkan akuntabilitas, serta memperkuat tata kelola yang transparan dan berkelanjutan bagi seluruh pemangku kepentingan.

Kanal Pengaduan dan Tata Cara Penyampaian Laporan Pelanggaran

Bank menyediakan mekanisme pengaduan resmi bagi seluruh karyawan maupun pemangku kepentingan untuk menyampaikan laporan terkait dugaan pelanggaran, termasuk *fraud*, kecurangan, atau perilaku yang bertentangan dengan prinsip GCG. Kanal utama pengaduan dapat dilakukan melalui:
***Email*: ibk-wbs@ibk.co.id**
Situs web: www.ibk.co.id

Setiap laporan yang diterima akan dikelola oleh unit khusus yang bertanggung jawab atas penanganan pengaduan, dengan tujuan memastikan proses investigasi berjalan **objektif, transparan, dan dapat dipertanggungjawabkan.** Mekanisme ini disusun sesuai ketentuan regulator dan *best practice* industri, sekaligus menjadi bagian integral dari penguatan pengendalian internal dan mitigasi risiko. Untuk mempermudah investigasi, laporan yang disampaikan oleh pelapor harus memuat penjelasan yang jelas mengenai:

1. **What –** apa yang terjadi;
2. **Who –** pihak yang terlibat;
3. **When –** waktu kejadian;
4. **Where –** lokasi kejadian; serta
5. **How –** bagaimana peristiwa tersebut terjadi.

Bank telah menetapkan tata cara penyampaian laporan pengaduan melalui WBS yang wajib dipenuhi oleh pelapor, di antaranya mencakup:

1. **Jenis laporan:**
   Dugaan pelanggaran operasional, keuangan, etika, atau penyalahgunaan wewenang.
2. **Identitas pelapor:**
   Laporan dapat disampaikan secara anonim maupun terbuka dengan jaminan kerahasiaan yang dijaga secara ketat.
3. **Prosedur penanganan laporan:**
   Unit kerja khusus melakukan penelaahan awal, investigasi, analisis bukti, hingga rekomendasi tindak lanjut.

The Bank's WBS covers all important aspects, from the mechanism for reporting violations, whistleblower protection, complaint handling procedures, the party responsible for managing reports, to documenting complaint resolution results. With the implementation of an integrated WBS and a systematic Anti-Fraud Strategy, the Bank ensures operational integrity, increases accountability, and strengthens transparent and sustainable governance for all stakeholders.

Complaint Channel and Procedures for Submitting Reports

The Bank provides a formal complaint mechanism for all employees and stakeholders to submit reports of suspected violations, including fraud, deception, or behavior that violates GCG principles. The main complaint channels can be accessed through:

Email: ibk-wbs@ibk.co.id
Website: www.ibk.co.id

Every report received will be managed by a dedicated unit responsible for handling complaints, with the aim of ensuring an **objective, transparent, and accountable investigation process.** This mechanism is designed in accordance with regulatory requirements and industry best practices, and is an integral part of strengthening internal controls and risk mitigation. To facilitate investigations, reports submitted by the reporter must include a clear explanation of:

1. **What** happened;
2. **Who** (the parties involved);
3. **When** (the time of the incident);
4. **Where** (the location of the incident); and
5. **How** (the incident occurred).

The Bank has established procedures for submitting complaints through the WBS, which must be followed by the reporter. These include:

1. **Type of report:**
   Allegations of operational, financial, ethical, or abuse of authority violations.
2. **Identity of the reporter:**
   Reports can be submitted anonymously or publicly, with strict confidentiality guaranteed.
3. **Report handling procedures:**
   A special work unit conducts an initial review, investigation, and analysis of evidence, leading to recommendations for follow-up.

4. **Pelaporan hasil penanganan:**
   Hal ini mencakup tindak lanjut yang diambil oleh unit terkait serta masukan untuk memperkuat pengendalian internal.

Dengan mengimplementasikan WBS yang sistematis dan menyeluruh, Bank menciptakan **iklim pelaporan yang aman, terpercaya, dan terstruktur,** sekaligus memperkuat budaya kepatuhan, integritas, dan transparansi di seluruh lini operasional.

Mekanisme Penanganan Pengaduan

Bank mengelola setiap laporan atau pengaduan melalui unit kerja khusus yang dibentuk untuk menjamin penanganan yang profesional, objektif, dan dapat dipertanggungjawabkan. Prosedur penanganan pengaduan dilaksanakan secara sistematis dimulai dari penelaahan awal untuk menilai kelengkapan informasi, kejelasan peristiwa, dan relevansi pihak-pihak yang terlibat.

Seluruh laporan pengaduan baik yang disertai identitas jelas maupun anonim tetap diproses selama informasi yang diberikan mencukupi, termasuk keterangan mengenai waktu, lokasi, dan kronologi peristiwa. Setelah memenuhi kriteria, laporan diteruskan ke tahap investigasi yang mencakup pengumpulan bukti, verifikasi data, dan analisis mendalam sehingga validitas aduan dapat dipastikan dan langkah tindak lanjut yang tepat dapat ditetapkan.

Dengan menerapkan mekanisme pengelolaan dan alur pelaporan yang jelas, serta dukungan konsultan independen untuk menjaga independensi dan kerahasiaan, Perseroan memastikan bahwa WBS berjalan efektif, transparan, dan sesuai standar terbaik.

Perlindungan Bagi Pelapor

Bank menempatkan aspek perlindungan pelapor (*whistleblower*) sebagai salah satu prinsip utama dalam penerapan WBS. Bank memastikan setiap pihak yang menyampaikan laporan pengaduan melalui WBS akan mendapatkan perlindungan dari segala bentuk ancaman, intimidasi, tekanan, atau tindakan pembalasan dalam bentuk apa pun dari pihak pelapor.

Identitas pelapor dijaga dengan tingkat kerahasiaan yang tinggi dan hanya dapat diakses oleh pihak yang berwenang dalam rangka kepentingan investigasi. Bank juga memastikan bahwa setiap laporan yang disampaikan dengan itikad baik tidak akan menimbulkan dampak negatif terhadap posisi, karier, atau hubungan kerja pelapor.

4. **Reporting of handling results:**
   This includes follow-up actions taken by relevant units and input for strengthening internal controls.

By implementing a systematic and comprehensive WBS, the Bank creates **a safe, reliable, and structured reporting environment,** while strengthening a culture of compliance, integrity, and transparency across all operational lines.

Complaint Handling Mechanism

The Bank manages each report or complaint through a special work unit established to ensure professional, objective, and accountable handling. The complaint handling procedure is implemented systematically, starting with an initial review to assess the completeness of the information, the clarity of the incident, and the relevance of the parties involved.

All complaints, whether clearly identified or anonymous, will be processed as long as sufficient information is provided, including details regarding the time, location, and chronology of the incident. Once the criteria are met, the report is forwarded to the investigation phase, which includes evidence collection, data verification, and in-depth analysis to ensure the validity of the complaint and determine appropriate follow-up steps.

By implementing a clear management mechanism and reporting flow, along with the support of independent consultants to maintain independence and confidentiality, the Company ensures that the WBS operates effectively, transparently, and meets the highest standards.

Whistleblower Protection

The Bank prioritizes whistleblower protection as a key principle in implementing the WBS. The Bank ensures that any party submitting a complaint through the WBS will receive protection from all forms of threats, intimidation, pressure, or retaliation from the reporting party.

The whistleblower's identity is kept strictly confidential and is accessible only to authorized parties for investigative purposes. The Bank also ensures that any report submitted in good faith will not negatively impact the whistleblower's position, career, or employment relationship.

Melalui mekanisme ini, Bank menciptakan iklim pelaporan yang aman dan terpercaya, sekaligus memperkuat budaya kepatuhan, integritas, dan transparansi di seluruh lini operasional, sejalan dengan prinsip tata kelola perusahaan yang baik dan praktik anti-fraud yang efektif.

Pihak Pengelola WBS

Bank telah membentuk unit kerja khusus untuk mengelola WBS, termasuk memastikan setiap laporan dugaan pelanggaran ditangani secara profesional, objektif, dan terdokumentasi. Unit ini bertugas menelaah, menyelidiki, dan menindaklanjuti laporan sesuai prosedur. Untuk memperkuat pengawasan, SKAI turut terlibat dalam proses investigasi, khususnya pada kasus dengan potensi dampak material terhadap risiko operasional, keuangan, atau reputasi Bank. Hasil investigasi yang bersifat strategis kemudian dilaporkan kepada Dewan Komisaris melalui Komite Audit, sehingga tindak lanjut dapat dilakukan dengan prinsip transparansi, independensi, dan akuntabilitas.

Struktur pengelolaan WBS ini memastikan bahwa setiap laporan pengaduan ditangani secara terukur dan profesional, serta mendukung pengendalian internal yang efektif, sekaligus memperkuat budaya kepatuhan, integritas, dan tata kelola di seluruh lini operasional. Pendekatan ini menegaskan posisi WBS sebagai instrumen strategis dalam menjaga kualitas manajemen risiko dan keberlanjutan kinerja Bank.

Hasil Dari Penanganan Pengaduan Tahun 2025

Sepanjang tahun 2025, Bank tidak menerima laporan pelanggaran melalui WBS. Hal ini mencerminkan lingkungan kerja yang patuh, disiplin, dan konsisten dalam penerapan prinsip GCG serta strategi *anti-fraud* yang efektif.

Jumlah Penyimpangan Anti Fraud Tahun 2025

Pada tahun 2025 Bank mencatat tidak adanya tindakan penyimpangan/fraud yang dilakukan oleh karyawan maupun manajemen. Bank secara konsisten memperkuat upaya pencegahan melalui implementasi kebijakan anti-fraud, mekanisme pelaporan pelanggaran, serta kegiatan sosialisasi dan peningkatan *awareness* kepada seluruh karyawan.

Through this mechanism, the Bank creates a safe and reliable reporting environment, while strengthening a culture of compliance, integrity, and transparency across all operational lines, in line with the principles of good corporate governance and effective anti-fraud practices.

WBS Management

The Bank has established a dedicated work unit to manage the WBS, including ensuring that every report of alleged violations is handled professionally, objectively, and documented. This unit is responsible for reviewing, investigating, and following up on reports in accordance with established procedures. To strengthen oversight, the Internal Audit Unit (SKAI) is involved in the investigation process, particularly in cases with the potential for material impact on the Bank's operational, financial, or reputational risks. Strategic investigation results are then reported to the Board of Commissioners through the Audit Committee, allowing follow-up actions to be taken in accordance with the principles of transparency, independence, and accountability.

This WBS management structure ensures that every complaint report is handled in a measured and professional manner, supporting effective internal controls while strengthening a culture of compliance, integrity, and governance across all operational lines. This approach emphasizes the WBS's position as a strategic instrument in maintaining the quality of risk management and the sustainability of the Bank's performance.

Complaint Handling Results in 2025

Throughout 2025, the Bank received no reports of violations through the WBS. This reflects a compliant, disciplined, and consistent work environment in the application of GCG principles and an effective anti-fraud strategy.

Number of Fraud Cases in 2025

In 2025, the Bank recorded no acts of deviation/fraud committed by employees or management. The Bank consistently strengthens prevention efforts through the implementation of anti-fraud policies, violation reporting mechanisms, as well as socialization and awareness-raising activities for all employees.

Kebijakan Antikorupsi [GRI 205-1]

Anti-Coruption Policy

Bank menjunjung tinggi komitmen untuk menjalankan praktik bisnis yang sehat, transparan, dan bebas dari Korupsi, Kolusi, dan Nepotisme (KKN). Komitmen ini tertuang dalam Kebijakan Anti-Korupsi yang menjadi pedoman bagi seluruh insan Bank dalam mencegah, mendeteksi, dan menindak setiap indikasi kecurangan, suap, gratifikasi, penyalahgunaan wewenang, maupun potensi konflik kepentingan.

Kebijakan ini menegaskan larangan bagi karyawan maupun pihak terkait untuk memberikan atau menerima segala bentuk hadiah, keuntungan, atau fasilitas yang dapat memengaruhi independensi dan objektivitas dalam pengambilan keputusan. Selain itu, seluruh unit kerja diwajibkan menerapkan prinsip kehati-hatian, integritas, dan akuntabilitas di setiap proses operasional sehingga mendukung terciptanya lingkungan bisnis yang bersih, terpercaya, dan sejalan dengan praktik GCG.

Melalui penerapan kebijakan ini secara konsisten, Bank tidak hanya meminimalkan risiko penyimpangan dan praktik koruptif, tetapi juga memperkuat kepercayaan pemangku kepentingan dan reputasi institusi di tengah dinamika industri perbankan.

The Bank upholds its commitment to implementing healthy, transparent business practices free from Corruption, Collusion, and Nepotism (KKN). This commitment is outlined in the Anti-Corruption Policy, which serves as a guideline for all Bank personnel in preventing, detecting, and taking action against any indication of fraud, bribery, gratuities, abuse of authority, or potential conflicts of interest.

This policy affirms the prohibition on employees and related parties from giving or receiving any form of gift, benefit, or facility that could influence their independence and objectivity in decision-making. Furthermore, all work units are required to apply the principles of prudence, integrity, and accountability in every operational process, thus supporting the creation of a clean, trustworthy business environment in line with GCG practices.

Through consistent implementation of this policy, the Bank not only minimizes the risk of irregularities and corrupt practices but also strengthens stakeholder trust and the institution's reputation amidst the dynamics of the banking industry.

Kegiatan Pelatihan dan/atau Sosialisasi Kebijakan Antikorupsi Kepada Karyawan Perusahaan Selama Tahun 2025 [GRI 205-2]

Pada tahun 2025, Bank telah menyelenggarakan berbagai kegiatan pelatihan dan sosialisasi guna meningkatkan pemahaman karyawan terhadap program antikorupsi dan anti-penyuapan, yang rinciannya disajikan pada tabel berikut ini:

Anti-Corruption Policy Training and/or Information Dissemination Activities for the Employees in 2025 [GRI 205-2]

In 2025, the Bank conducted various training and socialization activities to improve employee understanding of anti-corruption and anti-bribery programs, details of which are presented in the following table:

Topik Pelatihan atau Sosialisasi Training/Information Dessimination Topic	**Kategori Peserta** Category of Participants	**Penyelenggara** Organizer	**Tanggal Pelaksanaan** Date
Sosialiasi Penerapan *Anti-Fraud* Untuk karyawan baru Socialization for New Employees on Anti-Fraud Implementation	Karyawan Baru New Employees	Internal	24 Februari 2025 February 24, 2025
Sosialiasi Penerapan *Anti-Fraud* Untuk karyawan baru Socialization for New Employees on Anti-Fraud Implementation	Karyawan Baru New Employees	Internal	10 Juni 2025 June 10, 2025
Sosialiasi Penerapan *Anti-Fraud* Untuk Operasional Socialization for Operations on Anti-Fraud Implementation	Operasional Head dan Customer Service	Internal	27 Agustus 2025 August 27, 2025
Sosialiasi Penerapan *Anti-Fraud* Untuk karyawan baru Socialization for New Employees on Anti-Fraud Implementation	Karyawan Baru New Employees	Internal	24 September 2025 September 24, 2025

Pencegahan *Insider Trading*

Insider Trading Prevention

Bank menegaskan komitmen untuk mencegah praktik *insider trading* dan penyalahgunaan informasi material yang belum tersedia untuk publik. Setiap anggota Direksi, Dewan Komisaris, pejabat eksekutif, serta seluruh karyawan wajib mematuhi ketentuan hukum dan kode etik terkait kerahasiaan informasi yang diperoleh selama menjalankan tugasnya.

Sebagai bagian dari pengendalian internal, Bank menetapkan pedoman internal yang ketat yang secara eksplisit melarang setiap pihak melakukan transaksi atas efek atau instrumen keuangan Bank maupun entitas lain yang memiliki hubungan bisnis dengan Bank apabila transaksi tersebut didasarkan pada informasi non-publik yang berpotensi memengaruhi keputusan investasi.

Penerapan kebijakan ini didukung dengan sosialisasi berkala, pengawasan transaksi, dan mekanisme pelaporan pelanggaran sehingga setiap potensi risiko penyalahgunaan informasi dapat diidentifikasi dan ditindaklanjuti secara cepat dan efektif. Melalui upaya ini, Bank tidak hanya menjaga kepatuhan terhadap peraturan OJK dan regulator pasar modal, tetapi juga memperkuat integritas, transparansi, dan kepercayaan para pemangku kepentingan.

The Bank affirms its commitment to preventing insider trading practices and the misuse of material information not yet publicly available. Every member of the Board of Directors, Board of Commissioners, executive officers, and all employees are required to comply with legal provisions and the code of ethics regarding the confidentiality of information obtained in the course of carrying out their duties.

As part of its internal control, the Bank has established strict internal guidelines that explicitly prohibit any party from conducting transactions in securities or financial instruments of the Bank or other entities with which the Bank has a business relationship if such transactions are based on non-public information that could potentially influence investment decisions.

The implementation of this policy is supported by regular outreach, transaction monitoring, and a violation reporting mechanism so that any potential risks of misuse of information can be identified and acted upon quickly and effectively. Through these efforts, the Bank not only maintains compliance with OJK (Financial Services Authority) and capital market regulator regulations but also strengthens integrity, transparency, and stakeholder trust.

Kode Etik
Code of Conduct

Bank menegaskan komitmen penuh terhadap penerapan Kode Etik sebagai pijakan utama perilaku profesional dan integritas bagi seluruh insan Bank. Komitmen ini diwujudkan melalui penetapan pokok-pokok Kode Etik yang dituangkan dalam kebijakan dan prosedur sejak Januari 2020, yang secara menyeluruh mengatur etika berperilaku karyawan serta mekanisme penanganan benturan kepentingan secara jelas dan konsisten.

Sejalan dengan itu, Bank memastikan pemahaman dan kepatuhan terhadap Kode Etik dilakukan secara berkelanjutan melalui berbagai inisiatif. Upaya ini mencakup penandatanganan Kode Etik, program pelatihan berkala, serta integrasi dengan mekanisme pelaporan formal melalui WBS. Pendekatan ini tidak hanya menekankan pemahaman tanggung jawab individu, tetapi juga memperkuat kemampuan seluruh insan Bank untuk bertindak dengan integritas, akuntabilitas, dan profesionalisme dalam setiap aktivitas operasional.

Lebih dari sekadar pedoman internal, Kode Etik juga menjadi instrumen strategis yang mendukung penerapan prinsip GCG guna mencegah potensi benturan kepentingan dan memperkuat budaya kepatuhan serta transparansi di seluruh lini usaha. Dengan demikian, komitmen terhadap Kode Etik menjadi fondasi bagi pengambilan keputusan yang *prudent*, pengelolaan risiko yang disiplin, serta peningkatan kepercayaan pemangku kepentingan secara berkelanjutan.

Pokok-Pokok Kode Etik

Pokok-pokok Kode Etik Bank yang dituangkan dalam kebijakan dan prosedur Kode Etik secara garis besar mencakup hal-hal berikut:

1. Kepatuhan terhadap Hukum dan Peraturan
   Karyawan wajib mematuhi seluruh peraturan perundang-undangan yang berlaku serta kebijakan internal perusahaan dalam menjalankan tugas dan tanggung jawabnya.
2. Integritas dan Kejujuran
   Menjunjung tinggi kejujuran, integritas, dan etika profesional dalam setiap tindakan, keputusan, dan hubungan kerja, baik di dalam maupun di luar perusahaan.

The Bank affirms its full commitment to implementing the Code of Conduct as the primary foundation for professional behavior and integrity for all employees. This commitment is demonstrated through the establishment of the Code of Conduct principles outlined in policies and procedures since January 2020, which comprehensively regulate employee ethical behavior and mechanisms for handling conflicts of interest in a clear and consistent manner.

Consistently, the Bank ensures ongoing understanding and compliance with the Code of Conduct through various initiatives. These efforts include the signing of the Code of Conduct, regular training programs, and integration with the formal reporting mechanism through the Whistleblowing System. This approach not only emphasizes understanding of individual responsibilities but also strengthens the ability of all Bank employees to act with integrity, accountability, and professionalism in all operational activities.

More than just an internal guideline, the Code of Conduct serves as a strategic instrument supporting the implementation of GCG principles to prevent potential conflicts of interest and strengthen a culture of compliance and transparency across all business lines. Thus, commitment to the Code of Conduct serves as the foundation for prudent decision-making, disciplined risk management, and the continuous enhancement of stakeholder trust.

Main Points of the Code of Conduct

The main points of the Bank's Code of Ethics, outlined in the Code of Conduct policies and procedures, broadly cover the following:

1. Compliance with Laws and Regulations
   Employees are required to comply with all applicable laws and regulations and internal company policies in carrying out their duties and responsibilities.

2. Integrity and Honesty
   Uphold honesty, integrity, and professional ethics in all actions, decisions, and work relationships, both inside and outside the company.

3. Perilaku Profesional di Lingkungan Kerja
   Bersikap sopan, saling menghormati, tidak melakukan diskriminasi, pelecehan, atau tindakan lain yang dapat merugikan individu maupun reputasi perusahaan.
4. Benturan Kepentingan (*Conflict of Interest*)
   Menghindari segala bentuk benturan kepentingan antara kepentingan pribadi, keluarga, atau pihak lain dengan kepentingan perusahaan, serta wajib mengungkapkan potensi benturan kepentingan tersebut kepada manajemen.
5. Larangan Gratifikasi dan Suap
   Dilarang menerima atau memberikan hadiah, gratifikasi, komisi, atau bentuk keuntungan lain yang dapat memengaruhi objektivitas dan independensi dalam pengambilan keputusan.
6. Kerahasiaan Informasi
   Menjaga kerahasiaan data, informasi, dan dokumen perusahaan serta tidak menyalahgunakannya untuk kepentingan pribadi atau pihak lain yang tidak berwenang.
7. Penggunaan Aset Perusahaan
   Aset dan fasilitas perusahaan digunakan secara bertanggung jawab dan hanya untuk kepentingan perusahaan, bukan untuk kepentingan pribadi tanpa izin.
8. Hubungan dengan Pihak Ketiga
   Menjalin hubungan dengan nasabah, mitra, vendor, dan pihak eksternal lainnya secara profesional, transparan, dan beretika.
9. Pelaporan Pelanggaran (*Whistleblowing*)
   Karyawan didorong untuk melaporkan dugaan pelanggaran kode etik atau kebijakan perusahaan melalui mekanisme yang telah ditetapkan, dengan jaminan kerahasiaan dan perlindungan bagi pelapor.
10. Sanksi atas Pelanggaran
    Setiap pelanggaran terhadap kode etik akan dikenakan sanksi sesuai ketentuan dan tingkat pelanggaran yang berlaku di perusahaan.

Pernyataan Kode Etik Berlaku Bagi Seluruh Level Manajemen

Bank menegaskan bahwa Kode Etik berlaku secara menyeluruh bagi seluruh jajaran manajemen dan karyawan tanpa terkecuali, mulai dari jajaran Direksi, Dewan Komisaris, hingga seluruh staf operasional. Setiap individu diharapkan memahami, mematuhi, dan menerapkan prinsip-prinsip etika yang terkandung dalam Kode Etik dalam seluruh aktivitas dan pengambilan keputusan profesional.

Penerapan Kode Etik pada semua level manajemen didukung oleh mekanisme formal, antara lain penandatanganan kode etik ataupun pakta integritas, program pelatihan berkala, serta sosialisasi WBS.

3. Professional Behavior in the Workplace
   Be polite, respectful, and refrain from discrimination, harassment, or other actions that could harm individuals or the company's reputation.
4. Conflict of Interest
   Avoid all forms of conflict of interest between personal, family, or other parties' interests and the company's interests, and disclose any potential conflict of interest to management.
5. Prohibition on Gratuities and Bribery
   Accepting or giving gifts, gratuities, commissions, or other forms of benefit that could affect objectivity and independence in decision-making is prohibited.
6. Confidentiality of Information
   Maintain the confidentiality of company data, information, and documents and refrain from misusing them for personal gain or unauthorized use by other parties.
7. Use of Company Assets
   Company assets and facilities are used responsibly and solely for the benefit of the company, not for unauthorized personal gain.
8. Relationships with Third Parties
   Maintain relationships with customers, partners, vendors, and other external parties in a professional, transparent, and ethical manner.
9. Whistleblowing
   Employees are encouraged to report suspected violations of the Code of Conduct or company policies through established mechanisms, with guaranteed confidentiality and protection for the whistleblower.
10. Sanctions for Violations
    Any violation of the code of ethics will be subject to sanctions according to the applicable provisions and severity of the violation within the company.

Code of Conduct Statement Applies to All Management Levels

The Bank confirms that the Code of Ethics applies comprehensively to all levels of management and employees without exception, from the Board of Directors and the Board of Commissioners to all operational staff. Every individual is expected to understand, adhere to, and apply the ethical principles contained in the Code of Ethics in all professional activities and decision-making.

The implementation of the Code of Ethics at all levels of management is supported by formal mechanisms, including the signing of a code of ethics or integrity pact, regular training programs, and the dissemination of the WBS.

Sosialisasi Kode Etik dan Upaya Penegakannya

Bank menempatkan integritas dan etika sebagai fondasi utama dalam setiap aspek operasionalnya. Sebagai wujud komitmen tersebut, Bank secara konsisten melakukan sosialisasi Kode Etik kepada seluruh insan Bank mulai dari jajaran Direksi, manajemen, hingga karyawan di semua lini. Sosialisasi ini dilakukan melalui berbagai media dan program, antara lain pelatihan reguler, *workshop, e-learning*, serta komunikasi internal yang sistematis sehingga setiap individu memahami prinsip-prinsip etika, tanggung jawab profesional, dan standar perilaku yang diharapkan. Selain melalui sosialisasi, Bank juga menegakkan Kode Etik melalui penandatangan pernyataan kepatuhan terhadap Kode Etik sebagai bukti komitmen terhadap praktik GCG.

Pengungkapan Mengenai Budaya Perusahaan

Uraian lebih lanjut mengenai Nilai-Nilai Budaya Perusahaan sudah diungkapkan pada Bab Profil Perusahaan, dalam Laporan Tahunan ini.

Sanksi Atas Pelanggaran dan Jumlah Pelanggaran Kode Etik Tahun 2025

Bank memberikan sanksi tegas bagi karyawan yang terbukti melanggar pokok-pokok Kode Etik, baik terkait kewajiban, kebijakan internal, Peraturan Perusahaan, maupun peraturan perundang-undangan yang berlaku. Proses penegakan dilakukan secara adil sesuai kebijakan internal, dengan sanksi berjenjang mulai dari Surat Peringatan Pertama, Kedua, dan Ketiga, hingga Pemutusan Hubungan Kerja (PHK) bila diperlukan.

Sepanjang tahun 2025, tidak terdapat laporan pelanggaran Kode Etik yang dilakukan oleh karyawan. Hal ini mencerminkan bahwa seluruh karyawan telah memiliki pemahaman yang kuat terhadap pedoman perilaku sehingga tingkat kepatuhan dapat tercapai dengan sangat baik.

Code of Ethics Dissemination and Enforcement Efforts

The Bank places integrity and ethics as the primary foundation in every aspect of its operations. As a manifestation of this commitment, the Bank consistently disseminates the Code of Ethics to all Bank personnel, from the Board of Directors and management to employees at all levels. This dissemination is carried out through various media and programs, including regular training, workshops, e-learning, and systematic internal communication, ensuring that every individual understands the ethical principles, professional responsibilities, and expected standards of behavior. In addition to dissemination, the Bank also enforces the Code of Ethics through the signing of a statement of compliance with the Code of Ethics as evidence of its commitment to GCG practices.

Disclosure Regarding Corporate Culture

Further details regarding the Corporate Culture Values are disclosed in the Company Profile chapter of this Annual Report.

Sanctions for Violations and Number of Violations of the Code of Conduct in 2025

The Bank imposes strict sanctions on employees found to have violated the Code of Conduct, whether related to obligations, internal policies, Company Regulations, or applicable laws and regulations. The enforcement process is carried out fairly in accordance with internal policies, with tiered sanctions ranging from First, Second, and Third Warning Letters, to Termination of Employment (PHK) if necessary.

Throughout 2025, there were no reports of violations of the Code of Conduct by employees. This reflects that all employees have a strong understanding of the code of conduct, resulting in a high level of compliance.

Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM)

Anti-Money Laundering and Counter-Terrorist Financing (AML-CTF), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) Program

Bank menegaskan tekad penuh untuk menjaga integritas dan keamanan sistem keuangan melalui penerapan Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU–PPT), serta Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) secara konsisten dan menyeluruh. Kebijakan ini dirancang untuk memastikan bahwa seluruh aktivitas, transaksi, dan hubungan bisnis Bank sesuai dengan ketentuan hukum nasional maupun standar internasional yang berlaku, serta mencerminkan praktik GCG.

Dalam pelaksanaannya, Bank mengintegrasikan prinsip-prinsip *Know Your Customer* (KYC) dan *Customer Due Diligence* (CDD), melakukan pemantauan transaksi secara berkelanjutan, serta memanfaatkan sistem internal yang mampu mendeteksi pola transaksi mencurigakan secara proaktif. Sepanjang tahun 2025, berbagai langkah strategis telah dilakukan untuk memperkuat implementasi APU-PPT dan PPPSPM, antara lain:

1. Penerapan *Risk Based Approach* (RBA) terhadap seluruh nasabah;
2. Penyusunan Laporan Individual *Risk Assessment* untuk mengidentifikasi risiko spesifik nasabah;
3. *Upgrade* sistem SmartAml untuk memitigasi risiko transaksi judi *online*;
4. Pengembangan sistem pemantauan terhadap transaksi terkait Pemilu dan Pilkada 2025;
5. Pengukuran tingkat kepatuhan Bank terhadap rezim APU-PPT dan PPPSPM oleh PPATK;
6. Monitoring nasabah *high risk* secara intensif;
7. *Screening* nasabah terhadap daftar *blacklist* serta pemantauan transaksi yang dilakukan oleh nasabah;
8. Pemantauan implementasi APU-PPT dan PPPSPM di kantor cabang melalui program Compliance Review and Testing;
9. Implementasi sistem SmartAml yang telah ditingkatkan untuk mendukung deteksi dini transaksi mencurigakan; serta
10. Pelaksanaan pelatihan APU-PPT dan PPPSPM secara berkala untuk seluruh karyawan sesuai ketentuan OJK.

The Bank affirms its full commitment to maintaining the integrity and security of the financial system through the consistent and comprehensive implementation of the Anti-Money Laundering and Counter-Terrorism Financing (AML-CFT) Program, as well as the Prevention of the Financing of the Proliferation of Weapons of Mass Destruction (PPPSPM). This policy is designed to ensure that all Bank activities, transactions, and business relationships comply with applicable national laws and international standards, and reflect GCG practices.

In its implementation, the Bank integrates Know Your Customer (KYC) and Customer Due Diligence (CDD) principles, conducts continuous transaction monitoring, and utilizes internal systems capable of proactively detecting suspicious transaction patterns. Throughout 2025, various strategic steps have been taken to strengthen the implementation of AML-CFT and PPPSPM, including:

1. Applying Risk Based Approach (RBA) to customers;
2. Preparing Individual Risk Assessment Reports;
3. Upgrading the SmartAml System to mitigate online gambling transactions;
4. Developing a monitoring system for 2024 Election and Regional Election transactions;
5. Measuring the Bank's level of compliance with the Anti-Money Laundering and Counter-Terrorist Financing and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CTF and CPF) regime by PPATK;
6. Monitoring high risk customers;
7. Screening customers against the blacklist and monitoring transactions made by customers;
8. Monitoring the implementation of AML-CTF and CPF at branch offices with the Compliance Review and Testing program;
9. Implementing SmartAml Upgrade System; and
10. Carrying out periodic AML-CTF and CPF training by the Bank in order to comply with OJK regulations.

Bank juga aktif berkoordinasi dengan regulator dan lembaga terkait untuk memastikan program ini berjalan efektif. Setiap temuan indikasi pelanggaran ditindaklanjuti sesuai prosedur, dan apabila diperlukan, dilaporkan kepada otoritas yang berwenang. Penerapan APU-PPT dan PPPSPM tidak hanya memastikan kepatuhan terhadap peraturan, tetapi juga mencerminkan kontribusi Bank dalam menjaga stabilitas sistem keuangan nasional, membangun kepercayaan publik, dan mendukung terciptanya ekosistem keuangan yang aman, transparan, dan bertanggung jawab. Bank juga aktif berkoordinasi dengan regulator dan lembaga terkait untuk memastikan program ini berjalan efektif. Setiap temuan indikasi pelanggaran ditindaklanjuti sesuai prosedur, dan apabila diperlukan, dilaporkan kepada otoritas yang berwenang. Penerapan APU-PPT dan PPPSPM tidak hanya memastikan kepatuhan terhadap peraturan, tetapi juga mencerminkan kontribusi Bank dalam menjaga stabilitas sistem keuangan nasional, membangun kepercayaan publik, dan mendukung terciptanya ekosistem keuangan yang aman, transparan, dan bertanggung jawab.

The Bank also actively coordinates with regulators and relevant institutions to ensure the effectiveness of this program. Any findings of indications of violations are followed up according to procedures and, if necessary, reported to the relevant authorities. The implementation of AML-CFT and Anti-Money Laundering and Counter-Terrorist Financing (AML-CTF), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) Program not only ensures regulatory compliance but also reflects the Bank's contribution to maintaining the stability of the national financial system, building public trust, and supporting the creation of a safe, transparent, and responsible financial ecosystem. The Bank also actively coordinates with regulators and relevant institutions to ensure the program's effectiveness. Any findings of indications of violations are followed up according to procedure and, if necessary, reported to the relevant authorities. The implementation of AML-CFT and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) Program not only ensures regulatory compliance but also reflects the Bank's contribution to maintaining the stability of the national financial system, building public trust, and supporting the creation of a safe, transparent, and responsible financial ecosystem.

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja kepada Manajemen dan/atau Karyawan

Policy on the Provision of Performance-Based Long-Term Compensation to Management and/or Employees

Bank menempatkan penghargaan terhadap kinerja sebagai salah satu pilar dalam strategi pengelolaan SDM. Sebagai bagian dari upaya mempertahankan talenta unggul dan mendorong perkembangan karier jangka panjang, Bank memberikan kompensasi jangka panjang berbasis kinerja kepada manajemen dan karyawan yang menunjukkan kontribusi signifikan terhadap pencapaian tujuan strategis Bank.

The Bank places performance-based rewards as one of the pillars of its HR management strategy. As part of its efforts to retain top talent and encourage long-term career development, the Bank provides long-term performance-based compensation to management and employees who demonstrate significant contributions to the achievement of the Bank's strategic objectives.

Kebijakan ini dirancang tidak hanya untuk meningkatkan motivasi dan loyalitas, tetapi juga untuk memastikan bahwa setiap penghargaan sejalan dengan prinsip GCG.

This policy is designed not only to increase motivation and loyalty but also to ensure that each award aligns with GCG principles. This program is implemented systematically and

Implementasi program ini dilakukan secara sistematis dan dievaluasi secara berkala agar mencerminkan pencapaian kinerja individu maupun kinerja organisasi secara keseluruhan.

Informasi lebih rinci mengenai mekanisme, kriteria, dan pelaksanaan Kompensasi Jangka Panjang Berbasis Kinerja dapat dilihat pada Bab Tata Kelola Perusahaan yang Baik, subbab Kebijakan Nominasi dan Remunerasi, halaman 277.

evaluated periodically to reflect both individual performance and overall organizational performance.

More detailed information regarding the mechanism, criteria, and implementation of Long-Term Performance-Based Compensation can be found in the Good Corporate Governance Chapter, Nomination and Remuneration Policy subsection, page 277.

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Provision of Funds to Related Parties and Provision of Large Exposures

Bank menerapkan prinsip kehati-hatian dan transparansi terkait penyediaan dana kepada pihak terkait maupun dalam penyaluran dana besar. Setiap fasilitas kredit atau pendanaan kepada pihak terkait, termasuk Pemegang Saham Utama maupun anggota Direksi wajib melalui proses evaluasi independen yang mengedepankan prinsip kewajaran sehingga risiko benturan kepentingan dapat diminimalkan dan kepatuhan terhadap peraturan yang berlaku tetap terjaga.

Sementara itu, penyediaan dana dalam skala besar untuk proyek atau transaksi signifikan dilakukan melalui analisis risiko yang komprehensif dan persetujuan berjenjang senantiasa melibatkan Komite Kredit dan Direksi. Mekanisme ini memastikan setiap keputusan pembiayaan tetap selaras dengan strategi bisnis Bank, sekaligus menjaga stabilitas keuangan dan reputasi perseroan.

Informasi rinci mengenai penyediaan dana kepada pihak terkait serta total eksposur grup dan *core debtors* terhadap total portofolio kredit Bank sepanjang tahun 2025 disajikan sebagai berikut:

The Bank applies the principles of prudence and transparency in providing funds to related parties and in disbursing large amounts of funds. Every credit or funding facility granted to related parties, including Main Shareholders and members of the Board of Directors, is required to undergo an independent evaluation process that prioritizes the principle of fairness to minimize the risk of conflicts of interest and maintain compliance with applicable regulations.

Meanwhile, the provision of large-scale funds for significant projects or transactions is conducted through comprehensive risk analysis and tiered approvals, always involving the Credit Committee and the Board of Directors. This mechanism ensures that every financing decision remains aligned with the Bank's business strategy, while maintaining the company's financial stability and reputation.

Detailed information regarding the provision of funds to related parties and the total exposure of group and core debtors to the Bank's total credit portfolio throughout 2025 is presented below:

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar
Fund Provision to Related Party and Large Exposure

Penyediaan Dana Provisions of Fund	**Jumlah Debitur** Total Debtors	**Nominal (Jutaan Rp)** Nominal (Millions IDR)
Kepada Pihak Terkait | To Related Parties	6	37.804
Kepada Debitur Inti: | To Core Debtors:	25	7.212.366
▪ Individual	13	3.581.799
▪ Grup | Group	12	3.630.567

Kredit yang Direstrukturisasi

Hingga akhir tahun 2025, Bank telah melakukan upaya restrukturisasi kredit untuk mendukung keberlanjutan usaha nasabah serta menjaga kualitas portofolio kredit. Restrukturisasi tersebut dilakukan melalui skema perpanjangan jangka waktu kredit dan penyesuaian suku bunga dengan total nilai mencapai Rp731.068.185.606 (nilai penuh). Langkah ini mencerminkan komitmen Bank dalam memberikan solusi keuangan yang responsif terhadap kondisi nasabah, sekaligus mempertahankan stabilitas risiko kredit secara *prudent*.

Restructured Loans

Until the end of 2025, the Bank has undertaken loan restructuring efforts to support customer business sustainability and maintain the quality of its loan portfolio. This restructuring was carried out through loan term extensions and interest rate adjustments, totaling IDR 731,068,185,606 (full amount). This measure reflects the Bank's commitment to providing responsive financial solutions to customer needs while prudently maintaining credit risk stability.

Share Option, Buyback Share, dan/atau *Buyback* Obligasi

Share Option, Share Buyback, and/or Bond Buyback

Sepanjang tahun 2025, Bank tidak melakukan aktivitas terkait *share option, buy back share*, maupun *buy back* obligasi.

Throughout 2025, the Bank did not carry out any activities related to share options, share buyback shares, or bond buyback.

Rencana Strategis Bank

Bank's Strategic Plan

Bank telah menyusun rencana strategis jangka pendek maupun jangka panjang dengan mempertimbangkan dinamika industri perbankan, kondisi makroekonomi, serta kebutuhan internal Bank untuk tumbuh secara berkelanjutan. Penyusunan strategi ini dilakukan melalui analisis menyeluruh atas peluang pasar, tantangan kompetitif, perubahan regulasi, serta ekspektasi pemangku kepentingan.

Berikut merupakan rencana jangka pendek dan jangka panjang Bank:

Rencana Jangka Pendek
secara umum, rencana bisnis bank untuk jangka pendek fokus pada penguatan sistem internal dengan tujuan utama yaitu "penguatan Pondasi untuk pertumbuhan keberlanjutan".

The Bank has developed short-term and long-term strategic plans, taking into account the dynamics of the banking industry, macroeconomic conditions, and the Bank's internal needs for sustainable growth. This strategy was developed through a comprehensive analysis of market opportunities, competitive challenges, regulatory changes, and stakeholder expectations.

The following are the Bank's short-term and long-term plans:

Short-Term Plan
In general, the Bank's short-term business plan focuses on strengthening internal systems with the primary objective of "strengthening the foundation for sustainable growth."

Terdapat beberapa target utama yang menjadi komitmen bank dalam jangka pendek, yaitu dalam 1 tahun ini diantaranya adalah sebagai berikut:

1. Peningkatan jumlah aset sebesar 11,4%;
2. Peningkatan kredit sebesar 19,14%;
3. Peningkatan dana pihak ketiga sebesar 19,67%;
4. Laba meningkat secara signifikan; dan
5. NPL terjaga di 2%.

Dalam mencapai hal tersebut Bank membagi dengan beberapa kategori rencana aksi diantaranya adalah sbb.:

1. **Petumbuhan:** Pertumbuhan Keberlanjutan untuk Menjadi Bank yang Kuat
   Menyeimbangkan pertumbuhan kredit local dan perusahan korea, mengembangkan core deposit dan basis customer, dan penguatan bisnis forex.
2. **Digital:** Transformasi Digital untuk Stabilitas Internal
   Peluasan digital bisnis proses, penunjukan IT Solutions baru, peningkatan digital dan IT infastruktur.
3. **Kesehatan Bank:** Penguatan Proses Kredit dan Manajemen Kesehatan
   Peningkatan kapabilitas peninjauan kredit dan kredit system, sistemisasi operasional kredit dan proses peninjauan kredit, dan penguatan manajemen asset berisiko tinggi
4. **Internal Sistem:** Perbaikan Sistem Internal untuk Pengembangan yang Stabil
   Optimisasi ALM, Membangun budaya organisasi yang sehat dan system management HR, Penguatan internal control dan penguatan produktifitas.

Rencana Jangka Panjang

Dalam jangka panjang, bank akan fokus dalam pertumbuhan aset sebesar Rp42 triliun dan laba bersih mencapai Rp450 miliar rupiah di tahun 2030. Untuk mencapai hal tersebut, bank akan meperkuat tingkat kesehatan bank dan inovasi sistem internal untuk pertumbuhan.

Untuk mendukung hal tersebut, bank akan meningkatkan fungsi organisasi dalam bisnis untuk mendukung kinerja bisnis, pengembangan produk pembiyaan dan pendanaan, pengembangan *customer relation management*. Untuk mendukung bisnis, bank juga mendukung dalam pengembangan SDM bank untuk meningkatkan produktivitas dan juga dukungan IT infastruktur dalam meningkatkan produktivitas bank.

Selain itu, Bank memiliki *recovery plan* yang dirancang sebagai langkah antisipatif untuk menjaga keberlangsungan usaha dan ketahanan keuangan dalam menghadapi situasi krisis. Rencana ini mencakup strategi pemulihan dan tindakan

Several key targets are committed to the Bank in the short term, specifically within this year:

1. Increase total assets by 11.4%;
2. Increase credit by 19.14%;
3. Increase third-party funds by 19.67%;
4. Significant profit increase; and
5. Maintain NPL at 2%.

To achieve this, the Bank has divided its action plans into several categories, including:

1. **Growth:** Sustainable Growth to Become a Strong Bank
   Balancing credit growth between local and Korean companies, developing core deposits and a customer base, and strengthening the forex business.
2. **Digital:** Digital Transformation for Internal Stability
   Expanding digital business processes, appointing new IT Solutions, and enhancing digital and IT infrastructure.
3. **Bank Health:** Strengthening Credit Processes and Health Management
   Enhancing credit review capabilities and the credit system, systematizing credit operations and the credit review process, and strengthening high-risk asset management.
4. **Internal Systems:** Internal System Improvements for Stable Development
   Optimizing ALM, Building a healthy organizational culture and HR management system, strengthening internal control, and enhancing productivity.

Long-Term Plan

In the long term, the bank will focus on growing assets to IDR42 trillion and net profit to IDR450 billion by 2030. To achieve this goal, the bank will strengthen its bank health and innovate its internal systems for growth.

Accordingly, the bank will enhance organizational functions within the business to support business performance, develop financing and funding products, and enhance customer relationship management. To support the business, the bank also supports human resource development to increase productivity and IT infrastructure support to enhance bank productivity.

Furthermore, the bank has a recovery plan designed as an anticipatory measure to maintain business continuity and financial resilience in the face of a crisis. This plan includes recovery strategies and priority actions ready to

prioritas yang siap diaktifkan jika Bank mengalami tekanan keuangan atau operasional yang signifikan. *Recovery plan* tersebut disusun sesuai dengan pedoman regulator dan mencakup skenario krisis, termasuk langkah-langkah untuk mempertahankan likuiditas, memitigasi risiko kredit, dan menjaga stabilitas operasional. Dengan adanya *recovery plan* ini, Bank memastikan kesiapan dalam menanggapi berbagai risiko eksternal maupun internal, sehingga dapat melindungi kepentingan pemangku kepentingan, termasuk nasabah, investor, dan regulator, serta menjaga stabilitas sistem keuangan secara keseluruhan.

be activated if the bank experiences significant financial or operational pressure. The recovery plan is developed in accordance with regulatory guidelines and covers crisis scenarios, including measures to maintain liquidity, mitigate credit risk, and maintain operational stability. With this recovery plan, the bank ensures its readiness to respond to various external and internal risks, thereby protecting the interests of stakeholders, including customers, investors, and regulators, while maintaining overall financial system stability.

Transparansi Kondisi Keuangan dan Non-Keuangan

Transparency of Financial and Non-Financial Condition

Transparansi dalam pelaporan kondisi keuangan maupun non-keuangan merupakan fondasi penting dalam menjaga kepercayaan pemangku kepentingan sekaligus mendukung akuntabilitas Bank. Dengan prinsip keterbukaan, Bank memastikan bahwa seluruh informasi baik keuangan maupun non-keuangan disajikan secara akurat, jujur, dan tepat waktu, sesuai dengan standar pelaporan yang berlaku.

Transparency in reporting financial and non-financial conditions is a crucial foundation for maintaining stakeholder trust and supporting the Bank's accountability. Based on the principle of openness, the Bank ensures that all financial and non-financial information is presented accurately, honestly, and timely, in accordance with applicable reporting standards.

Transparansi Kondisi Keuangan Bank

Transparansi keuangan menjadi salah satu pilar utama dalam tata kelola Bank. Komitmen ini diwujudkan melalui penyampaian laporan resmi secara konsisten, termasuk Laporan Tahunan dan Laporan Keberlanjutan, serta Laporan Keuangan Tahunan yang dipublikasikan kepada masyarakat melalui media cetak berbahasa Indonesia dengan jangkauan luas. Selain itu, Bank juga secara rutin memenuhi kewajiban pelaporan kepada regulator, termasuk penyampaian Laporan Keuangan Tahunan yang telah diaudit oleh KAP sesuai ketentuan yang berlaku.

Untuk mempermudah akses informasi bagi seluruh pemangku kepentingan, Bank menyediakan Laporan Keuangan Triwulanan dan Tahunan, serta laporan GCG melalui situs resmi Bank di www.ibk.co.id. Melalui laman tersebut, publik dapat mengakses secara terbuka informasi terkait profil Bank, kinerja operasional, serta posisi keuangan secara komprehensif dan terkini.

Transparency of the Bank's Financial Condition

Financial transparency is a key pillar of the Bank's governance. This commitment is demonstrated through the consistent submission of official reports, including the Annual Report and Sustainability Report, as well as the Annual Financial Report, which is published to the public through Indonesian-language print media with wide reach. Furthermore, the Bank routinely fulfills its reporting obligations to regulators, including the submission of an Annual Financial Report audited by a Public Accounting Firm in accordance with applicable regulations.

To facilitate access to information for all stakeholders, the Bank provides Quarterly and Annual Financial Reports, as well as GCG reports, through its official website at www.ibk.co.id. Through this page, the public can openly access comprehensive and up-to-date information regarding the Bank's profile, operational performance, and financial position.

Transparansi Kondisi Keuangan Non-Bank

Transparansi non-keuangan dilaksanakan melalui penyediaan informasi yang jelas dan mudah dipahami mengenai karakteristik produk dan layanan Bank, disampaikan melalui brosur, leaflet, banner, situs web, media sosial, maupun papan reklame. Bank juga menyediakan kanal pengaduan nasabah baik melalui layanan telepon maupun secara langsung di kantor cabang, untuk memastikan respons yang cepat dan akuntabel terhadap masukan maupun keluhan nasabah.

Bank memiliki kebijakan dan prosedur yang terstruktur terkait pelaksanaan transparansi kondisi keuangan dan non-keuangan, termasuk ketentuan pengukuran dan pelaporan instrumen keuangan sesuai dengan standar akuntansi PSAK 109. Kebijakan ini menjadi acuan dalam menjamin konsistensi, keandalan, dan keterbukaan informasi bagi seluruh pemangku kepentingan.

Transparency of Non-Bank Financial Conditions

Non-financial transparency is implemented through the provision of clear and easy-to-understand information regarding the characteristics of the Bank's products and services, delivered through brochures, leaflets, banners, websites, social media, and billboards. The Bank also provides a customer complaints channel, both via telephone and in-person at branch offices, to ensure a prompt and accountable response to customer input and complaints.

The Bank has structured policies and procedures related to the implementation of transparency of financial and non-financial conditions, including provisions for measuring and reporting financial instruments in accordance with accounting standard PSAK 109. This policy serves as a reference for ensuring consistency, reliability, and transparency of information for all stakeholders.

Perselisihan Internal

Internal Disputes

Sepanjang tahun 2025, Bank mencatat kondisi internal yang harmonis tanpa adanya perselisihan antar karyawan yang bersifat material dan signifikan.

Throughout 2025, the Bank recorded harmonious internal conditions without any material and significant disputes between employees.

Pemberian Dana untuk Kegiatan Sosial dan Kegiatan Politik

Provision of Funds for Social Activities and Political Activities

Bank melaksanakan kegiatan pemberian dana untuk kegiatan sosial sebagai bagian dari komitmen strategis dalam mendukung pembangunan berkelanjutan serta menciptakan nilai tambah bagi masyarakat. Seluruh kegiatan sosial termasuk bantuan kemanusiaan, pendidikan, lingkungan, dan pengembangan masyarakat dilaksanakan secara terencana, transparan, dan mengacu pada kebijakan internal Bank serta peraturan perundang-undangan yang berlaku.

The Bank provides funding for social activities as part of its strategic commitment to supporting sustainable development and creating added value for the community. All social activities, including humanitarian assistance, education, environmental assistance, and community development, are carried out in a planned and transparent manner, and in accordance with the Bank's internal policies and applicable laws and regulations.

Sebagai wujud independensi dan integritas, Bank **tidak memberikan dana, dukungan, maupun kontribusi dalam bentuk apa pun untuk kegiatan politik** baik kepada partai politik, kandidat, maupun organisasi yang berafiliasi politik. Kebijakan ini diterapkan untuk menghindari potensi benturan kepentingan dan memastikan seluruh kegiatan operasional berjalan sesuai prinsip tata kelola yang sehat.

As a manifestation of independence and integrity, **the Bank does not provide funds, support, or contributions in any form for political activities,** whether to political parties, candidates, or politically affiliated organizations. This policy is implemented to avoid potential conflicts of interest and ensure that all operational activities are carried out in accordance with sound governance principles.

Selain itu, Bank juga aktif melakukan edukasi perbankan sebagai bagian dari tanggung jawab sosialnya. Pada tahun 2025, Bank telah menyelenggarakan program edukasi keuangan sebanyak 4 (empat) kali dengan materi yang mencakup informasi dan pengetahuan praktis bagi masyarakat luas, antara lain:

Furthermore, the Bank actively conducts banking education as part of its social responsibility. By 2025, the Bank had held four financial education programs, covering practical information and knowledge for the wider community, including:

No	Nama Kegiatan Name of Activity	Jenis Kegiatan Type of Activity	Lokasi Kegiatan Location	Tanggal Date
1	ELK Triwulan I Financial Lwiteracy Education (ELK) Quarter I	Edukasi Literasi Keuangan kepada karyawan pabrik PT Karawang Prima Sejahtera Steel (KPSS) Financial Literacy Education for PT Karawang Prima Sejahtera Steel (KPSS)	PT Karawang Prima Sejahtera Steel (KPSS)	25 Februari 2025 February 25, 2025
2	ELK Triwulan II Financial Literacy Education (ELK) Quarter II	Edukasi Literasi Keuangan Kepada SMPN 129 Jakarta Factory Employees Financial Literacy Education for SMPN 129 Jakarta	Sekolah Menengah Pertama (SMP) 129	17 Juni 2025 June 17, 2025
3	ELK Triwulan III Financial Literacy Education (ELK) Quarter III	Edukasi Literasi bagi penyandang disabilitas Literacy Education for People with Disabilities	Hotel Quest Darmo Surabaya	16 September 2025 September 16, 2025
4	ELK Triwulan IV Financial Literacy Education (ELK) Quarter IV	Edukasi Literasi Keuangan di Sekolah Rakyat Ancol Financial Literacy Education at Ancol Elementary School	Sekolah Rakyat Ancol	27 November 2025 November 27, 2025

Langkah-langkah ini mesnegaskan komitmen Bank untuk tidak hanya menjaga kepatuhan dan integritas, tetapi juga memberdayakan masyarakat melalui pengetahuan keuangan yang dapat dimanfaatkan secara langsung.

These steps underscore the Bank's commitment to not only maintaining compliance and integrity, but also empowering communities through financial knowledge that can be directly utilized.

Pengadaan Barang dan Jasa

Procurement of Goods and Services

Setiap kegiatan pengadaan dilaksanakan melalui mekanisme seleksi yang objektif dan kompetitif untuk memastikan Bank memperoleh kualitas terbaik dengan biaya yang optimal. Proses pengadaan diawasi oleh unit terkait guna mencegah konflik kepentingan, memastikan kepatuhan terhadap kebijakan internal dan ketentuan regulator, serta menjamin integritas seluruh pihak yang terlibat. Berikut merupakan tahapan pengadaan di dalam Bank:

1. **Perencanaan kebutuhan,** proses ini dilanjutkan dengan verifikasi dan dokumentasi;
2. **Aanwijzing,** untuk memperjelas spesifikasi kebutuhan;
3. **Proses Kurasi penawaran yang masuk,** dan negosiasi untuk mencapai kesepakatan terbaik;
4. **Penandatanganan kontrak kerja,** yang diikuti oleh pengawasan pekerjaan hingga pekerjaan selesai.

Every procurement activity is carried out through an objective and competitive selection mechanism to ensure the Bank obtains the best quality at the optimal cost. The procurement process is overseen by relevant units to prevent conflicts of interest, ensure compliance with internal policies and regulatory requirements, and ensure the integrity of all parties involved. The following are the procurement stages within the Bank:

1. **Requirements planning,** followed by verification and documentation;
2. **Aanwijzing,** to clarify requirements specifications;
3. **Curation of incoming bids,** and negotiations to reach the best agreement;
4. **Signing of the work contract,** followed by supervision of the work until completion.

Penerapan Tata Kelola pada Kantor Cabang Bank Luar Negeri (KCBLN)

Governance Implementation Overseas Bank Branch Offices (KCBLN)

Sampai dengan akhir tahun 2025, Bank tidak memiliki Kantor Cabang Bank Luar Negeri (KCBLN).

Until the end of 2025, the Bank does not have any Overseas Bank Branch Offices (KCBLN).

Penerapan Keuangan Berkelanjutan

Implementation of Sustainable Finance

1. Bank menerapkan keuangan berkelanjutan dalam kegiatan usaha Bank dan menyusun rencana aksi keuangan berkelanjutan bagi Bank dengan berpedoman pada Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik.
2. Bank memiliki dan mengalokasikan sebagian dananya sebagai dana tanggung jawab sosial dan lingkungan dalam mendukung kegiatan penerapan keuangan berkelanjutan. Alokasi dan penggunaan dana tanggung jawab sosial dan lingkungan Bank tersebut hanya digunakan untuk mendukung kegiatan penerapan keuangan berkelanjutan, serta dapat memberikan nilai tambah bagi Bank baik secara langsung maupun tidak langsung.
3. Dalam penerapan keuangan berkelanjutan, Bank melaksanakan praktik bisnis dan strategi investasi dengan memperhatikan, menerapkan, dan mengintegrasikan nilai lingkungan, sosial, dan tata kelola dalam mendukung paling sedikit:
   a. ekosistem bisnis berkelanjutan;
   b. pengembangan produk;
   c. transaksi;
   d. jasa pembiayaan kegiatan berkelanjutan dan pembiayaan transisi menuju pertumbuhan ekonomi yang berkelanjutan;
   e. pengembangan program keuangan berkelanjutan serta pelaksanaan aktivitas operasional bank yang berwawasan lingkungan; dan
   f. pemberdayaan sosial dan masyarakat.
4. Bank mempertimbangkan risiko terkait iklim yang dapat berdampak jangka pendek, jangka menengah, dan jangka panjang terhadap bisnis Bank dan memperhitungkan risiko tersebut pada strategi bisnis dan kerangka manajemen risiko. Penentuan jangka waktu yang digunakan Bank dalam menganalisis dampak risiko terkait iklim mempertimbangkan antara lain RBB dan target pemerintah sebagaimana tertuang dalam dokumen *Nationally Determined Contribution* (NDC) dan komitmen pencapaian *net zero emission,* dan/atau dokumen lain terkini yang ditetapkan atau dipersamakan oleh kementerian dan/atau instansi yang berwenang.

1. The Bank implements sustainable finance in its business activities and develops a sustainable finance action plan for the Bank, guided by the Financial Services Authority Regulation concerning the implementation of sustainable finance for financial services institutions, issuers, and public companies.
2. The Bank maintains and allocates a portion of its funds as a social and environmental responsibility fund to support the implementation of sustainable finance. The allocation and use of the Bank's social and environmental responsibility fund are used solely to support the implementation of sustainable finance and may provide added value to the Bank, both directly and indirectly.
3. In implementing sustainable finance, the Bank implements business practices and investment strategies that consider, implement, and integrate environmental, social, and governance values to support at least:
   a. a sustainable business ecosystem;
   b. product development;
   c. transactions;
   d. financing services for sustainable activities and financing the transition towards sustainable economic growth;
   e. developing sustainable finance programs and implementing environmentally conscious bank operational activities; and
   f. social and community empowerment.
4. The Bank considers climate-related risks that could have short-, medium-, and long-term impacts on its business and incorporates these risks into its business strategy and risk management framework. The timeframe used by the Bank in analyzing the impact of climate-related risks takes into account, among other things, the Business Plan (RBB) and government targets as outlined in the Nationally Determined Contribution (NDC) document and commitment to achieving net zero emissions, and/or other recent documents established or certified by authorized ministries and/or agencies.

5. Dalam pengelolaan risiko terkait iklim, Bank menetapkan peran dan tanggung jawab Direksi, Dewan Komisaris, dan unit kerja pada Bank sesuai dengan struktur organisasi, mekanisme koordinasi dalam pengelolaan risiko terkait iklim, dan pelaksanaan pengawasan secara efektif.
6. Bank memiliki kebijakan, prosedur, dan pengendalian yang tepat untuk manajemen risiko terkait iklim yang efektif. Kebijakan dan prosedur dimaksud merupakan bagian dari kebijakan penerapan manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum.
7. Bank memperhitungkan risiko terkait iklim dalam kerangka pengendalian internal melalui 3 (tiga) lini pertahanan (*three lines of defence*) yang mencakup lini manajemen bisnis, lini manajemen risiko dan kepatuhan, dan lini audit intern untuk memastikan identifikasi, pengukuran, dan mitigasi risiko terkait iklim dilakukan dengan tepat, komprehensif, dan efektif.
8. Bank mengidentifikasi, memonitor dan mengelola risiko terkait iklim yang dapat mempengaruhi kondisi finansial, termasuk permodalan dan likuiditas. Bank harus memastikan r*isk appetite* dan kerangka manajemen risiko telah memadai untuk mengatasi risiko terkait iklim dan menentukan pendekatan dalam mengidentifikasi, mengukur, memonitor dan mengelola risiko tersebut.

Bank memastikan pembagian peran, tanggung jawab, maupun transparansi pada masing-masing lapisan pertahanan pada penerapan 3 (tiga) lini pertahanan (*three lines of defence*) dalam pengelolaan risiko terkait dampak perubahan iklim.

5. In managing climate-related risks, the Bank defines the roles and responsibilities of the Board of Directors, Board of Commissioners, and work units within the Bank in accordance with its organizational structure, coordination mechanisms for climate-related risk management, and effective oversight.
6. The Bank has appropriate policies, procedures, and controls for effective climate-related risk management. These policies and procedures are part of the risk management implementation policy in accordance with the Financial Services Authority Regulation concerning the implementation of risk management for commercial banks.
7. The Bank considers climate-related risks within its internal control framework through three lines of defense, encompassing business management, risk management and compliance, and internal audit. This ensures that climate-related risks are identified, measured, and mitigated appropriately, comprehensively, and effectively.
8. The Bank identifies, monitors, and manages climate-related risks that could impact its financial condition, including capital and liquidity. The Bank must ensure its risk appetite and risk management framework are adequate to address climate-related risks and determine its approach to identifying, measuring, monitoring, and managing these risks.

The Bank ensures the division of roles, responsibilities, and transparency within each layer of defense when implementing the three lines of defense in managing risks related to the impacts of climate change.

Penerapan Tata Kelola dalam Kelompok Usaha Bank

Implementation of Governance in Bank Business Groups

Hingga saat ini, PT Bank IBK Indonesia Tbk tidak memiliki anak usaha dan/atau tidak termasuk ke dalam struktur konglomerasi keuangan.

Until now, PT Bank IBK Indonesia Tbk does not have any subsidiaries and/or is not included in the financial conglomerate structure.

Laporan Keberlanjutan

Sustainability Report

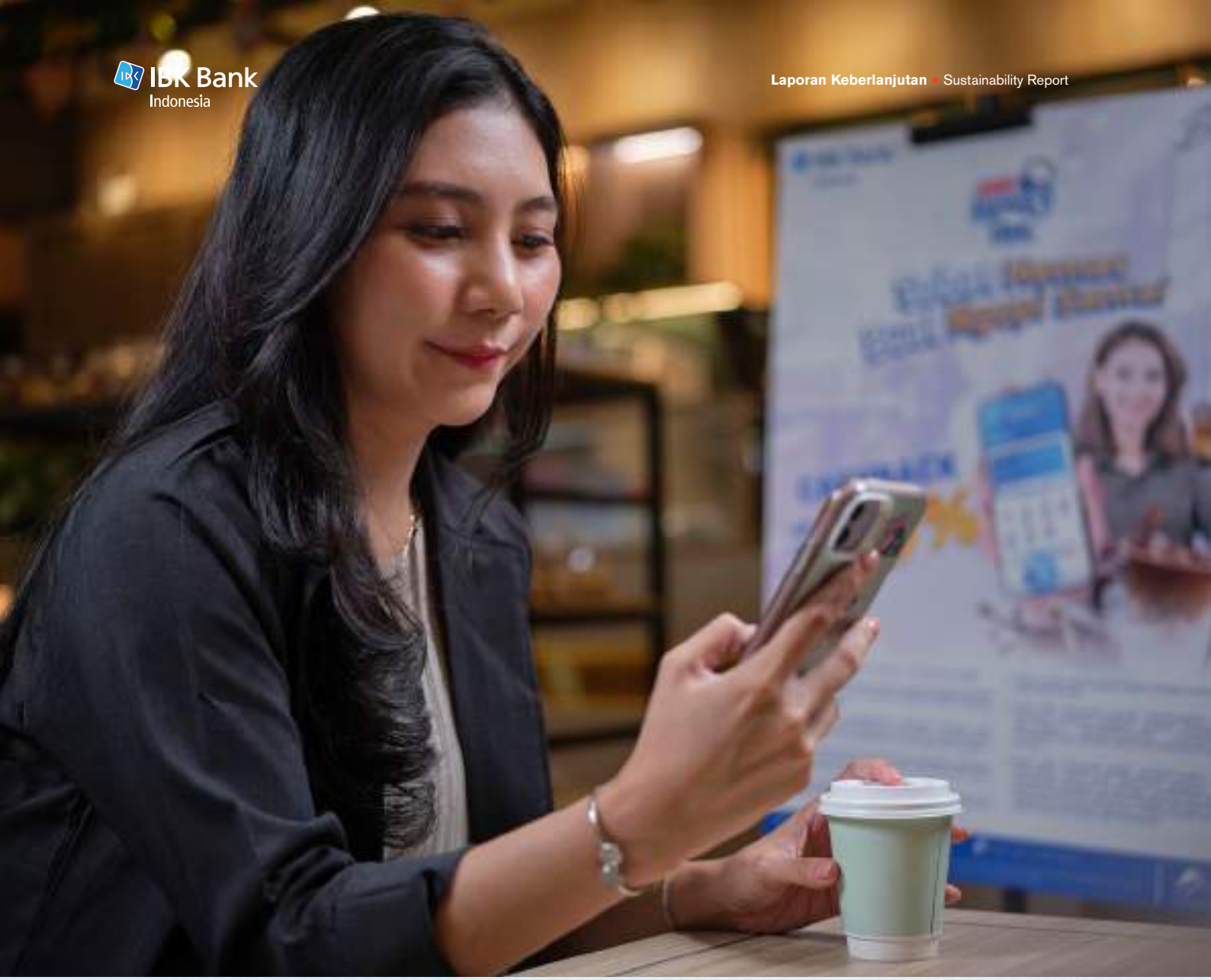


IBK Bank
Indonesia



Kinerja yang solid, strategi yang adaptif, dan komitmen pada keberlanjutan menjadi landasan langkah Bank IBK ke depan

Solid performance, adaptive strategies, and a commitment to sustainability form the foundation of Bank IBK's path forward



Komitmen Keberlanjutan

Sustainability Commitment

Keberlanjutan bagi Bank bukan sekadar pemenuhan kewajiban, melainkan fondasi dalam membangun pertumbuhan yang bertanggung jawab dan relevan di tengah dinamika ekonomi serta ekspektasi pemangku kepentingan yang terus berkembang. Bank memandang bahwa kinerja jangka panjang hanya dapat dicapai apabila selaras dengan kepedulian terhadap lingkungan, kontribusi sosial yang inklusif, serta tata kelola yang kuat dan adaptif. Atas dasar tersebut, Bank secara konsisten menanamkan prinsip *Environmental, Social, and Governance* (ESG) sebagai kerangka utama dalam perumusan kebijakan, pengambilan keputusan, dan pelaksanaan kegiatan usaha.

For the Bank, sustainability is not only merely fulfilling obligations; but also it is the foundation for building responsible and relevant growth amid economic dynamics and evolving stakeholder expectations. The Bank views long-term performance can only be achieved when aligned with environmental awareness, inclusive social contributions, and strong adaptive governance. Therefore, the Bank consistently implements Environmental, Social, and Governance (ESG) principles as the primary framework for policy formulation, decision-making, and business operations.

Pada pilar ***Environment***, Bank berkomitmen untuk berperan aktif dalam upaya pelestarian lingkungan dan pengurangan dampak operasional terhadap alam. Komitmen ini diwujudkan melalui pelaksanaan program tanggung jawab sosial yang berorientasi pada perbaikan kualitas lingkungan, antara lain melalui kegiatan penanaman pohon serta inisiatif pengurangan jejak karbon. Di sisi operasional, Bank mendorong penghematan energi dan penggunaan sumber daya yang lebih efisien sebagai bagian dari upaya transisi menuju praktik perbankan yang lebih ramah lingkungan.

Under the Environment pillar, the Bank is commits to playing an active role in environmental conservation efforts and reducing operational impacts on nature. These commitments are realized through the implementation of social responsibility programs oriented towards improving environmental quality, including tree planting activities and carbon footprint reduction initiatives. Operationally, the Bank encourages energy savings and more efficient use of resources as part of its transition to more environmentally friendly banking practices.

Sementara itu, pada pilar ***Social***, Bank meyakini bahwa keberlanjutan tidak dapat dipisahkan dari peran aktif dalam meningkatkan modal tenaga kerja Bank dan kesejahteraan masyarakat. Dalam peningkatan modal kerja, Bank memberikan kesejahteraan pekerja dengan baik, pemberian pelatihan keberlanjutan, dan program peningkatan kapasitas melalui *Community of Practice*. Selain itu, Bank terus mengembangkan program-program sosial yang bertujuan menciptakan masyarakat yang inklusif dan berdaya saing, dengan fokus pada peningkatan kesejahteraan sosial serta dukungan bagi komunitas setempat. Melalui pendekatan ini, Bank berupaya memastikan bahwa kehadirannya memberikan nilai tambah yang nyata, tidak hanya bagi nasabah, tetapi juga bagi lingkungan sosial di sekitarnya.

Under the Social pillar, the Bank believes that sustainability is inseparable from its active role in enhancing the quality of its human capital and promoting community well-being. To strengthen human capital, the Bank provides employee well given welfare, sustainability-related training, and capacity-building programs through the Community of Practice. In addition, the Bank continues to develop social programs aimed at fostering an inclusive and competitive society, with a focus on improving social welfare and supporting local communities. Through this approach, the Bank seeks to ensure that its presence delivers tangible added value—not only to customers but also to the broader social environment.

Pada pilar ***Governance***, Bank menempatkan tata kelola berkelanjutan sebagai batasan dan pendorong utama bagi implementasi ESG yang efektif. Sejalan dengan perkembangan teknologi dan kebutuhan akan transparansi serta efisiensi, Bank secara bertahap memperkuat komitmen tata kelola melalui digitalisasi proses dan sistem. Langkah ini tidak hanya ditujukan untuk meningkatkan kualitas pengambilan keputusan dan pengawasan, tetapi juga untuk membangun fondasi organisasi yang lebih tangguh, akuntabel, dan siap menghadapi tantangan di masa depan.

Under the Governance pillar, the Bank positions sustainable governance as both a key limit and driver for effective ESG implementation. In line with technological developments and the need for transparency and efficiency, the Bank is gradually strengthening its governance commitments through the digitization of processes and systems. This step is aimed not only at improving the quality of decision-making and oversight, but also at building a more resilient, accountable, and prepared organizational foundation for future challenges.

Melalui integrasi prinsip ESG secara menyeluruh, Bank menegaskan komitmennya untuk tumbuh secara berkelanjutan, menciptakan nilai jangka panjang, serta menjaga kepercayaan seluruh pemangku kepentingan. Komitmen ini menjadi pijakan Bank dalam melangkah ke depan, memastikan bahwa setiap inisiatif dan strategi yang dijalankan selaras dengan tujuan pembangunan berkelanjutan dan praktik perbankan yang bertanggung jawab.

Through the comprehensive integration of ESG principles, the Bank emphasize its commitment to growing sustainably, creating long-term value, and maintaining the trust of all stakeholders. This commitment serves as the Bank's foundation moving forward, ensuring that every initiative and strategy aligns with sustainable development goals and responsible banking practices.

Kebijakan dan Strategi Keberlanjutan [POJK51 A.1] [GRI 2-22, 2-23, 2-24]

Sustainability Policy and Strategy

Kebijakan Keberlanjutan
Sustainability Policy

Kebijakan Keberlanjutan Bank dirancang sebagai kerangka kerja yang memastikan setiap aktivitas operasional dan pengembangan bisnis berjalan selaras dengan prinsip tanggung jawab lingkungan, penguatan kapabilitas sumber daya manusia, serta perluasan pembiayaan yang mendukung transisi menuju ekonomi hijau. Kebijakan ini menjadi pijakan dalam mengarahkan perubahan perilaku operasional Bank, sekaligus memperkuat peran Bank sebagai lembaga intermediasi yang berorientasi jangka panjang.

The Bank's Sustainability Policy is designed as a framework to ensure that all operational activities and business development are aligned with the principles of environmental responsibility, strengthening human resource capabilities, and expanding financial support the transition to a green economy. This policy serves as a foundation for guiding changes in the Bank's operational behavior, while strengthening its role as a long-term intermediary institution.

Dalam implementasinya, Bank menetapkan fokus kebijakan pada pengurangan dampak lingkungan dari aktivitas operasional sehari-hari, peningkatan kompetensi insan Bank melalui pembelajaran berkelanjutan, serta pengembangan portofolio pembiayaan yang mendukung praktik usaha berwawasan lingkungan. Melalui kebijakan ini, Bank menegaskan komitmen untuk tidak hanya tumbuh secara finansial, tetapi juga bertanggung jawab secara sosial dan lingkungan.

In its implementation, the Bank focuses its policy on reducing the environmental impact of its daily operational activities, enhancing the competency of its employees through sustainable learning, and developing a financing portfolio that supports environmentally sound business practices. Through this policy, the Bank commits to growing not only financially but also socially and environmentally responsible.

Fokus utama Kebijakan Keberlanjutan Bank meliputi:

- Penurunan indikator pemakaian listrik, kertas, botol minuman plastik, dan bahan bakar sebagai bagian dari upaya pengurangan jejak lingkungan operasional;
- Peningkatan frekuensi dan kualitas pelatihan berkelanjutan bagi insan Bank guna membangun pemahaman dan kompetensi terkait keberlanjutan; serta
- Peningkatan produk pembiayaan hijau, sebagai dukungan Bank terhadap kegiatan usaha yang ramah lingkungan dan berkelanjutan.

The main focuses of the Bank's Sustainability Policy include:

- Reducing the use of electricity, paper, plastic beverage bottles, and fuel as an efforts to reduce its operational environmental footprint;
- Increasing the frequency and quality of sustainable training for Bank employees to build understanding and competency related to sustainability; and
- Improving green financing products, as the Bank's support for environmentally friendly and sustainable business activities.

Strategi Keberlanjutan
Sustainability Strategy

Sebagai tindak lanjut dari kebijakan yang telah ditetapkan, Bank merumuskan Strategi Keberlanjutan yang bersifat aplikatif dan terukur, dengan menitikberatkan pada efisiensi operasional, inovasi proses berbasis digital,

As a follow-up to established policies, the Bank has formulated a practical and measurable Sustainability Strategy, emphasizing operational efficiency, digital-based process innovation, and strengthening the Bank's role in

serta penguatan peran Bank dalam pembiayaan hijau. Strategi ini dirancang untuk memastikan bahwa komitmen keberlanjutan tidak berhenti pada tataran kebijakan, melainkan terimplementasi secara konsisten dalam kegiatan operasional dan bisnis Bank.

Melalui strategi ini, Bank mendorong perubahan bertahap dan berkelanjutan, baik dalam pola konsumsi sumber daya internal maupun dalam pendekatan pembiayaan kepada nasabah korporasi. Digitalisasi menjadi salah satu *enabler* utama, seiring dengan upaya efisiensi dan penerapan prinsip ekonomi sirkular dalam operasional Bank.

Strategi Keberlanjutan Bank mencakup:
- Implementasi efisiensi penggunaan kertas, air, dan bahan bakar dalam seluruh aktivitas operasional Bank;
- Pengkajian alternatif bahan bakar minyak yang lebih ramah lingkungan untuk mendukung kegiatan operasional Bank;
- Peningkatan pengembangan aktivitas Bank berbasis digitalisasi guna menurunkan ketergantungan terhadap penggunaan kertas;
- Pemberian pembiayaan hijau kepada nasabah korporasi, khususnya untuk mendukung proyek dan kegiatan usaha yang berorientasi pada keberlanjutan lingkungan; serta
- Peningkatan kegiatan *reuse* dan *recycle* dalam operasional Bank sebagai bagian dari penerapan prinsip ekonomi sirkular.

Strategi di atas tersebut merupakan strategi operasional yang diterapkan dalam kehidupan sehari-hari Bank, yang dirancang agar dapat diimplementasikan secara langsung dan konsisten oleh seluruh unit kerja, sehingga nilai keberlanjutan benar-benar terinternalisasi dalam kegiatan operasional Bank.

Adapun untuk strategi keberlanjutan berskala besar dan jangka menengah hingga panjang, Bank menyusunnya secara terstruktur dan selaras dengan Rencana Aksi Keuangan Berkelanjutan (RAKB). RAKB menjadi kerangka strategis utama yang mengarahkan prioritas, target, serta inisiatif keberlanjutan Bank, termasuk pengembangan pembiayaan hijau dan penguatan manajemen risiko lingkungan dan sosial. Bank secara konsisten melakukan

green financing. This strategy is designed to ensure that sustainability commitments are not limited to policy but are consistently implemented in the Bank's operations and business activities.

Through this strategy, the Bank is encouraging gradual and sustainable changes, both in internal resource consumption patterns and in its financing approach to corporate customers. Digitalization is a key enabler, along with efficiency efforts and the application of circular economy principles in the Bank's operations.

The Bank's Sustainability Strategy includes:
- Implementing efficient use of paper, water, and fuel in all Bank operations;
- Studying more environmentally friendly alternative fuels to support the Bank's operations;
- Increasing the development of digitalization-based Bank activities to reduce reliance on paper;
- Providing green financing to corporate customers, especially to support projects and business activities oriented towards environmental sustainability; and
- Increasing reuse and recycling activities in the Bank's operations as part of implementing circular economy principles.

The strategies are operational strategies applied in the Bank's daily operations, that is designed to be implemented directly and consistently by all work units, so that sustainability values are truly internalized in the Bank's operational activities.

For large-scale, medium- to long-term sustainability strategies, the Bank develops them in a structured manner aligned with the Sustainable Finance Action Plan (RAKB). The RAKB serves as the primary strategic framework that guides the Bank's sustainability priorities, targets, and initiatives, including the development of green financing and strengthening environmental and social risk management. The Bank consistently reviews and refines the

peninjauan dan penyempurnaan atas pelaksanaan strategi keberlanjutan guna memastikan inisiatif yang dijalankan tetap relevan dan memberikan dampak yang optimal. Melalui pendekatan tersebut, Bank berupaya berkontribusi terhadap pencapaian Tujuan Pembangunan Berkelanjutan (SDGs) sekaligus menghadirkan nilai jangka panjang bagi seluruh pemangku kepentingan.

implementation of its sustainability strategies to ensure that the initiatives remain relevant and deliver optimal impact. Through this approach, the Bank strives to contribute to the achievement of the Sustainable Development Goals (SDGs) while delivering long-term value for all stakeholders.

Prioritas Penerapan Rencana Aksi Keuangan Keberlanjutan Tahun 2025

Bank telah menetapkan Rencana Aksi Keuangan Berkelanjutan (RAKB) untuk periode 2026-2030 yang telah disampaikan kepada regulator pada 30 November 2025. Mengacu pada dokumen tersebut, pelaksanaan program Keuangan Berkelanjutan Bank pada tahun 2025 diarahkan pada beberapa fokus utama sebagai berikut:

Priorities for Implementing the 2025 Sustainable Finance Action Plan

The Bank has submitted a Sustainable Finance Action Plan (RAKB) for the 2026-2030 period, which was submitted to regulators on November 30, 2025. Based on this document, the implementation of the Bank's Sustainable Finance program in 2025 will focus on the following key areas:

Program Pertama 1st Program	*Community of Practice (CoP)*
Uraian Kegiatan Activity Description	Merupakan sebuah program untuk menampung & merealisasikan ide kreatif karyawan Bank dalam bentuk action plan yang dapat diimplementasikan pada tahun selanjutnya. It is a program to accommodate and realize the creative ideas of Bank employees in the form of action plans that can be implemented in the following year.
Sumber Daya Resources	Direksi, Kepala Divisi, Kepala Departemen, dan staff Board of Directors, Division Heads, Department Heads, and staff
Target Pencapaian Target Achievement	Mendapatkan ide, produk atau jasa yang dapat meningkatkan kinerja bank secara berkelanjutan To produce ideas, products, or services that can sustainably improve bank performance
Realisasi Realization	1. CoP 2025 telah diselenggarakan sebanyak dua kali dengan total peserta kurang lebih 100 karyawan Bank baik dari kantor cabang maupun kantor pusat. 2. Kegiatan diikuti oleh tiga kelompok dengan sub-tema bisnis dan empat kelompok non-bisnis. Ide dari pemenang dari kegiatan CoP ditinjau ulang oleh divisi terkait dan diakomodasi ke dalam RBB 2026. 1. CoP 2025 has been held twice, with a total of approximately 100 bank employees from both branch offices and the head office participating. 2. The activity was attended by three groups with business sub-themes and four non-business groups. The winning ideas from the CoP activities were reviewed by the relevant divisions and incorporated into the 2026 Business Plan (RBB).
Periode Pelaksanaan Implementation Period	Semester pertama dan kedua tahun 2025 First and second semester of 2025
Divisi yang Bertanggung Jawab Division in Charge	Strategic Planning Division Strategic Planning Division
Tantangan dan Strategi ke Depan Future Challenges and Strategies	**Tantangan:** ▪ Partisipasi yang kurang dari karyawan untuk ikut dalam program ini. ▪ Kualitas laporan yang tidak sesuai dengan standard. **Strategi:** ▪ Melakukan sosialisasi dan menyediakan benefit menarik untuk peserta dan pemenang. ▪ melakukan monitoring secara ketat setiap bulannya. **Challenges:** ▪ Low employee participation in the program. ▪ Substandard report quality. **Strategy:** ▪ Conduct outreach and provide attractive benefits for participants and winners. ▪ Conduct close monthly monitoring.

Program Kedua 2nd Program	Melakukan Penggunaan Ulang Barang dan Furnitur Layak Guna antar Kantor Cabang dan Pusat Reusing Used Goods and Furniture Between Branches and Head Offices
Uraian Kegiatan Activity Description	Bank melakukan renovasi furniture yang layak guna untuk digunakan kembali di kantor pusat atau renovasi kantor cabang dan pembukaan kantor cabang baru. The bank renovates used furniture for reuse at the head office, branch office renovations, and new branch openings.
Sumber Daya Resources	Kepala Divisi, Kepala Cabang, staff Division Heads, Branch Managers, and staff
Target Pencapaian Target Achievement	Mengurangi pembuangan perabotan layak pakai Reducing the disposal of used furniture
Realisasi Realization	Bank telah melakukan renovasi dan penggunaan total 41 barang dari KCP Kebon Jeruk ke KCP Tanjung Duren, Cilegon, Gading Serpong, Bandung dengan total furnitur sebesar 41 barang dengan nilai barang sebesar Rp276.98 juta Rupiah. The Bank has renovated and transferred a total of 41 items from the Kebon Jeruk Branch Office to the Tanjung Duren, Cilegon, Gading Serpong, and Bandung Branch Offices, with a total of 41 items valued at IDR276.98 million.
Periode Pelaksanaan Implementation Period	2025
Divisi yang Bertanggung Jawab Division in Charge	Divisi GA dan Tax GA and Tax Division
Tantangan dan Strategi ke Depan Future Challenges and Strategies	**Tantangan:** ▪ Ketidaktersediaan furniture layak untuk digunakan kembali. ▪ Tidak ada tempat menampung furnitur daur ulang/ tidak ada permintaan. **Strategi:** ▪ Monitoring lebih detail terkait data furniture cabang dan kantor pusat. ▪ Tidak dilakukan daur ulang furnitur. **Challenges:** ▪ Unavailability of reusable furniture. ▪ No space to store recycled furniture/no demand. **Strategies:** ▪ More detailed monitoring of branch and head office furniture data. ▪ No furniture recycling.

Tindak Lanjut Rencana Aksi Keuangan Keberlanjutan

Bank secara berkelanjutan memperkuat kualitas implementasi keuangan berkelanjutan melalui mekanisme pengelolaan yang sistematis dan berkesinambungan. Melalui Rencana Aksi Keuangan Berkelanjutan (RAKB), Bank memastikan bahwa arah strategi keberlanjutan terintegrasi ke dalam seluruh aktivitas dan proses operasional. Penerapan RAKB dilaksanakan melalui tahapan pengawasan, evaluasi, dan tindak lanjut sebagai berikut:

1. **Pengawasan**
   Pelaksanaan RAKB dipantau secara rutin setiap bulan oleh Divisi yang bertanggung jawab atas masing-masing program, dengan dukungan Tim Penerapan Aksi Keuangan Berkelanjutan. Pengawasan ini bertujuan untuk memonitor perkembangan setiap inisiatif keberlanjutan serta memastikan keselarasan pelaksanaan dengan sasaran dan rencana yang telah ditetapkan.

2. **Evaluasi**
   Bank melakukan evaluasi atas implementasi RAKB secara triwulanan melalui Tim Penerapan Aksi Keuangan Berkelanjutan. Hasil evaluasi tersebut dilaporkan kepada Direksi sebagai dasar untuk memperoleh masukan, arahan strategis, dan penguatan langkah ke depan.

3. **Tindak Lanjut**
   Sebagai bagian dari upaya penyempurnaan berkelanjutan, Bank menindaklanjuti hasil pengawasan dan evaluasi untuk memastikan efektivitas pelaksanaan RAKB. Tindak lanjut tersebut dilakukan melalui:
   a. Pemberian apresiasi terhadap program yang berhasil mencapai target serta memberikan dampak positif sesuai perencanaan;
   b. Peninjauan kembali terhadap program yang belum berjalan optimal guna merumuskan perbaikan dan strategi yang lebih tepat sasaran; dan
   c. Melakukan sosialisasi program program yang berjalan dengan baik, untuk menjaga keberlajutan program kedepanya.

Follow-up of the Sustainable Finance Action Plan

The Bank continuously strengthens the quality of sustainable finance implementation through systematic and sustainable management mechanisms. Through the Sustainable Finance Action Plan (RAKB), the Bank ensures that the sustainability strategy direction is integrated into all operational activities and processes. The implementation of the RAKB is carried out through the following stages of monitoring, evaluation, and follow-up:

1. **Supervision**
   The implementation of the RAKB is monitored routinely every month by the Division responsible for each program, with the support of the Sustainable Finance Action Implementation Team. This supervision aims to monitor the progress of each sustainability initiative and ensure alignment with established targets and plans.

2. **Evaluation**
   The Bank evaluates the implementation of the RAKB quarterly through the Sustainable Finance Action Implementation Team. The results of these evaluations are reported to the Board of Directors as a basis for obtaining input, strategic direction, and strengthening future steps.

3. **Follow-up**
   As part of its continuous improvement efforts, the Bank follows up on the results of monitoring and evaluation to ensure the effectiveness of RAKB implementation. This follow-up is as follows:
   a. Providing appreciation for programs that successfully achieve their targets and have a positive impact according to plan;
   b. Reviewing programs that have not been running optimally to formulate improvements and more targeted strategies; and
   c. Disseminating information about programs that are running well to ensure their sustainability going forward.

Ikhtisar Kinerja Keberlanjutan

Highlights of Sustainability Performance

Kinerja Aspek Ekonomi [POJK51 B.1]

Economic Performance Highlights

Deskripsi Description	Satuan Unit	2025	2024	2023
Kuantitas produk atau Jasa yang Dijual Quantity of Products or Services Sold	Produk Product	**3***	3*	3*
Pendapatan Bunga Bersih Net Interest Income	Rp miliar IDR billion	**569,61**	581,24	487,28
Laba Bersih Net Profit		**197,43**	215,85	183,30
Jumlah Aset Total Assets		**23.406,74**	20.061,62	19.377,40
Jumlah Liabilitas Total Liabilities		**17.591,67**	14.482,11	14.008,72
Jumlah Ekuitas Total Equity		**5.815,07**	5.579,51	5.386,68
Jumlah Pembiayaan UMKM Total Funding for MSME		**2.034,19**	1.763,11	1.484,10
Produk Ramah Lingkungan | Environmentally Friendly Products				
Debitur yang Memiliki Usaha dalam Portofolio Hijau Debtors with Green Portfolio Business	Produk Product	**3**	3	3
Nilai Pembiayaan Financing Value	Rp miliar IDR billion	**403,14**	403,14	403,14
Pelibatan Pihak Lokal | Local Parties Engagement				
Jumlah Pemasok Lokal** Number of Local Suppliers**	Pemasok Suppliers	**139**	136	132
Persentase Pemasok Lokal dibandingkan Pemasok Non Lokal Percentage of Local Suppliers to Non-Local Suppliers	%	**85,28**	84,47	84,08

* Produk atau jasa yang disediakan Bank terdiri atas segmen produk simpanan, kredit, dan bancassurance.
* The products or services provided by the Bank consist of savings, loans, and bancassurance product segments.
** Lokal didefinisikan yang berada di wilayah Indonesia.
** Local is defined as being in the territory of Indonesia.

Kinerja Aspek Lingkungan [POJK51 B.2]

Environmental Aspect Performance

Deskripsi Description	Satuan Unit	2025	2024	2023
Penggunaan Energi | Energy Usage				
Penggunaan Bensin Gasoline Fuel Usage	Liter	**154.158**	172.316	161.835
Penggunaan Solar Diesel Fuel Usage		**8.954**	17.289	13.963

Deskripsi Description	**Satuan** Unit	**2025**	**2024**	**2023**
Penggunaan Listrik* Electricity Usage*	kWh	**1.788.351**	2.567.625	2.276.656
Jumlah Penggunaan Energi Total Energy Usage	GJ	**11.856**	15.582	14.066
Intensitas Energi Energy Intensity	GJ/Rp Juta GJ/IDR million	**0,0086**	0,0268	0,0289
Penambahan/(Pengurangan) Energi Energy Addition/(Reduction)		**0,0182**	0,0021	0,0026
Penggunaan Air | Water Usage				
Jumlah Penggunaan Air Total Water Usage	m^3	**8.364**	8.311	8.530
Intensitas Air Water Intensity	m^3/Rp Juta m^3/IDR million	**0,0061**	0,0143	0,0175
Penambahan/(Pengurangan) Penggunaan Air Water Usage Addition/(Reduction)		**0,0082**	0,0032	0,0007
Emisi GRK | GHG Emission				
Jumlah Emisi GRK Cakupan 1 dan Cakupan 2 Scope 1 and Scope 2 GHG Emissions	$TonCO^2Eq$	**1.791,65**	2.858,37	2.551,77
Intensitas Emisi GRK Cakupan 1 dan Cakupan 2 Scope 1 and Scope 2 GHG Emission Intensity	$TonCO^2Eq$/Rp Juta $TonCO^2Eq$/IDR million	**0,0013**	0,0049	0,0052
Penambahan/(Pengurangan) Emisi GRK Cakupan 1 dan Cakupan 2 Scope 1 and Scope 2 GHG Emission Increases/(Reductions)		**0,0036**	0,0003	0,0007
Limbah | Waste				
Penambahan/(Pengurangan) Limbah yang Dihasilkan Increase/(Decrease) in Waste Generated	Bank belum melakukan pengukuran kuantitatif terhadap total volume limbah yang dihasilkan dari kegiatan operasional hingga akhir tahun 2025. The Bank has not yet conducted a quantitative assessment of the total volume of waste generated from its operations through the end of 2025.			
Pelestarian Keanekaragaman Hayati | Biodiversity Conservation				
Program Pelestarian Lingkungan Environmental Conservation Program	Sebagai institusi jasa keuangan, operasional Bank tidak memiliki dampak langsung yang signifikan terhadap lingkungan maupun keanekaragaman hayati. Meskipun demikian, Bank tetap menunjukkan komitmen dalam pelestarian lingkungan melalui berbagai inisiatif yang berfokus pada pengurangan jejak lingkungan secara tidak langsung seperti efisiensi penggunaan energi dan kertas, digitalisasi layanan untuk meminimalkan penggunaan sumber daya, serta peningkatan kesadaran lingkungan di kalangan karyawan. Pada tahun 2025, Bank juga melakukan penanaman 2.000 bibit mangrove, pembersihan sampah di area pesisir, serta menyerahkan bantuan satu unit kano kepada pengelola ekowisata Mangrove Batu Lumbung, Desa Pemogan, Denpasar Selatan, Kota Denpasar. As a financial services institution, the Bank's operations do not have a significant direct impact on the environment or biodiversity. Nevertheless, the Bank remains committed to environmental conservation through various initiatives focused on reducing its indirect environmental footprint, such as improving energy and paper efficiency, digitizing services to minimize resource use, and raising environmental awareness among employees. In 2025, the Bank also planted 2,000 mangrove seedlings, conducted coastal cleanup activities, and donated one canoe to the managers of the Mangrove Batu Lumbung ecotourism site in Pemogan Village, South Denpasar, Denpasar City.			

* Kantor Pusat dan Kantor Cabang.
* Head Office and Branch Office

Kinerja Aspek Sosial [POJK51 B.3]
Social Aspect Performance

Deskripsi Description	Satuan Unit	2025	2024	2023
Jumlah Karyawan Total Employees	Orang Employees	**593**	604	573
Biaya Pelatihan Training Cost	Rp Juta IDR million	**6.609**	5.575	4.401
Perputaran Karyawan Rata-rata Bulanan Turnover Monthly Average	%	**1,08**	1,47	1,29

Kinerja Aspek Tata Kelola
Governance Aspect Performance

10
Kepada Badan Tata Kelola
To the Governance Body

593
Kepada Karyawan
To Employees

139
Kepada Pemasok
To Suppliers

Komunikasi dan Kebijakan Prosedur Anti Korupsi
Anti-Corruption Communication and Procedure Policy

4
Kepada Karyawan
To Employees

Pelatihan Anti Korupsi
Anti-Corruption Training

Tentang Laporan Keberlanjutan [GRI 2-2, 2-3, 2-4]

About the Sustainability Report

Laporan Keberlanjutan disusun sebagai sarana Bank untuk mengkomunikasikan pelaksanaan komitmen terhadap praktik usaha yang bertanggung jawab dan berorientasi pada keberlanjutan. Melalui laporan ini, Bank menguraikan beragam program, inisiatif, serta capaian pada aspek lingkungan, sosial, dan tata kelola yang dijalankan sepanjang tahun 2025. Laporan ini mencakup seluruh entitas yang berada di bawah kendali Bank dan dikonsolidasikan selaras dengan laporan keuangan dan tidak terdapat penyajian kembali. Penerbitan Laporan Keberlanjutan keenam ini juga mencerminkan upaya berkelanjutan Bank dalam memperkuat tata kelola perusahaan melalui peningkatan transparansi dan akuntabilitas di seluruh lapisan organisasi. Sejalan dengan hal tersebut, pelaksanaan evaluasi RAKB secara triwulanan menjadi bagian penting dalam memastikan setiap inisiatif yang dijalankan tetap selaras dengan sasaran yang telah ditetapkan dan memberikan nilai tambah yang nyata. Laporan ini mencakup periode 1 Januari hingga 31 Desember 2025, diterbitkan secara tahunan dan selaras dengan periode laporan keuangan, dipublikasikan pada bulan April 2026. Dengan demikian, laporan ini tidak hanya berperan sebagai media penyampaian informasi kepada pemangku kepentingan, tetapi juga sebagai instrumen pembelajaran dan perbaikan berkelanjutan untuk memperkuat kinerja keberlanjutan Bank di masa mendatang.

The Sustainability Report is conducted as a facilitation for Bank communicates its commitment toward responsible and sustainable business practices. Through this report, the Bank describes various programs, initiatives, and achievements in environmental, social, and governance aspects implemented throughout 2025. This report covers all entities under the Bank's control and is consolidated in line with its financial statements and there were no restatements. The sixth Sustainability Report publication reflects the Bank's efforts to strengthen corporate governance by enhancing transparency and accountability across all levels of the organization. In line with this, the implementation of quarterly RAKB evaluations is a crucial part of ensuring that each implemented initiative remains aligned with established targets and provides tangible added value. The report covers the period from January 1 to December 31, 2025, is published annually and aligned with the financial reporting period, released on April 2026. Thus, this report serves not only as a medium for delivering information to stakeholders, but also as an instrument for learning and improvement to strengthen the Bank's sustainability performance in the future.

Pedoman Pelaporan

Reporting Guidelines

Penyusunan Laporan Keberlanjutan Bank mengacu pada ketentuan POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Keuangan, Emiten, dan Perusahaan Publik serta Standar internasional Global Reporting Initiative 2021 (GRI Standards) dengan kesesuaian. Regulasi tersebut menjadi rujukan utama dalam menetapkan standar, prinsip, dan cakupan pelaporan, sehingga informasi yang disajikan mampu menggambarkan komitmen serta kinerja Bank pada aspek lingkungan, sosial, dan tata kelola. Kepatuhan terhadap regulasi ini mencerminkan kesungguhan Bank dalam mendukung implementasi keuangan berkelanjutan sekaligus berkontribusi pada penguatan sistem keuangan yang bertanggung jawab.

The Bank's Sustainability Report is prepared in accordance with OJK Regulation No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Institutions, Issuers, and Public Companies, as well as the Global Reporting Initiative 2021 (GRI Standards) international standards with "with reference". These regulations serve as the primary reference for establishing reporting standards, principles, and scope, thus the information is presented accurately reflects the Bank's commitment to and performance in environmental, social, and governance aspects. Compliance on these regulations reflects the Bank's commitment to supporting the implementation of sustainable finance while contributing to strengthening a responsible financial system.

Penentuan Isi Laporan [GRI 3-1]

Determining The Report Content

Penetapan konten Laporan Keberlanjutan dilakukan dengan mengedepankan prinsip materialitas dan relevansi, agar informasi yang diungkapkan benar-benar mencerminkan isu-isu utama yang berpengaruh terhadap kinerja keberlanjutan Bank dan menjadi perhatian pemangku kepentingan. Dengan berlandaskan POJK No. 51/POJK.03/2017 dan Global Reporting Initiative 2021 (GRI Standards), laporan ini disusun untuk memberikan gambaran yang komprehensif mengenai upaya, tantangan, dan capaian Bank dalam mewujudkan keberlanjutan selama periode pelaporan.

Prinsip-prinsip yang digunakan dalam menentukan isi laporan meliputi:

- Keterlibatan Pemangku Kepentingan
  Bank melibatkan pemangku kepentingan dalam proses penyusunan laporan, mulai dari penentuan topik hingga pemberian masukan atas laporan yang telah diterbitkan.
- Konteks Keberlanjutan
  Laporan mencakup isu-isu keberlanjutan yang relevan dengan karakteristik dan kegiatan usaha Bank.
- Materialitas
  Pengungkapan difokuskan pada isu dan aspek material yang dibutuhkan pemangku kepentingan dalam pengambilan keputusan.
- Kelengkapan
  Informasi disajikan dengan cakupan dan periode pelaporan yang jelas serta didukung data yang memadai.

Topik yang diungkapkan dalam laporan ini telah ditetapkan melalui proses evaluasi yang cermat sebelum penyusunan laporan dimulai. Untuk memastikan keterwakilan perspektif pemangku kepentingan, Bank menyelenggarakan forum internal guna mengidentifikasi isu-isu keberlanjutan yang relevan. Pendekatan ini memungkinkan Bank mengakomodasi berbagai sudut pandang terkait aspek lingkungan, sosial, ekonomi, dan tata kelola, sehingga laporan yang disusun bersifat inklusif, akurat, dan relevan.

Selanjutnya, proses penentuan isi Laporan Keberlanjutan dilakukan melalui tahapan berikut:

- Identifikasi topik yang relevan;
- Pengujian materialitas atas aspek dan topik terpilih;
- Validasi ketersediaan dan kelengkapan data; serta
- Peninjauan akhir atas aspek dan topik yang akan diungkapkan.

The content of the Sustainability Report was determined by prioritizing the principles of materiality and relevance, ensuring that the information disclosed truly reflects the key issues impacting the Bank's sustainability performance and of concern to stakeholders. Based on POJK No. 51/POJK.03/2017 and the Global Reporting Initiative 2021 (GRI Standards), this report is prepared to provide a comprehensive overview of the Bank's efforts, challenges, and achievements in achieving sustainability during the reporting period.

The principles used in determining the report content include:

- Stakeholder Involvement
  The Bank involves stakeholders in the report preparation process, from topic determination to providing input on the published report.
- Sustainability Context
  The report covers sustainability issues relevant to the Bank's characteristics and business activities.
- Materiality
  Disclosures focus on material issues and aspects that stakeholders need in decision-making.
- Completeness
  Information is presented with a clear scope and reporting period, supported by adequate data.

The topics covered in this report were determined by a through evaluation process prior to the report's preparation. To ensure the representation of stakeholder perspectives, the Bank held an internal forum to identify relevant sustainability issues. This approach enabled the Bank to accommodate diverse perspectives on environmental, social, economic, and governance aspects, ensuring that the report is inclusive, accurate, and relevant.

Moreover, the process of determining the content of the Sustainability Report is carried out through the following stages:

- Identification of relevant topics;
- Materiality testing of selected aspects and topics;
- Validation of data availability and completeness; and
- Final review of the aspects and topics to be disclosed.

Topik Material dan Batasan Laporan [GRI 3-2]

Material Topics and Report Limitations

Berdasarkan proses penentuan konten tersebut, Bank telah mengidentifikasi aspek-aspek material melalui analisis yang melibatkan pemangku kepentingan yang terdampak secara signifikan, baik secara langsung maupun tidak langsung oleh kegiatan usaha Bank. Pada tahun 2025, jumlah dan daftar topik material yang diungkapkan tidak mengalami perubahan dibandingkan tahun sebelumnya, yaitu sebanyak tiga topik yaitu Kinerja Ekonomi, Praktik Ketenagakerjaan, dan Komitmen kepada Nasabah. Pendekatan ini memastikan bahwa setiap topik yang dibahas memiliki relevansi tinggi dan dampak yang signifikan bagi pemangku kepentingan.

Based on the content determination process, the Bank has identified material aspects through an analysis which involving stakeholders significantly impacted, both directly and indirectly, by the Bank's business activities. In 2025, the number and list of material topics disclosed remained unchanged compared to the previous year, with three topics: Economic Performance, Employment Practices, and Commitment to Customers. This approach ensures that each topic discussed is highly relevant and has a significant impact on stakeholders.

Daftar Aspek Pelaporan yang Material

List of Material Reporting Aspects

Aspek Material **Material Aspects**	**Alasan Bersifat Material** Material Reasons	**Batasan** Limitation	
		Di Dalam Bank Inside the Bank	**Di Luar Bank** Outside the Bank
Kinerja Ekonomi Economic Performance	Kinerja ekonomi yang solid menjadi penopang utama keberlangsungan operasional dan ketahanan keuangan Bank, sekaligus mendukung penerapan manajemen risiko yang lebih terukur. Fondasi kinerja yang kuat turut memperkuat tingkat kepercayaan nasabah terhadap perlindungan data dan reputasi Bank, sehingga mendorong minat yang lebih besar dari nasabah maupun investor. Solid economic performance is a key pillar of the Bank's operational sustainability and financial resilience, while also supporting the implementation of more measured risk management. A strong performance foundation contributes to strengthening customer trust in the Bank's data protection and reputation, thus encouraging greater interest from both customers and investors.	✓	✓
Praktik Ketenagakerjaan Employment Practices	Penerapan praktik ketenagakerjaan yang sehat dan bertanggung jawab berperan penting dalam meningkatkan efektivitas kerja serta produktivitas karyawan. Lingkungan kerja yang adil dan inklusif tidak hanya berkontribusi pada kinerja keuangan Bank, tetapi juga memperkuat tingkat kepuasan dan loyalitas karyawan, sehingga mendukung keberlanjutan organisasi. The implementation of healthy and responsible employment practices plays a crucial role in improving employee effectiveness and productivity. A fair and inclusive work environment not only contributes to the Bank's financial performance but also strengthens employee satisfaction and loyalty, thus supporting organizational sustainability.	✓	✓

Aspek Material Material Aspects	**Alasan Bersifat Material** Material Reasons	**Batasan** Limitation	
		Di Dalam Bank Inside the Bank	**Di Luar Bank** Outside the Bank
Komitmen kepada Nasabah Commitment to Customers	Melalui penyediaan layanan yang andal dan berorientasi pada kebutuhan nasabah, Bank membangun hubungan jangka panjang yang saling menguntungkan. Konsistensi dalam menjaga kualitas layanan dan kepuasan nasabah turut memperkuat citra Bank, sekaligus membuka peluang untuk memperluas basis nasabah di masa mendatang. By providing reliable, customer-oriented services, the Bank builds long-term, mutually beneficial relationships. Consistently maintaining service quality and customer satisfaction strengthens the Bank's image and opens up opportunities to expand its customer base in the future.	√	√

Verifikasi dari Pihak Independen [POJK51-G.1] [GRI 2-5]
Verification from Independent Parties

Laporan Keberlanjutan ini tidak dilakukan verifikasi oleh penyedia jasa *assurance* independen. Namun demikian, Bank memastikan bahwa seluruh informasi yang disajikan telah melalui proses internal yang memadai dan disusun secara akurat, benar, serta dapat dipertanggungjawabkan.

This Sustainability Report has not been verified by an independent assurance provider. However, the Bank ensures that all information presented has undergone adequate internal processes and is compiled accurately, truthfully, and accountably.

Tanggapan atas Lembar Umpan Balik Laporan Tahun Sebelumnya [POJK51-G.3]
Response to The Feedback Sheet of The Previous Year's Report

Sehubungan dengan Laporan Keberlanjutan tahun sebelumnya, Bank tidak menerima umpan balik dari pemangku kepentingan, sehingga tidak terdapat tanggapan khusus yang dapat disampaikan pada laporan ini.

In relation to the previous year's Sustainability Report, the Bank did not receive any feedback from stakeholders, so there is no specific response that can be conveyed in this report.

Kontak Kami [GRI 2-3]
Contact Us

Untuk memperoleh informasi lebih lanjut mengenai Laporan Keberlanjutan atau klarifikasi atas isi laporan, pemangku kepentingan dapat menghubungi:

PT Bank IBK Indonesia Tbk
Kantor Pusat:
Wisma GKBI Suite UG-01
Jl. Jend. Sudirman No. 28
Jakarta Pusat 10210, Indonesia

***Contact Center*:**
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Email : corsec@ibk.co.id
Website : www.ibk.co.id

For further information regarding the Sustainability Report or clarification on its contents, stakeholders can contact:

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Tata Kelola Keberlanjutan
Sustainability Governance

Struktur Tata Kelola Keberlanjutan
Sustainability Governance Structure

Tata kelola keberlanjutan di Bank diterapkan secara konsisten dan berkesinambungan untuk memastikan bahwa seluruh aktivitas operasional Bank berjalan selaras dengan prinsip-prinsip keberlanjutan. Penerapan tata kelola ini tidak hanya ditujukan untuk memenuhi kepatuhan terhadap ketentuan regulator, tetapi juga untuk membangun ketahanan usaha dan menciptakan nilai jangka panjang bagi pemangku kepentingan melalui integrasi aspek Lingkungan, Sosial, dan Tata Kelola (ESG) dalam proses perencanaan, pelaksanaan, serta pengambilan keputusan.

Untuk mewujudkan komitmen tersebut, Bank mengembangkan struktur tata kelola keberlanjutan yang didukung oleh mekanisme evaluasi, pengawasan, dan pelaporan yang terukur dan transparan. Peran Direksi dan Dewan Komisaris menjadi elemen kunci dalam memastikan arah kebijakan dan strategi keberlanjutan tetap selaras dengan prioritas bisnis, profil risiko, serta ekspektasi pemangku kepentingan. Melalui pengawasan yang aktif, Direksi dan Dewan Komisaris melakukan peninjauan berkala atas kebijakan, target, serta efektivitas implementasi program keberlanjutan di seluruh unit kerja.

Dalam pelaksanaannya, tata kelola keberlanjutan Bank juga menekankan keterlibatan pemangku kepentingan (*stakeholder engagement*) sebagai bagian dari proses penyelarasan kebijakan dan program. Bank secara proaktif memfasilitasi forum dialog dan komunikasi (baik dengan pemangku kepentingan internal maupun eksternal) untuk menghimpun masukan, memetakan kebutuhan, serta memastikan bahwa isu-isu material dan ekspektasi para pemangku kepentingan tercermin dalam perencanaan dan pelaksanaan inisiatif keberlanjutan.

Ruang lingkup tata kelola keberlanjutan mencakup penyusunan dan penerapan kebijakan yang mendukung pengelolaan risiko lingkungan dan sosial, peningkatan transparansi informasi, serta pelaksanaan tanggung jawab sosial perusahaan. Bank juga mengarahkan penguatan

The Bank consistently implements sustainability governance to ensure that all operational activities align with sustainability principles. This governance framework is designed not only to comply with regulatory requirements but also to strengthen business resilience and create long-term value for stakeholders through the integration of Environmental, Social, and Governance (ESG) considerations into planning, implementation, and decision-making processes.

To support this commitment, the Bank has established a sustainability governance structure underpinned by measurable and transparent evaluation, monitoring, and reporting mechanisms. The Board of Directors and the Board of Commissioners play a critical role in ensuring that sustainability policies and strategies remain aligned with business priorities, risk profiles, and stakeholder expectations. Through active oversight, both boards conduct regular reviews of policies, targets, and the effectiveness of sustainability program implementation across all work units.

In practice, the Bank's sustainability governance also emphasizes stakeholder engagement as a key component of policy and program alignment. The Bank proactively facilitates dialogue and communication forums with both internal and external stakeholders to gather input, identify needs, and ensure that material issues and stakeholder expectations are reflected in the planning and implementation of sustainability initiatives.

The scope of sustainability governance includes the development and implementation of policies that support environmental and social risk management, enhance information transparency, and strengthen corporate social responsibility practices. The Bank also focuses on

tata kelola pada upaya membangun disiplin pelaporan dan pengendalian internal agar setiap program keberlanjutan dapat dipantau capaian dan dampaknya, sekaligus menjadi dasar perbaikan berkelanjutan (*continuous improvement*).

Melalui kerangka tata kelola yang menyeluruh tersebut, Bank memastikan bahwa keberlanjutan tidak berhenti pada pemenuhan formalitas, melainkan terinternalisasi sebagai bagian dari nilai dan budaya kerja. Dengan demikian, inisiatif keberlanjutan diharapkan dapat mendukung keberlangsungan operasional, meningkatkan kualitas pengambilan keputusan, serta mendorong kontribusi Bank terhadap agenda pembangunan berkelanjutan secara lebih nyata dan terukur.

reinforcing governance through disciplined reporting and robust internal controls, enabling the monitoring of the performance and impact of each sustainability program while supporting continuous improvement.

Through this comprehensive governance framework, the Bank ensures that sustainability is not merely a formality but is internalized as part of its values and work culture. Thus, sustainability initiatives are expected to support operational continuity, improve the quality of decision-making, and encourage the Bank's contribution to the sustainable development agenda in a more tangible and measurable manner.

Penanggung Jawab Penerapan Keuangan Berkelanjutan [POJK51-E.1] [GRI 2-14]

Person in Charge for Sustainable Finance Implementation

Penanggung jawab penerapan keuangan berkelanjutan di lingkungan Bank melekat pada seluruh organ Bank, sehingga setiap fungsi turut berperan aktif dalam pencapaian sasaran keberlanjutan. Secara struktural, penerapan keuangan berkelanjutan berada di bawah tanggung jawab Presiden Direktur sebagai Direktur yang membawahi implementasi keuangan berkelanjutan, dengan pelaksanaan operasional dikoordinasikan oleh Financial Group Head sebagai penanggung jawab di bawah Direksi.

Dalam rangka memperkuat koordinasi lintas fungsi dan memastikan pelaksanaan Aksi Keuangan Berkelanjutan berjalan secara efektif dan terukur, Perseroan membentuk Tim Penerapan Aksi Keuangan Berkelanjutan (Tim Sustainable Finance) sebagaimana ditetapkan dalam Keputusan Direksi SKEP No. 004/DIR/X/25 tanggal 18 Oktober 2025 tentang Perubahan Tim Penerapan Aksi Keuangan Berkelanjutan. Dalam keputusan tersebut, Financial Group Head ditunjuk sebagai Koordinator Tim, dengan anggota yang berasal dari fungsi-fungsi kunci Bank yang terkait langsung dengan perencanaan, operasional, pengelolaan risiko, kepatuhan, serta pelaporan.

The responsibility for implementing sustainable finance within the Bank extends across all Bank organs, ensuring that each function actively contributes to the achievement of sustainability targets. Structurally, sustainable finance implementation falls under the oversight of the President Director, with operational execution coordinated by the Financial Group Head, who reports directly to the Board of Directors.

To strengthen cross-functional coordination and ensure the effective and measurable implementation of sustainable finance initiatives, the Bank has established a Sustainable Finance Action Implementation Team (Sustainable Finance Team), as stipulated in Board of Directors Decree No. 004/DIR/X/25 dated October 18, 2025, concerning amendments to the Sustainable Finance Action Implementation Team. Under this decree, the Financial Group Head is appointed as Team Coordinator, with members representing key functions related to planning, operations, risk management, compliance, and reporting.

Sebagai Koordinator Tim, Kepala Group Finance memiliki tugas dan tanggung jawab utama untuk melakukan koordinasi dengan divisi-divisi terkait dalam pengembangan ide dan penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) serta Laporan Keberlanjutan, sekaligus memastikan realisasi penerapan keuangan berkelanjutan berjalan sesuai dengan rencana yang telah ditetapkan dalam RAKB. Selain itu, Kepala Group Finance memberikan arahan kepada Kepala Divisi General Affairs & Budget serta Kepala Divisi Financial Accounting & Reporting untuk menyelenggarakan pertemuan koordinasi secara berkala, minimal 3 (tiga) bulan sekali, bersama divisi-divisi terkait guna memantau dan mengevaluasi implementasi RAKB.

As Team Coordinator, the Financial Group Head is responsible for coordinating with relevant divisions in developing initiatives and preparing the Sustainable Finance Action Plan (RAKB) and the Sustainability Report, while ensuring that implementation aligns with the approved RAKB. In addition, the Financial Group Head provides direction to the Head of the General Affairs & Budget Division and the Head of the Financial Accounting & Reporting Division to conduct regular coordination meetings—at least once every three months—with relevant divisions to monitor and evaluate RAKB implementation.

Melalui struktur penanggung jawab yang jelas, komposisi lintas fungsi, serta mekanisme koordinasi yang terjadwal, Bank memastikan bahwa prinsip-prinsip keuangan berkelanjutan terintegrasi dalam proses bisnis dan aktivitas operasional sehari-hari, dengan garis pertanggungjawaban yang kuat kepada Direksi. Tim Sustainable Finance juga membangun komunikasi dengan Dewan Komisaris sebagai bagian dari mekanisme pengawasan, guna memperoleh arahan dan umpan balik strategis sehingga kebijakan dan implementasi keuangan berkelanjutan Perseroan senantiasa selaras dengan tata kelola yang baik dan target keberlanjutan jangka panjang.

Through a clear governance structure, cross-functional composition, and structured coordination mechanisms, the Bank ensures that sustainable finance principles are integrated into daily business processes and operational activities, with clear accountability to the Board of Directors. The Sustainable Finance Team also maintains communication with the Board of Commissioners as part of its oversight framework, to obtain strategic direction and feedback, ensuring that the Bank's sustainable finance policies and implementation remain aligned with good governance practices and long-term sustainability objectives.

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan [POJK51-E.2] [IDX G-05] [GRI 2-17]

Sustainable Finance Competency Development

Bank memiliki kebijakan untuk secara konsisten menyelenggarakan program pelatihan dan pengembangan kompetensi bagi karyawan di seluruh jenjang organisasi, dengan penekanan pada penguatan pemahaman atas prinsip-prinsip ESG. Melalui pengembangan kapasitas ini, Bank mendorong kesiapan insan Bank dalam mengidentifikasi isu keberlanjutan, mengelola risiko dan peluang terkait ESG, serta menerapkan praktik bisnis yang lebih bertanggung jawab.

The Bank is committed to consistently conducting training and competency development programs for employees at all levels, with a focus on strengthening understanding of ESG principles. Through these capacity-building initiatives, the Bank enhances employees' readiness to identify sustainability issues, manage ESG-related risks and opportunities, and implement more responsible business practices.

Penguatan kompetensi ESG juga diarahkan untuk memastikan strategi keberlanjutan dapat diimplementasikan secara efektif dan terintegrasi dalam proses kerja sehari-hari. Dengan demikian, berbagai aktivitas operasional, pengambilan keputusan, dan pelaksanaan program kerja dapat berjalan selaras dengan tujuan keberlanjutan jangka panjang, sekaligus mendukung pencapaian target keberlanjutan Bank secara menyeluruh.

Strengthening ESG competencies also aims to ensure that sustainability strategies are effectively implemented and integrated into daily work processes. This supports the alignment of operational activities, decision-making, and program implementation with long-term sustainability objectives and the Bank's overall sustainability targets.

Adapun informasi mengenai program pengembangan kompetensi yang diikuti oleh karyawan Bank diuraikan sebagai berikut:

The following outlines the competency development programs undertaken by Bank employees:

Program Pengembangan Kompetensi terkait Keuangan Berkelanjutan yang diikuti oleh Dewan Komisaris dan Direksi
Competency Development Programs on Sustainable Finance for the Board of Commissioners and the Board of Directors

No.	Jenis Pelatihan Type of Training	Penyelenggara Organizer	Peserta Participant
1	Sustainable Financing	Bank IBK Indonesia	Oh In Taek Presiden Direktur | President Director
2	Sustainable Financing	Bank IBK Indonesia	Park Jin Je Direktur Kredit | Credit Director
3	Sustainable Financing	Bank IBK Indonesia	Alexander Frans Rori Direktur Kepatuhan | Director of Compliance
4	Sustainable Financing	Bank IBK Indonesia	Edwin Rudianto Direktur Bisnis | Business Director
5	Sustainable Financing	Bank IBK Indonesia	Andreas Mikhael Sumual Direktur Operasional | Operational Director

Program Pengembangan Kompetensi terkait Keuangan Berkelanjutan yang diikuti oleh Tim Penanggung Jawab Keuangan Berkelanjutan
Competency Development Programs on Sustainable Finance for the Sustainable Finance Team

No.	Jenis Pelatihan Type of Training	Penyelenggara Organizer	Jumlah Peserta Total Participants
1	Climate Risk Management & Scenario Analyst (CRMS)	Bank IBK Indonesia	26
2	Climate Risk Management & Scenario Analyst (CRMS)	Key-Pro Consulting	4
3	Sustainable Financing	Bank IBK Indonesia	591

Keberagaman Manajemen dan Independensi
Management Diversity and Independence

Bank meyakini bahwa keberagaman pada tingkat tata kelola merupakan prasyarat penting untuk memperkuat kualitas pengambilan keputusan, memperluas sudut pandang dalam penetapan arah strategis, serta memastikan pengawasan yang efektif terhadap pelaksanaan agenda keberlanjutan. Dalam hal ini, komposisi gender pada Dewan dipantau sebagai salah satu indikator untuk mendorong keterwakilan yang lebih berimbang, sehingga kebijakan, pengelolaan risiko, dan respons terhadap isu-isu ESG dapat dilakukan secara lebih komprehensif dan adaptif.

The Bank recognizes that diversity at the governance level is a key factor in enhancing the quality of decision-making, broadening perspectives in setting strategic direction, and ensuring effective oversight of the sustainability agenda. In this context, the gender composition of the Board is monitored as an indicator to promote more balanced representation, enabling more comprehensive and adaptive approaches to policy-making, risk management, and ESG-related responses.

Sejalan dengan itu, pemantauan komposisi gender Dewan juga menjadi bagian dari komitmen Bank dalam membangun budaya tata kelola yang inklusif dan menjunjung prinsip kesetaraan kesempatan dalam kepemimpinan. Upaya ini mendukung terciptanya proses pengambilan keputusan strategis yang lebih representatif serta memperkuat konsistensi penerapan nilai-nilai tata kelola yang baik di seluruh tingkatan organisasi.

Accordingly, monitoring the Board's gender composition forms part of the Bank's commitment to fostering an inclusive governance culture and upholding the principle of equal opportunity in leadership. This approach supports more representative strategic decision-making and reinforces the consistent application of good governance principles across all levels of the organization.

Di samping aspek keberagaman, Bank menempatkan independensi Dewan sebagai elemen penting untuk menjaga objektivitas dan meminimalkan potensi benturan kepentingan. Kehadiran anggota Dewan dari pihak independen memperkuat mekanisme check and balance, khususnya dalam menelaah keputusan strategis yang berdampak pada kesinambungan kinerja jangka panjang, reputasi, serta kepatuhan terhadap ketentuan yang berlaku, termasuk dalam implementasi kebijakan dan inisiatif keberlanjutan.

In addition to diversity, the Bank considers Board independence to be a critical element in maintaining objectivity and minimizing potential conflicts of interest. The presence of independent Board members strengthens the checks and balances mechanism, particularly in the review of strategic decisions that affect long-term sustainability performance, reputation, and regulatory compliance, including in the implementation of sustainability policies and initiatives.

Komposisi gender anggota Dewan Komisaris dan Direksi pada tahun 2025 disajikan pada tabel di bawah ini.

The gender composition of the Board of Commissioners and Board of Directors in 2025 is presented in the table below.

Keberagaman dan Independensi Dewan Komisaris dan Direksi Tahun 2025 [IDX G-01]
Diversity and Independence of the Board of Commissioners and the Board of Directors in 2025

Deskripsi Description	Laki-laki Male	Perempuan Female	Jumlah Pihak Independen Total Independent Parties
Dewan Komisaris Board of Commissioners	4	-	3
Direksi	6*)	1*	-

* 1 (satu) direktur perempuandan 1 (satu) direktur laki-laki berakhir masa bakti sesuai RUPS 20 Juni 2025.
1 (one) female director and 1 (one) male director's has completed their term of office according to the GMS on June 20, 2025.

Kebijakan Pemisahan Chairman of The Board dan CEO [IDX G-03]
Separation of the Roles of Chair of the Board and Chief Executive Officer

Bank menerapkan kebijakan pemisahan peran Chairman of the Board dan Chief Executive Officer/CEO sebagai bagian dari penguatan tata kelola berkelanjutan. Pemisahan fungsi ini dirancang untuk memastikan adanya keseimbangan kewenangan *(check and balance)* antara fungsi pengawasan yang dijalankan Dewan Komisaris dan fungsi pengelolaan operasional yang menjadi tanggung jawab Direksi, sehingga proses pengambilan keputusan dapat berlangsung lebih objektif, transparan, dan akuntabel.

The Bank has implemented a policy to separate the roles of Chair of the Board and Chief Executive Officer (CEO) as part of its efforts to strengthen sustainable governance. This separation is intended to ensure an appropriate balance of authority (checks and balances) between the supervisory function of the Board of Commissioners and the operational management function of the Board of Directors, thereby supporting more objective, transparent, and accountable decision-making.

Pemisahan jabatan tersebut juga mencerminkan komitmen Perseroan untuk mencegah konsentrasi kekuasaan pada satu individu serta memitigasi potensi benturan kepentingan dalam penetapan strategi dan pengendalian risiko, termasuk risiko-risiko ESG. Dengan struktur peran yang terpisah, Dewan Komisaris dapat melakukan pengawasan yang independen atas pelaksanaan strategi, kinerja, dan kepatuhan, sementara Direksi dapat berfokus pada eksekusi rencana kerja dan pencapaian target perusahaan, termasuk target keberlanjutan.

Kebijakan ini memperkuat efektivitas tata kelola karena mendukung mekanisme evaluasi dan pengawasan yang lebih kuat terhadap keputusan manajerial, pengelolaan risiko, dan implementasi program keberlanjutan. Melalui pembagian peran yang jelas, Bank berupaya memastikan bahwa integrasi aspek keberlanjutan dalam strategi dan operasional dijalankan secara konsisten, terukur, serta selaras dengan kepentingan pemangku kepentingan dan tujuan jangka panjang.

This separation of roles also reflects the Bank's commitment to preventing the concentration of power in a single individual and mitigating potential conflicts of interest in strategic decision-making and risk management, including ESG-related risks. With this structure in place, the Board of Commissioners can exercise independent oversight of strategy implementation, performance, and compliance, while the Board of Directors focuses on executing business plans and achieving corporate targets, including sustainability objectives.

This policy enhances governance effectiveness by strengthening evaluation and oversight mechanisms over managerial decisions, risk management, and the implementation of sustainability programs. Through a clear division of roles, the Bank seeks to ensure that sustainability considerations are consistently and measurably integrated into strategy and operations, in alignment with stakeholder interests and long-term objectives.

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan [POJK51-E.3]

Risk Assessment of Sustainable Finance Implementation

Penilaian risiko atas penerapan keuangan berkelanjutan merupakan elemen kunci untuk memastikan inisiatif keberlanjutan Bank berjalan efektif, tetap berada dalam koridor kehati-hatian, serta selaras dengan sasaran jangka panjang. Proses ini diawali dengan identifikasi risiko yang berpotensi muncul dari implementasi kebijakan keuangan berkelanjutan, termasuk penilaian atas dampak ESG dari pembiayaan yang disalurkan, serta antisipasi terhadap dinamika perubahan regulasi maupun kondisi pasar yang dapat memengaruhi pencapaian strategi keberlanjutan.

Dalam konteks penerapan keuangan berkelanjutan, Bank telah memetakan salah satu risiko yang relevan, yaitu kebutuhan penyesuaian persyaratan pengajuan kredit guna mendorong peningkatan portofolio ramah lingkungan atau portofolio hijau. Untuk merespons hal tersebut, Bank mengintegrasikan manajemen risiko ESG ke dalam proses analisis kelayakan kredit, terutama pada debitur dengan eksposur/portofolio terbesar, sehingga pertimbangan keberlanjutan menjadi bagian dari pengambilan keputusan kredit sejak tahap awal. Risiko yang teridentifikasi diklasifikasikan dalam Kategori Kegiatan Usaha Berkelanjutan (KKUB), termasuk pemenuhan persyaratan kepemilikan sertifikasi bangunan hijau/konstruksi berwawasan hijau serta dokumen Analisis Mengenai Dampak Lingkungan (AMDAL), sesuai karakteristik kegiatan usaha debitur.

Risk assessment in the implementation of sustainable finance is a key element in ensuring that the Bank's sustainability initiatives are effective, remain within prudent limits, and are aligned with long-term objectives. This process begins with identifying potential risks arising from the implementation of sustainable finance policies, including assessing the ESG impacts of financing activities, as well as anticipating changes in regulatory requirements and market conditions that may affect the achievement of sustainability strategies.

In implementing sustainable finance, the Bank has identified a key risk related to the need to adjust credit requirements to support the growth of environmentally friendly (green) portfolios. To address this, the Bank has integrated ESG risk considerations into its creditworthiness assessment process, particularly for borrowers with significant exposures, ensuring that sustainability considerations are incorporated into credit decision-making from the outset. Identified risks are classified into Sustainable Business Activity Categories (KKUB), including compliance with green building or construction certification requirements and Environmental Impact Analysis (AMDAL) documentation, based on the characteristics of the borrower's business activities.

Selanjutnya, Bank melakukan pemantauan dan evaluasi risiko secara berkala agar implementasi inisiatif keberlanjutan tetap terarah serta potensi isu dapat terdeteksi lebih dini. Pemantauan dilakukan melalui kolaborasi lintas fungsi untuk menilai capaian dan dampak program keberlanjutan yang berjalan, sehingga Bank dapat melakukan penyesuaian strategi atau pengendalian secara tepat waktu apabila terdapat perkembangan risiko yang tidak terantisipasi.

Secara menyeluruh, pengendalian risiko kredit Bank didukung oleh penggunaan internal *scoring* untuk kredit perorangan, korporasi, dan mikro, serta internal rating untuk segmen UMKM dan korporasi. Kepatuhan debitur terhadap persyaratan LST dipantau oleh Divisi Kredit dan Divisi Satuan Kerja Manajemen Risiko (SKMR), sebagai bagian dari mekanisme pengendalian yang memastikan aspek keberlanjutan dijalankan secara konsisten.

Selain penguatan proses internal, Bank juga menekankan pentingnya keterlibatan pemangku kepentingan dalam proses penilaian risiko keuangan berkelanjutan. Keterlibatan ini dapat dilakukan melalui komunikasi dan konsultasi dengan pihak eksternal, seperti regulator, konsultan keberlanjutan, serta masyarakat, guna memperkaya perspektif atas dampak kebijakan Bank dan memastikan pendekatan yang diterapkan bersifat inklusif serta responsif terhadap kebutuhan publik.

Dengan pendekatan yang terstruktur dan terintegrasi, penilaian risiko penerapan keuangan berkelanjutan menjadi fondasi untuk menjaga keseimbangan antara pencapaian target keberlanjutan dan pengelolaan risiko secara *prudent*. Melalui pengendalian dan pemantauan yang disiplin, Bank mengarahkan agar setiap inisiatif keberlanjutan tidak hanya memberi manfaat jangka pendek, tetapi juga memperkuat stabilitas dan keberlanjutan usaha dalam jangka panjang, serta mendukung pembangunan ekonomi yang bertanggung jawab.

Furthermore, the Bank conducts regular risk monitoring and evaluation to ensure that sustainability initiatives remain on track and that potential issues are identified at an early stage. Monitoring is carried out through cross-functional collaboration to assess the performance and impact of ongoing sustainability programs, enabling timely adjustments to strategies or controls in response to emerging risks.

Overall, the Bank's credit risk management is supported by internal scoring models for individual, micro, and corporate loans, as well as internal rating systems for MSME and corporate segments. Compliance with ESG requirements is monitored by the Credit Division and the Risk Management Work Unit (SKMR) as part of a control framework to ensure the consistent application of sustainability principles.

In addition to strengthening internal processes, the Bank also emphasizes the importance of stakeholder engagement in the sustainable finance risk assessment process. This includes communication and consultation with external stakeholders—such as regulators, sustainability consultants, and the public—to broaden perspectives on the impact of the Bank's policies and ensure that its approach is inclusive and responsive to stakeholder needs.

With a structured and integrated approach, risk assessment in sustainable finance serves as a foundation for maintaining a balance between achieving sustainability targets and prudent risk management. Through disciplined controls and ongoing monitoring, the Bank ensures that each sustainability initiative not only delivers short-term benefits but also strengthens long-term business resilience and sustainability, while supporting responsible economic development.

Hubungan dengan Pemangku Kepentingan [POJK51-E.4] [GRI 2-29]
Stakeholder Relations

Hubungan dan keterlibatan pemangku kepentingan merupakan elemen kunci dalam strategi keberlanjutan Bank, karena membantu memastikan bahwa kebijakan serta inisiatif yang dijalankan tetap relevan dan sejalan dengan kebutuhan serta ekspektasi pihak-pihak terkait. Bank membangun komunikasi dan kolaborasi secara proaktif dengan pemangku kepentingan internal termasuk karyawan dan manajemen serta pemangku kepentingan eksternal, seperti nasabah, regulator, dan masyarakat, untuk memperoleh masukan, mengukur persepsi, serta memahami dampak dari kebijakan dan praktik operasional Bank.

Stakeholder relationships and engagement are key elements of the Bank's sustainability strategy, helping to ensure that policies and initiatives remain relevant and aligned with stakeholder needs and expectations. The Bank proactively communicates and collaborates with both internal stakeholders—including employees and management—and external stakeholders, such as customers, regulators, and the public, to gather input, understand perceptions, and assess the impact of its policies and operational practices.

Melalui pendekatan tersebut, Bank memiliki dasar yang lebih kuat untuk menyelaraskan prioritas keberlanjutan, melakukan penyesuaian strategi apabila diperlukan, serta memastikan bahwa langkah-langkah yang ditempuh mendukung tujuan bersama dan memberikan manfaat yang berimbang bagi para pemangku kepentingan. Bank juga melakukan pemetaan kelompok pemangku kepentingan dengan mengacu pada pedoman AA1000 *Stakeholder Engagement Standard* (SES) 2015, sebagai kerangka untuk mengidentifikasi isu-isu material yang berkaitan dengan keberlanjutan.

Through this approach, the Bank is better positioned to align its sustainability priorities, adjust its strategies where necessary, and ensure that its actions support shared objectives while delivering balanced value to stakeholders. The Bank also maps stakeholder groups in accordance with the AA1000 Stakeholder Engagement Standard (SES) 2015, using it as a framework to identify material sustainability issues.

Adapun aspek-aspek yang menjadi dasar pertimbangan dalam menentukan kelompok pemangku kepentingan diuraikan sebagai berikut:

The criteria used to determine stakeholder groups are outlined below:

Pengaruh Influence	Para pihak yang memiliki pengaruh terhadap proses pengambilan keputusan Bank, khususnya yang berkaitan dengan kelangsungan usaha. The party who influences the decision-making carried out by the Bank related to business continuity.
Ketergantungan Dependency	Bank juga memiliki tingkat ketergantungan terhadap para pihak tersebut, baik dalam bentuk hubungan yang berdampak langsung maupun melalui pengaruh tidak langsung terhadap aktivitas dan kinerja Bank. The Bank has dependency on the party, either directly or indirectly
Tanggung Jawab Responsibility	Bank juga memiliki tanggung jawab kepada para pihak tersebut, baik dalam pemenuhan komitmen yang berjalan saat ini maupun dalam menjaga konsistensi hubungan dan kontribusi Bank di masa mendatang. The Bank has responsibility to the party, both in the present and in the future
Perhatian Attention	Para pihak yang menjadi perhatian Bank dalam kaitannya dengan isu ekonomi, sosial, maupun lingkungan hidup. The party who requires the Bank's attention in relation to economic, social, or environmental issues.
Perspektif Perspective	Pihak yang dapat menghadirkan perspektif baru terhadap isu-isu penting yang relevan. The party who can provide new perspectives previously unavailable on important relevant issues.

Mengacu pada hasil proses identifikasi yang telah dilakukan, pelaksanaan keterlibatan pemangku kepentingan di Bank dijelaskan sebagai berikut:

Referring to the results of the identification process that has been carried out, the implementation of stakeholder involvement at the Bank is explained as follows:

Pemangku Kepentingan Stakeholder	**Dasar Pemilihan** Basis of Selection	**Metode Pelibatan** Method of Engangement	**Topik Utama yang Diajukan** Main Topic Proposed	**Rencana Strategis** Strategic Planning	**Frekuensi Pelaksanaan** Implementation Freequency
Nasabah Customer	▪ Tanggung Jawab. ▪ Ketergantungan; serta ▪ Perhatian. ▪ Responsibility; ▪ Dependency; and ▪ Attention.	▪ Sarana Pengaduan nasabah; dan ▪ Sarana pelayanan nasabah. ▪ Customer complain facilities; and ▪ Customer services	▪ Pelayanan produk dan jasa. ▪ Keamanan informasi nasabah; dan ▪ Keamanan dana. ▪ Product and services; ▪ Customer information security; and ▪ Security of funds	▪ Menciptakan produk dan jasa yang sesuai dengan kebutuhan nasabah. ▪ Meningkatkan kualitas dari *core banking*; dan ▪ Memberikan pelayanan optimal kepada nasabah. ▪ Creating products and services according to customer needs; ▪ Improving the quality of core banking; and ▪ Providing optimal customers services.	Sepanjang tahun atau sesuai kebutuhan. All year round or as necessary.

Pemangku Kepentingan Stakeholder	**Dasar Pemilihan** Basis of Selection	**Metode Pelibatan** Method of Engangement	**Topik Utama yang Diajukan** Main Topic Proposed	**Rencana Strategis** Strategic Planning	**Frekuensi Pelaksanaan** Implementation Freequency
Pemegang Saham Shareholders	▪ Tanggung Jawab. ▪ Perspektif. ▪ Pengaruh. ▪ Responsibility; ▪ Perspective; and ▪ Influence.	▪ Rapat Umum Pemegang Saham. ▪ Paparan publik. ▪ General Meeting of Shareholders; and ▪ Public expose.	▪ Hak Memesan Efek Terlebih Dahulu (HMETD). ▪ Kinerja keuangan. ▪ Arah kebijakan strategis. ▪ Pre-emptive Rights (HMETD); ▪ Financial performance; and ▪ Strategic policy direction.	▪ Penambahan modal inti Bank melalui mekanisme HMETD. ▪ Penyusunan Laporan Tahunan dan Laporan Keberlanjutan. ▪ Pertumbuhan kinerja operasional dan keuangan. ▪ Core capital increase through Pre-emptive Rights; ▪ Preparation of Annual Report and Sustainability Report; and ▪ Growth in operational and financial performance	Sesuai waktu yang ditentukan, sesuai kebutuhan, atau setiap tahun. According to the time set, needs, or annually.
Karyawan Employee	▪ Tanggung Jawab. ▪ Ketergantungan. ▪ Pengaruh. ▪ Perhatian. ▪ Responsibility; ▪ Dependency; ▪ Influence; and ▪ Attention.	▪ Pelatihan dan peningkatan kapasitas karyawan. ▪ *Gathering* karyawan. ▪ Program perubahan perusahaan ▪ Employees' training and capacity building; ▪ Employee gathering; and ▪ Corporate change programs.	▪ Kesehatan dan keselamatan lingkungan kerja. ▪ Menciptakan lingkungan kerja yang adil, kompetitif, dan bertanggung jawab. ▪ Occupational health and safety, and the environment; ▪ Create a competitive, fair, and responsible work environment.	▪ Sistem rekrutmen dan pengembangan kompetensi serta karier yang adil dan setara. ▪ Sistem penggajian yang layak sesuai dengan kinerja karyawan. ▪ Remunerasi yang layak. ▪ Menyediakan tunjangan kesehatan dan kecelakaan kerja yang layak. ▪ Program dana pensiun. ▪ A fair and equal system in recruitment and competition and career development; ▪ A proper salary system in accordance with employee performance; ▪ Decent remuneration; ▪ Providing adequate health and occupational accident benefits; and ▪ Pension fund program.	Sepanjang tahun. All year round.

Pemangku Kepentingan Stakeholder	**Dasar Pemilihan** Basis of Selection	**Metode Pelibatan** Method of Engangement	**Topik Utama yang Diajukan** Main Topic Proposed	**Rencana Strategis** Strategic Planning	**Frekuensi Pelaksanaan** Implementation Freequency
Pemerintah dan Pembuat Kebijakan Government and Policy Maker	▪ Tanggung Jawab. ▪ Pengaruh. ▪ Responsibility; and ▪ Influence.	Pelaporan kerja yang teratur dan sesuai jadwal kepada regulator dan pemerintah. Regular and on schedule work reporting to regulators and government.	Kepatuhan terhadap regulasi jasa keuangan yang berlaku. Compliance with applicable financial services regulations	Penyampaian laporan secara berkala dan tepat waktu kepada Otoritas Jasa Keuangan dan Bank Indonesia. Submission of reports regularly and on time to the Financial Services Authority and Bank Indonesia.	Sesuai waktu yang ditentukan, sesuai kebutuhan, atau setiap tahun. According to the time set, needs, or annually.
Masyarakat dan Komunitas Lokal Society and Local Community	▪ Tanggung Jawab. ▪ Perhatian. ▪ Perspektif. ▪ Responsibility; ▪ Attention; and ▪ Perspective.	▪ Situs web. ▪ Paparan publik. ▪ Laporan publikasi. ▪ Website; ▪ Public expose; and ▪ Publication report.	▪ Informasi kinerja dan aktivitas Bank. ▪ Peningkatan kesejahteraan ekonomi dan sosial. ▪ Information of the Bank's performance and activity; and ▪ Increased economic and social welfare.	▪ Penyaluran kredit pada sektor UMKM dan korporasi. ▪ Penggunaan tenaga kerja lokal. ▪ Pelaksanaan aksi sosial. ▪ Pemutakhiran pelayanan perbankan. ▪ Loan disbursement to MSME and corporate sectors; ▪ Use of local labor; ▪ Implementation of social actions; and ▪ Updating banking services.	Sesuai rencana pelaksanaan program atau sesuai kebutuhan. According to the program implementation plan or as necessary
Media Masa Mass Media	Tanggung Jawab. Responsibility	Perkembangan informasi terkait kinerja Bank. Development of information related to the Bank's performance.	Menyediakan informasi yang relevan, jujur, dan tepat waktu. Provide relevant, honest, and timely information.	▪ Melakukan pemutakhiran informasi secara berkala pada situs web Bank. ▪ Melaksanakan paparan publik atau *media gathering*. ▪ Periodically updating information on the Bank's website; and ▪ Conducting public exposure or media gathering.	Sesuai kebutuhan. As necessary

Permasalahan Terhadap Penerapan Keuangan Berkelanjutan [POJK51-E.5]

Sustainable Finance Implementation Issues

Komitmen Bank dalam mengintegrasikan prinsip keuangan berkelanjutan ke dalam kegiatan usaha turut dihadapkan pada sejumlah tantangan, baik yang bersumber dari faktor internal maupun eksternal. Sehubungan dengan hal tersebut, Bank telah menyiapkan langkah-langkah respons dan strategi mitigasi agar penerapan keuangan berkelanjutan dapat berjalan efektif, terarah, dan selaras dengan rencana jangka panjang.

The Bank's commitment to integrating sustainable finance principles into its business activities is accompanied by a range of internal and external challenges. In response, the Bank has developed mitigation measures and strategic responses to ensure that the implementation of sustainable finance remains effective, focused, and aligned with its long-term objectives.

Adapun permasalahan yang dihadapi serta strategi yang ditempuh dalam penerapan prinsip keuangan berkelanjutan diuraikan sebagai berikut:

The key challenges and corresponding strategies in implementing sustainable finance principles are outlined below:

Permasalahan Terhadap Penerapan Keuangan Berkelanjutan di Tahun 2025 2025 Sustainable Finance Implementation Issues	**Strategi untuk Mengatasi** Coping Strategy
Internal Internal	
Kesadaran karyawan terhadap keuangan berkelanjutan perlu ditingkatkan melalui pelatihan dan sosialisasi yang rutin agar para karyawan memahami peran dan kontribusi masing-masing dalam mencapai tujuan keberlanjutan Employee awareness of sustainable finance needs to be enhanced through regular training and dissemination so that employees understand their respective roles and contributions in achieving sustainability goals.	Bank bekerja sama dengan lembaga pendidikan atau konsultan keberlanjutan untuk menyediakan pelatihan reguler yang relevan bagi seluruh level karyawan. The Bank cooperates with educational institutions or sustainability consultants to provide regular training that is relevant to all levels of employees.
Bank masih melakukan operasional bank secara manual dan tidak tersistematisasi sehingga implementasi keuangan berkelanjutan masih menggunakan sistem yang manual. The Bank may experience limitations in technology needed to implement sustainable finance effectively.	Saat ini, bank sedang melakukan kerja sama dengan divisi IT dan pihak ketiga untuk melakukan pengembangan IT Currently, the Bank is collaborating with the IT Division and third parties to carry out IT development.
Tantangan dalam mengembangkan dan memasarkan produk-produk keuangan yang mendukung keberlanjutan. Challenges in developing and marketing financial products that support sustainability	Bank terus berupaya untuk mengembangkan produk-produk keuangan hijau dan melakukan studi pasar untuk memahami kebutuhan dan preferensi nasabah terkait produk-produk ini. The Bank continuously strives to develop green financial products and conduct market studies to understand customer needs and preferences related to these products.
Kepentingan yang berbeda dari berbagai Divisi dalam Bank dapat menghambat penerapan keuangan berkelanjutan apabila tidak dikelola dengan baik. Different interests from various Divisions within the Bank can hinder sustainable finance implementation if not managed properly.	Penyelarasan visi dan misi dengan mengkomunikasikan visi dan misi keberlanjutan secara jelas kepada seluruh Divisi, serta memastikan bahwa tujuan keberlanjutan menjadi bagian integral dari rencana strategis bisnis Bank. Alignment of vision and mission by clearly communicating the sustainability vision and mission to all Divisions, and ensuring that the sustainability goals are an integral part of the Bank's strategic business plan.
External External	
Perubahan regulasi yang dapat memengaruhi strategi dan operasional Bank, sehingga diperlukan fleksibilitas dan kesiapan untuk menyesuaikan diri dengan peraturan baru. Regulation changes that can affect the Bank's strategy and operations, therefore flexibility and readiness are necessary to adapt to new regulations.	Aktif berpartisipasi dalam pertemuan, diskusi, dan konsultasi dengan regulator untuk mendapatkan wawasan langsung tentang perubahan regulasi yang akan datang dan untuk menyuarakan pandangan serta kepentingan Bank. Actively participates in meetings, discussions, and consultations with regulators to gain first-hand insight into upcoming regulation changes and to voice the Bank's views and interests.
Dinamika Global dan Indonesia yang saat ini condong pada isu geopolitik dan perubahan arah dan fokus keberlanjutan kedepanya. Global and Indonesian dynamics are currently leaning towards geopolitical issues and changes in direction and focus for future sustainability.	Mengumpulkan dan menganalisis data dari berbagai sumber, seperti umpan balik nasabah dan media sosial untuk mengidentifikasi tren dan pola perubahan preferensi nasabah. Menggunakan alat analitik, seperti *machine learning* dan *big data* untuk mendapatkan wawasan yang lebih mendalam. Collects and analyzes data from various sources, such as customer feedback and social media, to identify trends and patterns of changes in customer preferences. Uses analytical tools, such as machine learning and big data, to gain deeper insights

Inisiatif Anti-Korupsi dan *Fraud* [IDX G-07]

Anti-Corruption and Fraud Initiative

Inisiatif anti-korupsi dan pencegahan fraud di lingkungan Bank merupakan prioritas yang dijalankan secara serius, terstruktur, dan berkesinambungan. Unit Anti-Fraud Management berperan menangani setiap laporan dugaan suap, fraud, maupun korupsi, sekaligus memastikan seluruh indikasi tersebut ditindaklanjuti melalui proses investigasi yang cermat dan akuntabel.

Dalam pelaksanaannya, Anti-Fraud Management turut menjadi garda penting dalam menjaga standar etika dan kepatuhan, termasuk mengidentifikasi celah atau kerentanan proses yang berpotensi disalahgunakan untuk praktik koruptif atau kecurangan. Di sisi lain, Divisi Compliance menjalankan fungsi pengawasan integritas operasional dengan melakukan pemantauan rutin serta menyampaikan hasil pemantauan dan investigasi kepada regulator, sebagai bentuk pemenuhan kewajiban kepatuhan terhadap ketentuan yang berlaku.

Hingga akhir tahun 2025, Bank terus memperkuat pengelolaan risiko atas potensi korupsi, *fraud*, dan suap, yang mencerminkan konsistensi penerapan kebijakan anti-korupsi serta dukungan aktif manajemen dalam menjunjung integritas dan transparansi. Lebih lanjut, upaya tersebut tidak hanya menitikberatkan pada penanganan kasus, tetapi juga diarahkan pada penguatan implementasi Kode Etik di seluruh unit kerja.

Dengan peran Divisi Compliance, serta komitmen berkelanjutan dari manajemen dan seluruh karyawan, Bank berupaya membangun budaya kerja yang bersih dari praktik korupsi dan *fraud*, sekaligus memastikan operasional Bank senantiasa berjalan sesuai standar etika dan tata kelola yang berlaku.

Pelatihan Anti-Korupsi

Program pelatihan anti-korupsi diselenggarakan untuk memperkuat kapasitas seluruh karyawan agar mampu mengenali indikasi, mencegah, serta melaporkan potensi tindakan korupsi secara tepat. Materi pelatihan mencakup pendalaman kebijakan anti-korupsi yang berlaku di Bank, pemetaan risiko dan pengenalan tentang tanda-tanda potensi korupsi, hingga tata cara pelaporan sesuai mekanisme yang ditetapkan.

Anti-corruption and fraud prevention initiatives within the Bank are a priority that is implemented seriously, in a structured, and sustainable manner. The Anti-Fraud Management Unit is responsible for handling every report of suspected bribery, fraud, or corruption, while ensuring that all indications are followed up through a thorough and accountable investigation process.

In its implementation, Anti-Fraud Management plays a crucial role in maintaining ethical and compliance standards, including identifying gaps or vulnerabilities in processes that could potentially be misused for corrupt or fraudulent practices. Meanwhile, the Compliance Division carries out operational integrity oversight functions by conducting routine monitoring and reporting monitoring and investigation results to regulators, as a form of compliance with applicable regulations.

Until the end of 2025, the Bank continues to strengthen risk management for potential corruption, fraud, and bribery, reflecting the consistent implementation of anti-corruption policies and management's active support for upholding integrity and transparency. Furthermore, these efforts focus not only on case handling but also on strengthening the implementation of the Code of Ethics across all work units.

Through the role of the Compliance Division, along with the ongoing commitment of management and all employees, the Bank strives to build a work culture free from corruption and fraud, while ensuring that the Bank's operations consistently comply with applicable ethical and governance standards.

Anti-Corruption Training

The anti-corruption training program is designed to strengthen the capacity of all employees to recognize indications, prevent, and appropriately report potential acts of corruption. The training material covers an in-depth understanding of the Bank's anti-corruption policies, risk mapping and recognition of potential signs of corruption, as well as reporting procedures according to established mechanisms.

Pelaksanaan pelatihan ini diarahkan untuk menumbuhkan budaya etika dan kepatuhan yang konsisten di seluruh unit kerja, sekaligus memastikan setiap karyawan memahami tanggung jawabnya dalam menjaga integritas serta transparansi operasional Bank. Dengan pemahaman yang seragam, Bank memperkuat upaya pencegahan sejak dini dan mendorong keberanian untuk melaporkan dugaan pelanggaran melalui kanal yang tersedia.

This training aims to foster a consistent culture of ethics and compliance across all work units, while ensuring that each employee understands their responsibilities in maintaining the integrity and transparency of the Bank's operations. With a shared understanding, the Bank strengthens early prevention efforts and encourages the courage to report suspected violations through available channels.

Bank telah menyelenggarakan beberapa kegiatan pelatihan anti-korupsi sepanjang tahun 2025, antara lain:

The Bank has conducted several anti-corruption training activities throughout 2025, including:

Nama Pelatihan **Training**	**Frekuensi** Frequency	**Durasi** Duration	**Jumlah Peserta** Number of Participants
Karyawan Employees			
New Employee Program	3 Kali | Times	60 Menit | Minutes	15-30 Orang | People
Sosialisasi Penerapan Anti Suap untuk Kepala Operasional dan *Customer Service* Information Dissemination on Anti-Bribery Implementation for Operational Heads and Customer Service	1 Kali | Time	90 Menit | Minutes	60 Orang | People

Kebijakan Antipersaingan
Anti-Competition Policy

Bank berkomitmen menjalankan kegiatan usaha secara berintegritas dan menjunjung prinsip persaingan usaha yang sehat, termasuk menolak segala bentuk perilaku antipersaingan, praktik anti-pakat (kartel/kolusi), maupun tindakan yang mengarah pada monopoli. Komitmen ini dituangkan dalam kebijakan internal dan/atau ketentuan etika bisnis yang mengikat seluruh insan Bank serta menjadi pedoman dalam pengambilan keputusan komersial, pengadaan, kemitraan, dan aktivitas pemasaran.

The Bank is committed to conducting its business activities with integrity and upholding the principles of fair competition, including rejecting all forms of anti-competitive behavior, antitrust practices (such as cartels or collusion), and monopolistic conduct. This commitment is reflected in internal policies and business ethics guidelines that bind all employees and serve as a framework for decision-making in areas such as procurement, partnerships, and marketing activities.

Kebijakan tersebut pada prinsipnya menegaskan bahwa Bank tidak melakukan pengaturan harga, pembagian wilayah/pasar, pengaturan kuota, pertukaran informasi sensitif dengan pesaing, maupun kesepakatan lain yang dapat membatasi persaingan. Dalam praktiknya, setiap kerja sama bisnis diarahkan untuk memiliki tujuan yang sah, berbasis kebutuhan operasional, serta didukung dokumentasi yang memadai guna memastikan kepatuhan terhadap prinsip persaingan sehat.

This policy affirms that the Bank does not engage in price fixing, market or territorial allocation, quota setting, the exchange of sensitive information with competitors, or other agreements that may restrict competition. In practice, all business collaborations are undertaken for legitimate purposes, based on operational needs, and supported by appropriate documentation to ensure compliance with fair competition principles.

Pengendalian dan pencegahan

Untuk memastikan kebijakan berjalan efektif, Bank menerapkan mekanisme pengendalian melalui fungsi kepatuhan dan tata kelola, termasuk penelaahan terhadap perjanjian/kontrak tertentu serta penguatan awareness bagi unit kerja yang berinteraksi dengan pihak eksternal. Bank juga mendorong penerapan prinsip "*need-to-know*" atas informasi komersial sensitif, terutama yang dapat berimplikasi pada pembentukan harga, strategi pasar, dan/atau kondisi kerja sama dengan pihak lain.

Pencegahan risiko antipersaingan turut diperkuat melalui pengaturan konflik kepentingan, larangan gratifikasi/suap, serta pengendalian atas hubungan dengan pihak ketiga (vendor, mitra, agen) agar proses bisnis tidak membuka ruang kolusi atau pengaturan hasil. Dalam konteks ini, pemantauan kepatuhan dilakukan secara berkala dan menjadi bagian dari evaluasi tata kelola yang lebih luas.

Penanganan dugaan pelanggaran dan langkah hukum

Apabila terdapat indikasi pelanggaran terhadap kebijakan persaingan usaha sehat, Bank menindaklanjuti melalui mekanisme pelaporan internal, klarifikasi, dan investigasi sesuai ketentuan yang berlaku. Bank dapat menjatuhkan sanksi disiplin, melakukan perbaikan proses (*corrective action*), serta mengambil tindakan hukum yang diperlukan termasuk kerja sama dengan otoritas berwenang apabila ditemukan unsur pelanggaran peraturan atau kerugian bagi Bank maupun pemangku kepentingan.

Selain itu, Bank menegaskan komitmen untuk menghormati proses penegakan hukum dan menjaga transparansi pelaporan sesuai kebutuhan pengungkapan, termasuk dalam konteks pelaporan keberlanjutan.

Control and Prevention

To ensure the effective implementation of this policy, the Bank implements control mechanisms through its compliance and governance functions, including reviewing specific agreements/contracts and strengthening awareness among work units that interact with external parties. The Bank also encourages the application of the "need-to-know" principle for sensitive commercial information, particularly that which may impact pricing, market strategy, and/or the terms of cooperation with other parties.

Anti-competitive risk prevention is further strengthened through regulations on conflicts of interest, prohibitions on gratuities/bribery, and controls on relationships with third parties (vendors, partners, agents) to prevent collusion or outcome fixing in business processes. In this context, compliance monitoring is conducted periodically and is part of a broader governance evaluation.

Alleged Violations and Legal Enforcement

In the event of alleged violations of the fair competition policy, the Bank will follow up through internal reporting mechanisms, clarification, and investigation processes in accordance with applicable regulations. Where necessary, the Bank may impose disciplinary sanctions, implement corrective measures, and pursue appropriate legal action, including cooperation with relevant authorities, if any breaches of regulations or potential losses to the Bank or its stakeholders are identified.

Furthermore, the Bank affirms its commitment to respecting the law enforcement process and maintaining reporting transparency in accordance with disclosure requirements, including in the context of sustainability reporting.

Kebijakan Perlakuan Adil Terhadap Pemegang Saham [IDX G-08]

Fair Treatment Policy for Shareholders

Sebagai bagian dari komitmen perlakuan adil terhadap pemegang saham, Bank menegaskan bahwa setiap keputusan dan tindakan yang diambil oleh organ Bank harus berlandaskan integritas serta menjunjung prinsip kesetaraan akses informasi. Sejalan dengan itu, Bank menerapkan kebijakan yang melarang Direksi, Dewan Komisaris, dan karyawan memanfaatkan pengetahuan atau informasi material/non-publik yang umumnya belum tersedia di pasar untuk memperoleh keuntungan pribadi atau memberikan keuntungan tidak semestinya kepada pihak lain.

As part of its commitment to the fair treatment of shareholders, the Bank affirms that all decisions and actions taken by its governing bodies must be grounded in integrity and uphold the principle of equal access to information. Accordingly, the Bank enforces a policy that prohibits members of the Board of Directors, Board of Commissioners, and employees from using material non-public information (MNPI) or other non-public information for personal gain or to provide an undue advantage to any party.

Kebijakan tersebut bertujuan menjaga agar pemegang saham dan pelaku pasar memperoleh perlakuan yang setara, tanpa adanya pihak internal yang diuntungkan melalui asimetri informasi. Dengan demikian, kepercayaan investor dapat terjaga dan proses pengambilan keputusan oleh pemegang saham dapat dilakukan berdasarkan informasi yang wajar, relevan, dan tersedia secara adil.

This policy is intended to ensure that shareholders and market participants are treated equitably, without any internal party benefiting from information asymmetry. It also supports the maintenance of investor confidence and ensures that shareholder decisions are based on accurate, relevant, and fairly disclosed information.

Benturan Kepentingan [IDX G-09] [GRI 2-15]
Conflict of Interest

Pengelolaan benturan kepentingan menjadi bagian penting dari penerapan tata kelola Bank untuk memastikan setiap keputusan diambil secara objektif dan tidak dipengaruhi kepentingan pribadi yang tidak semestinya. Untuk itu, Bank menetapkan kebijakan penanganan benturan kepentingan yang mengacu pada Pedoman Direksi dan Dewan Komisaris, termasuk ketentuan untuk mengidentifikasi, mengungkapkan, serta mengendalikan potensi konflik kepentingan.

The management of conflicts of interest is a key component of the Bank's governance framework, ensuring that all decisions are made objectively and are free from undue personal influence. To this end, the Bank has established a conflict of interest policy in accordance with the Board of Directors and Board of Commissioners Guidelines, which include provisions for the identification, disclosure, and management of potential conflicts of interest.

Agar penerapannya berjalan efektif, Bank secara berkala menyelenggarakan pelatihan dan sosialisasi bagi anggota Direksi dan Dewan Komisaris terkait kewajiban, mekanisme, serta prosedur yang harus dipatuhi. Pelaksanaan pedoman tersebut juga diperkuat melalui pengawasan dan evaluasi rutin atas tingkat kepatuhan, sehingga potensi penyimpangan dapat dicegah sejak dini.

To support effective implementation, the Bank conducts regular training and awareness programs for members of the Board of Directors and Board of Commissioners on the relevant obligations, mechanisms, and procedures. Implementation of these guidelines is further reinforced through ongoing monitoring and periodic evaluation of compliance, enabling the early detection and mitigation of potential deviations.

Melalui langkah-langkah tersebut, Bank menegaskan komitmen untuk menjaga integritas dan transparansi dalam setiap keputusan korporasi, sekaligus memastikan kepentingan organisasi dan para pemangku kepentingan terlindungi secara memadai tanpa intervensi pihak mana pun.

Through these measures, the Bank reaffirms its commitment to maintaining integrity and transparency in all corporate decision-making, while safeguarding the interests of the organization and its stakeholders from undue influence.

Kinerja Keberlanjutan [GRI 3-3]

Sustainability Performance

Praktik keberlanjutan Bank menunjukkan dedikasi yang konsisten terhadap operasional yang bertanggung jawab dan berkelanjutan, dengan penekanan pada pencapaian target utama sambil meminimalkan dampak buruk bagi lingkungan dan komunitas sekitar.

The Bank's sustainability practices reflect a consistent commitment to responsible and sustainable operations, with a focus on achieving key targets while minimizing adverse impacts on the environment and surrounding communities.

Kegiatan Membangun Budaya Keberlanjutan [POJK51-F.1]

Sustainability Culture Building Activities

Bank membangun dan menginternalisasi budaya keberlanjutan melalui pendekatan terstruktur yang memastikan prinsip-prinsip ESG tertanam dalam seluruh operasional dan pengambilan keputusan. Seluruh karyawan dilibatkan melalui program pelatihan reguler dan *workshop* yang menekankan pentingnya praktik berkelanjutan untuk meningkatkan kualitas pengelolaan di semua tingkatan operasional. Selain itu, Bank mengintegrasikan kebijakan ramah lingkungan dan sosial ke dalam proses bisnis sehari-hari, disertai mekanisme umpan balik terbuka yang memungkinkan karyawan menyampaikan ide inovatif serta berkontribusi langsung dalam penyusunan strategi keberlanjutan jangka panjang.

The Bank fosters and embeds a culture of sustainability through a structured approach that integrates ESG principles into all operations and decision-making processes. Employees at all levels are actively engaged through regular training programs and workshops that emphasize the importance of sustainable practices in enhancing management quality across the organization. Furthermore, the Bank integrates environmental and social considerations into its daily business processes and provides an open feedback mechanism that enables employees to contribute ideas and actively support the development of long-term sustainability strategies.

Kinerja Ekonomi

Economic Performance

Komitmen Bank terhadap pembangunan ekonomi yang berkelanjutan terwujud melalui dukungan terhadap berbagai proyek dan inisiatif yang seimbang antara pertumbuhan ekonomi, pelestarian lingkungan, dan kesejahteraan masyarakat. Dengan mengintegrasikan prinsip keberlanjutan dalam setiap keputusan investasi dan pembiayaan, Bank menciptakan nilai ekonomi jangka panjang sambil memastikan kontribusi positif terhadap kemajuan sosial dan lingkungan secara lebih luas. Pendekatan ini mencerminkan strategi holistik yang selaras dengan praktik terbaik tata kelola perusahaan di sektor keuangan Indonesia.

The Bank's commitment to sustainable economic development is demonstrated through its support for various projects and initiatives that balance economic growth, environmental preservation, and community welfare. By integrating sustainability principles into every investment and financing decision, the Bank creates long-term economic value while ensuring a positive contribution to broader social and environmental progress. This approach reflects a holistic strategy aligned with best practices in corporate governance in the Indonesian financial sector.

Perbandingan Target dan Kinerja Keuangan [POJK51-F.2]

Perbandingan antara target dan realisasi kinerja keuangan memungkinkan Bank untuk menilai efektivitas strategi serta sejauh mana pencapaian sesuai dengan rencana yang telah dirumuskan. Pendapatan Bank pada tahun 2025 tercatat sebesar Rp1,49 triliun, mencapai 93,27% dari target. Sementara itu, laba bersih mencapai 89,63% dari target menjadi Rp197,43 miliar. Rincian perbandingan capaian kinerja keuangan dengan target selama tiga tahun terakhir disajikan sebagai berikut:

Comparison of Targets and Financial Performance [POJK51-F.2]

A comparison between targets and actual financial performance enables the Bank to assess the effectiveness of its strategy and the extent to which results align with established plans. In 2025, the Bank recorded revenue of IDR1.49 trillion, achieved 93.27% from the target. Meanwhile, net profit achieved 89.63% from the target to IDR197.43 billion. Detailed comparisons of financial performance against targets over the past three years are presented below:

Deskripsi Description	Satuan Unit	2025			2024			2023		
		Target Target	Realisasi Realization	%	Target Target	Realisasi Realization	%	Target Target	Realisasi Realization	%
Kinerja Produksi, Portofolio, Pembiayaan Production, Portfolio, Financing Performance										
Kredit yang Diberikan Loans	Rp Juta Million IDR	**14.207.744**	**14.470.366**	**101,85**	12.390.539	11.707.744	94,49	10.564.115	9.390.593	88,89
Dana Pihak Ketiga Third Party Funds		**11.408.319**	**11.915.829**	**104,45**	11.394.391	9.408.319	82,57	10.380.025	8.894.391	85,68
Kinerja Keuangan Financial Performance										
Pendapatan Income	Rp Juta Million IDR	**1.598.041**	**1.490.490**	**93,27**	1.555.792	1.470.164	94,50	1.409.630	1.358.093	96,34
Laba Bersih Net Profit		**220.258**	**197.425**	**89,63**	237.852	215.851	90,75	202.600	183.295	90,47

Perbandingan Target dan Kinerja Keuangan yang Sejalan dengan Penerapan Keuangan Berkelanjutan [POJK51-F.3]

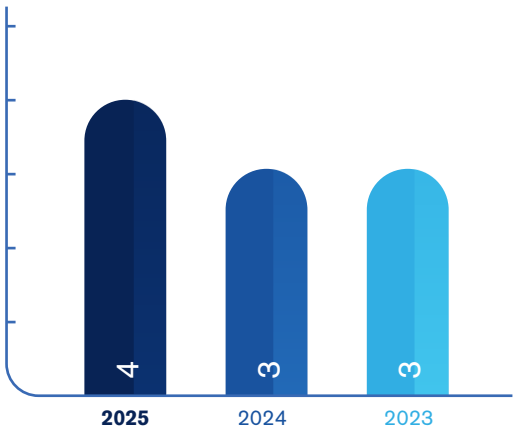
ank berkomitmen untuk terus mendorong pertumbuhan pelaku usaha yang menerapkan prinsip keberlanjutan dalam operasional bisnisnya. Komitmen ini diwujudkan melalui penyaluran pembiayaan kepada debitur dengan portofolio hijau, khususnya sektor produk yang mengurangi konsumsi sumber daya alam dan bebas dari polusi. Rincian capaian pembiayaan berkelanjutan Bank selama tiga tahun terakhir disajikan sebagai berikut:

Comparison of Targets and Financial Performance in Relation to Sustainable Finance Implementation [POJK51-F.3]

The Bank is committed to continuously promoting the growth of businesses that integrate sustainability principles into their operations. This commitment is reflected in the provision of financing to borrowers within green portfolio sectors, particularly those that contribute to reduced natural resource consumption and environmentally friendly, low-emission activities. Detailed information on the Bank's sustainable financing performance over the past three years is presented below:

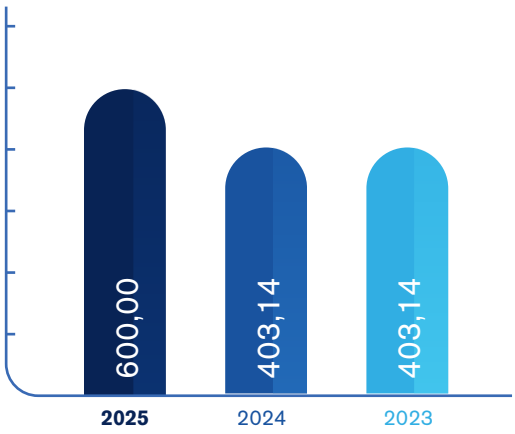
Debitur yang Memiliki Usaha dengan Klasifikasi Portofolio Hijau (Perusahaan)
Debtors with Green Portfolio Businesses

Perusahaan | Companies



Nilai Pembiayaan
Financing Value

Miliar Rp | Billion IDR



Deskripsi Description	Satuan Unit	2025 Target Target	2025 Realisasi Realization	2025 %	2024 Target Target	2024 Realisasi Realization	2024 %	2023 Target Target	2023 Realisasi Realization	2023 %
Debitur yang Memiliki Usaha dengan Klasifikasi Portofolio Hijau Debtors with Green Portfolio Businesses	Perusahaan Companies	**4**	**3**	**75,00**	4	3	75,00	3	3	100
Nilai Pembiayaan Financing Value	Rp Miliar IDR billion	**600,00**	**403,14**	**67,19**	550,00	403,14	73,30	500,00	403,14	80,63

Perolehan dan Pendistribusian Nilai Ekonomi [GRI 201-1]

Bank menghasilkan nilai ekonomi melalui beragam aktivitas usaha perbankan, antara lain penyaluran kredit, penghimpunan dana masyarakat, serta kegiatan investasi. Nilai ekonomi yang diperoleh tersebut selanjutnya dialokasikan kepada para pemangku kepentingan melalui berbagai bentuk distribusi, termasuk pembayaran remunerasi kepada karyawan, pembagian dividen kepada Pemegang Saham, pemenuhan kewajiban perpajakan kepada pemerintah, serta pendanaan program CSR. Adapun informasi mengenai nilai ekonomi langsung yang dihasilkan dan didistribusikan Bank selama tiga tahun terakhir disajikan sebagai berikut:

Economic Value Generation and Distribution [GRI 201-1]

The Bank generates economic value through various banking business activities, including lending, raising public funds, and investment activities. The resulting economic value is then allocated to stakeholders through various forms of distribution, including remuneration payments to employees, dividend distributions to shareholders, fulfillment of tax obligations to the government, and funding of CSR programs. Information regarding the direct economic value generated and distributed by the Bank over the past three years is presented below:

Deskripsi Description	Satuan Unit	2025	2024	2023
Nilai Ekonomi Langsung yang Dihasilkan Direct Economic Value Generated				
Penerimaan Bunga Interest Income Received	Rp Juta Rp Million	**1.374.292**	1.368.514	1.263.572
Penerimaan dari Pendapatan Operasional Lainnya Receipts from Other Operating Income		**116.198**	101.650	94.521
Hasil Penjualan Aset Tetap Proceeds from Fixed Assets Sold		**(372)**	73	49
Jumlah Nilai Ekonomi yang Dihasilkan **Total Economic Value Generated**		**1.490.118**	**1.470.237**	**1.358.142**
Nilai Ekonomi Langsung yang Didistribusikan Economic Value Distributed				
Pembayaran Bunga Interest Expenses Paid	Rp Juta Rp Million	**(804.679)**	(787.275)	(776.291)
Pembayaran Beban Umum dan Administrasi General and Administrative Expenses Paid		**(176.965)**	(200.564)	(177.276)
Pembayaran Beban Karyawan Employee Expenses Paid		**(220.860)**	(216.267)	(191.597)
Pembayaran Beban Lainnya Other Expenses Paid		**(9.020)**	(8.437)	(7.082)
Pembayaran Dividen Dividend Payments		**-**	-	-
Pembayaran Pajak kepada Pemerintah Tax Payments to the Government		**56.877**	53.164	4.703
Dana untuk Masyarakat (Dana CSR) CSR Funds		**(251)**	(293)	(120)
Jumlah Nilai Ekonomi yang Didistribusikan **Total Economic Value Distributed**		**1.269.159**	**1.276.994**	**1.145.596**
Nilai Ekonomi yang Ditahan **Economic Value Retained**		**220.959**	**193.243**	**212.546**

Kontribusi kepada negara

Bank menunjukkan komitmen kuat untuk memberikan kontribusi kepada negara melalui berbagai program dan inisiatif yang mendorong pertumbuhan ekonomi serta kesejahteraan masyarakat luas. Bank secara aktif menyalurkan pembiayaan ke sektor-sektor strategis dan memperluas akses keuangan bagi UMKM yang berperan krusial dalam menciptakan lapangan kerja serta menggerakkan ekonomi daerah. Selain itu, Bank memenuhi kewajiban perpajakan secara patuh dan tepat waktu untuk mendukung pendapatan negara serta pembiayaan layanan publik, di samping penerapan praktik bisnis yang transparan dan bertanggung jawab guna memperkuat

Contribution to the Nation

The Bank demonstrates a strong commitment to contributing to the nation through various programs and initiatives that promote economic growth and enhance public welfare. The Bank actively channels financing to strategic sectors and expands financial access for micro, small, and medium enterprises (MSMEs), which play a crucial role in job creation and regional economic development. In addition, the Bank fulfills its tax obligations in a compliant and timely manner to support government revenues and the financing of public services. This is complemented by the implementation of transparent and responsible business practices aimed at strengthening the

ekonomi nasional serta meningkatkan kualitas hidup masyarakat. Penyaluran kredit UMKM Bank pada tahun 2025 meningkat 20,25% dari target menjadi Rp2,03 triliun, serta meningkat 15,60% dibandingkan tahun 2024 sebesar Rp1,76 triliun.

Kontribusi Melalui Penyaluran Kredit yang Bijak

Bank berperan dalam perekonomian melalui penyaluran kredit yang *prudent*, memastikan bahwa setiap pembiayaan tidak hanya menguntungkan bagi institusi tetapi juga mendorong kemajuan ekonomi secara keseluruhan. Dengan analisis risiko yang teliti, Bank mengalokasikan kredit kepada UMKM dan korporasi yang memiliki prospek pertumbuhan kuat serta potensi kontribusi signifikan terhadap perekonomian nasional. Pada tahun 2025, Bank berhasil menyalurkan kredit secara bijaksana, sebagaimana tercermin dalam komposisi portofolio kredit berikut:

national economy and improving the quality of life for the community. In 2025, the Bank's MSME lending reached IDR 2.03 trillion, representing an increase of 20.25% above the target and a growth of 15.60% compared to IDR 1.76 trillion in 2024.

Contribution through Prudent Lending

The Bank contributes to the economy through prudent lending practices, ensuring that each financing decision not only supports institutional performance but also drives broader economic development. Through rigorous risk analysis, the Bank allocates credit to MSMEs and corporate clients with strong growth prospects and the potential to make meaningful contributions to the national economy. In 2025, the Bank successfully maintained prudent credit distribution, as reflected in the following credit portfolio composition:

Sektor Ekonomi Economic Sector	2025	
	Juta Rp Million IDR	%
Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	398.376	2,75
Pertambangan dan Penggalian Mining and Excavation	751.166	5,19
Industri Pengolahan Processing Industry	7.745.723	53,53
Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air	221.616	1,53
Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	2.329	0,02
Konstruksi Construction	350.947	2,43
Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	1.516.963	10,48
Pengangkutan dan Pergudangan Transportation and Warehouse	1.459.483	10,09
Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Drink	127.456	0,88
Informasi dan Komunikasi Information and Communication	113.838	0,79
Aktivitas Keuangan dan Asuransi Financial Activities and Insurance	991.748	6,85
Real Estat Real Estate	315.616	2,18
Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	163.790	1,13

Sektor Ekonomi Economic Sector	2025	
	Juta Rp Million IDR	%
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental and Business Leasing Activities without Option Rights, Employment, Travel Agent, and Other Business Support	208.636	1,44
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Social Security Guarantee	-	-
Pendidikan Education	-	-
Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	30.656	0,21
Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	-	-
Aktivitas Jasa Lainnya Other Service Activities	1.529	0,01
Aktivitas Rumah Tangga Sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employer; Activities that Produce Goods and Services by Households, Used to Meet Own Needs	-	-
Badan Internasional dan Badan Ekstra Lainnya International Bodies and Other Extra Bodies	-	-
Rumah Tangga Household	70.493	0,49
Kegiatan yang belum Jelas Batasannya Activities with unclear Limitations	-	-
Jumlah **Total**	**14.470.366**	**100,00**

Pajak [GRI 207-1, 207-2, 207-3]

Kontribusi pajak mencerminkan komitmen Bank dalam mendukung pendapatan negara secara patuh dan tepat waktu, sekaligus memperkuat peran sebagai institusi keuangan yang bertanggung jawab terhadap pembangunan nasional melalui pemenuhan regulasi perpajakan yang berlaku. Pembayaran tersebut tidak hanya memenuhi aspek kepatuhan fiskal, tetapi juga turut membiayai program pembangunan publik dan pelayanan masyarakat secara berkelanjutan.

Pada tahun 2025, Bank telah menunaikan kewajiban perpajakannya sebesar Rp220,6 miliar, yang mencakup pembayaran PPh Pasal 21 atas penghasilan karyawan, PPh Pasal 23/26 terkait transaksi usaha, Pajak Pertambahan Nilai (PPN) dari kegiatan operasional, serta PPh Pasal 4 Ayat 2 atas transaksi tertentu.

Taxes [GRI 207-1, 207-2, 207-3]

Tax contributions reflect the Bank's commitment to supporting the nation through timely and compliant fulfillment of its tax obligations, while reinforcing its role as a responsible financial institution contributing to national development. These payments not only ensure fiscal compliance but also support the sustainable financing of public development programs and essential community services.

In 2025, the Bank fulfilled its tax obligations totaling IDR 220.6 billion, comprising Income Tax Article 21 on employee income, Income Tax Article 23/26 related to business transactions, Value Added Tax (VAT) arising from operational activities, and Income Tax Article 4 Paragraph (2) on certain transactions.

Dampak Ekonomi Tidak Langsung [GRI 203-2]

Kegiatan Bank menghasilkan dampak ekonomi tidak langsung melalui manfaat yang melampaui transaksi keuangan murni, termasuk stimulasi penciptaan lapangan kerja, penguatan daya saing industri, serta pemberdayaan masyarakat setempat. Penyaluran pembiayaan kepada UMKM secara strategis turut memacu percepatan pertumbuhan ekonomi di tingkat regional.

Rantai Pasokan [GRI 2-6]

Bank menjalankan kegiatan usaha di bidang perbankan dengan fokus pada layanan pembiayaan, penghimpunan dana, serta penyediaan layanan perbankan bagi nasabah korporasi, komersial, dan ritel. Dalam menjalankan operasionalnya, Bank didukung oleh rantai nilai yang mencakup hubungan dengan nasabah, penyedia dana, pemasok dan mitra strategis, termasuk penyedia jasa teknologi informasi dan infrastruktur perbankan, serta pemangku kepentingan lainnya. Seluruh aktivitas dan hubungan bisnis tersebut dikelola berdasarkan prinsip tata kelola perusahaan yang baik, kepatuhan terhadap peraturan perundang-undangan, serta penerapan manajemen risiko untuk mendukung keberlanjutan usaha dan penciptaan nilai jangka panjang.

Program Pensiun [GRI 201-3]

Bank menyediakan imbalan pascakerja bagi karyawan tetap yang memenuhi kriteria atau telah mencapai usia pensiun normal 55 tahun sesuai dengan Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja dan Peraturan Pemerintah No. 35 Tahun 2021. Liabilitas imbalan pascakerja dihitung oleh aktuaris independen menggunakan metode Projected Unit Credit dengan mempertimbangkan asumsi utama, antara lain usia pensiun normal, tingkat mortalitas TMI IV (2021), tingkat pengunduran diri, tingkat kenaikan gaji, serta tingkat bunga diskonto, sebagai bagian dari pengelolaan kewajiban secara pruden dan berkelanjutan.

Bantuan Finansial dari Pemerintah [GRI 201-4]

Bank tidak menerima bantuan finansial dari pemerintah, baik dalam bentuk subsidi, hibah, insentif pajak khusus, jaminan pinjaman, maupun bentuk bantuan keuangan lainnya, selama periode pelaporan. Seluruh kegiatan operasional dan pengembangan usaha Bank dibiayai dari sumber pendanaan internal serta aktivitas bisnis yang dijalankan sesuai dengan prinsip kehati-hatian dan ketentuan peraturan perundang-undangan yang berlaku.

Indirect Economic Impact [GRI 203-2]

The Bank's activities generate indirect economic impacts that extend beyond financial transactions, including supporting job creation, strengthening industrial competitiveness, and empowering local communities. The strategic allocation of financing to MSMEs further contributes to accelerating regional economic growth.

Supply Chain [GRI 2-6]

The Bank conducts its business activities in the banking sector, focusing on financing, fundraising, and the provision of banking services to corporate, commercial, and retail customers. In carrying out its operations, the Bank is supported by a value chain that includes relationships with customers, fund providers, suppliers, and strategic partners, including information technology service providers, banking infrastructure providers, and other stakeholders. All of these business activities and relationships are managed in accordance with the principles of good corporate governance, compliance with applicable laws and regulations, and effective risk management, to support business sustainability and long-term value creation.

Pension Program [GRI 201-3]

The Bank provides post-employment benefits to permanent employees who meet the eligibility criteria or have reached the normal retirement age of 55, in accordance with Law No. 11 of 2020 on Job Creation and Government Regulation No. 35 of 2021. Post-employment benefit obligations are calculated by an independent actuary using the Projected Unit Credit method, taking into account key assumptions such as the normal retirement age, TMI IV (2021) mortality table, employee turnover (resignation) rate, salary growth rate, and discount rate, as part of prudent and sustainable liability management.

Financial Assistance from the Government [GRI 201-4]

The Bank did not receive any financial assistance from the government during the reporting period, whether in the form of subsidies, grants, special tax incentives, loan guarantees, or other types of support. All operational and business development activities were financed through internal funding sources, and business activities were conducted in accordance with prudent principles and applicable laws and regulations.

Kinerja Sosial (Aspek Konsumen) dan Tanggung Jawab Pengembangan Produk/Jasa Keuangan Berkelanjutan [GRI 3-3]

Social Performance (Customer Aspects) and Responsible Development of Sustainable Financial Products and Services

Kepuasan nasabah menjadi prioritas utama dalam seluruh operasional Bank, memastikan setiap layanan dan interaksi memenuhi ekspektasi tertinggi. Bank mendalami kebutuhan nasabah melalui survei kepuasan, analisis umpan balik, serta pemantauan pola perilaku untuk terus menyempurnakan produk dan layanan secara berkelanjutan. Layanan responsif dan personal yang diberikan bertujuan menciptakan pengalaman positif serta hubungan jangka panjang yang saling menguntungkan.

Bank menjunjung tinggi transparansi dan integritas dalam setiap transaksi, menyediakan informasi produk yang jelas, akurat, dan mudah dipahami oleh nasabah. Tim layanan pelanggan secara rutin mengikuti pelatihan intensif untuk menangani keluhan dengan profesional, memberikan solusi tepat waktu, dan mendukung nasabah dalam pengambilan keputusan finansial yang optimal. Pendekatan ini memperkuat kepercayaan nasabah dan membedakan Bank di tengah persaingan industri perbankan.

Komitmen untuk Memberikan Layanan Setara Kepada Seluruh Nasabah [POJK51-F.17]

Bank menegaskan komitmennya dalam menyediakan layanan produk dan jasa secara setara, terlihat dari upaya konsisten untuk memberikan perlakuan adil kepada setiap nasabah terlepas dari latar belakangnya. Implementasi standar serta prosedur ketat diterapkan pada seluruh penawaran produk dan jasa, menjamin akses informasi yang transparan, kesetaraan akses, serta dukungan memadai di setiap tahap interaksi nasabah. Pendekatan ini mencerminkan dedikasi Bank dalam memupuk inklusivitas dan kualitas layanan yang merata bagi semua pihak.

Pengembangan Produk/Jasa Keuangan Berkelanjutan [POJK51-F.26]

Bank terus mengembangkan produk dan layanan keuangan berkelanjutan dengan fokus utama pada penguatan portofolio pembiayaan UMKM. Penyediaan akses kredit yang lebih luas bagi UMKM tidak hanya memperkokoh ekosistem usaha kecil-menengah, tetapi juga mendukung pencapaian agenda keberlanjutan secara menyeluruh. Rincian penyaluran kredit UMKM Bank selama tiga tahun terakhir disajikan sebagai berikut:

Customer satisfaction is a key priority across all of the Bank's operations, ensuring that every service and interaction meets high standards of quality and customer expectations. The Bank continuously assesses customer needs through satisfaction surveys, feedback analysis, and behavioral insights to enhance its products and services. The delivery of responsive and personalized services is aimed at creating positive customer experiences and fostering long-term, mutually beneficial relationships.

The Bank upholds transparency and integrity in every transaction by providing clear, accurate, and easily understandable product information to customers. Customer service personnel receive regular, structured training to handle complaints professionally, deliver timely solutions, and support customers in making informed financial decisions. This approach strengthens customer trust and enhances the Bank's competitiveness within the banking industry.

Commitment to Fair and Equal Treatment of Customers [POJK51-F.17]

The Bank reaffirms its commitment to providing equal access to products and services by consistently treating all customers fairly, regardless of their background. Clear standards and procedures are applied across all product and service offerings, ensuring transparency of information, equal access, and appropriate support at every stage of the customer journey. This approach reflects the Bank's dedication to promoting inclusivity and delivering equitable service quality to all customers.

Sustainable Financial Products/Services Development [POJK51-F.26]

The Bank continues to develop sustainable financial products and services, with a primary focus on strengthening its MSME financing portfolio. Expanding access to credit for MSMEs not only reinforces the small and medium enterprise ecosystem but also supports the achievement of the Bank's broader sustainability objectives. Details of the Bank's MSME lending over the past three years are presented below:

dalam miliar Rupiah, kecuali dinyatakan lain | in Billions IDR, unless stated otherwise

Uraian Description	**2025**	**2024**	**Pertumbuhan (Penurunan)** Growth (Decrease)	
			Miliar Rp Billions (IDR)	**%**
Jumlah Kredit Total Loans	**14,47**	11,71	2,76	23,59
UMKM MSMEs	**2,03**	1,76	0,27	15,37
Kredit UMKM (%) MSMEs Loans (%)	**14,06**	15,06	(1,00%)	

Di samping pembiayaan untuk UMKM, Bank juga telah mengimplementasikan berbagai inisiatif pengembangan produk dan layanan, sebagaimana dirinci berikut:

Pembiayaan Berkelanjutan

Bank aktif mengeksplorasi peluang pasar baru melalui pembiayaan hijau yang mendukung keberlanjutan. Fokus utama diberikan pada pendanaan proyek-proyek dan teknologi ramah lingkungan yang mencakup dimensi lingkungan, sosial, tata kelola, serta ekonomi. Produk pembiayaan yang tersedia meliputi fasilitas modal kerja dan pembiayaan investasi untuk mendorong inisiatif berkelanjutan.

Produk/Jasa yang Sudah Dievaluasi Keamanannya Bagi Nasabah [GRI 416-1] [POJK51-F.27]

Bank secara berkala melakukan penilaian keamanan terhadap seluruh produk dan layanan yang disediakan kepada nasabah, menjamin bahwa setiap penawaran mematuhi standar perlindungan tinggi serta menjaga kerahasiaan data dan aset nasabah secara optimal. Evaluasi komprehensif ini meliputi analisis mendalam terhadap berbagai risiko potensial beserta pengujian sistematis untuk mendeteksi dan menanggulangi ancaman terhadap keamanan informasi nasabah. Pendekatan proaktif ini memastikan keandalan layanan sekaligus memperkuat kepercayaan nasabah terhadap integritas operasional Bank.

Mitigasi Untuk Menanggulangi Dampak Negatif

Bank secara rutin meninjau strategi pengelolaan portofolio kredit, yang mencakup penetapan kebijakan klasifikasi sektor ekonomi, target pertumbuhan kredit dan segmen pasar, pengaturan plafon maksimum per sektor, serta

In addition to financing for MSMEs, the Bank has also implemented various product and service development initiatives, as detailed below:

Sustainable Financing

The Bank actively explores new market opportunities through green financing that supports sustainability. Its primary focus is on financing environmentally friendly projects and technologies across environmental, social, governance, and economic dimensions. The Bank offers a range of financing products, including working capital facilities and investment financing, to support and promote sustainable initiatives.

Evaluated Products/Services for Customer Security [GRI 416-1] [POJK51-F.27]

The Bank conducts regular security assessments of all products and services provided to customers, ensuring that each offering meets high protection standards and safeguards the confidentiality of customer data and assets. These comprehensive evaluations include in-depth risk analysis and systematic testing to identify and mitigate potential threats to information security. This proactive approach enhances service reliability while strengthening customer confidence in the integrity of the Bank's operations.

Mitigation Measures for Potential Negative Impacts

The Bank regularly reviews its credit portfolio management strategy, which includes establishing economic sector classification policies, credit growth targets and market segments, setting maximum credit limits per sector, and

kriteria profesi calon peminjam. Kebijakan ini dirancang dengan memerhatikan analisis dinamika pertumbuhan sektor, kualitas portofolio kredit, serta mitigasi risiko dari berbagai kelompok debitur potensial. Demi menjaga keberlangsungan bisnis dan prinsip kehati-hatian, Bank melakukan evaluasi berkala terhadap kerangka kebijakan industri berisiko, yang mengklasifikasikan sektor menjadi kategori prospektif, selektif, dan waspada berdasarkan persetujuan Direksi.

Pemberian kredit ke sektor selektif atau waspada memerlukan pendekatan ekstra hati-hati melalui prosedur khusus yang telah ditetapkan. Bank juga menetapkan kebijakan tegas terkait sektor industri yang dihindari, sebagaimana dirinci berikut:

1. Kredit yang diberikan tanpa informasi keuangan yang cukup, kecuali untuk kredit yang mendapatkan perlakuan yang telah disesuaikan seperlunya oleh Bank;
2. Kredit yang memerlukan keahlian khusus yang tidak dimiliki Bank;
3. Kredit kepada debitur bermasalah dan/atau macet pada institusi keuangan lain atau kreditur lain serta kredit yang dijamin oleh guarantor/penjamin individual yang pernah masuk dalam daftar kredit bermasalah di institusi lain atau daftar hitam/macet Bank Indonesia atau negative *list* Bank, kecuali yang bersangkutan dinilai kooperatif, berkarakter baik dan penyebab kredit bermasalah atau macet diakibatkan oleh faktor-faktor yang dapat diyakini tidak bertentangan dengan ketentuan Bank dan peraturan regulator, termasuk akibat kondisi perekonomian yang buruk atau bencana alam;
4. Kredit untuk perusahaan yang pengurusnya/pemiliknya tercatat dalam daftar hitam, kredit macet SLIK dan daftar cekal (cegah dan tangkal), atau melakukan perbuatan tercela di bidang perbankan;
5. Kredit untuk partai politik, organisasi politik, dan untuk kegiatan-kegiatan politik;
6. Kredit kepada orang perseorangan dengan kekebalan diplomatik atau pengurusnya memiliki kekebalan diplomatik;
7. Hal-hal yang berhubungan dengan pengawasan Program Anti-Pencucian Uang dan Pencegahan Pendanaan Teroris (APU-PPT);
8. Kredit untuk proyek atau usaha yang secara nyata membahayakan lingkungan; serta
9. Kredit yang tidak sesuai dengan ketentuan-ketentuan hukum yang berlaku.

professional criteria for prospective borrowers. This policy is designed by taking into account analysis of sector growth dynamics, credit portfolio quality, and risk mitigation for various potential borrower groups. To maintain business continuity and the principle of prudence, the Bank conducts regular evaluations of its risk industry policy framework, which classifies sectors into prospective, selective, and alert categories based on the approval of the Board of Directors.

Lending to selective or watchlist sectors requires a heightened level of prudence and adherence to specific established procedures. In addition, the Bank maintains a strict policy on sectors and borrower profiles to be avoided, as outlined below:

1. Lending without adequate financial information, except where specific treatment has been applied in accordance with the Bank's policies;
2. Lending that requires specialized expertise not available within the Bank;
3. Lending to borrowers classified as problematic and/or non-performing at other financial institutions or creditors, including loans guaranteed by individuals listed as non-performing at other institutions, included in Bank Indonesia's blacklist/non-performing loan list, or recorded on the Bank's internal negative list—unless the individual is assessed as cooperative and of good character, and the non-performing condition is attributable to factors not in breach of Bank or regulatory provisions, such as adverse economic conditions or natural disasters;
4. Lending to companies whose management or beneficial owners are listed on blacklists, non-performing loan (SLIK) records, or prevention and deterrence (blacklist) registers, or whose business activities are deemed inappropriate within the banking sector;
5. Lending to political parties, political organizations, or activities of a political nature;
6. Lending to individuals with diplomatic immunity or to entities whose management holds diplomatic immunity;
7. Transactions or activities that do not comply with Anti-Money Laundering and Counter-Terrorist Financing (AML-CFT) requirements;
8. Lending for projects or business activities that have a significant adverse impact on the environment; and
9. Lending that does not comply with applicable laws and regulations.

Kerahasiaan Data Nasabah [GRI 418-1]

Perlindungan kerahasiaan data nasabah menjadi fokus utama dalam operasional Bank. Berbagai protokol keamanan canggih telah diterapkan untuk menjaga informasi pribadi dan keuangan nasabah dari ancaman akses tidak berwenang. Bank secara konsisten mematuhi ketentuan peraturan perlindungan data nasabah, sebagaimana tercantum berikut:

1. Undang-Undang Republik Indonesia No. 27 Tahun 2022 tentang Perlindungan Data Pribadi;
2. Peraturan Bank Indonesia No. 3 Tahun 2023 tentang Perlindungan Konsumen Bank Indonesia; serta
3. Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.

Bank menerapkan sistem akses terbatas yang ketat, membatasi pengelolaan data nasabah hanya pada staf berwenang sesuai kebutuhan jabatan masing-masing. Audit internal dilakukan secara rutin untuk memverifikasi kepatuhan terhadap protokol kerahasiaan serta mendeteksi risiko potensial secara dini. Langkah-langkah ini menegaskan dedikasi Bank dalam memelihara kepercayaan nasabah, melindungi informasi pribadi dan finansial dari penyalahgunaan atau kebocoran data.

Keamanan Simpanan Nasabah [GRI 418-1]

Sebagai peserta Lembaga Penjamin Simpanan (LPS), Bank menjamin perlindungan simpanan nasabah melalui jaminan keamanan dana yang disetor. Status keanggotaan ini memberikan kepastian bahwa simpanan nasabah terlindungi hingga batas maksimum yang ditentukan LPS, sehingga meningkatkan rasa percaya diri nasabah dalam berhemat di Bank.

Dampak Produk dan Jasa [POJK51-F.28]

Layanan keuangan Bank memberikan kontribusi positif terhadap perekonomian dan kesejahteraan masyarakat melalui penyediaan kredit, tabungan, serta opsi investasi yang memfasilitasi pencapaian sasaran finansial individu dan pelaku usaha. Akses ini turut memperkuat pertumbuhan UMKM sekaligus memperluas inklusi keuangan secara luas. Namun, potensi efek negatif dari produk dan jasa tersebut, seperti risiko kredit macet akibat pemberian pembiayaan yang kurang terkelola, memerlukan pengendalian ketat untuk mencegah kerugian bagi Bank maupun nasabah. Bank menerapkan strategi mitigasi risiko yang kokoh disertai program edukasi nasabah intensif guna menekan dampak buruk secara efektif.

Customer Data Confidentiality [GRI 418-1]

Protecting the confidentiality of customer data is a key priority in the Bank's operations. The Bank has implemented robust security protocols to safeguard customers' personal and financial information from unauthorized access. It consistently complies with the following data protection regulations:

1. Law of the Republic of Indonesia No. 27 of 2022 on Personal Data Protection;
2. Bank Indonesia Regulation No. 3 of 2023 on Consumer Protection; and
3. Financial Services Authority Regulation No. 22 of 2023 on Consumer and Public Protection in the Financial Services Sector.

The Bank enforces a strict access control system, limiting the handling of customer data to authorized personnel based on their roles and responsibilities. Regular internal audits are conducted to ensure compliance with confidentiality protocols and to identify potential risks at an early stage. These measures demonstrate the Bank's commitment to maintaining customer trust and protecting personal and financial information from misuse or data breaches.

Security of Customer Deposits [GRI 418-1]

As a member of the Deposit Insurance Corporation (LPS), the Bank ensures the protection of customer deposits by safeguarding deposited funds in accordance with applicable regulations. This membership provides assurance that customer deposits are protected up to the maximum limit set by LPS, thereby enhancing customer confidence in saving with the Bank.

Impact of Products and Services [POJK51-F.28]

The Bank's financial services positively contribute to the economy and public welfare by providing credit, savings, and investment options that facilitate the achievement of individual and business financial goals. This access also strengthens the growth of MSMEs while broadening financial inclusion. However, the potential negative effects of these products and services, such as the risk of non-performing loans due to poorly managed financing, require strict controls to prevent losses for both the Bank and customers. The Bank implements a robust risk mitigation strategy accompanied by an intensive customer education program to effectively mitigate adverse impacts.

Jumlah Produk yang Ditarik Kembali [GRI416-2] [POJK51-F.29]

Bank berhasil mempertahankan kualitas unggul dan keandalan seluruh produknya sepanjang tahun 2025, sehingga tidak ada satupun produk yang memerlukan penarikan kembali. Selain itu, tidak tercatat adanya kasus material dari nasabah yang berpotensi merusak reputasi Bank terkait produk dan layanan yang ditawarkan. Prestasi ini menegaskan efektivitas sistem pengendalian kualitas dan responsivitas tim dalam menjaga kepercayaan pelanggan.

Number of Recalled Products [GRI416-2] [POJK51-F.29]

The Bank maintained the quality and reliability of all its products throughout 2025, with no product recalls reported. In addition, there were no material customer complaints related to the products and services offered that could adversely affect the Bank's reputation. This performance reflects the effectiveness of the Bank's quality control systems and the responsiveness of its teams in maintaining customer trust.

Survei Kepuasan Nasabah [POJK51-F.30]

Bank secara berkala melaksanakan survei kepuasan pelanggan untuk menangkap aspirasi, kebutuhan, dan tingkat keterpuasan terhadap produk serta layanan yang ditawarkan. Analisis mendalam terhadap hasil survei digunakan untuk mendeteksi area yang perlu diperbaiki dan dikembangkan lebih lanjut. Melalui umpan balik nasabah ini, Bank mengambil tindakan antisipatif guna menyempurnakan pengalaman layanan secara berkelanjutan. Penilaian indeks kepuasan pelanggan menjadi instrumen utama dalam mengukur performa kualitas produk dan jasa, dengan evaluasi dilakukan terhadap indikator-indikator berikut:

1. Kepuasan terkait pelayanan *frontliner*;
2. Penguasaan produk dan keramahtamahan *frontliner*;
3. Ketuntasan *frontliner* dalam memberikan penjelasan terhadap informasi yang nasabah butuhkan; serta
4. Tingkat kenyamanan dan kebersihan yang nasabah rasakan selama bertransaksi di Kantor Cabang.

Berdasarkan hasil pengukuran tahun 2025, kepuasan nasabah Bank menunjukkan hasil yang memuaskan.

Customer Satisfaction Survey [POJK51-F.30]

The Bank regularly conducts customer satisfaction surveys to capture customer expectations, needs, and satisfaction levels with its products and services. The results are analyzed in depth to identify areas for improvement and further development. Based on this feedback, the Bank implements proactive measures to continuously enhance the customer experience.
The customer satisfaction index serves as the primary tool for measuring product and service quality performance, based on the following indicators:

1. Satisfaction with frontline services;
2. Product knowledge and service quality of frontline personnel;
3. The clarity and completeness of information provided by frontline staff; and
4. The level of comfort and cleanliness experienced by customers during transactions at branch offices.

Based on the 2025 assessment results, the Bank recorded an overall customer satisfaction rating at a satisfactory level.

Penanganan Pengaduan Nasabah
Handling Customer Complaints

PT Bank IBK Indonesia Tbk

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Website : www.ibk.co.id

Pada tahun 2025, Bank mencatat tingkat penyelesaian 100% terhadap seluruh keluhan nasabah. Dominasi pengaduan tercatat pada layanan ATM yang tidak bisa digunakan (30,8%) dan *e-banking* (22,6%) yang ditangani secara menyeluruh. Selain itu, Bank menyediakan *whistleblowing system* sebagai kanal aman dan anonim bagi karyawan, nasabah, serta pihak eksternal untuk melaporkan kecurangan, korupsi, atau pelanggaran etika bisnis yang bertentangan dengan kebijakan dan Kode Etik Bank.

In 2025, the Bank achieved a 100% resolution rate for all customer complaints. The majority of complaints related to ATM service disruptions (30.8%) and e-banking services (22.6%), all of which were addressed effectively. In addition, the Bank provides a whistleblowing system as a secure and confidential channel for employees, customers, and external parties to report suspected fraud, corruption, or violations of business ethics, in accordance with the Bank's policies and Code of Ethics.

Kinerja Sosial (Ketenagakerjaan) [GRI 3-3]
Social Performance

Bank menegaskan komitmen kuat dalam pengelolaan sumber daya manusia yang inklusif dan bertanggung jawab, dengan menekankan penciptaan ekosistem kerja yang aman, setara, dan memacu potensi individu. Karyawan dipandang sebagai aset strategis utama, sehingga setiap elemen lingkungan kerja dirancang untuk memenuhi standar keselamatan, kesehatan, dan kepuasan optimal. Bank secara konsisten membuka peluang pengembangan berkelanjutan bagi seluruh karyawan melalui program pelatihan intensif dan jalur karier yang transparan, mendorong pencapaian aspirasi profesional secara bertahap.

Upaya pendukung kesejahteraan karyawan diwujudkan melalui kebijakan *work-life balance* yang efektif, meliputi jam kerja fleksibel dan fasilitas cuti yang memadai untuk menyeimbangkan tuntutan profesional dengan kebutuhan pribadi. Pendekatan holistik ini tidak hanya meningkatkan kompetensi tim, tetapi juga memperkuat loyalitas dan produktivitas secara keseluruhan.

The Bank reaffirms its commitment to inclusive and responsible human resource management, with a focus on fostering a safe, equitable, and supportive work environment that enables employees to realize their full potential. Employees are recognized as a key strategic asset; accordingly, the Bank ensures that all aspects of the workplace meet appropriate standards of safety, health, and employee well-being. The Bank also provides continuous development opportunities through structured training programs and transparent career pathways, supporting the progressive achievement of employees' professional aspirations.

Efforts to promote employee well-being are further supported by the implementation of work-life balance policies, including flexible working arrangements and adequate leave provisions to help employees balance professional responsibilities with personal needs. This holistic approach not only enhances employee capabilities but also strengthens overall engagement, loyalty, and productivity.

Tingkat *Turnover* [GRI 401-1]

Bank menjalankan proses rekrutmen yang terbuka dan akuntabel untuk menarik talenta terbaik sesuai kebutuhan setiap jabatan. Pengumuman lowongan disebar melalui beragam kanal digital dan platform daring guna menjangkau kandidat dari berbagai latar belakang. Tahap seleksi mencakup wawancara intensif, tes kemampuan teknis, dan evaluasi budaya kerja untuk memastikan kecocokan nilai dan kompetensi dengan visi Bank.

Setelah terpilih, kandidat baru menjalani program *on-boarding* menyeluruh beserta pelatihan adaptif agar cepat terintegrasi dalam operasional. Khusus bagi staf cabang, orientasi diperkaya dengan sesi tatap muka bersama unit pusat seperti Corporate Banking, Retail & Digital Banking, Finance, Operasional, Compliance, Risk Management, dan HR, mempercepat adaptasi dan kolaborasi lintas divisi. Rincian fluktuasi karyawan (masuk dan keluar) selama tiga tahun terakhir disajikan sebagai berikut:

Turnover Rate [GRI 401-1]

The Bank implements an open and transparent recruitment process to attract qualified talent in line with the requirements of each position. Job vacancies are advertised through various digital channels and online platforms to reach candidates from diverse backgrounds. The selection process includes structured interviews, technical assessments, and cultural fit evaluations to ensure alignment with the Bank's values and competency requirements.

Upon recruitment, new employees participate in a comprehensive onboarding program and adaptive training to support their integration into the Bank's operations. For branch personnel, orientation is further enhanced through in-person sessions with key central units, including Corporate Banking, Retail & Digital Banking, Finance, Operations, Compliance, Risk Management, and Human Resources, to accelerate adaptation and strengthen cross-functional collaboration. Details of employee turnover (hiring and separation) over the past three years are presented below:

Uraian Description	**2025**	**2024**	**2023**
Karyawan Masuk Employees Recruited	**66**	139	145
Karyawan Keluar Employees Leaving	**77**	106	85
Jumlah Karyawan Total Employees	**593**	604	573
Perputaran Karyawan Rata-Rata Bulanan (%) Monthly Average Employee Turnover (%)	**1,08**	1,47	1,29

Pada tahun 2025, Bank telah merekrut 66 karyawan baru, setara dengan 11,13% dari total tenaga kerja. Di sisi lain, terdapat 77 karyawan yang mengundurkan diri, atau 12,98% dari keseluruhan karyawan. Akibatnya, tingkat *turnover* karyawan rata-rata bulanan Bank mencapai 1,08%.

Kesetaraan Gender dalam Bekerja [POJK51-F.18]

Bank menjunjung komitmen kuat dalam membangun lingkungan kerja yang inklusif dan setara, di mana setiap karyawan dihargai dengan penuh penghormatan serta mendapat peluang yang sama tanpa memandang latar belakang, gender, agama, atau etnis. Kebijakan non-diskriminasi diterapkan secara konsisten pada proses rekrutmen, pengembangan karier, dan evaluasi kinerja untuk menjamin objektivitas dan keterbukaan penuh. Komposisi kesetaraan gender di berbagai tingkatan jabatan tercermin dari proporsi karyawan pria dan wanita pada tahun 2025, sebagaimana dirinci berikut:

In 2025, the Bank recruited 66 new employees, representing 11.13% of its total workforce. During the same period, 77 employees separated from the Bank, equivalent to 12.98% of the total workforce. As a result, the Bank's average monthly employee turnover rate was recorded at 1.08%.

Gender Equality in the Workplace [POJK51-F.18]

The Bank reaffirms its commitment to fostering an inclusive and equitable work environment in which all employees are treated with respect and provided with equal opportunities, regardless of background, gender, religion, or ethnicity. A non-discrimination policy is consistently applied across recruitment, career development, and performance evaluation processes to ensure objectivity and transparency. Gender diversity across organizational levels is reflected in the composition of male and female employees in 2025, as presented below:

Level Jabatan Level of Positions	**Pria** Male		**Wanita** Female	
	Jumlah Total	**%**	**Jumlah** Total	**%**
Entry-level	119	38,26	192	61,74
Executive-level	21	95,45	1	4,55
Mid-level	115	56,93	87	43,07
Senior-level	44	75,86	14	24,14
Jumlah Total	**299**	**50,42**	**294**	**49,58**

Bank mempromosikan komunikasi terbuka dan dialog yang jujur antar karyawan untuk memastikan setiap aspirasi dan masukan mendapat perhatian penuh. Inisiatif ini bertujuan membentuk ekosistem kerja yang mendukung kesejahteraan karyawan secara optimal. Budaya inklusif dan kolaboratif tidak hanya meningkatkan kepuasan serta retensi karyawan, tetapi juga memicu kreativitas dan efisiensi operasional yang berkelanjutan guna mendukung kemajuan strategis Bank.

Rincian demografi tenaga kerja Bank disajikan sebagai berikut:

The Bank promotes open communication and transparent dialogue among employees to ensure that their perspectives and feedback are appropriately considered. This approach aims to create a work environment that effectively supports employee well-being. An inclusive and collaborative culture not only enhances employee satisfaction and retention but also fosters innovation and sustainable operational efficiency, supporting the Bank's long-term strategic objectives.

The demographic profile of the Bank's workforce is presented below:

Komposisi Karyawan [GRI 2-7, 2-8, 405-1]
Employee Composition

Komposisi Karyawan Berdasarkan Jenis Kelamin [POJK51-C.3]
Employee Composition by Gender

Jenis Kelamin Gender	2025		2024		2023	
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%
Pria Male	**299**	**50,42**	296	49,01	278	48,52
Wanita Female	**294**	**49,58**	308	50,99	295	51,48
Jumlah **Total**	**593**	**100,00**	**604**	**100,00**	**573**	**100,00**

Komposisi Karyawan Berdasarkan Level Organisasi [POJK51-C.3]
Employee Composition by Organizational Level

Level Organisasi Organizational Level	2025		2024		2023	
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%
Staf Staff	**419**	**70,66**	353	58,44	316	55,15
Spesialis (Pengawas) Specialist (Supervisor)	**84**	**14,17**	141	23,34	114	19,90
Manajer Manager	**78**	**13,15**	46	7,62	124	21,64
Konsultan, Tenaga Ahli, atau Advisor Consultant, Expert, or Advisor	**3**	**0,51**	55	9,11	12	2,09
Direktur Director	**5**	**0,84**	5	0,83	5	0,87
Komisaris Commissioner	**4**	**0,67**	4	0,66	4	0,35
Jumlah **Total**	**593**	**100,00**	**604**	**100,00**	**573**	**100,00**

Komposisi Karyawan Berdasarkan Usia [POJK51-C.3]
Employee Composition by Age

Interval Usia Age Interval	2025		2024		2023	
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%
<25 tahun <25 years old	**24**	**4,05**	36	5,96	34	5,93
25-34 tahun 25–34 years old	**275**	**46,37**	284	47,02	252	43,98
35-49 tahun 35–49 years old	**247**	**41,65**	234	38,74	105	18,32
>50 tahun >50 years old	**47**	**7,93**	50	8,28	182	31,76
Jumlah **Total**	**593**	**100,00**	**604**	**100,00**	**573**	**100,00**

Komposisi Karyawan Berdasarkan Tingkat Pendidikan [POJK51-C.3]

Employee Composition by Education Level

Tingkat Pendidikan Level of Education	2025		2024		2023	
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%
SMA atau Setara Senior Highschool or Equivalent	**50**	**8,43**	53	8,77	51	8,90
Diploma Diploma	**40**	**6,75**	43	7,12	47	8,20
Sarjana Bachelor	**467**	**78,75**	476	78,81	437	76,27
Pasca Sarjana Postgraduate	**36**	**6,07**	32	5,30	38	6,63
Jumlah **Total**	**593**	**100,00**	**604**	**100,00**	**573**	**100,00**

Komposisi Karyawan Berdasarkan Status Ketenagakerjaan [POJK51-C.3]

Employee Composition by Education Level

Status Ketenagakerjaan Employment Status	2025		2024		2023	
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%
Kontrak Temporary	**56**	**9,44**	66	10,93	76	13,26
Tetap Permanent	**537**	**90,56**	538	89,07	497	86,74
Jumlah **Total**	**593**	**100,00**	**604**	**100,00**	**573**	**100,00**

Jumlah Level Karyawan yang Dimiliki oleh Pria dan Wanita Berdasarkan Kelompok Usia di Tahun 2025

Number of Employee Levels Held by Male and Female by Age Group in 2025

Interval Usia Age Interval	Entry-level		Executive		Mid-Level		Senior		Jumlah Karyawan Total Employee
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	
18-24 Tahun 18-24 years old	9	15	-	-	-	-	-	-	**24**
25-34 Tahun 25-34 years old	67	122	-	-	54	30	2	-	**275**
35-44 Tahun 35-44 years old	28	44	7	-	49	38	29	11	**206**
45-54 Tahun 45-54 years old	15	9	4	-	10	19	12	3	**72**
>55 Tahun >55 years old	-	2	10	1	2	-	1	-	**16**
Jumlah **Total**	**119**	**192**	**21**	**1**	**115**	**87**	**44**	**14**	**593**

Seluruh karyawan yang dicakup dalam demografi di atas merupakan pegawai dengan status hubungan kerja langsung dengan Bank. Hingga saat ini, Bank belum melakukan pendataan atau pengukuran terpisah terkait jumlah tenaga kerja yang berasal dari kontraktor dan/atau konsultan.

All employees included in the demographic data above are individuals with a direct employment relationship with the Bank. As of the reporting period, the Bank has not conducted separate data collection or measurement regarding workers engaged through contractors and/or consultants.

Tenaga Kerja Anak dan Tenaga Kerja Paksa [GRI 408-1, 409-1] [POJK51-F.19]

Bank menegaskan dukungannya terhadap perlindungan Hak Asasi Manusia (HAM) dengan menolak segala bentuk eksploitasi tenaga kerja anak maupun kerja paksa dalam seluruh aktivitas operasional. Praktik tersebut tidak hanya bertentangan dengan ketentuan hukum dan prinsip etika, tetapi juga mengancam kredibilitas serta keberlanjutan bisnis Bank dalam jangka panjang. Bank menerapkan ketentuan waktu kerja yang patuh pada regulasi ketenagakerjaan, yakni 40 jam per minggu dengan hari libur wajib satu hari, untuk menjamin keseimbangan antara produktivitas dan hak pekerja.

Pendekatan berbasis keadilan dan penghormatan terhadap hak karyawan ini menciptakan lingkungan kerja yang sehat, aman, serta produktif, sekaligus memperkuat kontribusi terhadap kemajuan sosial-ekonomi berkelanjutan. Demi menjamin bebas dari tenaga kerja anak dan paksa, Bank merujuk Pasal 1 Angka 26 UU Ketenagakerjaan yang mendefinisikan anak sebagai individu di bawah 18 tahun. Proses rekrutmen difokuskan pada kandidat mahasiswa aktif dengan pengalaman kerja sebelumnya (memastikan usia di atas 18 tahun) atau *fresh graduate* berusia minimal 21 tahun, sehingga kepatuhan terhadap standar usia kerja terjaga sepenuhnya.

Kerja paksa didefinisikan sebagai aktivitas kerja di bawah tekanan atau ancaman hukuman tanpa persetujuan sukarela pekerja, sepenuhnya ditolak dalam operasional Bank IBK Indonesia. Setiap karyawan terikat kontrak kerja yang disepakati bersama antara pekerja dan pemberi kerja, dengan jaminan bahwa tidak ada elemen pemaksaan atau sanksi sepihak. Mekanisme ini menegaskan bebasnya praktik kerja paksa di seluruh lingkungan Bank.

Child Labor and Forced Labor [GRI 408-1, 409-1] [POJK51-F.19]

The Bank reaffirms its commitment to respecting and protecting human rights by strictly prohibiting all forms of child labor and forced labor across its operations. Such practices not only violate legal and ethical standards but also pose risks to the Bank's credibility and long-term business sustainability. The Bank implements working hours in accordance with applicable labor regulations, namely 40 hours per week with at least one mandatory day off, to ensure a balance between productivity and employee rights.

This commitment to fairness and respect for employee rights fosters a healthy, safe, and productive work environment, while supporting sustainable socio-economic development. To ensure the absence of child and forced labor, the Bank refers to Article 1, Number 26 of the Manpower Law, which defines a child as any individual under 18 years of age. The Bank's recruitment process prioritizes candidates who meet the minimum legal working age requirements, including individuals with prior work experience or recent graduates, ensuring full compliance with applicable labor standards.

Forced labor, defined as any work performed under coercion or threat of penalty without the voluntary consent of the individual, is strictly prohibited in the Bank's operations. All employees are engaged under mutually agreed employment contracts, ensuring that no element of coercion or unilateral sanctions is present. This framework reinforces the Bank's commitment to maintaining a workplace free from forced labor practices.

Kebijakan Terkait Pelecehan Seksual dan/atau Non-Diskriminasi [GRI 406-1]

Bank teguh menegaskan komitmen menciptakan lingkungan kerja yang aman, inklusif, dan terbebas dari pelecehan seksual maupun segala bentuk diskriminasi. Kebijakan pencegahan pelecehan seksual dan non-diskriminasi diterapkan secara komprehensif terhadap seluruh karyawan, nasabah, dan mitra bisnis, menjamin

Sexual Harassment and/or Non-Discrimination Policy [GRI 406-1]

The Bank reaffirms its commitment to fostering a safe and inclusive work environment that is free from sexual harassment and all forms of discrimination. Policies on the prevention of sexual harassment and discrimination are implemented comprehensively across all employees, customers, and business partners, ensuring respectful

perlakuan hormat tanpa memandang gender, ras, agama, disabilitas, atau karakteristik lainnya. Bank bersikap nol toleransi terhadap pelecehan seksual, diskriminasi, atau intimidasi dalam bentuk apapun, baik langsung maupun terselubung. Sebagai langkah konkret, survei triwulanan dilakukan kepada seluruh karyawan untuk mendeteksi kasus kekerasan seksual dan *bullying*, dengan mekanisme pelaporan yang menjamin anonimitas pelapor serta respons cepat dari manajemen.

Kebijakan Mengenai Hak Asasi Manusia (HAM) [GRI 410-1]

Bank menegaskan dedikasi penuh dalam menghormati, melindungi, dan mengimplementasikan Hak Asasi Manusia (HAM) di seluruh aktivitas operasionalnya. Kebijakan perlindungan HAM yang ketat menjamin perlakuan setara, penghargaan terhadap hak individu, serta akses peluang yang adil bagi karyawan, nasabah, dan mitra bisnis. Bank menyediakan saluran pelaporan yang terbuka disertai program sosialisasi dan pelatihan intensif untuk menanamkan budaya perusahaan yang berakar pada keadilan, kesetaraan, dan integritas tinggi. Sepanjang tahun 2025, tidak tercatat adanya pelanggaran HAM sedikit pun, yang menggambarkan keberhasilan Bank dalam membentuk lingkungan kerja serta layanan yang inklusif, aman, dan bebas dari diskriminasi maupun eksploitasi.

Pengembangan Karyawan dan Kemajuan Karier

Bank mengintensifkan pengembangan talenta dan kemajuan karier melalui inisiatif strategis seperti program *Best Employee*, yang menyasar karyawan unggul dengan potensi kepemimpinan masa depan. Karyawan terpilih ini menerima penghargaan, pelatihan khusus, serta pengembangan intensif melalui *Talent Management* untuk mengisi posisi kunci dengan kompetensi optimal. Identifikasi talenta dilakukan secara komprehensif guna memaksimalkan kontribusi individu bagi pertumbuhan Bank dan perkembangan pribadi jangka panjang.

Proses promosi dan rotasi SDM diatur melalui Standar Operasional Prosedur (SOP) yang dievaluasi dua kali setahun, memungkinkan karyawan berprestasi maju melalui promosi maupun perpindahan antar unit. Pembaruan struktur remunerasi terbaru meningkatkan fleksibilitas dalam mempertahankan talenta internal sekaligus menarik kandidat eksternal berkualitas. Sistem *Individual Performance Management*, khususnya di Divisi Marketing,

treatment regardless of gender, race, religion, disability, or other characteristics. The Bank adopts a zero-tolerance approach to any form of sexual harassment, discrimination, or intimidation, whether overt or subtle. As part of its ongoing efforts, the Bank conducts quarterly employee surveys to identify potential cases of sexual harassment and workplace bullying. These are supported by reporting mechanisms that ensure confidentiality and enable prompt and appropriate responses from management.

Human Rights Policy [GRI 410-1]

The Bank reaffirms its commitment to respecting, protecting, and upholding human rights across all its operations. A robust human rights policy ensures equal treatment, respect for individual rights, and fair access to opportunities for employees, customers, and business partners. The Bank also provides accessible reporting channels, supported by ongoing awareness and training programs, to foster a corporate culture grounded in fairness, equality, and integrity. Throughout 2025, no human rights violations were recorded, reflecting the Bank's effective implementation of its human rights commitments and its success in maintaining an inclusive, safe, and secure environment, free from discrimination and exploitation.

Employee Development and Career Advancement

The Bank strengthens talent development and career advancement through strategic initiatives, including the Best Employee program, which identifies high-performing employees with strong leadership potential. Selected employees receive recognition, targeted training, and structured development through the Bank's Talent Management program to prepare them for key roles with the required competencies. Talent identification is conducted systematically to optimize individual contributions to the Bank's growth while supporting long-term employee development.

The Bank's promotion and rotation processes are governed by Standard Operating Procedures (SOPs), which are reviewed periodically to ensure relevance and effectiveness. These processes enable high-performing employees to advance through promotions and cross-functional rotations. The updated remuneration structure enhances flexibility in retaining internal talent while attracting qualified external candidates. In addition, the Individual

memberikan pemantauan terstruktur dengan target jelas, di mana penilaian kinerja terkait langsung dengan kompensasi melalui prinsip *Pay for Performance* untuk mendorong produktivitas dan loyalitas maksimal.

Pengembangan Karier

Bank memajukan pengembangan karier karyawan melalui beragam program strategis yang meningkatkan kompetensi dan keterampilan secara berkelanjutan. Inisiatif unggulan *Promotion Award* memberikan penghargaan kepada karyawan berkinerja tinggi dan potensial, memotivasi peningkatan kontribusi maksimal bagi kemajuan Bank. Melalui program ini, peserta memperoleh kesempatan promosi jabatan, pelatihan mendalam, serta akses sumber daya pengembangan profesional komprehensif. *Promotion Award* berfungsi sebagai katalisator pengelolaan talenta, memperkuat rasa dihargai karyawan sekaligus menjamin ketersediaan bakat internal untuk mendukung pertumbuhan bisnis jangka panjang.

Rasio Gaji Terendah dengan Standar Upah Minimum [GRI 202-1] [POJK51-F.20]

Bank menjamin kepatuhan penuh terhadap regulasi upah minimum dengan menetapkan upah terendah yang setara atau lebih tinggi dari standar yang ditetapkan. Komitmen ini menjadi pilar utama dalam membentuk lingkungan kerja yang adil dan mendukung kesejahteraan karyawan secara menyeluruh. Pemberian kompensasi yang kompetitif tidak hanya meningkatkan kualitas hidup tim, tetapi juga memacu semangat kontribusi optimal menuju pencapaian visi Bank. Rincian perbandingan upah minimum karyawan dengan Upah Minimum Regional (UMR) disajikan sebagai berikut:

Performance Management system, particularly within the Marketing Division, provides structured performance monitoring with clearly defined targets. Performance evaluations are directly linked to compensation through a pay-for-performance approach, reinforcing accountability, productivity, and employee engagement.

Career Development

The Bank supports employee career development through a range of strategic programs aimed at continuously enhancing competencies and skills. The flagship Promotion Award program recognizes high-performing and high-potential employees, motivating them to contribute effectively to the Bank's growth. Through this initiative, selected employees are provided with promotion opportunities, targeted training, and access to comprehensive professional development resources. The Promotion Award program serves as a key component of the Bank's talent management framework, reinforcing employee recognition while ensuring the availability of qualified internal talent to support long-term business growth.

Ratio of Entry Level Salary Compared to Minimum Wage Standard [GRI 202-1] [POJK51-F.20]

The Bank ensures full compliance with applicable minimum wage regulations by setting employee compensation at or above the mandated minimum standards. This commitment is a key component in fostering a fair and equitable work environment while supporting overall employee well-being. Competitive remuneration not only enhances employees' quality of life but also encourages optimal contributions toward achieving the Bank's strategic objectives. A detailed comparison between the Bank's minimum employee compensation and the applicable Regional Minimum Wage (UMR) is presented below:

Wilayah Region	**Upah Minimum Regional (Rp)** Regional Minimum Wages (IDR)	**Upah Karyawan Tetap Bank Terendah (Rp)** Lowest Wages of the Bank's Permanent Employee (IDR)	**Persentase Perbandingan Upah Karyawan Tetap Bank Terendah dengan Upah Minimum Regional (%)** Percentage of Comparison of Lowest Wages of the Bank's Permanent Employee with Regional Minimum Wages (%)
DKI Jakarta	5.396.761	5.396.761	100,00
Banten (Tangerang)	5.069.708	5.200.000	102,57
Jawa Barat | West Java (Bandung)	4.482.914	5.100.000	113,76
Jawa Barat | West Java (Cikarang)	5.558.515	5.670.000	102,00
Jawa Tengah | Central Java (Semarang)	3.454.827	4.926.000	142,58

Wilayah Region	**Upah Minimum Regional (Rp)** Regional Minimum Wages (IDR)	**Upah Karyawan Tetap Bank Terendah (Rp)** Lowest Wages of the Bank's Permanent Employee (IDR)	**Persentase Perbandingan Upah Karyawan Tetap Bank Terendah dengan Upah Minimum Regional (%)** Percentage of Comparison of Lowest Wages of the Bank's Permanent Employee with Regional Minimum Wages (%)
Jawa Tengah | Central Java (Solo)	2.416.560	**4.200.000**	173,80
Jawa Timur | East Java (Surabaya)	4.961.753	**5.161.000**	104,01
Sumatra Utara | North Sumatra (Medan)	4.014.072	**4.215.000**	105,00
Sumatra Selatan | South Sumatra (Palembang)	3.916.635	**4.665.000**	119,10
Lampung	3.305.367	**4.028.000**	121,86
Kalimantan Barat | West Kalimantan (Pontianak)	3.024.820	**3.777.500**	124,88
Riau (Pekanbaru)	3.675.938	**3.700.000**	100,65

Struktur kompensasi karyawan tetap Bank mencakup gaji pokok, kontribusi BPJS Ketenagakerjaan dan Kesehatan, tunjangan hari raya, serta bonus dan insentif berbasis pencapaian kinerja. Secara rutin, Bank melakukan *review* terhadap skema remunerasi, memperbarui tingkat gaji serta klasifikasi jabatan berdasarkan hasil survei upah guna menjaga daya saing. Pendekatan ini memastikan produktivitas tim terjaga optimal sekaligus menjadikan Bank sebagai magnet bagi talenta berkualitas tinggi.

Fasilitas [GRI 401-2]

Bank menyediakan beragam fasilitas pendukung kesejahteraan dan produktivitas karyawan secara menyeluruh. Struktur remunerasi yang adil dan merata diterapkan di semua jenjang berdasarkan evaluasi kinerja, *benchmarking* industri, regulasi ketenagakerjaan, serta kapasitas finansial Bank, dengan penyesuaian terhadap pencapaian KPI individu maupun cabang yang telah direncanakan sebelumnya. Kompensasi berbasis kinerja ini diperkuat melalui evaluasi berkala standar gaji dengan mempertimbangkan dinamika pasar dan *review* kebijakan yang ada.

Bank juga mengintegrasikan karyawan dalam program BPJS Kesehatan untuk jaminan layanan kesehatan komprehensif, disertai tunjangan, bonus kinerja, dan insentif variabel lainnya. Kegiatan seni, budaya, serta olahraga difasilitasi untuk mempererat kebersamaan dan solidaritas tim. Pendekatan holistik ini membentuk lingkungan kerja yang *empowering*, memotivasi karyawan berkontribusi maksimal bagi kesuksesan bersama Bank.

The Bank's compensation structure for permanent employees includes base salary, contributions to BPJS Ketenagakerjaan and health insurance, holiday allowances, as well as performance-based bonuses and incentives. The Bank regularly reviews its remuneration framework, adjusting salary levels and job classifications based on market wage surveys to maintain competitiveness. This approach supports optimal workforce productivity while positioning the Bank as an attractive employer for high-quality talent.

Facilities [GRI 401-2]

The Bank provides a range of facilities to support employee welfare and productivity. A fair and equitable remuneration structure is implemented across all levels, based on performance evaluations, industry benchmarks, applicable employment regulations, and the Bank's financial capacity, with adjustments linked to the achievement of pre-defined individual and branch KPIs. This performance-based approach is reinforced through regular reviews of salary structures, taking into account market dynamics and policy updates.

The Bank also enrolls employees in the BPJS Kesehatan program to ensure comprehensive healthcare coverage, complemented by allowances, performance bonuses, and other variable incentives. In addition, the Bank facilitates arts, cultural, and sports activities to strengthen team cohesion and collaboration. This holistic approach fosters a supportive work environment, encouraging employees to contribute effectively to the Bank's shared success.

Cuti Melahirkan [GRI 401-3]

Bank memberikan hak cuti melahirkan kepada karyawan wanita serta hak cuti ayah bagi karyawan pria yang pasangannya melahirkan, sesuai ketentuan Peraturan Perusahaan dan Kebijakan SDM Bank.

Pada tahun 2025, jumlah pegawai perempuan yang mengambil cuti melahirkan sebanyak 17 orang dan pegawai pria yang mengambil cuti karena istrinya melahirkan sebanyak 19 orang. Pegawai perempuan yang telah selesai mengambil cuti melahirkan, kemudian memutuskan untuk kembali bekerja berjumlah 14 orang atau 82,35%. Pegawai pria yang mengambil cuti tersebut juga semuanya telah kembali bekerja.

Maternity Leave [GRI 401-3]

The Bank provides maternity leave to female employees and paternity leave to male employees whose partners give birth, in accordance with Company Regulations and the Bank's human resources policies.

In 2025, 17 female employees took maternity leave, while 19 male employees took paternity leave. Of the female employees who completed their maternity leave, 14 82.35% returned to work. All male employees who took paternity leave also returned to work.

Kebebasan Berserikat dan Perjanjian Perundingan Kolektif [GRI 2-30]

Bank hingga saat ini belum memiliki serikat pekerja maupun Perjanjian Kerja Bersama (PKB). Meskipun demikian, Bank tetap menghormati prinsip kebebasan berserikat serta hak karyawan untuk menyampaikan aspirasi secara terbuka sesuai dengan ketentuan peraturan perundang-undangan ketenagakerjaan yang berlaku. Untuk menjaga hubungan industrial yang harmonis, Bank menyediakan berbagai mekanisme komunikasi dan dialog antara manajemen dan karyawan, termasuk forum komunikasi internal, pertemuan rutin, serta saluran penyampaian aspirasi dan pengaduan. Seluruh kebijakan dan praktik ketenagakerjaan, termasuk terkait upah, kesejahteraan, jam kerja, serta kesehatan dan keselamatan kerja, diatur secara transparan dalam peraturan internal dan disosialisasikan kepada seluruh karyawan guna memastikan terciptanya lingkungan kerja yang adil, inklusif, dan kondusif.

Freedom of Association and Collective Bargaining Agreements [GRI 2-30]

The Bank currently does not have a labor union or a collective bargaining agreement (CBA). Nevertheless, it upholds the principle of freedom of association and respects employees' rights to express their views and concerns in accordance with applicable labor laws and regulations. To maintain harmonious industrial relations, the Bank provides various communication and dialogue mechanisms between management and employees, including internal communication forums, regular meetings, and established channels for raising concerns and grievances. All employment policies and practices—covering areas such as wages, benefits, working hours, and occupational health and safety—are clearly defined in internal regulations and communicated to all employees to ensure a fair, inclusive, and conducive work environment.

Lingkungan Bekerja yang Layak dan Aman [GRI 403-1, 403-2] [POJK51-F.21]

Bank menjamin lingkungan kerja yang sehat, aman, dan mendukung kesejahteraan karyawan secara menyeluruh. Fasilitas kerja ergonomis bebas risiko dilengkapi program kesehatan holistik untuk menjaga *work-life balance*, termasuk inspeksi rutin lingkungan kerja dan pelatihan keselamatan kerja yang wajib. Dukungan kesehatan diberikan melalui BPJS Kesehatan yang mencakup rawat inap, rawat jalan, persalinan, pembuatan kacamata, serta perawatan gigi, membebaskan karyawan dari beban finansial medis.

A Safe and Decent Working Environment [GRI 403-1, 403-2] [POJK51-F.21]

The Bank ensures a healthy and safe working environment that supports the overall well-being of its employees. Ergonomic work facilities are complemented by a comprehensive wellness program designed to promote work-life balance, including regular workplace inspections and mandatory occupational health and safety training. Healthcare support is provided through BPJS Kesehatan (Indonesia's national health insurance program), which covers inpatient and outpatient care, maternity services, eyeglasses, and dental care, thereby reducing employees' financial burden for medical expenses.

Bank IBK juga memperkuat kenyamanan dan keamanan melalui kolaborasi strategis dengan pengelola gedung, dengan upaya sebagai berikut:

1. Menyediakan alat pemadam api ringan di tempat strategis;
2. Menyediakan hydrant pada instalasi gedung;
3. Menyediakan *heat detector, smoke detector,* dan *fire* alarm sebagai pengingat bahaya kebakaran;
4. Menyediakan *speaker* untuk mengumumkan keadaan darurat; serta
5. Menyediakan informasi terkait penggunaan tangga darurat.

Bank memperkuat komitmen terhadap keselamatan dan kesejahteraan karyawan dengan membangun lingkungan kerja yang minim risiko kecelakaan kerja. Sepanjang tahun 2025, tidak tercatat satu pun insiden kecelakaan kerja, bukti nyata dari implementasi kebijakan keselamatan yang konsisten dan efektif. Ke depan, Bank akan terus mempertahankan standar keselamatan tinggi untuk mewujudkan lingkungan kerja yang semakin optimal dan terlindungi.

Pelatihan dan pengembangan kemampuan karyawan

[GRI 404-1, 404-2] [POJK51-F.22]

Bank menghadapi persaingan ketat dan perkembangan cepat di industri perbankan dengan mengutamakan investasi pelatihan karyawan untuk membentuk tenaga kerja berkompeten tinggi. Program pelatihan terstruktur menyediakan keterampilan terkini guna mengantisipasi tantangan sektor keuangan, sekaligus membuka jalur karier yang memacu kepuasan dan retensi karyawan. Keterlibatan dalam proyek strategis memberikan pengalaman praktis, memperluas kapabilitas, dan mempersiapkan peran kepemimpinan masa depan, sehingga membangun tim adaptif yang mendukung inovasi dan pertumbuhan organisasi.

Pendekatan *Competency Based Learning* diterapkan melalui metode beragam pelatihan, *workshop*, seminar, sertifikasi mencakup *soft skill* dan *hard skill*, didukung *Learning Management System (e-Learning)* terintegrasi dalam HRIS untuk akses mudah. Beberapa modul wajib memastikan pemenuhan standar kompetensi berkelanjutan. Pelatihan khusus cabang meliputi *Credit Skill, Funding Skill*, dan *Trade Sales*, sementara tim IT difokuskan pada pengelolaan data dan layanan digital; jajaran Direksi serta Dewan Komisaris juga mendapat pengembangan kepemimpinan strategis.

The Bank also enhances workplace safety and comfort through collaboration with building management, including the following measures:

1. Provision of portable fire extinguishers in strategic locations;
2. Installation of hydrants within building facilities;
3. Installation of heat detectors, smoke detectors, and fire alarm systems to provide early warning of fire hazards;
4. Installation of public address systems for emergency announcements; and
5. Provision of information on the use of emergency exits.

The Bank reinforces its commitment to employee safety and well-being by maintaining a work environment with minimal risk of occupational accidents. Throughout 2025, no workplace accidents were recorded, reflecting the consistent and effective implementation of safety policies. Going forward, the Bank remains committed to maintaining high safety standards to ensure a safe and well-protected working environment.

Employee Training and Development

[GRI 404-1, 404-2] [POJK51-F.22]

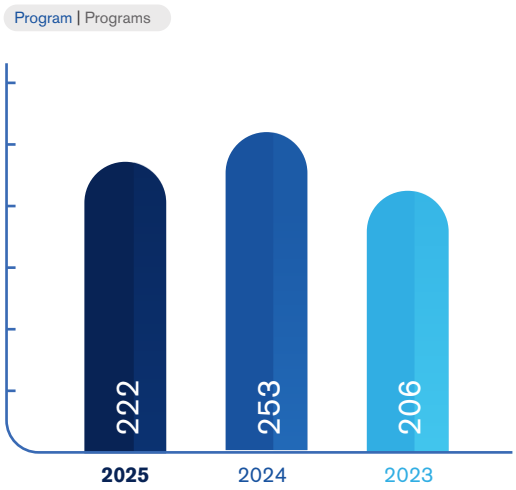
The Bank addresses increasing competition and rapid developments in the banking industry by prioritizing investment in employee training to build a highly competent workforce. Structured training programs equip employees with up-to-date skills to anticipate challenges in the financial sector, while also supporting clear career pathways that enhance employee satisfaction and retention. Participation in strategic projects provides practical experience, broadens capabilities, and prepares employees for future leadership roles, thereby fostering adaptive teams that support innovation and organizational growth.

The Bank implements a competency-based learning approach through a variety of training methods, including workshops, seminars, and professional certifications covering both technical and soft skills. These initiatives are supported by a Learning Management System (e-learning) integrated into the Human Resources Information System (HRIS), ensuring ease of access. Mandatory training modules are in place to maintain ongoing competency standards and regulatory compliance. Specialized training is also provided across functions: branch personnel receive training in credit, funding, and trade finance, while IT personnel focus on data management and digital services. In addition, members of the Board of Directors and Board of Commissioners participate in leadership development programs.

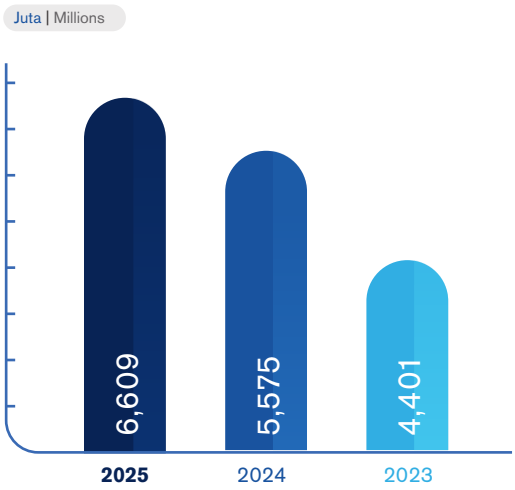
Seluruh inisiatif disesuaikan kebutuhan bisnis dan dilaksanakan berkelanjutan, dengan rincian realisasi program serta biaya pelatihan selama tiga tahun terakhir disajikan sebagai berikut:

All initiatives are aligned with business needs and implemented on a continuous basis. Details of program implementation and training expenditures over the past three years are presented below:

Jumlah Program
Total Program



Jumlah Biaya
Total Costs



Sebanyak 594 karyawan atau 100% dari total tenaga kerja Bank mengikuti program pelatihan dan pengembangan kompetensi pada tahun 2025. Total jam pelatihan yang diserap mencapai 5.306 jam, setara dengan 8 jam per karyawan. Capaian ini mencerminkan fokus intensif Bank dalam meningkatkan kapabilitas SDM secara merata.

In 2025, a total of 594 employees, representing 100% of the Bank's workforce, participated in training and competency development programs. Total training hours reached 5,306, equivalent to an average of 8 hours per employee. This achievement reflects the Bank's strong commitment to enhancing workforce capabilities across the organization.

Kinerja Sosial (Masyarakat) [GRI 3-3]
Social Performance (Community)

Bank menunjukkan komitmen kuat dalam memajukan pemberdayaan masyarakat melalui berbagai program *Corporate Social Responsibility* (CSR) yang terstruktur dan berkelanjutan. Pelaksanaan inisiatif CSR ini tidak hanya memenuhi kewajiban sosial, tetapi juga bertujuan menciptakan dampak positif yang berkelanjutan bagi komunitas sekitar. Program-program tersebut mencakup bidang pendidikan, literasi keuangan, dan penguatan ekonomi lokal, dengan pendekatan holistik yang meningkatkan kesejahteraan, membuka akses peluang kerja, memperbaiki layanan dasar, serta memberdayakan kelompok rentan. Melalui upaya ini, Bank membangun kemitraan harmonis dengan masyarakat, menghasilkan manfaat jangka panjang, serta menjadi mitra strategis dalam pembangunan komunitas yang inklusif dan mandiri.

The Bank demonstrates a strong commitment to advancing community empowerment through structured and sustainable Corporate Social Responsibility (CSR) programs. The implementation of these initiatives not only fulfills the Bank's social responsibilities but also aims to create a lasting positive impact on the surrounding communities. These programs cover areas such as education, financial literacy, and local economic development, adopting a holistic approach that enhances welfare, expands access to employment opportunities, improves basic services, and empowers vulnerable groups. Through these efforts, the Bank fosters strong and mutually beneficial relationships with the community, generating long-term value and positioning itself as a strategic partner in the development of inclusive and self-reliant communities.

Dampak Operasi Terhadap Masyarakat Sekitar [GRI 413-1, 413-2] [POJK51-F.23]

Sebagai institusi keuangan yang berperan strategis dalam perekonomian, Bank berkomitmen untuk meningkatkan pemahaman, keterampilan, dan rasa percaya diri masyarakat dalam pengelolaan keuangan pribadi. Peningkatan literasi finansial ini tidak hanya mendukung kemandirian ekonomi individu, tetapi juga mempercepat pertumbuhan ekonomi yang inklusif dan merata. Melalui program literasi dan inklusi keuangan yang konsisten, Bank menjangkau beragam kalangan masyarakat dengan materi inti seperti dasar pengelolaan keuangan, perencanaan finansial, serta pengendalian utang, disampaikan melalui pendekatan yang adaptif sesuai latar belakang peserta. Inisiatif ini bertujuan memperluas akses terhadap layanan keuangan sambil mengurangi disparitas ekonomi, sehingga masyarakat dapat membuat keputusan finansial yang lebih bijaksana untuk masa depan. Rincian program edukasi dan literasi keuangan disajikan sebagai berikut:

Operation Impacts on the Surrounding Community [GRI 413-1, 413-2] [POJK51-F.23]

As a financial institution with a strategic role in the economy, the Bank is committed to enhancing the public's financial literacy, capabilities, and confidence in personal financial management. Strengthening financial literacy not only supports individual economic independence but also contributes to more inclusive and equitable economic growth. Through consistent financial literacy and inclusion programs, the Bank engages diverse community segments by delivering core materials such as basic financial management, financial planning, and debt management, using adaptive approaches tailored to participants' backgrounds. This initiative aims to expand access to financial services while reducing economic disparities, enabling individuals to make more informed financial decisions for the future. Details of the Bank's financial education and literacy programs are presented below:

Pihak Penyelenggara Organizer	**Tempat dan Tanggal** Pelaksanaan Venue and Date	**Tema Kegiatan** Activity Theme	**Bentuk Kegiatan** Activities
Kantor Cabang Pembantu Tanah Abang Tanah Abang Sub-Branch Office	PT Karawang Prima Sejahtera Steel (KPSS) Tanggal 25 Februari 2025 PT Karawang Prima Sejahtera Steel (KPSS) On February 25, 2025	Pengelolaan Keuangan Financial Management	Sosialisasi dengan menggunakan metode tatap muka, tujuan kegiatan memberikan pengetahuan dalam rangka pengelolaan keuangan dengan memanfaatkan fasilitas Bank Dissemination by using face-to-face methods, with the purpose of the activity is to provide knowledge in financial management by utilizing Bank facilities
Kantor Cabang Pembantu Rawamangun Rawamangun Sub-Branch Office	Sekolah Menengah Pertama Negeri 129 (SMPN 129) Jakarta, Tanggal 17 Juni 2025 Sekolah Menengah Pertama Negeri 129 (SMPN 129) Jakarta, on June 17, 2025	Cerdas Mengelola Keuangan Smart Financial Management	Sosialisasi dengan menggunakan metode tatap muka, tujuan kegiatan memberikan pengetahuan dalam rangka pengelolaan keuangan dengan memanfaatkan fasilitas Bank Dissemination by using face-to-face methods, with the purpose of the activity is to provide knowledge in financial management by utilizing Bank facilities.
Kantor Cabang Pembantu Surabaya Surabaya Sub-Branch Office	Hotel Quest Darmo Surabaya, Tanggal 16 September 2025 Hotel Quest Darmo Surabaya, On September 16, 2026	Kemandirian Finansial Financial Independency	Sosialisasi dengan menggunakan metode tatap muka, tujuan kegiatan memberikan pengetahuan dalam rangka pengelolaan keuangan dengan memanfaatkan fasilitas Bank Dissemination by using face-to-face methods, with the purpose of the activity is to provide knowledge in financial management by utilizing Bank facilities.
Kantor Cabang Pembantu Taman Palem Taman Palem Sub-Branch Office	Sekolah Rakyat Ancol, Tanggal 27 November 2025 Sekolah Rakyat Ancol, On November 27, 2025	Pengelolaan Keuangan, Bank Mempermudah Transaksi Kita Financial Management: Banks Simplify Our Transactions	Sosialisasi dengan menggunakan metode tatap muka, tujuan kegiatan memberikan pengetahuan dalam rangka pengelolaan keuangan dengan memanfaatkan fasilitas Bank Dissemination by using face-to-face methods, with the purpose of the activity is to provide knowledge in financial management by utilizing Bank facilities.

Penggunaan Tenaga Kerja Lokal [GRI 204-1]

Bank secara strategis memanfaatkan tenaga kerja lokal dalam seluruh aktivitas operasionalnya sebagai wujud dukungan terhadap pengembangan komunitas dan perekonomian daerah. Dengan merekrut individu dari wilayah sekitar kantor operasional, Bank tidak hanya menciptakan peluang kerja yang bermakna tetapi juga mendorong pertumbuhan ekonomi lokal secara berkelanjutan. Pendekatan ini turut memperkuat kapasitas keterampilan masyarakat setempat, mempererat hubungan dengan komunitas, serta memperluas jejaring bisnis di area operasional utama.

Use of Local Talents [GRI 204-1]

The Bank prioritizes the utilization of local talent across its operations to support community development and regional economic growth. By recruiting individuals from areas surrounding its operational offices, the Bank not only creates meaningful employment opportunities but also contributes to sustainable local economic development. This approach enhances the skills and capacity of local communities, strengthens community engagement, and expands the Bank's business networks in its key operational areas.

Kegiatan Tanggung Jawab Sosial (CSR) [POJK51-F.25]

Kegiatan tanggung jawab sosial Bank memiliki peran strategis dalam memajukan kesejahteraan masyarakat dan keberlanjutan melalui berbagai program berdampak nyata. Inisiatif ini turut memperkuat pembangunan komunitas yang inklusif dan berkelanjutan. Melalui upaya tersebut, Bank menciptakan nilai tambah bagi kehidupan masyarakat, mempererat ikatan dengan komunitas lokal, serta sejalan dengan agenda Tujuan Pembangunan Berkelanjutan. Program tanggung jawab sosial yang dilaksanakan sepanjang tahun 2025 disajikan sebagai berikut:

Corporate Social Responsibility (CSR) Activities [POJK51-F.25]

The Bank's social responsibility initiatives play a strategic role in enhancing community welfare and sustainability through a range of impactful programs. These initiatives contribute to strengthening inclusive and sustainable community development. Through these efforts, the Bank creates meaningful value for communities, strengthens relationships with local stakeholders, and supports the achievement of the Sustainable Development Goals (SDGs). The social responsibility programs implemented throughout 2025 are presented below:

Tempat dan Tanggal Pelaksanaan Venue and Date of Implementation	**Jenis Kegiatan** Type of Activity	**Penjelasan Kegiatan** Activity Description	**Tujuan Pembangunan Berkelanjutan** Sustainable Development Goals	**SDGs Terkait** Related SDGs
Kelurahan Duren Jaya Kota Bekasi, Jl. Prof. M. Yamin Duren Jaya, Kec. Bekasi Timur. Kota Bekasi (Jumat 14 Maret 2025) Kelurahan Duren Jaya Kota Bekasi, Jl. Prof. M. Yamin Duren Jaya, Kec. Bekasi Timur. Kota Bekasi (Friday, March 14, 2025)	Sosial Social	Pemberian bantuan berupa paket sembako kepada warga terdampak banjir di wilayah Bekasi Providing assistance packages, including basic food, to flood-affected residents in the Bekasi area	Program ini bertujuan untuk kontribusi dalam berbagai kegiatan sosial dan kemanusiaan This program aims to contribute to various social and humanitarian activities	a. Tanpa Kelaparan (SDG-2) b. Kehidupan sehat dan sejahtera (SDG-3) a. Zero Hunger (SDG-2) b. Good health and well-being (SDG-3)
Kawasan Ekowisata Mangrove Batu Lumbung, Desa Pemogan, Denpasar Selatan, Kota Denpasar (Minggu 22 Juni 2025) Kawasan Ekowisata Mangrove Batu Lumbung, Desa Pemogan, Denpasar Selatan, Kota Denpasar (Sunday, Juni 22, 2025)	Lingkungan Environment	Penanaman sebanyak 2.000 bibit mangrove, pembersihan sampah di area pesisir, serta menyerahkan bantuan satu unit kano kepada pengelola ekowisata Planting 2,000 mangrove seedlings, cleaning up coastal debris, and donating a canoe to an ecotourism manager	Program ini bertujuan untuk mendukung pelestarian ekosistem pesisir, langkah berkelanjutan dalam menjaga bumi dan memulihkan alam This program aims to support the preservation of coastal ecosystems, a sustainable step in protecting the earth and restoring nature	a. Ekosistem daratan (SDG-15) b. Penanganan perubahan iklim (SDG-13) c. Kota dan pemukiman yang berkelanjutan (SDG-11) a. Life on Land (SDG-15) b. Climate Action (SDG-13) c. Sustainable Cities and Communities (SDG-11)

Tempat dan Tanggal Pelaksanaan Venue and Date of Implementation	**Jenis Kegiatan** Type of Activity	**Penjelasan Kegiatan** Activity Description	**Tujuan Pembangunan Berkelanjutan** Sustainable Development Goals	**SDGs Terkait** Related SDGs
Gedung Graha Wangsa Lampung, Jl Yos Sudarso No. 272 Sukaraja, Kec Bumi Waras Bandar Lampung (Sabtu 20 September 2025) Gedung Graha Wangsa Lampung, Jl Yos Sudarso No. 272 Sukaraja, Kec Bumi Waras Bandar Lampung (Saturday, September 20, 2025)	Sosial Social	Pelaksanaan kegiatan donor darah dan layanan kesehatan serta pembagian bingkisan berupa paket sembako Blood donation and health services provision, including distributing basic food packages	Program ini sebagai bentuk kontribusi bagi kesehatan masyarakat dan kegiatan sosial kemanusiaan This program is a form of contribution to public health and social and humanitarian activities	a. Tanpa Kelaparan (SDG-2) b. Kehidupan sehat dan sejahtera (SDG-3) a. Zero Hunger (SDG-2) b. Good health and well-being (SDG-3)
Kawasan Agrowisata SEIN Farm, Jl. Sekemala, Pasanggrahan, Kec. Ujung Berung, Kota Bandung (11-12 November 2025) Kawasan Agrowisata SEIN Farm, Jl. Sekemala, Pasanggrahan, Kec. Ujung Berung, Kota Bandung (November 11-12, 2025)	Sosial Social	Pelaksanaan program pelatihan budi daya pertanian sorgum & penanaman benih sorgum dengan memberikan donasi berupa pembelian mesin Implementation of a sorghum cultivation training program and sorghum seed planting, with a donation in the form of a machine	Program ini bertujuan untuk meningkatkan ketahanan pangan dan kesejahteraan ekonomi masyarakat This program aims to improve food security and the economic welfare of the community	a. Tanpa Kelaparan b. Pekerjaan layak dan pertumbuhan ekonomi (SDG-8) a. Zero Hunger (SDG-2) b. Decent Work and Economic Growth (SDG-8)

Selain menitikberatkan pada program tanggung jawab sosial yang memberikan manfaat nyata bagi masyarakat, Bank tidak melakukan sumbangan atau penanaman modal pada organisasi nirlaba. Bank memprioritaskan pengalokasian sumber daya untuk inisiatif yang secara langsung mendorong kemajuan masyarakat dan lingkungan melalui program-program terstruktur dan terukur. Meskipun demikian, Bank tetap menjaga komitmen kuat dalam mendukung agenda sosial yang lebih luas.

In addition to prioritizing social responsibility programs that deliver tangible benefits to communities, the Bank does not provide donations to or make investments in non-profit organizations. Instead, the Bank focuses on allocating resources to structured and measurable initiatives that directly contribute to community development and environmental sustainability. Nevertheless, the Bank remains committed to supporting broader social objectives through its ongoing programs and initiatives.

Pengaduan Masyarakat [POJK51-F.24]

Bank menyediakan saluran pengaduan yang transparan dan efektif melalui sistem *whistleblowing* untuk menangani laporan pelanggaran hukum dari masyarakat. Sistem ini memungkinkan pengaduan disampaikan secara anonim dan terjamin keamanannya. Bank menangani setiap laporan dengan serius sesuai prosedur yang berlaku. Selama tiga tahun terakhir, Bank tidak menerima pengaduan masyarakat yang bersifat material maupun signifikan, mencerminkan tingkat kepuasan dan kepercayaan masyarakat terhadap praktik operasional Bank.

Public Complaints [POJK51-F.24]

The Bank provides a transparent and effective whistleblowing system as a channel for receiving and handling reports of legal or ethical violations from the public. This system enables reports to be submitted securely and, where appropriate, on an anonymous basis. Each report is handled with due diligence in accordance with established procedures. Over the past three years, the Bank has not received any material or significant public complaints, reflecting a high level of public trust and satisfaction with the Bank's operational practices.

Kinerja Lingkungan [GRI 3-3]
Environmental Performance

Bank menunjukkan komitmen nyata terhadap pelestarian lingkungan melalui penerapan berbagai inisiatif ramah lingkungan dalam aktivitas operasionalnya. Upaya ini meliputi penurunan jejak karbon melalui optimalisasi penggunaan energi serta pengelolaan limbah secara bertanggung jawab dan berkelanjutan. Melalui langkah-langkah tersebut, Bank berperan aktif dalam menjaga kelestarian sumber daya alam untuk kepentingan generasi masa depan.

The Bank demonstrates its commitment to environmental stewardship by implementing environmentally responsible initiatives across its operations. These efforts include reducing its carbon footprint through optimized energy use and responsible, sustainable waste management. Through these measures, the Bank contributes to the preservation of natural resources for the benefit of future generations.

Penggunaan Material Ramah Lingkungan [GRI 301-1, 301-2] [POJK51-F.5]

Penggunaan material ramah lingkungan dalam aktivitas operasional Bank menunjukkan komitmen teguh terhadap prinsip keberlanjutan dan pelestarian lingkungan. Bank menerapkan bahan yang dapat didaur ulang, membatasi penggunaan plastik sekali pakai, serta memprioritaskan produk bersertifikasi lingkungan untuk seluruh kebutuhan operasional dan kegiatan pemasaran. Upaya ini tidak hanya menekan emisi karbon, tetapi juga meminimalkan timbulnya limbah serta konsumsi sumber daya alam yang tidak perlu.

Kegiatan perbankan harian yang melibatkan administrasi sangat bergantung pada penggunaan kertas. Oleh karena itu, Bank memilih kertas *Hout Vrij Schrift* (HVS) dari pemasok bersertifikat Programme for the Endorsement of Forest Certification (PEFC). Pemilihan kertas bersertifikat PEFC menjamin bahwa material tersebut berasal dari sumber hutan yang dikelola secara berkelanjutan tanpa merusak ekosistem. Sepanjang tahun 2025, Total penggunaan kertas mencapai 3456 rim. Selain itu, Bank juga mempraktikkan penggunaan kembali barang dan furnitur yang masih layak pakai.

Use of Environmentally Friendly Materials [GRI 301-1, 301-2] [POJK51-F.5]

The use of environmentally responsible materials in the Bank's operations reflects its commitment to sustainability principles and environmental stewardship. The Bank utilizes recyclable materials, limits the use of single-use plastics, and prioritizes environmentally certified products for operational and marketing purposes. These efforts contribute to reducing carbon emissions, minimizing waste generation, and lowering unnecessary consumption of natural resources.

Administrative activities in daily banking operations are highly dependent on paper usage. To address this, the Bank sources Hout Vrij Schrift (HVS) paper from suppliers certified by the Programme for the Endorsement of Forest Certification (PEFC). The use of PEFC-certified paper ensures that materials are sourced from sustainably managed forests without harming ecosystems. In 2025, total paper consumption reached 3456 reams. In addition, the Bank promotes the reuse of equipment and furniture that remain in good condition.

Penggunaan Energi [GRI 302-1, 302-3, 302-4] [POJK51-F.6]

Dalam menjalankan kegiatan operasional, Bank membutuhkan pasokan energi yang andal untuk mendukung kelancaran layanan dan aktivitas perkantoran. Kebutuhan energi Bank dipenuhi melalui dua sumber utama, yaitu Bahan Bakar Minyak (BBM) dan listrik.

BBM diperoleh dari Stasiun Pengisian Bahan Bakar Umum (SPBU) terdekat dan digunakan untuk kendaraan operasional serta pengoperasian *generator set* (genset) pada kondisi darurat atau ketika terjadi gangguan pasokan listrik. Pasokan listrik untuk operasional harian Bank berasal dari PT PLN dan dimanfaatkan untuk mendukung penggunaan peralatan kantor, termasuk sistem komputer, perangkat jaringan, serta pencahayaan.

Energy Use [GRI 302-1, 302-3, 302-4] [POJK51-F.6]

In carrying out its operations, the Bank requires a reliable energy supply to support the continuity of its services and office activities. The Bank's energy needs are met through two primary sources: fuel and electricity.

Fuel is sourced from authorized fuel stations (SPBU) and is used to operate operational vehicles and generator sets, particularly during emergencies or power outages. The Bank's primary electricity supply is provided by PT PLN (State Electricity Company) and is used to support office operations, including computer systems, network infrastructure, and lighting.

Sejalan dengan komitmen keberlanjutan, Bank secara konsisten memantau pola konsumsi energi guna mendorong efisiensi dan mengidentifikasi peluang pengurangan intensitas energi, serta mempertimbangkan alternatif energi yang lebih ramah lingkungan untuk implementasi bertahap di masa mendatang.

In line with its sustainability commitments, the Bank regularly monitors its energy consumption patterns to promote efficiency and identify opportunities to reduce energy intensity. The Bank also explores more environmentally friendly energy alternatives for potential phased implementation in the future.

Dalam pengukuran dan pelaporan, Bank mengadopsi model sebagai berikut:

For measurement and reporting purposes, the Bank adopts the following approach:

Konversi Energi dari Satuan Fisik ke GigaJoule (GJ)
Energy Conversion from Physical Units to GigaJoules (GJ)

Σ Penggunaan Energi (GJ) = Penggunaan Energi (satuan fisik) x Nilai Kalor (TJ/satuan fisik)
Σ Energy Use (GJ) = Energy Use (physical unit) x Calorific Value (TJ/physical unit)

Berdasarkan metodologi pengukuran yang diterapkan, data mengenai konsumsi energi Bank dalam tiga tahun terakhir disajikan sebagai berikut:

Based on the applied measurement methodology, the Bank's energy consumption data for the past three years is presented below:

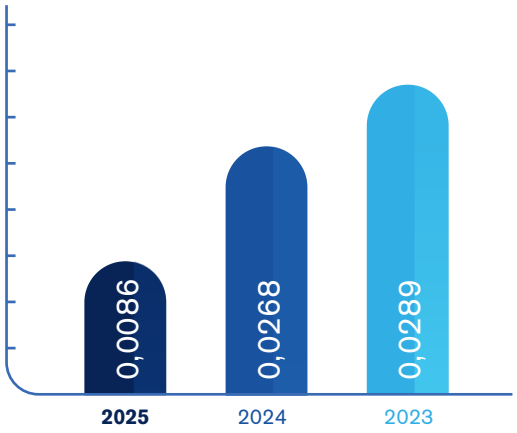
Penggunaan Energi
Energy Use

Sumber Emisi Source of Emission	**Satuan** Unit	**2025**	**2024**	**2023**
Kantor Pusat Head Office				
Bensin Fuel	Liter	**40.185**	46.067	42.668
	GJ	**1.326**	1.526	1.413
Solar CN53 CN53 Diesel fuel	Liter	**8.846**	14.894	11.601
	GJ	**327**	545	424
Listrik Electricity	kwh	**495.066**	678.980	509.299
	GJ	**1.782**	2.444	1.833
Sub-Total Sub-Total	**GJ**	**3.435**	**4.515**	**3.671**
Kantor Cabang Branch Office				
Bensin Fuel	Liter	**113.973**	126.249	119.167
	GJ	**3.761**	4.182	3.947
Solar CN48 CN48 Diesel fuel	Liter	**107.85**	2.395	2.362
	GJ	**4**	87	85
Listrik Electricity	Kwh	**1.293.285**	1.888.645	1.767.357
	GJ	**4.656**	6.799	6.362
Sub-Total Sub-Total	**GJ**	**8.421**	**11.067**	**10.395**
Total Total	**GJ**	**11.856**	**15.582**	**14.066**

Catatan | Notes:
Perhitungan energi menggunakan faktor konversi dari Kementerian Energi dan Sumber Daya Mineral (KESDM), di mana:
Energy calculations use conversion factors from the Ministry of Energy and Mineral Resources (KESDM), where:
- 1 Liter Bensin | litre of Gasoline = 0,033 GJ;
- 1 Liter Solar | litre of Diesel fuel CN53 = 0,037 GJ;
- 1 Liter Solar | litre of Diesel fuel CN48 = 0,036 GJ; serta | also
- 1 kWh listrik | kWh of electricity = 0,0036 GJ.

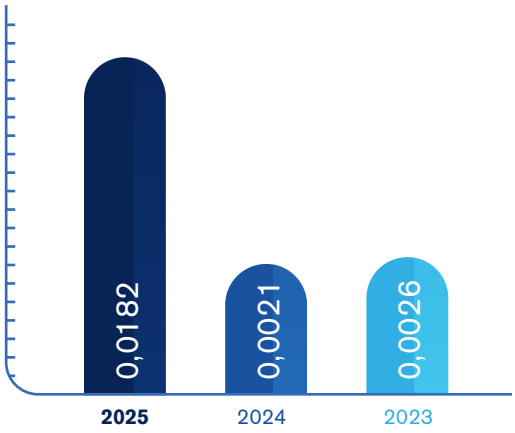
Intensitas Penggunaan Energi
Intensity of Energy Use

GJ/Juta Rupiah GJ | IDR million



Efisiensi Penggunaan Energi
Energy Usage Efficiently

GJ/Juta Rupiah GJ | IDR million



Bank baru melakukan pengukuran terhadap konsumsi energi langsung yang digunakan dalam kegiatan operasionalnya pada tahun 2025. Sementara itu, perhitungan konsumsi energi tidak langsung belum dilaksanakan hingga akhir periode tersebut.

Untuk mendukung prinsip keberlanjutan dan meminimalkan dampak lingkungan dari aktivitas operasional, Bank secara proaktif menerapkan sejumlah inisiatif efisiensi energi. Berbagai langkah konkret yang telah diimplementasikan meliputi: [POJK51-F.7]

1. Menggunakan lampu jenis LED dan AC inverter yang lebih hemat energi;
2. Mengatur penggunaan AC di setiap ruangan;
3. Mengoptimalkan penggunaan lampu dalam kantor; serta
4. Mengoptimalkan rapat atau pertemuan secara daring sehingga mengurangi penggunaan kendaraan operasional kantor.

The Bank began measuring direct energy consumption in its operations in 2025. As of the end of the reporting period, the calculation of indirect energy consumption had not yet been completed.

To support sustainability principles and minimize the environmental impact of its operations, the Bank has implemented a number of energy efficiency initiatives. These measures include: [POJK51-F.7]

1. The use of energy-efficient LED lighting and inverter-based air conditioning systems;
2. Regulation of air conditioning usage in office spaces;
3. Optimization of lighting usage across office areas; and
4. Increased utilization of virtual meetings to reduce the use of operational vehicles.

Penggunaan Sumber Energi Terbarukan [POJK51-F.7]

Bank belum mulai menerapkan penggunaan sumber energi terbarukan dalam kegiatan operasionalnya sepanjang tahun 2025. Namun demikian, Bank memahami urgensi transisi menuju sistem energi yang lebih berkelanjutan dan ramah lingkungan. Sejalan dengan hal tersebut, Bank sedang mengkaji berbagai alternatif serta strategi penerapan energi terbarukan yang dapat diintegrasikan ke dalam operasional di masa mendatang.

Use of Renewable Energy Sources [POJK51-F.7]

The Bank has not yet implemented the use of renewable energy sources in its operations as of 2025. However, the Bank recognizes the importance of transitioning to a more sustainable and environmentally friendly energy system. In this regard, the Bank is currently assessing various alternatives and strategies for the future integration of renewable energy into its operations.

Penggunaan Air [GRI 303-1, 303-2, 303-5] [POJK51-F.8]

Air merupakan sumber daya penting yang mendukung berbagai aktivitas operasional Bank, seperti kebersihan, peribadatan, dan kebutuhan harian lainnya. Bank berkomitmen untuk mengelola penggunaan air secara efisien dan berkelanjutan melalui penerapan praktik penghematan serta pengelolaan sumber daya air yang bertanggung jawab. Selain itu, Bank secara aktif menumbuhkan kesadaran di kalangan karyawan mengenai pentingnya konservasi air guna mengurangi dampak lingkungan dan menjaga ketersediaan sumber daya ini bagi generasi mendatang. Data penggunaan air Bank selama tiga tahun terakhir disajikan sebagai berikut:

Water Use [GRI 303-1, 303-2, 303-5] [POJK51-F.8]

Water is a vital resource that supports various operational activities of the Bank, including sanitation, religious practices, and other daily needs. The Bank is committed to managing water use efficiently and sustainably through the implementation of conservation practices and responsible water management. In addition, the Bank actively promotes employee awareness of the importance of water conservation to reduce environmental impact and ensure the long-term availability of this resource. The Bank's water consumption data for the past three years is presented below:

Sumber Emisi Source of Emission	**Satuan** Unit	**2025**	**2024**	**2023**
Air Tanah/PDAM Ground/Tap Water	m^3	**8.364**	8.311	8.530
Intensitas Penggunaan Air Water Usage Efficiency	m^3 /juta Rp m^3 /million IDR	**0,0061**	0,0143	0,0175
Efisiensi Air Water Eficiency	m^3 /juta Rp m^3 /million IDR	**0,0082**	0,0032	0,0006

Bank memahami bahwa ketersediaan air bersih memiliki peran vital bagi kelestarian lingkungan dan kesejahteraan masyarakat. Sebagai wujud tanggung jawab tersebut, Bank berkomitmen untuk mengelola penggunaan air secara bijak dan efisien di seluruh aktivitas operasional. Berbagai langkah nyata dilakukan, antara lain melalui pemantauan rutin terhadap tingkat konsumsi air serta penerapan praktik konservasi sumber daya. Melalui inisiatif ini, Bank berupaya berkontribusi terhadap terciptanya keberlanjutan ketersediaan air bersih bagi generasi mendatang.

The Bank recognizes that the availability of clean water plays a vital role in environmental sustainability and community well-being. As part of this responsibility, the Bank is committed to managing water use efficiently and responsibly across all operational activities. To support this commitment, the Bank implements various measures, including regular monitoring of water consumption and the application of water conservation practices. Through these initiatives, the Bank aims to contribute to the sustainable availability of clean water for future generations.

Emisi [GRI 102-4, 102-5, 102-6, 102-8] [POJK51-F.11, F.12]

Energi yang digunakan dalam kegiatan operasional Bank menjadi salah satu sumber utama pembentuk emisi Gas Rumah Kaca (GRK). Penggunaan bahan bakar fosil untuk kendaraan operasional dan generator menghasilkan emisi cakupan 1 (*scope* 1), yaitu emisi langsung yang berasal dari sumber yang dimiliki atau dikendalikan oleh Bank. Sementara itu, konsumsi listrik yang diperoleh dari PT PLN berkontribusi terhadap emisi cakupan 2 (*scope* 2), yakni emisi tidak langsung yang muncul akibat penggunaan energi listrik dari pemasok eksternal. Selain itu, terdapat emisi cakupan 3 (*scope* 3) yang timbul secara tidak langsung dari aktivitas operasional Bank yang melibatkan pihak ketiga, termasuk kegiatan transportasi dan jasa pendukung lainnya.

Emissions [GRI 102-4, 102-5, 102-6, 102-8] [POJK51-F.11, F.12]

Energy consumption in the Bank's operations represents a primary source of greenhouse gas (GHG) emissions. The use of fossil fuels for operational vehicles and generator sets results in Scope 1 emissions, which are direct emissions from sources owned or controlled by the Bank. Meanwhile, electricity consumption from PT PLN contributes to Scope 2 emissions, which are indirect emissions arising from the use of purchased electricity. In addition, Scope 3 emissions arise from indirect activities involving third parties, including transportation and other supporting services.

Sebagai wujud tanggung jawab terhadap lingkungan, Bank secara berkala melakukan evaluasi terhadap penggunaan energi dan terus mengidentifikasi peluang untuk mengurangi emisi karbon. Upaya yang dilakukan mencakup peningkatan efisiensi energi di seluruh fasilitas operasional serta penjajakan pemanfaatan sumber energi terbarukan. Langkah-langkah ini menjadi bagian dari strategi jangka panjang Bank untuk menekan intensitas emisi dan memperkuat komitmen terhadap keberlanjutan lingkungan.

As part of its environmental responsibility, the Bank periodically evaluates its energy consumption and continuously identifies opportunities to reduce carbon emissions. These efforts include enhancing energy efficiency across operational facilities and exploring the potential use of renewable energy sources. Such initiatives form part of the Bank's long-term strategy to reduce emissions intensity and strengthen its commitment to environmental sustainability.

Dalam melakukan pengukuran emisi GRK, Bank mengacu pada metode perhitungan yang diadopsi secara nasional, dengan menggunakan kalkulator hijau Bank Indonesia dan faktor emisi *default* yang ditetapkan oleh Intergovernmental Panel on Climate Change (IPCC) sebagai dasar perhitungan, sebagaimana dijabarkan berikut ini:

In measuring GHG emissions, the Bank refers to nationally adopted methodologies green calculator of Bank Indonesia and applies default emission factors established by the Intergovernmental Panel on Climate Change (IPCC) as the basis for its calculations, as outlined below:

Emisi Gas Rumah Kaca Greenhouse Gas Emissions	
Cakupan 1 Scope 1	**Σ Emisi = Konsumsi Bahan Bakar (liter) x Faktor Emisi (Kg/Tj)2) x NCV (Tj/liter)** Σ Emissions = Fuel Consumption (liter) x Emission Factor (Kg/Tj)2 x NCV (Tj/liter)
Cakupan 2 Scope 2	**Σ Emisi = Konsumsi Listrik (kWh) x Faktor Emisi ($kgCO_2$/kWh)** Σ Emissions = Electricity Consumption (kWh) x Emission Factor ($kgCO_2$ /kWh)

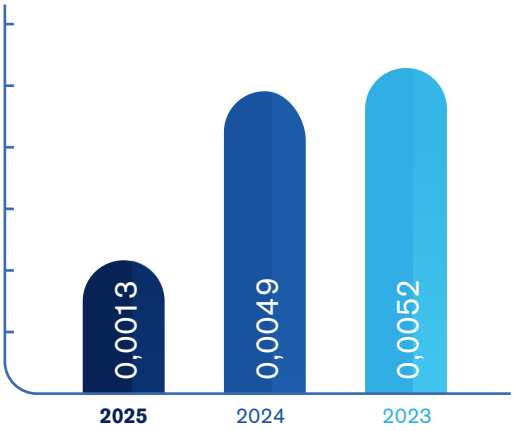
Mengacu pada metodologi perhitungan yang diterapkan, data mengenai total emisi yang dihasilkan oleh Bank dalam tiga tahun terakhir disajikan sebagai berikut:

Based on the applied calculation methodology, the Bank's total emissions data for the past three years is presented below:

Sumber Emisi Source of Emission	**Satuan** Unit	**2025**	**2024**	**2023**
Emisi Gas Rumah Kaca Cakupan 1 Scope 1 Greenhouse Gas Emissions				
Emisi Langsung dari Pembakaran Stasioner Direct Emissions from Stationary Combustion	TonCO_2e	**0,29**	45,90	37,07
Emisi Langsung dari Pembakaran Bergerak Direct Emissions from Mobile Combustion	TonCO_2e	**378,56**	398,91	374,65
Total Emisi Cakupan 1 Total Emissions Scope 1	TonCO_2e	**378,85**	444,81	411,71
Emisi Gas Rumah Kaca Cakupan 2 Tidak Langsung Indirect Scope 2 Greenhouse Gas Emissions				
Emisi Tidak Langsung dari Konsumsi Listrik yang Dibeli dari PLN Indirect Emissions from Electricity Consumption Purchased from PLN	TonCO_2e	**1.412,80**	2.413,57	2.140,06
Total Emisi Cakupan 2 Total Emissions Scope 2	TonCO_2e	**1.412,80**	2.413,57	2.140,06
Total Emisi Cakupan 1 dan 2 Total Emissions Scope 1 and 2	TonCO_2e	**1.791,65**	2.858,37	2.551,77

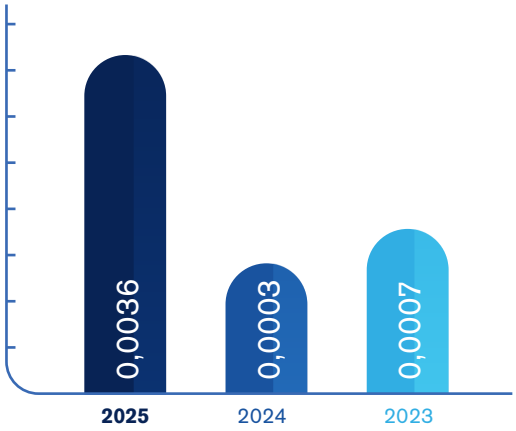
Intensitas Emisi GRK Cakupan 1 dan 2
Intensity of Greenhouse Gas Emissions Scope 1 and 2

$TonCO_2e$/Juta Rupiah | $TonCO_2e$/IDR million



Efisiensi Emisi GRK
Greenhouse Gas Emissions Efficiently

$TonCO_2e$/Juta Rupiah | $TonCO_2e$/IDR million



Bank menyadari bahwa emisi gas rumah kaca berkontribusi terhadap kerusakan lapisan atmosfer dan menjadi salah satu faktor utama pemanasan global. Sebagai bentuk komitmen terhadap pengendalian perubahan iklim, Bank secara aktif mengambil langkah-langkah strategis untuk menekan emisi yang timbul dari kegiatan operasionalnya. Upaya dan inisiatif yang telah dijalankan diantaranya:

1. Melakukan perawatan rutin terhadap kendaraan operasional sehingga tidak menghasilkan emisi berlebih;
2. Menggunakan jenis BBM tertentu yang menghasilkan gas buang lebih bersih;
3. Menyediakan ruang terbuka hijau di sekitar wilayah kantor;
4. Mengurangi perjalanan dinas dengan memaksimalkan pertemuan secara daring; serta
5. Menghemat penggunaan energi listrik yang dapat menghasilkan emisi GRK, seperti AC.

The Bank recognizes that greenhouse gas (GHG) emissions contribute to environmental degradation and are a key driver of global warming. As part of its commitment to addressing climate change, the Bank has implemented various strategic initiatives to reduce emissions arising from its operations. These efforts include:

1. Conducting regular maintenance of operational vehicles to minimize excessive emissions;
2. Using cleaner fuel alternatives to reduce exhaust emissions;
3. Developing and maintaining green open spaces around office areas;
4. Reducing business travel by optimizing the use of virtual meetings; and
5. Promoting energy conservation, particularly in electricity usage such as air conditioning.

Komitmen Terhadap Pencapaian *Net Zero Emission* dan Efisiensi Emisi Gas Rumah Kaca (GRK)

Selain berbagai inisiatif yang telah dijalankan, Bank juga tengah melakukan kajian mendalam terkait komitmen jangka panjang dalam mendukung pencapaian target *net zero emission*. Kajian ini diarahkan untuk merumuskan kebijakan dan langkah operasional yang konkret dalam mengurangi jejak karbon Bank.

Sebagai bagian dari komitmen tersebut, Bank memprioritaskan pengurangan emisi melalui peningkatan efisiensi energi, pemanfaatan sumber daya terbarukan, serta

Commitment to Achieving Net Zero Emissions and Greenhouse Gas (GHG) Emission Efficiency

In addition to the initiatives already implemented, the Bank is undertaking an in-depth assessment of its long-term commitment to supporting the achievement of net zero emissions. This assessment aims to formulate concrete policies and operational measures to reduce the Bank's carbon footprint.

As part of this commitment, the Bank prioritizes emissions reduction through enhanced energy efficiency, the utilization of renewable energy sources, and the development

pengembangan portofolio pembiayaan yang berorientasi pada prinsip keberlanjutan dan ramah lingkungan.

Di sisi lain, Bank turut berperan dalam meningkatkan kesadaran nasabah dan mitra bisnis mengenai pentingnya transisi menuju ekonomi rendah karbon. Melalui kolaborasi dengan berbagai lembaga dan pemangku kepentingan, Bank berkomitmen untuk memberikan kontribusi nyata terhadap upaya global dalam pengurangan emisi Gas Rumah Kaca (GRK) dan pencapaian tujuan pembangunan berkelanjutan.

Limbah dan Mekanisme Pengelolaannya

[GRI 306-1, 306-2, 306-3] [POJK51-F.13, F.14]

Bank memahami bahwa pengelolaan limbah yang bertanggung jawab merupakan bagian penting dari praktik keberlanjutan dan komitmen terhadap pelestarian lingkungan. Bank menerapkan berbagai inisiatif untuk mengurangi dampak lingkungan, mulai dari penghematan penggunaan kertas hingga penerapan program daur ulang material operasional. Limbah plastik serta perangkat keras yang tidak lagi digunakan dikelola dengan cara didaur ulang atau diserahkan kepada pihak ketiga yang memiliki izin resmi untuk menangani limbah berbahaya.

Sebagai bagian dari budaya kerja ramah lingkungan, Bank juga mendorong karyawan untuk mengurangi penggunaan plastik sekali pakai dengan beralih ke tumbler atau wadah minum yang dapat digunakan kembali. Langkah ini diharapkan dapat menekan jumlah limbah plastik yang dihasilkan dari aktivitas perkantoran sehari-hari.

Selain itu, Bank berkolaborasi dengan Yayasan Gugah Nurani Indonesia melalui proyek pemilahan sampah botol plastik yang juga bekerja sama dengan KOTRA dan Bank Sampah Rizki Bina Sejahtera. Melalui program ini, Bank berhasil mengumpulkan 49 kilogram sampah botol plastik yang kemudian disalurkan kembali untuk dijual dan dimanfaatkan oleh pihak yang membutuhkan. Inisiatif ini tidak hanya mendukung pengelolaan sampah yang berkelanjutan, tetapi juga meningkatkan kesadaran karyawan dan masyarakat mengenai pentingnya pemilahan serta daur ulang limbah.

Bank belum melakukan pengukuran kuantitatif terhadap total volume limbah yang dihasilkan dari kegiatan operasional hingga akhir tahun 2025. Ke depannya, Bank berkomitmen untuk mengembangkan sistem pemantauan dan pengukuran limbah yang lebih terstruktur sebagai upaya memperkuat pengelolaan sumber daya serta mendukung pelaksanaan strategi keberlanjutan lingkungan secara menyeluruh.

of a financing portfolio aligned with sustainability and environmental objectives.

Furthermore, the Bank plays an active role in raising awareness among customers and business partners on the importance of transitioning to a low-carbon economy. Through collaboration with various institutions and stakeholders, the Bank is committed to contributing to global efforts to reduce greenhouse gas (GHG) emissions and support sustainable development.

Waste Management Mechanisms

[GRI 306-1, 306-2, 306-3] [POJK51-F.13, F.14]

The Bank recognizes that responsible waste management is an integral part of sustainability practices and its commitment to environmental stewardship. The Bank has implemented various initiatives to reduce environmental impact, including minimizing paper usage and introducing recycling programs for operational materials. Plastic waste and discarded electronic equipment are managed through recycling processes or transferred to licensed third-party providers authorized to handle hazardous waste.

As part of its environmentally responsible work culture, the Bank also encourages employees to reduce the use of single-use plastics by adopting reusable tumblers or drinking containers. This initiative is intended to reduce the volume of plastic waste generated from daily office activities.

In addition, the Bank collaborates with the Gugah Nurani Indonesia Foundation on a plastic bottle waste sorting initiative, in partnership with KOTRA and the Rizki Bina Sejahtera Waste Bank. Through this program, the Bank collected 49 kilograms of plastic bottle waste, which was subsequently redistributed for resale and reuse by beneficiaries. This initiative not only supports sustainable waste management but also enhances awareness among employees and the wider community regarding the importance of waste segregation and recycling.

As of the end of 2025, the Bank has not yet conducted quantitative measurements of the total volume of waste generated from its operations. Going forward, the Bank is committed to developing a more structured waste monitoring and measurement system to strengthen resource management and support the implementation of its environmental sustainability strategy.

Kegiatan Operasional Bank yang Bersih

Dalam pelaksanaan kegiatan operasionalnya, Bank berkomitmen untuk mengelola limbah secara bertanggung jawab dan berorientasi pada keberlanjutan lingkungan. Salah satu upaya yang dilakukan adalah pengurangan penggunaan plastik sekali pakai di lingkungan kerja. Bank juga aktif mengedukasi karyawan mengenai pentingnya pengelolaan limbah dan penerapan perilaku ramah lingkungan dalam aktivitas sehari-hari. Adapun berbagai program yang telah diimplementasikan oleh Bank dijabarkan sebagai berikut:

1. Mengembangkan *digital banking* untuk mengurangi penggunaan kertas;
2. Mengembangkan administrasi nir-kertas (*paperless administration*) dengan cara menggunakan *e-mail* dalam penyebaran informasi internal;
3. Mengembangkan sistem pengelolaan dokumen elektronik, mulai dari penyusunan, pengiriman, dan penerimaan dokumen;
4. Menghemat penggunaan kertas, dengan cara mencetak bolak balik atau memanfaatkan kertas bekas untuk keperluan internal;
5. Memberi pilihan pada nasabah dalam transaksi ATM, apakah transaksi akan dicetak atau tidak; serta
6. Mengimbau penghematan penggunaan kertas tissue dengan pemasangan stiker di dinding kamar kecil.

Keanekaragaman Hayati [GRI 101-1, 101-2] [POJK51-F.9, F.10]

Seluruh wilayah operasional Bank berada di kawasan perkotaan dan tidak berdekatan maupun bersinggungan dengan area konservasi atau wilayah dengan tingkat keanekaragaman hayati yang tinggi. Oleh karena itu, kegiatan operasional Bank tidak menimbulkan dampak negatif terhadap ekosistem atau keanekaragaman hayati di sekitarnya. Meskipun demikian, Bank tetap berkomitmen mendukung upaya pelestarian lingkungan melalui penerapan praktik kerja ramah lingkungan dan efisiensi sumber daya di seluruh kantor operasional. Selain itu, pada tahun 2025, Bank melakukan penanaman 2.000 bibit mangrove di Kawasan Ekowisata Mangrove Batu Lumbung, Desa Pemogan, Denpasar Selatan, Kota Denpasar sebagai bagian dari upaya pelestarian keanekaragaman hayati.

Biaya Lingkungan Hidup [POJK51-F.4]

Saat ini, Bank belum menetapkan pos anggaran tersendiri untuk kegiatan pengelolaan lingkungan. Seluruh pengeluaran yang berkaitan dengan aspek lingkungan dialokasikan dalam komponen biaya operasional kantor sebagai bagian dari efisiensi pengelolaan keuangan Bank yakni sejumlah Rp271,35 juta.

Clean Bank Operations

In carrying out its operations, the Bank is committed to managing waste responsibly, with a focus on environmental sustainability. One of its key initiatives is reducing the use of single-use plastics in the workplace. The Bank also actively promotes employee awareness of proper waste management and the adoption of environmentally responsible practices in daily activities. The Bank has implemented the following initiatives:

1. Expanding digital banking services to reduce paper usage;
2. Promoting paperless administration through the use of email for internal communication;
3. Implementing an electronic document management system, including document preparation, distribution, and storage;
4. Conserving paper by printing on both sides and reusing paper for internal purposes;
5. Providing customers with the option to print transaction receipts during ATM transactions; and
6. Encouraging responsible use of paper towels through awareness messages displayed in restroom areas.

Biodiversity [GRI 101-1, 101-2] [POJK51-F.9, F.10]

All of the Bank's operational locations are situated in urban areas and are not adjacent to conservation areas or regions with high biodiversity value. Accordingly, the Bank's operational activities do not have a direct negative impact on surrounding ecosystems or biodiversity. Nevertheless, the Bank remains committed to supporting environmental conservation through the implementation of environmentally responsible work practices and resource efficiency across all its operational offices. Moreover, in 2025, the Bank planted 2,000 mangrove seedlings in the Batu Lumbung Mangrove Ecotourism Area, Pemogan Village, South Denpasar, Denpasar City, as part of its biodiversity conservation efforts.

Environmental Costs [POJK51-F.4]

As of the reporting period, the Bank has not allocated a separate budget for environmental management activities. Expenditures related to environmental initiatives are incorporated into general operational expenses as part of the Bank's financial efficiency measures, amounting to IDR 271.35 million.

Pengaduan Terkait Lingkungan Hidup [POJK51-F.16]

Bank telah menyediakan kanal pengaduan bagi pemangku kepentingan dan masyarakat sekitar untuk menyampaikan keluhan yang berkaitan dengan isu lingkungan. Dalam tiga tahun terakhir, Bank tidak menerima pengaduan lingkungan yang bersifat material maupun signifikan, yang mencerminkan bahwa kegiatan operasional telah dikelola dengan baik dalam meminimalkan dan mengendalikan dampak terhadap lingkungan.

Strategi Transisi, Adaptasi, dan Just Transition terhadap Perubahan Iklim

Rencana Transisi Mitigasi Perubahan Iklim [GRI 102-1]

Arah kebijakan dan pendekatan utama transisi mitigasi meliputi:

a. Kebijakan Pembiayaan & Portofolio
   - Klasifikasi sektor *high-carbon/carbon-intensive* dan *high climate-risk* (misalnya properti di area banjir, sektor energi/pertanian tertentu); dan
   - Pembatasan bertahap/pengetatan prasyarat untuk sektor intensif karbon (*enhanced due diligence*).

b. Integrasi ESG & Iklim di Proses Kredit (Kebijakan, SOP, *Tools*)
   - Kewajiban dokumen lingkungan (AMDAL/UKL-UPL), ESG *assessment*, penilaian risiko iklim di analisa kredit.

c. Pengembangan Produk & Insentif Hijau
   - *Green/transition loan* sederhana (misalnya efisiensi energi, retrofit bangunan, kendaraan operasional rendah emisi).

d. Pengelolaan Risiko Transisi
   - Pemantauan regulasi karbon, perubahan teknologi, dan dampak harga karbon ke debitur/surat berharga.

e. Dekarbonisasi Operasional Bank (*Scope* 1–2, bertahap)
   - Efisiensi listrik, manajemen perjalanan dinas, pengadaan ramah lingkungan (sesuai kapasitas bank kecil).

Environmental Complaints [POJK51-F.16]

The Bank provides a complaint mechanism for stakeholders and surrounding communities to submit concerns related to environmental issues. Over the past three years, the Bank has not received any material or significant environmental complaints, reflecting the effective management of its operations in minimizing and controlling environmental impacts.

Transition, Adaptation, and Just Transition Strategy on Climate Change

Climate Change Mitigation Transition Plan [GRI 102-1]

main policy directions and approaches for transition mitigation:

a. Financing & Portfolio Policy
   - Classification of high-carbon and carbon-intensive sectors, as well as sectors with elevated climate risk (e.g., properties in flood-prone areas and certain energy and agricultural sectors); and
   - Gradual tightening of lending criteria for carbon-intensive sectors, including enhanced due diligence requirements.

b. Integration of ESG and Climate Considerations into the Credit Process (Policies, SOPs, and Tools)
   - Incorporation of mandatory environmental documentation (e.g., AMDAL/UKL-UPL), ESG assessments, and climate risk analysis within the credit evaluation process.

c. Green Product Development & Incentives
   - Development of green and transition financing products (e.g., energy efficiency initiatives, building retrofits, and low-emission vehicle financing).

d. Transition Risk Management
   - Ongoing monitoring of regulatory developments related to carbon, technological advancements, and the potential impact of carbon pricing on borrowers and investment portfolios.

e. Decarbonization of Bank Operations (Scope 1 and Scope 2, phased approach)
   - Implementation of energy efficiency measures, business travel management, and green procurement practices, in line with the Bank's operational capacity.

Tata kelola dan pembiayaan transisi:

a. Tata Kelola
   - Direksi akan mengintegrasikan aspek ESG dalam pengambilan keputusan, sementara itu Bank telah membentuk Tim Penyusun Laporan CRMS yang dikoordinasi SKMR serta Tim Aksi Keuangan Berkelanjutan sebagai embrio struktur tata kelola risiko iklim;
   - Bank akan menyesuaikan struktur agar selaras dengan POJK 17/2023 terkait risiko iklim; dan
   - Pengembangan *Climate Risk Stress Test* (CRST) masih tahap awal dan dilakukan *in-house.*

b. Pembiayaan Transisi
   - Penetapan kategori pembiayaan hijau/ mendukung transisi (misalnya energi terbarukan, efisiensi energi, bangunan hijau, transportasi rendah karbon);
   - Target peningkatan porsi kredit ke sektor hijau serta penurunan eksposur sektor beremisi tinggi (batu bara, minyak & gas, manufaktur berat) secara bertahap; dan
   - Pemanfaatan instrumen pasar (*green loan, sustainability-linked loan*) bila kapasitas dan permintaan debitur meningkat.

Target dan arah jangka menengah–panjang:
Bank akan menyusun rencana transisi dan target yang disetujui Direksi/Komisaris.
- Jangka pendek: 1-5 tahun (2025-2030) untuk penyusunan *baseline* emisi, penguatan tata kelola dan integrasi risiko iklim ke kerangka risiko.
- Jangka menengah: 2030-2040 untuk pengurangan eksposur portofolio ke sektor beremisi tinggi dan peningkatan portofolio hijau secara bertahap.
- Jangka panjang: menuju kontribusi pada target NZE Indonesia 2060 dan konsistensi menghindari pembiayaan proyek yang tidak sejalan dengan transisi. Target jangka panjang akan diperkuat seiring ketersediaan data emisi debitur dan metodologi.
- Rencana transisi ini agar diselaraskan dengan upaya global pembatasan kenaikan suhu hingga 1,5°C dan akan ditinjau secara berkala.

Transition governance and financing:

a. Governance
   - The Board of Directors integrates ESG considerations into strategic decision-making. The Bank has also established a CRMS Report Preparation Team, coordinated by the Risk Management Work Unit (SKMR), along with a Sustainable Finance Action Team, forming the initial structure for climate risk governance;
   - The Bank plans to further align its organizational structure with POJK 17/2023 concerning climate risk management; and
   - The development of a Climate Risk Stress Test (CRST) framework remains at an early stage and is currently being conducted internally.

b. Transition Financing
   - Establishment of green/transition-supporting financing categories (e.g., renewable energy, energy efficiency, green buildings, low-carbon transportation);
   - Targeted increase in the share of credit to green sectors and gradual reduction in exposure to high-emission sectors (coal, oil & gas, heavy manufacturing); and
   - Utilization of market instruments (green loans, sustainability-linked loans) if borrower capacity and demand increase.

Medium-to-long-term targets and direction:
The Bank will develop a transition plan and targets approved by the Board of Directors/Commissioners.
- Short term: 1-5 years (2025-2030) for developing an emissions baseline, strengthening governance, and integrating climate risks into the risk framework.
- Medium term: 2030-2040 for reducing portfolio exposure to high-emission sectors and gradually increasing the green portfolio.
- Long term: To contribute to Indonesia's 2060 NZE target and consistently avoid financing projects inconsistent with the transition. The long-term targets will be strengthened as borrower emissions data and methodologies become available.
- This transition plan should be aligned with global efforts to limit temperature rise to 1.5°C and will be reviewed periodically.

Rencana Adaptasi terhadap Perubahan Iklim [GRI 102-2]

Risiko iklim utama yang diidentifikasi:

a. Risiko fisik akut berupa:
   - Banjir dan longsor yang mempengaruhi aset agunan (properti, gudang, fasilitas produksi) serta kantor cabang di wilayah rawan;
   - Kebakaran hutan dan asap yang mengganggu aktivitas ekonomi sektor perkebunan/agribisnis dan logistik; dan
   - Cuaca ekstrem (badai, hujan lebat) yang mengganggu operasi fisik cabang, jaringan ATM dan layanan kritikal.

b. Risiko fisik kronis berupa:
   - Kenaikan muka air laut dan intrusi air laut yang menurunkan nilai jangka panjang aset properti di pesisir;
   - Perubahan pola curah hujan dan suhu yang mempengaruhi produktivitas sektor pertanian dan UMKM agribisnis sebagai sektor UMKM yang rentan; dan
   - Degradasi lingkungan jangka panjang (erosi, kekeringan) yang mempengaruhi nilai agunan dan kemampuan bayar debitur di sektor tertentu.

c. Dampak finansial berupa:
   - Peningkatan risiko kredit: kenaikan NPL dan LaR di sektor-sektor yang terdampak bencana dan perubahan iklim, termasuk UMKM di agribisnis/manufaktur;
   - Penurunan nilai agunan dan kebutuhan pencadangan yang lebih tinggi untuk portofolio di wilayah berisiko fisik tinggi; dan
   - Potensi peningkatan biaya operasional dan investasi infrastruktur (BCP, IT, redundansi jaringan) untuk menjaga kelangsungan layanan saat terjadi bencana iklim.

Strategi dan langkah adaptasi yang diterapkan:
- Penguatan proses kredit untuk sektor berisiko: wajib AMDAL dan asesmen ESG (karena meningkatkan kualitas seleksi debitur);
- Penyesuaian strategi pendanaan agar selaras portofolio hijau jangka panjang;
- Penguatan *Business Continuity Plan* (BCP) untuk kelangsungan operasional saat bencana iklim; dan
- Diversifikasi portofolio surat berharga *green bonds* dan pemantauan regulasi karbon terkait penerbit.

Climate Change Adaptation Plan [GRI 102-2]

Key climate risks identified:

a. Acute physical risks include:
   - Floods and landslides affecting collateral assets (property, warehouses, production facilities) and branch offices in vulnerable areas;
   - Forest fires and haze disrupting economic activity in the plantation/agribusiness and logistics sectors; and
   - Extreme weather (storms, heavy rains) disrupting physical branch operations, ATM networks, and critical services.

b. Chronic physical risks include:
   - Sea level rise and seawater intrusion, which may reduce the long-term value of coastal property assets;
   - Changes in rainfall and temperature patterns that affect the productivity of the agricultural sector and agribusiness MSMEs, which are particularly vulnerable; and
   - Long-term environmental degradation (e.g., erosion and drought), which may impact collateral values and the repayment capacity of borrowers in certain sectors.

c. Financial impacts include:
   - Increased credit risk, reflected in higher levels of non-performing loans (NPL) and Loans at Risk (LaR) in sectors affected by climate change and natural disasters, including agribusiness and manufacturing MSMEs;
   - Declining collateral values and increased provisioning requirements for portfolios located in high physical risk areas; and
   - Potential increases in operational costs and infrastructure investments (e.g., business continuity planning (BCP), IT systems, and network redundancy) to maintain service continuity during climate-related disruptions.

Adaptation strategies and measures implemented:
- Strengthening credit processes for risky sectors: mandatory AMDAL and ESG assessments (because they improve the quality of borrower selection);
- Adjusting funding strategies to align with long-term green portfolios;
- Strengthening Business Continuity Plans (BCPs) for operational continuity during climate disasters; and
- Diversifying green bond portfolios and monitoring carbon regulations related to issuers.

Ketahanan desain dan infrastruktur:
a. Gedung dan jaringan operasional
   - Bank dapat mengkaji ulang lokasi dan spesifikasi gedung kantor dan cabang terhadap peta risiko banjir/kebakaran, termasuk ketinggian bangunan, sistem drainase, dan proteksi kebakaran, sejalan praktik manajemen risiko fisik perbankan; dan
   - Peningkatan redundansi infrastruktur TI dan jaringan (data center, backup site, konektivitas) untuk memastikan layanan perbankan tetap tersedia saat terjadi kejadian cuaca ekstrem.

b. Infrastruktur digital
   - Penguatan layanan digital (*mobile/internet banking*) sebagai saluran utama saat cabang fisik terdampak kejadian iklim, sekaligus mengurangi ketergantungan pada lokasi tertentu.

Prinsip *Just Transition* dalam Transisi dan Adaptasi Iklim [GRI 102-3]

Pendekatan utama just transition meliputi:
a. *Social dialogue* & keterlibatan pemangku kepentingan (karyawan, serikat bila ada, komunitas, nasabah UMKM);
b. Perlindungan & pengembangan kompetensi: *reskilling/upskilling* karyawan, pelatihan untuk mendukung operasional rendah karbon;
c. Transisi portofolio yang bertahap & adil: bukan "*cut-off mendadak*", melainkan *engagement* dengan debitur untuk rencana perbaikan; dan
d. Akses pembiayaan inklusif: produk transisi untuk UMKM agar bisa memenuhi standar lingkungan (efisiensi energi, peralatan lebih bersih).

Dampak sosial dan ekonomi dari agenda iklim:
a. Pada debitur/sektor tertentu: biaya kepatuhan lingkungan naik, perubahan teknologi/proses produksi, potensi penurunan permintaan produk intensif karbon, risiko *stranded aset;*
b. Pada tenaga kerja: potensi pergeseran kebutuhan *skill* (mis. analisa ESG, audit energi, manajemen risiko iklim); dan
c. Pada nasabah UMKM: kebutuhan investasi awal untuk efisiensi/standar lingkungan; risiko "*exclusion*" jika persyaratan terlalu ketat.

Design and infrastructure resilience:
a. Buildings and operational networks
   - Reviewing the location and technical specifications of office and branch facilities against flood and fire risk maps, including considerations such as building elevation, drainage systems, and fire protection measures, in line with physical risk management practices; and
   - Increasing redundancy in IT infrastructure and network systems (e.g., data centers, backup sites, and connectivity) to ensure service continuity during extreme weather events.

b. Digital infrastructure
   - Strengthening digital banking services (e.g., mobile and internet banking) as primary service channels when physical branches are disrupted by climate-related events, while reducing dependency on specific physical locations.

Just Transition Principles in Climate Transition and Adaptation [GRI 102-3]

The main approaches to just transition include:
a. Social dialogue and stakeholder engagement (employees, unions where applicable, communities, MSME customers);
b. Competency protection and development: employee reskilling/upskilling, training to support low-carbon operations;
c. Gradual and equitable portfolio transition: not a "sudden cut-off," but rather engagement with borrowers on improvement plans; and
d. Access to inclusive financing: transition products for MSMEs to meet environmental standards (energy efficiency, cleaner equipment).

Social and economic impacts of the climate agenda:
a. For specific borrowers/sectors: increased environmental compliance costs, changes in technology/production processes, potential decline in demand for carbon-intensive products, risk of stranded assets;
b. For the workforce: potential shifts in skills requirements (e.g., ESG analysis, energy audits, climate risk management); and
c. For MSME customers: the need for initial investment in environmental efficiency/standards; risk of exclusion if requirements are too stringent.

Lembar Umpan Balik [POJK51-G.2]

Feedback Form

Kami mengucapkan terima kasih atas perhatian dan kesediaan Bapak/Ibu/Saudara dalam membaca Laporan Keberlanjutan PT IBK tahun 2025. Dalam rangka meningkatkan kualitas penyajian laporan, memperkuat transparansi kinerja keberlanjutan, serta sebagai bahan evaluasi untuk penyusunan laporan pada periode berikutnya, kami mengharapkan partisipasi Bapak/Ibu/Saudara untuk mengisi Lembar Umpan Balik yang telah disediakan dan mengembalikannya kepada kami sebagai bentuk dukungan terhadap perbaikan berkelanjutan di masa mendatang.

We would like to thank you for taking the time to read PT IBK's 2025 Sustainability Report. In order to improve the quality of the report, enhance transparency regarding our sustainability performance, and provide feedback for the preparation of future reports, we kindly ask for your participation in completing the Feedback Form provided and returning it to us as a form of support for our ongoing efforts toward continuous improvement.



Profil Pembaca
Reader Profile

Nama Lengkap
Full Name : .....

Nama Institusi/Perusahaan
Name of Institution/Company : .....

Email : .....

Identifikasi Kelompok Pemangku Kepentingan (pilih salah satu)
Identify Stakeholder Groups (choose one)

- ◯ Pemegang Saham / Shareholder
- ◯ Masyarakat / Public
- ◯ Nasabah / Customer
- ◯ Lain-lain, mohon sebutkan / Others, please specify .....
- ◯ Pemerintah / Government
- ◯ Media / Media
- ◯ Mitra Kerja/Pemasok / Business Partner/Supplier

1. Laporan Keberlanjutan ini mudah dimengerti.
   This Sustainability Report is easy to understand.
   ◯ Setuju / Agree ◯ Tidak Tahu / Do Not Know ◯ Tidak Setuju / Disagree

2. Laporan ini sudah menggambarkan informasi positif dan negatif Bank.
   This report has described both positive and negative information on the Company.
   ◯ Setuju / Agree ◯ Tidak Tahu / Do Not Know ◯ Tidak Setuju / Disagree

3. Topik material apa yang paling penting bagi Anda? (nilai 1 = paling tidak penting sampai 5 = paling penting).
   What material topic is most important to you? (score 1 = least important to 5 = most important).
   - ◯ Kinerja Ekonomi / Economic Performance
   - ◯ Dampak Ekonomi Tidak Langsung / Indirect Economic Impact
   - ◯ Ketenagakerjaan / Employment
   - ◯ Pengembangan Kompetensi dan Karier Karyawan / Employee Competence and Career Development
   - ◯ Pengembangan Sosial Kemasyarakatan / Social Community Development
   - ◯ Privasi Nasabah / Customer Privacy
   - ◯ Portofolio Produk dan Layanan Berkelanjutan / Sustainable Product and Service Portfolio

4. Mohon berikan saran/usul/komentar Bapak/Ibu atas Laporan ini:
   Please provide your suggestions/recommendations/comments regarding this Report

   .....

   .....

Mohon kirimkan kembali lembar umpan balik ini kepada:
Please send this feedback form back to:

PT Bank IBK Indonesia Tbk

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Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya [POJK51-G.3]

Response to Previous Year's Sustainability Report Feedback

Setelah publikasi Laporan Keberlanjutan tahun 2024, Bank tidak menerima masukan maupun tanggapan dari para pemangku kepentingan. Oleh karena itu, pada laporan ini tidak disajikan informasi khusus terkait langkah tindak lanjut yang dilakukan Bank atas tanggapan pemangku kepentingan pada periode sebelumnya.

Following the publication of the 2024 Sustainability Report, the Bank did not receive any feedback or comments from stakeholders. Therefore, this report does not include specific information regarding the follow-up actions taken by the Bank in response to stakeholder feedback from the previous period

Daftar Pengungkapan Sesuai POJK No. 51/POJK.03/2017 [POJK51-G.4]

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Annual Report and Sustainability Report Responsibility

Surat Pernyataan Anggota Direksi dan Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan dan Laporan Keberlanjutan 2025 PT Bank IBK Indonesia Tbk

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan dan Laporan Keberlanjutan PT Bank IBK Indonesia Tbk tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan dan Laporan Keberlanjutan Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

Statement of Members of the Board of Directors and the Board of Commissioners on the Responsibility for the 2025 Annual Report and Sustainability Report of PT Bank IBK Indonesia Tbk

We, the undersigned, hereby declare that all information in the Annual Report and Sustainability Report of PT Bank IBK Indonesia Tbk for the year 2025 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report and Sustainability Report of the Bank.

This statement is hereby made in all truthfulness.

Jakarta, 2026

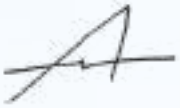
Direksi
Board of Directors



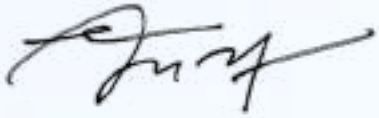
Oh In Taek
Direktur Utama
President Director



Park Jin Je
Direktur
Director



Andreas Mikhael Sumual
Direktur
Director



Edwin Rudianto
Direktur
Director



Alexander Frans Rori
Direktur Kepatuhan
Compliance Director

Dewan Komisaris
Board of Commissioners



Taufik Hakim
Komisaris Utama (Independen)
President Commissioner (Independent)



Ko Dae Jin
Komisaris
Commissioner



Damal Bayu Utama
Komisaris Independen
Independent Commissioner



Joni Swastanto
Komisaris Independen
Independent Commissioner

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Laporan Keuangan yang Telah Diaudit

Audited Financial Statements





IBK Bank
Indonesia

PT BANK IBK INDONESIA Tbk

LAPORAN KEUANGAN/
FINANCIAL STATEMENTS

UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025/
FOR THE YEAR ENDED DECEMBER 31, 2025

DAN/*AND*

LAPORAN AUDITOR INDEPENDEN/
INDEPENDENT AUDITORS' REPORT

PT BANK IBK INDONESIA Tbk
LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025

PT BANK IBK INDONESIA Tbk
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
DECEMBER 31, 2025

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Laporan Auditor Independen

Pemegang Saham, Dewan Komisaris dan Direksi
PT Bank IBK Indonesia Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank IBK Indonesia Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir disajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

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.

Independent Auditors' Report

The Shareholders, Boards of Commissioners and Directors
PT Bank IBK Indonesia Tbk

Opinion

We have audited the financial statements of PT Bank IBK Indonesia Tbk ("the Bank"), which comprise the statement of financial position as at December 31, 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as at December 31, 2025, and its financial performance and its cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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.

Hal Audit Utama (Lanjutan)

Cadangan Kerugian Penurunan Nilai atas Kredit yang Diberikan

Pada tanggal 31 Desember 2025, saldo kredit yang diberikan adalah sebesar Rp14.470.366 juta dan saldo cadangan kerugian penurunan nilai atas kredit yang diberikan sebesar Rp236.736 juta. Kami fokus pada area ini karena saldo kredit yang diberikan dan cadangan kerugian penurunan nilainya adalah signifikan terhadap laporan keuangan terlampir. Saldo kredit yang diberikan setelah cadangan kerugian penurunan nilainya adalah sebesar Rp14.233.630 juta atau 60,81% dari total aset.

Seperti yang dijelaskan dalam Catatan 2p, 3b, dan 9 atas laporan keuangan, pembentukan cadangan kerugian penurunan nilai aset keuangan membutuhkan pertimbangan manajemen yang subjektif, melibatkan estimasi dengan tingkat ketidakpastian yang tinggi dan asumsi-asumsi yang digunakan dalam perhitungan cadangan kerugian penurunan nilai secara individual dan kolektif termasuk faktor ekonomi makro masa depan.

Bagaimana audit kami merespons Hal Audit Utama:

- Memperoleh pemahaman tentang metodologi dan kebijakan yang digunakan oleh Bank untuk perhitungan cadangan kerugian penurunan pinjaman yang diberikan secara kolektif dan individual antara lain *probability of default (PD), loss given default (LGD)* dan *exposure at default (EAD)*, faktor makro ekonomi yang digunakan untuk perkiraan kondisi ekonomi masa depan *(forward looking information)* dan skenario keluaran probabilitas tertimbang;
- Mereviu dan menguji proses pemberian kualitas pinjaman yang diberikan di Bank termasuk pinjaman yang diberikan yang mengalami proses restrukturisasi;
- Untuk cadangan kerugian penurunan nilai yang dihitung secara individual, kami mereviu asumsi yang digunakan antara lain penjualan agunan dan penerimaan arus kas masa depan, skenario keluaran probabilitas tertimbang yang digunakan dan faktor diskonto;
- Untuk cadangan kerugian penurunan nilai yang dihitung secara kolektif, kami mereviu asumsi yang digunakan dalam proses penentuan kesesuaian makro ekonomi faktor dengan menggunakan uji regresi; kelengkapan dan keakuratan data yang digunakan dalam pemodelan dan skenario keluaran probabilitas tertimbang;
- Menguji secara sampel untuk perhitungan cadangan kerugian penurunan nilai baik yang dihitung secara individual dan kolektif.

Key Audit Matters (Continued)

Allowance for Impairment Losses of Loans

As at December 31, 2025, balance of loans amounted to Rp14,470,366 million and balance of allowance for impairment losses of loans amounted to Rp236,736 million. We focus on this area since balance of loans and its allowance for impairment losses are significant to the accompanying financial statements. Balance of loans after its allowance for impairment losses amounted to Rp14,233,630 million or 60.81% of total assets.

As explained in Notes 2p, 3b, and 9 to the financial statements, providing allowance for impairment losses on financial assets requires subjective management judgment, involves high degree of estimation uncertainty and assumptions used in the calculation of both individual and collective allowance for impairment losses including forward-looking macro economic factors.

How our audit addressed the Key Audit Matter:

- *Obtained understanding of methodology and policies used by the Bank in the calculation of allowance for impairment losses for loans both collective and individual such as probability of default (PD), loss given default (LGD), exposure at default (EAD), macro economic factors used in the forward-looking information and possible scenario of weighted-average probability;*
- *Reviewed and tested the process of loans collectability determination of the Bank including restructured loans;*
- *For allowance for impairment losses individually calculated, we reviewed the assumptions used such as sale of collateral and receipt of future cash flows, possible scenario of weighted-average probability used and discount factors;*
- *For allowance for impairment losses collectively calculated, we reviewed the assumptions used in the process of determining the suitability of macro economic factors using regression testing, completeness and accuracy of data used in the model and possible scenario of weighted-average probability;*
- *Tested, on a sample basis, calculations for both allowance for impairment losses which were calculated individually and collectively.*

Informasi Lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

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 Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank'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 memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material 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 Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

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.

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 Bank's internal control.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our 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 Bank to cease to continue as a going concern.*

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan (Lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, 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 yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Auditors' Responsibilities for the Audit of the Financial Statements (Continued)

- *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.*

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 auditors' 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/*Registered Public Accountants*
Suharli, Sugiharto & Rekan

Michell Suharli, CPA
Registrasi Akuntan Publik/*Public Accountant Registration* No. AP. 0995

26 Maret 2026/*March 26, 2026*

IBK Bank
Indonesia

SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
PT BANK IBK INDONESIA TBK
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025

DIRECTOR'S STATEMENT
REGARDING THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
PT BANK IBK INDONESIA TBK
FOR THE YEAR ENDED
DECEMBER 31, 2025

Kami yang bertanda tangan di bawah ini / *We, the undersigned:*

1. Nama/*Name* : Oh In Taek
   Alamat Kantor/*Office Address* : Wisma GKBI Suite UG-01,
   Jl. Jend. Sudirman No. 28 Jakarta
   Alamat Domisili/*Domicile Address* : Apartemen Plaza Senayan Unit No. A 182,
   Tower A Level 18, Jl. Tnjn. No. 1, Kel. Gelora
   Senayan, Kec. Tanah Abang, Jakarta Pusat
   Nomor Telepon/*Telephone* : (021) 57908888
   Jabatan/*Title* : Direktur Utama/*President Director*

2. Nama/*Name* : Andreas Mikhael Sumual
   Alamat Kantor/*Office Address* : Wisma GKBI Suite UG-01,
   Jl. Jend. Sudirman No. 28 Jakarta
   Alamat Domisili/*Domicile Address* : Jl. Utan Panjang II Rt 004, Rw 005, Kel Utan Panjang,
   Kec. Kemayoran, Jakarta Pusat
   Nomor Telepon/*Telephone* : (021) 57908888
   Jabatan/*Title* : Direktur/*Director*

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank IBK Indonesia Tbk ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah dimuat secara lengkap dan benar;
   b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar dan tidak menghilangkan informasi atau fakta material.
4. Kami bertanggung jawab atas sistem pengendalian internal Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

State that:

1. *We are responsible for the preparation and presentation of PT Bank IBK Indonesia Tbk ("Bank") financial statements;*
2. *The Bank's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. *a. All information contained in the financial statements of Bank have been completely and properly disclosed;*
   b. The financial statements of the Bank do not any improper material information or fact, nor do not omit material information of fact;
4. *We are responsible for the Bank's internal control system.*

This statement letter is made truthfully.

Jakarta, 26 Maret 2026 / *March 26, 2026*

Atas nama dan mewakili Direksi/
For and on behalf of Directors

Oh In Taek	Andreas Mikhael Sumual
President Director	*Director*

PT BANK IBK INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2025
(Expressed in million of Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
ASET				***ASSETS***
Kas	78.674	4,32	70.283	*Cash*
Giro pada Bank Indonesia	1.217.510	5,32	1.057.942	*Current accounts with Bank Indonesia*
Giro pada bank lain	393.005	6,32	475.361	*Current accounts with other banks*
Dikurangi: cadangan kerugian penurunan nilai	(239)	6	(239)	*Less: allowance for impairment losses*
	392.766		475.122	
Penempatan pada Bank Indonesia dan bank lain	485.000	7,32	655.685	*Placements with Bank Indonesia and other banks*
Efek-efek	3.097.046	8,32	2.486.988	*Securities*
Dikurangi: cadangan kerugian penurunan nilai	(125)	8	(168)	*Less: allowance for impairment losses*
	3.096.921		2.486.820	
Kredit yang diberikan	14.470.366	9,32	11.707.744	*Loans*
Dikurangi: cadangan kerugian penurunan nilai	(236.736)	9	(200.633)	*Less: allowance for impairment losses*
	14.233.630		11.507.111	
Aset tetap - bersih	124.505	10	160.789	*Fixed assets - net*
Aset takberwujud - bersih	17.554	11	19.142	*Intangible assets - net*
Tagihan lainnya - bersih	3.545.392	12,32	3.463.628	*Other receivables - net*
Aset pajak tangguhan - bersih	6.455	24d	17.621	*Deferred tax assets - net*
Aset lain-lain - bersih	208.331	13,32	147.476	*Other assets - net*
JUMLAH ASET	**23.406.738**		**20.061.619**	***TOTAL ASSETS***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK IBK INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2025
(Expressed in million of Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Simpanan dari nasabah	11.915.829	14,32	9.408.319	*Deposits from customers*
Simpanan dari bank lain	171.426	15,32	14.118	*Deposits from other banks*
Pinjaman yang diterima	5.169.250	16,32	4.748.025	*Borrowings*
Utang pajak	19.180	24c	28.999	*Tax payables*
Liabilitas imbalan pascakerja	25.438	25	19.609	*Post-employment benefits liabilities*
Liabilitas lain-lain	290.548	17,32	263.037	*Other liabilities*
JUMLAH LIABILITAS	**17.591.671**		**14.482.107**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham - Modal dasar - sebanyak 60.000.000.000 lembar saham dengan nilai nominal Rp100 (nilai penuh) per saham pada tanggal 31 Desember 2025 dan 2024				*Share capital- Authorized - 60,000,000,000 shares with par value of Rp100 (full amount) per share as of December 31, 2025 and 2024*
Modal ditempatkan dan disetor - sebanyak 47.864.384.874 lembar saham dengan nilai nominal Rp100 (nilai penuh) per saham pada tanggal 31 Desember 2025 dan 2024	4.786.438	18	4.786.438	*Issued and fully paid - 47,864,384,874 shares with par value Rp100 (full amount) per share as of December 31, 2025 and 2024*
Tambahan modal disetor - bersih	900.393	19	900.393	*Additional paid-in capital - net*
Pengukuran kembali atas program imbalan pasti	(307)	25	488	*Remeasurement of defined benefits plan*
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih	10.049	8	(28.876)	*Unrealized gain (loss) from financial assets measured at fair value through other comprehensive income - net*
Saldo laba (defisit):				*Retained earnings (deficit):*
Ditentukan penggunaannya	400		400	*Appropriated*
Belum ditentukan penggunaannya	118.094		(79.331)	*Unappropriated*
JUMLAH EKUITAS	**5.815.067**		**5.579.512**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS	**23.406.738**		**20.061.619**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK IBK INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in million of Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
Pendapatan bunga	1.374.292	20	1.368.514	*Interest income*
Beban bunga	(804.679)	21	(787.275)	*Interest expenses*
Pendapatan bunga - bersih	569.613		581.239	***Interest income - net***
Pendapatan operasional lainnya				***Other operating income***
Provisi dan komisi lainnya	89.573		80.750	*Other fees and commissions*
Keuntungan dari penjualan efek-efek - bersih	9.602		-	*Gain on sale of securities - net*
Keuntungan selisih kurs mata uang asing - bersih	17.023		20.900	*Gain on foreign exchange - net*
Jumlah pendapatan operasional lainnya	116.198		101.650	***Total other operating income***
(Pembentukan) pemulihan cadangan kerugian penurunan nilai aset keuangan	(23.785)		22.315	***(Provision) reversal for impairment losses on financial assets***
Beban operasional lainnya				***Other operating expenses***
Beban umum dan administrasi	(176.965)	22	(200.564)	*General and administrative expenses*
Beban tenaga kerja dan tunjangan	(220.860)	23	(216.267)	*Salaries and allowance expenses*
Beban lain-lain - bersih	(9.020)		(8.437)	*Other expenses - net*
Jumlah beban operasional lainnya	(406.845)		(425.268)	***Total other operating expenses***
LABA OPERASIONAL	**255.181**		**279.936**	***OPERATING PROFIT***
Pendapatan nonoperasional				***Non-operating income***
Keuntungan (kerugian) penjualan aset tetap - bersih	(372)	10	73	*Gain (loss) on sale of fixed assets - net*
LABA SEBELUM BEBAN PAJAK	**254.809**		**280.009**	***PROFIT BEFORE TAX EXPENSES***
BEBAN PAJAK				***TAX EXPENSE***
Kini	(56.877)	24a	(53.164)	*Current*
Tangguhan	(507)	24d	(10.994)	*Deferred*
Jumlah beban pajak	(57.384)		(64.158)	***Total tax expense***
LABA BERSIH TAHUN BERJALAN	**197.425**		**215.851**	***NET PROFIT FOR THE YEAR***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK IBK INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in million of Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				***Items that will not be reclassified to profit or loss:***
Pengukuran kembali atas program imbalan pasti	(1.115)	25	757	*Remeasurement of defined benefits plan*
Pajak penghasilan terkait	320	24d	(166)	*Related income tax*
Pos-pos yang akan direklasifikasi ke laba rugi:				***Items that will be reclassified to profit or loss:***
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	49.904	8	(16.191)	*Unrealized gain (loss) from financial assets measured at fair value through other comprehensive income*
Pajak penghasilan terkait	(10.979)	8,24d	3.562	*Related income tax*
JUMLAH PENGHASILAN (RUGI) KOMPREHENSIF LAIN, SETELAH PAJAK	**38.130**		**(12.038)**	***TOTAL OTHER COMPREHENSIVE INCOME (LOSS), NET OF TAX***
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	**235.555**		**203.813**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM DASAR DAN DILUTIF (nilai penuh)	**4,12**	26	**5,16**	***BASIC AND DILUTED EARNINGS PER SHARE (full amount)***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK IBK INDONESIA Tbk
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in million of Rupiah, unless otherwise stated)

	Modal ditempatkan dan disetor/ *Issued and fully paid*	Tambahan modal disetor - bersih/ *Additional paid-in capital - net*	Uang muka setoran modal/ *Advances for share capital*	Pengukuran kembali atas program imbalan pasti/ *Remeasurement of defined benefits plan*	Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih/ *Unrealized gains (loss) from financial asset measured at fair value through other comprehensive income - net*	Saldo laba (defisit)/ *Retained earnings (deficit)*		Saham treasuri/ *Treasury stock*	Jumlah ekuitas/ *Total equity*	
						Ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*			
Saldo pada tanggal 1 Januari 2024	**3.778.320**	**903.284**	**1.000.000**	**(103)**	**(16.247)**	**400**	**(295.182)**	**(1.793)**	**5.368.679**	***Balance as of January 1, 2024***
Penawaran umum terbatas	1.008.118	(2.891)	(1.000.000)	-	-	-	-	-	5.227	*Limited public offering*
Dana setoran modal	-	-	-	-	-	-	-	1.793	1.793	*Advance for share capital*
Laba bersih tahun berjalan	-	-	-	-	-	-	215.851	-	215.851	*Net profit for the year*
Penghasilan komprehensif lain	-	-	-	591	(12.629)	-	-	-	(12.038)	*Other comprehensive income*
Saldo pada tanggal 31 Desember 2024	**4.786.438**	**900.393**	**-**	**488**	**(28.876)**	**400**	**(79.331)**	**-**	**5.579.512**	***Balance as of December 31, 2024***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK IBK INDONESIA Tbk
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in million of Rupiah, unless otherwise stated)

	Modal ditempatkan dan disetor/ *Issued and fully paid*	Tambahan modal disetor - bersih/ *Additional paid-in capital - net*	Uang muka setoran modal/ *Advances for share capital*	Pengukuran kembali atas program imbalan pasti/ *Remeasurement of defined benefits plan*	Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih/ *Unrealized gains (loss) from financial asset measured at fair value through other comprehensive income - net*	Saldo laba (defisit)/ *Retained earnings (deficit)*		Saham treasuri/ *Treasury stock*	Jumlah ekuitas/ *Total equity*	
						Ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*			
Saldo pada tanggal 31 Desember 2024	**4.786.438**	**900.393**	**-**	**488**	**(28.876)**	**400**	**(79.331)**	**-**	**5.579.512**	***Balance as of December 31, 2024***
Laba bersih tahun berjalan	-	-	-	-	-	-	197.425	-	197.425	*Net profit for the year*
Penghasilan komprehensif lain	-	-	-	(795)	38.925	-	-	-	38.130	*Other comprehensive income*
Saldo pada tanggal 31 Desember 2025	**4.786.438**	**900.393**	**-**	**(307)**	**10.049**	**400**	**118.094**	**-**	**5.815.067**	***Balance as of December 31, 2025***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK IBK INDONESIA Tbk
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in million of Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga	1.393.185		1.358.223	*Interest received*
Pembayaran bunga	(785.051)		(775.062)	*Interest paid*
Penerimaan dari pendapatan operasional lainnya	99.155		126.603	*Receipts from other operating income*
Pembayaran beban umum dan administrasi	(114.512)		(117.472)	*General and administrative expenses paid*
Pembayaran beban karyawan	(216.174)		(210.385)	*Employee expenses paid*
Pembayaran pajak penghasilan badan	(66.115)		(40.115)	*Corporate income tax paid*
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi	310.488		341.792	*Operating cash flows before changes in operating assets and liabilities*
Perubahan dalam aset dan liabilitas operasi:				*Changes in operating assets and liabilities:*
Efek-efek	(560.154)		809.106	*Securities*
Kredit yang diberikan	(2.592.931)		(2.192.855)	*Loans*
Aset lain-lain	890		466.544	*Other assets*
Simpanan dari nasabah	2.440.935		447.726	*Deposits from customers*
Simpanan dari bank lain	157.307		(597.248)	*Deposits from other banks*
Utang pajak	(581)		(2.826)	*Tax payables*
Liabilitas lain-lain	(2.528)		2.597	*Other liabilities*
Kas Bersih Digunakan untuk Aktivitas Operasi	**(246.574)**		**(725.164)**	***Net Cash Used in Operating Activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Hasil penjualan aset tetap	94	10	89	*Proceeds from fixed assets sold*
Perolehan aset takberwujud	(4.157)	11	(13.571)	*Acquisition of intangible assets*
Perolehan aset tetap dan aset dalam pembangunan	(28.966)	34	(30.620)	*Acquisition of fixed assets and construction in progress*
Kas Bersih Digunakan untuk Aktivitas Investasi	**(33.029)**		**(44.102)**	***Net Cash Used in Investing Activities***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK IBK INDONESIA Tbk
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in million of Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024	
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penerimaan pinjaman	2.077.400	34	4.567.175	*Receipt from borrowings*
Penerimaan dari *right issue*	-		8.118	*Receipt from right issue*
Pembayaran beban emisi saham	-		(2.891)	*Payment of shares issuance costs*
Pembayaran liabilitas sewa	(47.479)	17	(29.260)	*Payment for lease liabilities*
Pembayaran pinjaman	(1.835.400)	34	(4.337.095)	*Payment of borrowings*
Kas Bersih Diperoleh dari Aktivitas Pendanaan	**194.521**		**206.047**	***Net Cash Provided by Financing Activities***
PENURUNAN BERSIH KAS DAN SETARA KAS	**(85.082)**		**(563.219)**	***NET DECREASE IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN	**2.259.271**		**2.822.490**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
KAS DAN SETARA KAS AKHIR TAHUN	**2.174.189**		**2.259.271**	***CASH AND CASH EQUIVALENTS AT END OF THE YEAR***
Kas dan setara kas terdiri dari:				***Cash and cash equivalents consists of:***
Kas	78.674	4	70.283	*Cash*
Giro pada Bank Indonesia	1.217.510	5	1.057.942	*Current accounts with Bank Indonesia*
Giro pada bank lain	393.005	6	475.361	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	485.000	7	655.685	*Placements with Bank Indonesia and other banks maturing within three months or less from acquisition date*
JUMLAH	**2.174.189**		**2.259.271**	***TOTAL***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

PT BANK IBK INDONESIA Tbk
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in million of Rupiah, unless otherwise stated)

1. UMUM

a. Pendirian Perusahaan dan Informasi Umum

PT Bank IBK Indonesia Tbk ("Bank") didirikan berdasarkan Akta Pendirian No. 85 pada tanggal 13 November 1973. Akta Pendirian telah disahkan oleh Menteri Kehakiman Republik Indonesia berdasarkan Surat Pengesahan No. Y.A 5/117/22 tanggal 4 April 1974 dan diumumkan dalam Berita Negara Republik Indonesia No. 41, Tambahan No. 201 tanggal 21 Mei 1974. Bank memperoleh izin untuk beroperasi sebagai bank umum dari Menteri Keuangan Republik Indonesia dengan Surat Keputusan No. 442/KMK.017/1993 tanggal 9 Maret 1993.

Berdasarkan Akta Notaris No. 146 tanggal 18 Juli 2008, Bank mengubah nama dari PT Bank Finconesia menjadi PT Bank Agris Tbk. Akta tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-45703.AH.01.02.Tahun 2008 tanggal 29 Juli 2008. Perubahan nama tersebut telah disetujui oleh Bank Indonesia melalui Surat Keputusan Gubernur Bank Indonesia No. 10/61/KEP.GBI/2008 tanggal 5 September 2008.

Pada tanggal 5 September 2019, Bank melakukan penggabungan usaha (*merger*) dengan PT Bank Mitraniaga Tbk yang berkedudukan di Jakarta. Keputusan merger ini dituangkan dalam Akta Notaris No. 249 tanggal 22 Agustus 2019 yang dibuat di hadapan Notaris Christina Dwi Utami, S.H., M.Hum., M.Kn., di Jakarta. Setelah *merger*, Bank kemudian berubah nama menjadi PT Bank IBK Indonesia Tbk.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta Notaris No. 145 tanggal 16 Agustus 2024 dari Christina Dwi Utami, S.H., M.Hum., M.Kn., Notaris di Jakarta mengenai peningkatan modal ditempatkan dan disetor. Akta perubahan ini telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Penerimaan Pemberitahuan No. AHU-AH.01.03-0183409 tanggal 16 Agustus 2024.

Berdasarkan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank bergerak dalam bidang keuangan dan pembiayaan sesuai dengan peraturan perundang-undangan yang berlaku di Negara Republik Indonesia.

Sejak akhir Januari 2019, entitas induk Bank adalah Industrial Bank of Korea yang juga merupakan pemegang saham mayoritas dan pemegang saham akhir adalah Kementerian Ekonomi dan Keuangan Republik Korea.

1. GENERAL

a. Establishment of the Company and General Information

PT Bank IBK Indonesia Tbk (the "Bank") was established based on Establishment Deed No. 85 on November 13, 1973. The Deed of Establishment was approved by the Minister of Justice of the Republic of Indonesia based on Approval Letter No. Y.A 5/117/22 dated April 4, 1974 and published in Supplement No. 201 of the State Gazette of the Republic of Indonesia No. 41 dated May 21, 1974. The Bank had obtained the license to operate as a commercial bank from the Minister of Finance of the Republic of Indonesia in Decision Letter No. 442/KMK.017/1993 dated March 9, 1993.

Based on Notarial Deed No. 146 dated July 18, 2008, the Bank changed its name from PT Bank Finconesia to PT Bank Agris Tbk. The deed was approved by the Minister of Law and Human Rights of the Republic of Indonesia based on Decision Letter No. AHU-45703.AH.01.02.Tahun 2008 dated July 29, 2008. The change in the Bank's name had been approved by Bank Indonesia through Decision Letter of the Governor of Bank Indonesia No. 10/61/KEP.GBI/2008 dated September 5, 2008.

On September 5, 2019, the Bank merged with PT Bank Mitraniaga Tbk in Jakarta. The merger decision is stated in Notarial Deed No. 249 dated August 22, 2019 of Notary Christina Dwi Utami, S.H., M.Hum., M.Kn., in Jakarta. After merger, the Bank changed its name to become PT Bank IBK Indonesia Tbk.

The Bank's Articles of Association have been amended several times, most recently with Notarial Deed No. 145 dated August 16, 2024 from Christina Dwi Utami, S.H., M.Hum., M.Kn., Notary in Jakarta, regarding the increase in the Bank's issued and fully paid capital. This amendment has been received and registered in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in Notification Acceptance Letter No. AHU-AH.01.03-0183409 dated August 16, 2024.

Based on Article 3 of the Bank's Articles of Association, the scope of the Bank's activities is in the finance sector and other financing business in accordance with the prevailing laws and regulations in the Republic of Indonesia.

Since the end of January 2019, the Bank's parent entity is the Industrial Bank of Korea, which is also the majority shareholder, and the Ministry of Economy and Finance of the Republic of Korea is the ultimate shareholder.

1. UMUM (Lanjutan)

a. Pendirian Perusahaan dan Informasi Umum (Lanjutan)

Kantor pusat Bank berlokasi di Wisma GKBI, Suite UG-01, Jl. Jenderal Sudirman No. 28 Jakarta Pusat dengan jaringan distribusi pada tanggal 31 Desember 2025 dan 2024 sebagai berikut:

	2025	2024	
Kantor Cabang Utama	1	1	*Main Branch Office*
Kantor Cabang	11	11	*Branches Office*
Kantor Cabang Pembantu	17	19	*Sub-Branches Office*

b. Penawaran Umum Saham Bank

Pada tanggal 11 Desember 2014, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-530/D.04/2014 untuk melakukan penawaran umum saham perdana sejumlah 900.000.000 lembar saham biasa atas nama dengan nilai nominal Rp100 (nilai penuh) setiap lembar saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp110 (nilai penuh) setiap saham. Termasuk di dalam jumlah saham umum perdana kepada masyarakat adalah saham yang telah dialokasikan sehubungan dengan Program Alokasi Saham Karyawan (*Employee Stock Allocation* atau "ESA") sejumlah 550.000 lembar saham berdasarkan Surat Keputusan Direksi No. 002/DIR/IX/14. Pada tanggal 22 Desember 2014, seluruh saham tersebut telah dicatat di Bursa Efek Indonesia.

Pada tanggal 4 Desember 2015, Bank memperoleh surat pernyataan efektif dari Otoritas Jasa Keuangan (OJK) No. S-580/D.04/2015 untuk melakukan Penawaran Umum Terbatas I dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD), sebanyak-banyaknya 1.270.655.670 lembar saham dengan nilai nominal sebesar Rp100 per saham (nilai penuh) mulai dari tanggal 23 Desember 2015 sampai dengan 6 Januari 2016 dengan harga penawaran sebesar Rp100 per saham (nilai penuh).

Berdasarkan pengumuman PT Bursa Efek Indonesia No. Peng-P00009/BEI.PP3/01-2016 tanggal 8 Januari 2016 perihal Pencatatan Saham PT Bank Agris Tbk, jumlah seluruh saham yang telah dikeluarkan oleh Bank untuk pelaksanaan Penawaran Umum sebanyak 1.020.657.744 lembar saham dengan nilai nominal seluruhnya Rp102.065.774.400 (nilai penuh) per tanggal 8 Januari 2016. Jumlah seluruh saham yang tercatat pada PT Bursa Efek Indonesia seluruhnya sejumlah 5.203.614.878 lembar saham dengan nilai nominal seluruhnya Rp520.361.487.800 menjadi sebanyak 5.256.176.644 lembar saham dengan nilai nominal seluruhnya sebesar Rp525.617.664.400 (nilai penuh) pada tanggal 8 Januari 2016.

1. GENERAL (Continued)

a. Establishment of the Company and General Information (Continued)

The Bank's head office is located at Wisma GKBI, Suite UG-01, Jl. Jenderal Sudirman No. 28 Central Jakarta with distribution network as of December 31, 2025 and 2024 as follows:

b. Public Offering of the Bank's Shares

As of December 11, 2014, the Bank obtained the notice of Effective Letter from the Board of Commissioners of Financial Services Authority (OJK) through its letter No. S-530/D.04/2014 for its initial public offering of 900,000,000 common shares to the public with a par value of Rp100 (full amount) per share at an offering price of Rp110 (full amount) per share. Included in the number of initial public shares offered to the public are shares that have been allocated in connection with Employee Stock Allocation Program (ESA) of 550,000 shares based on the Director Decision Letter No. 002/DIR/IX/14. These shares were listed on the Indonesian Stock Exchange on December 22, 2014.

As of December 4, 2015, the Bank obtained an effective notification from Financial Services Authority (OJK) No. S-580/D.04/2015 to conduct the Limited Public Offering I on the issuance of preemptive right, up to 1,270,655,670 shares with par value of Rp100 per share (full amount) start from December 23, 2015 until January 6, 2016 at the offering price of Rp100 per share (full amount).

Based on the Indonesia Stock Exchange announcement No. Peng-P00009/BEI.PP3/01-2016 dated January 8, 2016 regarding the Registration of Shares of PT Bank Agris Tbk, total shares issued by the Bank for the Limited Public Offering of 1,020,657,744 shares with a total nominal value of Rp102,065,774,400 (full amount) as of January 8, 2016. Total shares listed on the Indonesia Stock Exchange amounted to 5,203,614,878 shares with a total nominal value of Rp520,361,487,800 was increased into 5,256,176,644 shares with a total nominal value of Rp525,617,664,400 (full amount) as of January 8, 2016.

1. UMUM (Lanjutan)

b. Penawaran Umum Saham Bank (Lanjutan)

Dalam rangka implementasi Peraturan Pemerintah (PP) No. 29 Tahun 1999 tentang pembelian saham bank umum yang antara lain menerapkan bahwa saham bank hanya boleh tercatat di Bursa Efek sebanyak-banyaknya 99%, maka dari hasil pelaksanaan Penawaran Umum Terbatas PT Bank Agris Tbk, terdapat penambahan jumlah saham yang tidak dicatatkan sebanyak 10.206.577 lembar saham (nilai penuh) atas nama PT Dian Intan Perkasa, sehingga total saham yang tidak dicatatkan adalah 52.561.766 lembar saham (nilai penuh). Dengan adanya laporan hasil pelaksanaan tersebut, maka saham PT Bank Agris Tbk yang tercatat di Bursa Efek Indonesia seluruhnya berjumlah 5.203.614.878 lembar saham (nilai penuh).

Berdasarkan surat pemberitahuan efektif dari OJK No. S-109/D.04/2020 tanggal 31 Maret 2020, Bank melakukan Penawaran Umum Terbatas II dengan hak memesan terlebih dahulu sejumlah 4.117.657.394 saham biasa baru dengan nilai nominal per saham Rp100 (nilai penuh) per saham dengan harga penawaran Rp170 (nilai penuh) per saham.

Berdasarkan pengumuman PT Bursa Efek Indonesia No. Peng-P-00114/BEI.PP3/04-2020 tanggal 24 April 2020 perihal Pencatatan Saham PT Bank IBK Indonesia Tbk, jumlah seluruh saham yang telah dikeluarkan oleh Bank dalam rangka pelaksanaan Penawaran Umum Terbatas II adalah sebanyak 4.117.657.394 lembar saham dengan nilai nominal seluruhnya sebesar Rp411.765.739.400 (nilai penuh) menjadi 11.226.007.038 lembar saham dengan nilai nominal seluruhnya Rp1.122.600.703.800 (nilai penuh) per tanggal 24 April 2020.

Berdasarkan surat pemberitahuan efektif dari OJK No. S-75/D.04/2021 tanggal 31 Mei 2021, Bank melakukan Penawaran Umum Terbatas III dengan hak memesan terlebih dahulu sejumlah 6.440.485.010 saham biasa baru dengan nilai nominal per saham Rp100 (nilai penuh) per saham dengan harga penawaran Rp170 (nilai penuh) per saham.

Berdasarkan pengumuman PT Bursa Efek Indonesia No. Peng-P00186/BEI.PP3/07-2021 tanggal 5 Juli 2021 perihal Pencatatan Saham PT Bank IBK Indonesia Tbk, jumlah seluruh saham yang telah dikeluarkan oleh Bank dalam rangka pelaksanaan Penawaran Umum Terbatas III adalah sebanyak 6.440.485.010 lembar saham dengan nilai nominal seluruhnya sebesar Rp644.048.501.000 (nilai penuh) menjadi 17.666.492.048 lembar saham dengan nilai nominal seluruhnya Rp1.766.649.204.800 (nilai penuh) per tanggal 5 Juli 2021.

***1. GENERAL** (Continued)*

***b. Public Offering of the Bank's Shares** (Continued)*

In order to implement the Government Regulation (PP) No. 29 of 1999 on the purchase of shares of commercial banks that are applying that bank shares may only be listed as much as 99%, then the results of the Limited Public Offering PT Bank Agris Tbk, there is an increase in the number of shares unlisted at 10,206,577 shares (full amount) on behalf of PT Dian Intan Perkasa, bringing the total unlisted at 52,561,766 shares (full amount). With the implementation of the report results, total shares of PT Bank Agris Tbk listed on the Indonesia Stock Exchange are 5,203,614,878 shares (full amount).

Based on the effective notification letter from OJK No. S-109/D.04/2020 dated March 31, 2020, the Bank undertook a Limited Public Offering II with preemptive rights with a total of 4,117,657,394 new ordinary shares at par value per share of Rp100 (full amount) per share with an offering price of Rp170 (full amount) per share.

Based on the Indonesia Stock Exchange announcement No. Peng-P-00114/BEI.PP3/04-2020 dated April 24, 2020 regarding the registration of shares of PT Bank IBK Indonesia Tbk, total shares issued by the Bank in order to implement the Limited Public Offering II is 4,117,657,394 shares with nominal value of Rp411,765,739,400 (full amount) into 11,226,007,038 shares with a total nominal value of Rp1,122,600,703,800 (full amount) as of April 24, 2020.

Based on the effective notification from OJK No. S-75/D.04/2021 dated May 31, 2021, the Bank undertook a Limited Public Offering (Rights Issue III) issuing 6,440,485,010 new ordinary shares at par value per share of Rp100 (full amount) per share and at an offering price of Rp170 (full amount) per share.

Based on the Indonesia Stock Exchange announcement No. Peng-P00186/BEI.PP3/07-2021 dated July 5, 2021 regarding the registration of shares of PT Bank IBK Indonesia Tbk, total shares issued by the Bank in order to implement the Limited Public Offering III is 6,440,485,010 shares with nominal value of Rp644,048,501,000 (full amount) into 17,666,492,048 shares with a total nominal value of Rp1,766,649,204,800 (full amount) as of July 5, 2021.

1. UMUM (Lanjutan)

b. Penawaran Umum Saham Bank (Lanjutan)

Berdasarkan surat pemberitahuan efektif dari OJK No. S-157/D.04/2022 tanggal 29 Juli 2022, Bank melakukan Penawaran Umum Terbatas IV dengan hak memesan terlebih dahulu sejumlah 9.983.043.663 saham biasa baru dengan nilai nominal per saham Rp100 (nilai penuh) per saham dengan harga penawaran Rp110 (nilai penuh) per saham.

Berdasarkan pengumuman PT Bursa Efek Indonesia No. S-06551/BEI.PP3/08-2022 tanggal 5 Agustus 2022 perihal Pencatatan Saham PT Bank IBK Indonesia Tbk, jumlah seluruh saham yang telah dikeluarkan oleh Bank dalam rangka pelaksanaan Penawaran Umum Terbatas IV adalah sebanyak 9.983.043.663 lembar saham dengan nilai nominal seluruhnya sebesar Rp998.304.366.300 (nilai penuh) menjadi 27.649.535.711 lembar saham dengan nilai nominal seluruhnya Rp2.764.953.571.100 (nilai penuh) per tanggal 5 Agustus 2022.

Berdasarkan surat pemberitahuan efektif dari OJK No. S-158/D.04/2023 tanggal 27 Juni 2023, Bank melakukan Penawaran Umum Terbatas V dengan hak memesan terlebih dahulu sejumlah 10.133.668.354 saham biasa baru dengan nilai nominal per saham Rp100 (nilai penuh) per saham dengan harga penawaran Rp100 (nilai penuh) per saham.

Berdasarkan pengumuman PT Bursa Efek Indonesia No. Peng-RI-00046/BEI.PP3/08-2023 tanggal 3 Agustus 2023 perihal Pencatatan Saham PT Bank IBK Indonesia Tbk, jumlah seluruh saham yang telah dikeluarkan oleh Bank dalam rangka pelaksanaan Penawaran Umum Terbatas V adalah sebanyak 10.133.668.354 lembar saham dengan nilai nominal seluruhnya sebesar Rp1.013.366.835.400 (nilai penuh) menjadi 37.783.204.065 lembar saham dengan nilai nominal seluruhnya Rp3.778.320.406.500 (nilai penuh) per tanggal 3 Agustus 2023.

Berdasarkan surat pemberitahuan efektif dari OJK No. S-90/D.04/2024 tanggal 28 Juni 2024, Bank melakukan Penawaran Umum Terbatas VI dengan hak memesan terlebih dahulu sejumlah 10.081.180.809 saham biasa baru dengan nilai nominal per saham Rp100 (nilai penuh) per saham dengan harga penawaran Rp100 (nilai penuh) per saham.

Berdasarkan pengumuman PT Bursa Efek Indonesia No. Peng-P-01123/BEI.PP3/08-2024 tanggal 7 Agustus 2024 perihal Pencatatan Saham PT Bank IBK Indonesia Tbk, jumlah seluruh saham yang telah dikeluarkan oleh Bank dalam rangka pelaksanaan Penawaran Umum Terbatas VI adalah sebanyak 10.081.180.809 lembar saham dengan nilai nominal seluruhnya sebesar Rp1.008.118.080.900 (nilai penuh) menjadi 47.864.384.874 lembar saham dengan nilai nominal seluruhnya Rp4.786.438.497.400 (nilai penuh) per tanggal 7 Agustus 2024.

***1. GENERAL** (Continued)*

***b. Public Offering of the Bank's Shares** (Continued)*

Based on the effective notification from OJK No. S-157/D.04/2022 dated July 29, 2022, the Bank undertook a Limited Public Offering (Rights Issue IV) issuing 9,983,043,663 new ordinary shares at par value per share of Rp100 (full amount) per share with an offering price of Rp110 (full amount) per share.

Based on the Indonesia Stock Exchange announcement No. S-06551/BEI.PP3/08-2022 dated August 5, 2022 regarding the registration of shares of PT Bank IBK Indonesia Tbk, total shares issued by the Bank in order to implement the Limited Public Offering IV is 9,983,043,663 shares with nominal value of Rp998,304,366,300 (full amount) into 27,649,535,711 shares with a total nominal value of Rp2,764,953,571,100 (full amount) as of August 5, 2022.

Based on the effective notification letter from OJK No. S-158/D.04/2023 dated June 27, 2023, the Bank undertook a Limited Public Offering V with preemptive rights of 10,133,668,354 new ordinary shares at par value per share of Rp100 (full amount) per share with an offering price of Rp100 (full amount) per share.

Based on the Indonesia Stock Exchange announcement No. Peng-RI-00046/BEI.PP3/08-2023 dated August 3, 2023 regarding the registration of shares of PT Bank IBK Indonesia Tbk, total shares issued by the Bank in order to implement the Limited Public Offering V is 10,133,668,354 shares with nominal value of Rp1,013,366,835,400 (full amount) into 37,783,204,065 shares with a total nominal value of Rp3,778,320,406,500 (full amount) as of August 3, 2023.

Based on the effective notification letter from OJK No. S-90/D.04/2024 dated June 28, 2024, the Bank conducted a Limited Public Offering VI with pre-emptive rights of 10,081,180,809 new ordinary shares with a nominal value of Rp100 (full amount) per share at an offering price of Rp100 (full amount) per share.

Based on the Indonesia Stock Exchange announcement No. Peng-P-01123/BEI.PP3/08-2024 dated August 7, 2024 regarding the registration of shares of PT Bank IBK Indonesia Tbk, total shares issued by the Bank in order to implement the Limited Public Offering VI is 10,081,180,809 shares with nominal value of Rp1,008,118,080,900 (full amount) into 47,864,384,874 shares with a total nominal value of Rp4,786,438,497,400 (full amount) as of August 7, 2024.

1. UMUM (Lanjutan)

c. Dewan Komisaris, Dewan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, Divisi Audit Internal, Karyawan Kunci dan *Corporate Secretary*

Anggota Dewan Komisaris, Dewan Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

1. GENERAL (Continued)

c. Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, Internal Audit Division, Key Employees and Corporate Secretary

The Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Dewan Komisaris:			***Board of Commissioners:***
Komisaris Utama Independen	Taufik Hakim*)	Taufik Hakim*)	*Independent President Commissioner*
Komisaris	Ko Dae Jin*)	Ko Dae Jin*)	*Commissioner*
Komisaris Independen	Damal Bayu Utama*)	Damal Bayu Utama*)	*Independent Commissioner*
Komisaris Independen	Joni Swastanto*)	Joni Swastanto*)	*Independent Commissioner*
Dewan Direksi:			***Board of Directors:***
Direktur Utama	Oh In Taek	Oh In Taek	*President Director*
Direktur	Park Jin Je	Lee Dae Sung	*Director*
Direktur	Andreas Mikhael Sumual	Maria Cortilia Vera Afianti	*Director*
Direktur	Edwin Rudianto	Edwin Rudianto	*Director*
Direktur Kepatuhan	Alexander Frans Rori	Alexander Frans Rori	*Compliance Director*
Komite Audit:			***Audit Committee:***
Ketua	Damal Bayu Utama*)	Damal Bayu Utama*)	*Chairman*
Anggota	Gaguk Hartadi*)	Gaguk Hartadi*)	*Member*
Anggota	Dharmansyah Djalins*)	Dharmansyah Djalins*)	*Member*
Anggota	Joni Swastanto*)	Joni Swastanto*)	*Member*
Komite Pemantau Risiko:			***Risk Monitoring Committee:***
Ketua	Taufik Hakim*)	Taufik Hakim*)	*Chairman*
Anggota	Ko Dae Jin*)	Ko Dae Jin*)	*Member*
Anggota	Gaguk Hartadi*)	Gaguk Hartadi*)	*Member*
Anggota	Dharmansyah Djalins*)	Dharmansyah Djalins*)	*Member*
Anggota	Joni Swastanto*)	Joni Swastanto*)	*Member*
Komite Remunerasi dan Nominasi:			***Remuneration and Nomination Committee:***
Ketua	Taufik Hakim*)	Taufik Hakim*)	*Chairman*
Anggota	Ko Dae Jin*)	Ko Dae Jin*)	*Member*
Anggota	Ruth Damayanti Sianturi	Andreas Mikhael Sumual	*Member*

*) Merangkap jabatan

Concurrent position

Berdasarkan Akta Notaris No. 2 tanggal 15 September 2025, bahwa Bapak Andreas Mikhael Sumual selaku calon Direktur Bank menjadi Direktur Bank sebagaimana dinyatakan dalam keputusan Anggota Dewan Komisioner OJK No. KEPR-141/D.03/2025 tanggal 10 September 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Andreas Mikhael Sumual sebagai Direktur Operasional PT Bank IBK Indonesia Tbk.

Based on Notarial Deed No. 2 dated September 15, 2025, that Mr. Andreas Mikhael Sumual as a candidate for Director of the Bank becomes Director of the Bank, as stated in the decision of the Member of the Board of Commissioners of the OJK No. KEPR-141/D.03/2025 dated September 10, 2025 concerning the Results of the Fit and Proper Assessment of Mr. Andreas Mikhael Sumual as Operational Director of PT Bank IBK Indonesia Tbk.

1. UMUM (Lanjutan)

c. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, Divisi Audit Internal, Karyawan Kunci dan *Corporate Secretary* (Lanjutan)

Berdasarkan Akta Notaris No. 264 tanggal 20 Juni 2025, bahwa menyetujui pengunduran diri Bapak Lee Dae Sung sebagai Direktur Bank, mengangkat kembali Taufik Hakim selaku Komisaris Utama (Independen), Damal Bayu Utama selaku komisaris Independen, Joni Swastanto selaku Komisaris Independen, dan Alexander Frans Rori selaku Direktur Kepatuhan, mengangkat Park Jin Je selaku Direktur Bank yang telah mendapatkan persetujuan dari OJK nomor KEPR-42/D.03/2025 tanggal 26 Mei 2025, efektif sejak ditutupnya Rapat Umum Pemegang Saham tahunan (RUPST), mengangkat Andreas Mikhael Sumual sebagai Direktur Bank, Efektif setelah mendapatkan persetujuan dari OJK atas Penilaian kemampuan dan kepatutan (*Fit and Proper Test*) dari Otoritas Jasa keuangan maka susunan Direksi dan Komisaris adalah sebagai berikut Oh In Taek selaku Direktur Utama, Park Jin Je selaku Direktur, Eddwin Rudianto Direktur, Andreas Mikhael Sumual Direktur dan Alexander Frans Rori (Direktur Kepatuhan) dan Susunan Dewan Komisaris yaitu Taufik Hakim selaku Komisaris Utama Independen, Ko Dae Jin selaku Komisaris, Damal Bayu Utama selaku Komisaris Independen dan Joni Swastanto Selaku Komisaris Independen. Akta perubahan ini telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Penerimaan Pemberitahuan No. AHU-AH. 01.09-0301990 tanggal 23 Juni 2025.

Pada tanggal 13 Desember 2023, OJK menyetujui pengangkatan Oh In Taek sebagai Direktur Utama berdasarkan Surat Keputusan No. KEPR-161/D.03/ 2023.

Pada tanggal 9 Februari 2023, OJK menyetujui pengangkatan Edwin Rudianto sebagai Direktur berdasarkan Surat Keputusan No. KEP-18/D.03/ 2023.

Pada tanggal 14 Agustus 2019, OJK menyetujui pengangkatan Alexander Frans Rori sebagai Direktur berdasarkan Surat Keputusan No. KEP-148/ D.03/2019.

Pembentukan Komite Audit Bank telah sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit dan POJK No. 55/POJK.03/2016 tentang penerapan Tata Kelola bagi Bank Umum.

Berdasarkan Surat Keputusan Dewan Direksi No. SKEP.004/DIR/XII/24 tentang Perubahan Susunan Anggota Komite Audit tanggal 30 Desember 2024, susunan Komite Audit telah disetujui. Dengan diberlakukannya Surat Keputusan ini, maka Surat Keputusan yang berlaku sebelumnya dicabut dan dinyatakan tidak berlaku.

***1. GENERAL** (Continued)*

***c. Board of Commissioners, Directors, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, Internal Audit Division, Key Employees and Corporate Secretary** (Continued)*

Based on Notarial Deed No. 264 dated June 20, 2025, that approved the resignation of Mr. Lee Dae Sung as Director of the Bank, reappointed Taufik Hakim as President Commissioner (Independent), Damal Bayu Utama as Independent Commissioner, Joni Swastanto as Independent Commissioner, and Alexander Frans Rori as Compliance Director, appointed Park Jin Je as Director of the Bank who has received approval from the OJK number KEPR-42/D.03/2025 dated May 26, 2025, effective since the closing of the annual General Meeting of Shareholders (AGMS), appointed Andreas Mikhael Sumual as Director of the Bank, Effective after obtaining approval from the OJK for the Fit and Proper Test from the Financial Services Authority, the composition of the Board of Directors and Commissioners is as follows Oh In Taek as President Director, Park Jin Je as Director, Eddwin Rudianto Director, Andreas Mikhael Sumual Director, and Alexander Frans Rori (Compliance Director) and The composition of the Board of Commissioners is Taufik Hakim as Independent President Commissioner, Ko Dae Jin as Commissioner, Damal Bayu Utama as Independent Commissioner and Joni Swastanto as Independent Commissioner. This deed of amendment has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia with Notification Receipt Letter No. AHU-AH.01.09-0301990 dated June 23, 2025.

On December 13, 2023, OJK approved the appointment of Oh In Taek as President Director based on Decision Letter No. KEPR-161/D.03/2023.

On February 9, 2023, OJK approved the appointment of Edwin Rudianto as Director based on Decision Letter No. KEP-18/D.03/2023.

On August 14, 2019, OJK approved the appointment of Alexander Frans Rori as Director based on Decision Letter No. KEP-148/D.03/2019.

The establishment of the Bank's Audit Committee is in compliance with the Financial Services Authority (POJK) No. 55/POJK.04/2015 on Establishment and Implementation Guidelines for Audit Committee Work and Financial Services Authority Regulation and POJK No. 55/POJK.03/2016 on Good Corporate Governance for Commercial Bank.

Based on Board of Directors Decision Letter No. SKEP.004/DIR/XII/24 regarding Changes in the Audit Committee Membership dated December 30, 2024, the composition of the Risk Monitor Committee has been agreed. With the enforcement of this Decision Letter, the previously valid Decision Letter is revoked and declared invalid.

1. UMUM (Lanjutan)

c. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, Divisi Audit Internal, Karyawan Kunci dan *Corporate Secretary* (Lanjutan)

Berdasarkan Surat Keputusan Dewan Direksi No. SKEP.005/DIR/XII/24 tentang Perubahan Susunan Anggota Komite Pemantau Risiko, tanggal 30 Desember 2024, susunan Pemantau Risiko telah disetujui. Dengan diberlakukannya Surat Keputusan ini, maka Surat Keputusan yang berlaku sebelumnya dicabut dan dinyatakan tidak berlaku.

Berdasarkan Surat Keputusan Dewan Direksi No. SKEP.002/DIR/IV/25 tentang Perubahan Susunan Anggota Komite Remunerasi dan Nominasi, tanggal 22 April 2025, susunan Anggota Komite Remunerasi dan Nominasi. Dengan diberlakukannya Surat Keputusan ini, maka Surat Keputusan yang berlaku sebelumnya dicabut dan dinyatakan tidak berlaku.

Kepala Divisi Audit Internal Bank masing-masing pada tanggal 31 Desember 2025 dan 2024 adalah Astrina.

Corporate Secretary Bank masing-masing pada tanggal 31 Desember 2025 dan 2024 adalah Sri Suhartin.

Jumlah remunerasi yang dibayarkan kepada Direksi pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp16.683.414.103 (nilai penuh) dan Rp17.913.144.489 (nilai penuh).

Jumlah remunerasi yang dibayarkan kepada Dewan Komisaris pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp3.274.840.732 (nilai penuh) dan Rp3.208.527.834 (nilai penuh).

Personel manajemen kunci mencakup anggota Dewan Komisaris dan Direksi, serta pejabat eksekutif yaitu pejabat yang bertanggung jawab langsung kepada Direksi atau mempunyai pengaruh yang signifikan terhadap kebijakan dan/atau aktivitas operasional Bank.

Jumlah karyawan tetap Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing 536 dan 531 karyawan (tidak diaudit).

d. Penggabungan Usaha PT Bank Agris Tbk (AGRS) dengan PT Bank Mitraniaga Tbk (NAGA)

Pada tanggal 14 Agustus 2019, Otoritas Jasa Keuangan (OJK) telah memberikan izin penggabungan usaha (*merger*) kepada NAGA ke dalam AGRS, berdasarkan Surat Keputusan Dewan Komisaris OJK No. KEP-142/D.03/2019.

***1. GENERAL** (Continued)*

c. Board of Commissioners, Directors, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, Internal Audit Division, Key Employees and Corporate Secretary *(Continued)*

Based on Board of Directors Decision Letter No. SKEP.005/DIR/XII/24 regarding Changes in the Risk Monitoring Committee Membership dated December 30, 2024, the composition of the Risk Monitor Committee has been agreed. With the enforcement of this Decision Letter, the previously valid Decision Letter is revoked and declared invalid.

Based on the Decree of the Board of Directors No. SKEP.002/DIR/IV/25 concerning Changes in the Composition of the Remuneration and Nomination Committee Members, dated April 22, 2025, the composition of the Remuneration and Nomination Committee Members. With the enactment of this Decree, the previously applicable Decree is revoked and declared invalid.

The Bank's Internal Audit Division Head as of December 31, 2025 and 2024 is Astrina, respectively.

The Bank's Corporate Secretary as of December 31, 2025 and 2024 is Sri Suhartin, respectively.

Total remuneration paid to Board of Directors as of December 31, 2025 and 2024 amounting to Rp16,683,414,103 (full amount) and Rp17,913,144,489 (full amount), respectively.

Total remuneration paid to Board of Commissioners as of December 31, 2025 and 2024 amounting to Rp3,274,840,732 (full amount) and Rp3,208,527,834 (full amount), respectively.

Key management personnel consist of members of the Boards of Commissioners and Directors, and key executives who have direct responsibility to the Board of Directors or have significant influence over policies and/or operational activities of the Bank.

As of December 31, 2025 and 2024, the Bank has total permanent employees of 536 and 531 employees, respectively (unaudited).

d. Merger of PT Bank Agris Tbk (AGRS) with PT Bank Mitraniaga Tbk (NAGA)

On August 14, 2019, Financial Services Authority (OJK) has given permission for merger of NAGA into AGRS, based on the Decision Letter of the Board of Commissioners of OJK No. KEP-142/D.03/2019.

1. UMUM (Lanjutan)

d. Penggabungan Usaha PT Bank Agris Tbk (AGRS) dengan PT Bank Mitraniaga Tbk (NAGA) (Lanjutan)

Berdasarkan Rapat Umum Pemegang Saham yang tercantum dalam Akta Notaris No. 249 dari Notaris Christina Dwi Utami, S.H., M.Hum., M.Kn., tanggal 22 Agustus 2019, bahwa Bank melakukan penggabungan usaha (*merger*) dengan PT Bank Mitraniaga Tbk yang secara efektif dilaksanakan pada tanggal 5 September 2019 dan PT Bank Agris Tbk sebagai entitas yang tetap berlanjut (*surviving company*).

Penggabungan usaha (*merger*) dikendalikan oleh pihak yang sama baik sebelum maupun sesudah kombinasi bisnis dan pengendalian tersebut tidak bersifat sementara. Entitas yang menerima bisnis, dalam entitas sepengendali mengakui selisih antara jumlah imbalan yang dialihkan dan jumlah tercatat dari setiap transaksi kombinasi bisnis entitas sepengendali di ekuitas dan menyajikannya dalam pos tambahan modal disetor. Pengabungan usaha (*merger*) menggunakan dasar nilai buku, dan tidak terdapat imbalan (kas) yang dialihkan ataupun diterima oleh entitas yang tetap berlanjut (*surviving company*).

Karena transaksi di atas merupakan transaksi antara entitas sepengendali dan tidak mengakibatkan perubahan substansi ekonomi kepemilikan atas aset, liabilitas, saham atau instrumen kepemilikan lainnya yang dipertukarkan, maka transaksi ini dicatat dengan menerapkan PSAK No. 338 "Kombinasi Bisnis Entitas Sepengendali".

Nilai tercatat dari aset dan liabilitas yang timbul dari kombinasi bisnis entitas sepengendali, jumlah imbalan yang dialihkan (nilai saham baru yang diterbitkan AGRS), dan tambahan modal disetor dari kombinasi bisnis entitas sepengendali pada tanggal efektif merger (5 September 2019), adalah sebagai berikut:

***1. GENERAL** (Continued)*

***d. Merger of PT Bank Agris Tbk (AGRS) with PT Bank Mitraniaga Tbk (NAGA)** (Continued)*

Based on the General Meeting of Shareholders included in Notarial Deed No. 249 of Notary Christina Dwi Utami, S.H., M.Hum., M.Kn., dated August 22, 2019, that the Bank entered into a merger with PT Bank Mitraniaga Tbk which was effectively carried out on September 5, 2019 and PT Bank Agris Tbk as a continuing entity (a surviving company).

The merger is controlled by the same party both before and after the combination of business and control is not temporary. An entity that receives business, under a common control entity, recognizes the difference between the amount of the transferred consideration and the carrying amount of each business combination transaction of the common control entity in equity and presents it in the additional paid-in capital. The merger is based on book value, and no consideration (cash payment) are transferred or received by the surviving company.

Because the above transaction is a transaction between entities under common control and does not result in changes in the economic substance of ownership of assets, liabilities, shares or other ownership instruments exchanged, this transaction is recorded by applying PSAK No. 338 "Business Combination of Entities under Common Control".

Carrying value of assets and liabilities from business combination of entities under common control, consideration transferred (issuance new shares by AGRS), and additional paid-in capital from business combination under common control as of effective date of merger (September 5, 2019), is as follows:

	Nilai tercatat/ *Carrying value*	
ASET		***ASSETS***
Kas	12.247	*Cash*
Giro pada Bank Indonesia	269.101	*Current account with Bank Indonesia*
Giro pada bank lain	11.468	*Current account with other banks*
Kas dan setara kas	292.816	*Cash and cash equivalent*
Efek-efek	474.928	*Securities*
Pinjaman yang diberikan	714.097	*Loans*
Aset tetap	21.680	*Fixed assets*
Aset pajak tangguhan	2.404	*Deferred tax assets*
Aset lain-lain	884.164	*Other assets*
JUMLAH ASET	**2.390.089**	***TOTAL ASSETS***

1. UMUM (Lanjutan)

d. Penggabungan Usaha PT Bank Agris Tbk (AGRS) dengan PT Bank Mitraniaga Tbk (NAGA) (Lanjutan)

1. *GENERAL* *(Continued)*

d. Merger of PT Bank Agris Tbk (AGRS) with PT Bank Mitraniaga Tbk (NAGA) *(Continued)*

	Nilai tercatat/ *Carrying value*	
LIABILITAS		***LIABILITIES***
Simpanan dari nasabah	2.149.744	*Deposit from customers*
Utang pajak	7.610	*Tax payables*
Liabilitas imbalan pascakerja	702	*Obligation for post-employment benefits*
Liabilitas lain-lain	20.970	*Other liabilities*
JUMLAH LIABILITAS	**2.179.026**	***TOTAL LIABILITIES***
Aset bersih	211.063	*Net assets*
Disesuaikan: dengan ekuitas yang diakui		*Adjusted: other equity recognized*
Selisih nilai wajar saham AFS	27.274	*Fair value differences of AFS' shares*
Saham treasuri	1.629	*Treasury stock*
	239.966	
Jumlah imbalan yang dialihkan (saham baru yang diterbitkan AGRS)	(185.217)	*Consideration transferred (issuance of new shares of AGRS)*
Tambahan modal disetor	**54.749**	***Additional paid-in capital***

Jumlah imbalan yang dialihkan merupakan saham baru AGRS yang diterbitkan sebagai pembayaran kepada pemegang saham NAGA, dengan rasio konversi 1:1,137 (setiap 1 saham NAGA memperoleh 1,137 saham AGRS) atau sebanyak 1.852.173.000 saham AGRS atau Rp185.217 juta.

The consideration transferred represents AGRS' new shares issued as payment to NAGA shareholders, with a conversion ratio of 1:1.137 (every 1 NAGA's share acquires 1.137 AGRS' share) or 1,852,173,000 AGRS shares or Rp185,217 million.

Laporan keuangan NAGA digabungkan ke dalam laporan keuangan AGRS dengan metode penyatuan kepemilikan, yang diterapkan seolah-olah entitas telah bergabung sejak periode di mana entitas yang bergabung berada dalam sepengendali, yaitu sejak akhir Januari 2019. Sejak tanggal efektif *merger*, Bank menerapkan kebijakan akuntansi yang sama, yaitu mengadopsi kebijakan akuntansi AGRS.

The NAGA's financial statements are combined into AGRS' financial statements using pooling of interest method, which is applied as if the entity has been merged since the period in which the entity is under common control, which is since end of January 2019. Since the effective date of merger, the Bank has applied the same accounting policy, which is adopting the AGRS' accounting policies.

e. Otorisasi Laporan Keuangan

e. Authorization of Financial Statements

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian laporan keuangan yang telah disetujui untuk diterbitkan oleh manajemen Bank pada tanggal 26 Maret 2026.

The management of the Bank is responsible for the preparation and presentation of these financial statements which were authorized for issuance as approved by the management of Bank on March 26, 2026.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL

Pernyataan Kepatuhan dan Dasar Pengukuran dan Penyusunan Laporan Keuangan

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES*

Statements of Compliance and Basis of Measurement and Preparation of Financial Statements

Kebijakan akuntansi material yang diterapkan dalam penyusunan laporan keuangan Bank adalah sebagai berikut:

The material accounting policies adopted in preparing the financial statements of the Bank are as follows:

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

a. Dasar Penyusunan Laporan Keuangan

Laporan keuangan Bank disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan Indonesia yaitu mencakup Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia, Peraturan Otoritas Jasa Keuangan di bidang Perbankan dan Pasar Modal, serta Peraturan No. VIII.G.7 tentang "Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Dasar penyusunan laporan keuangan Bank, kecuali untuk laporan arus kas, adalah dasar akrual. Laporan keuangan Bank disusun berdasarkan nilai historis, kecuali beberapa akun tertentu disusun berdasarkan pengukuran lain sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut.

Mata uang pelaporan yang digunakan untuk penyusunan laporan keuangan adalah mata uang Rupiah (Rp), yang merupakan mata uang fungsional Bank.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu tiga bulan atau kurang dari tanggal perolehannya dan yang tidak dijaminkan serta tidak dibatasi penggunaannya.

Direksi memiliki, pada saat persetujuan laporan keuangan, suatu ekspektasi yang memadai bahwa Bank memiliki sumber daya yang cukup untuk melanjutkan keberadaan operasinya untuk di masa yang akan datang. Oleh karena itu, mereka melanjutkan penerapan dasar akuntansi kelangsungan usaha dalam penyusunan laporan keuangan.

Penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan Indonesia mengharuskan penggunaan beberapa estimasi dan asumsi dan mengharuskan manajemen untuk membuat pertimbangan dalam menentukan metodologi yang tepat. Area yang kompleks atau memerlukan tingkat pertimbangan yang lebih tinggi atau area di mana asumsi dan estimasi dapat berdampak signifikan terhadap laporan keuangan diungkapkan di Catatan 3.

b. Perubahan terhadap SAK

Standar baru, serta amendemen dan penyesuaian terhadap SAK yang mulai berlaku untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2025, telah dievaluasi. Manajemen menyimpulkan bahwa tidak terdapat dampak material dari perubahan tersebut terhadap pelaporan kinerja ataupun posisi keuangan Bank.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

a. Basis for Preparation of Financial Statements

The financial statements of the Bank were prepared and presented in accordance with Indonesian Financial Accounting Standards which comprise of the Statement of Financial Accounting Standards (PSAK) and Interpretation of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants, Financial Services Authority Regulations in the Banking and Capital Market Sector, as well as Regulation No. VIII.G.7 regarding "Guideline for Financial Statements Preparation and Presentation of Issuers or Public Company".

The Bank's financial statements, except for the statement of cash flows, are prepared under the accrual basis of accounting. The Bank's financial statements are prepared based on historical cost except for certain accounts which are prepared based on other basis as described in the related accounting policies.

The reporting currency used in the preparation of the financial statements is the Indonesian Rupiah (Rp), which is the functional currency of the Bank.

The statement of cash flows is prepared using the direct method with classifications of cash flows into operating, investing and financing activities. Cash and cash equivalents consist of cash, current account with Bank Indonesia, current account with other banks and placements with Bank Indonesia and other banks with maturities of three months or less from the date of placements and not pledged nor restricted.

The Board of Directors has, at the time of authorization of the financial statements, a reasonable expectation that the Bank has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the financial statements.

The preparation of financial statements in conformity with Indonesian Financial Accounting Standards requires the use of certain estimates and assumptions and requires management to exercise its judgment in determining the appropriate methodology. The areas involving a higher degree of judgment or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in Note 3.

b. Changes on SAK

New standards, as well as amendments and improvements towards SAK that effective for annual reporting periods beginning on or after January 1, 2025, have been assessed. Management determines that there are no material impact arise from such changes on the reporting of performance or financial position of the Bank.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

b. Perubahan terhadap SAK (Lanjutan)

Di samping itu, pada tanggal penerbitan laporan keuangan ini, terdapat pula beberapa SAK yang baru dan amandemen terhadap SAK lainnya yang telah diterbitkan namun belum berlaku efektif. Standar, dan amandemen tersebut akan berlaku efektif untuk tahun buku yang dimulai pada atau setelah:

1 Januari 2026

- Amendemen PSAK No. 109 tentang "Instrumen Keuangan" dan PSAK No. 107 tentang "Instrumen Keuangan: Pengungkapan" tentang "Klasifikasi dan Pengukuran Instrumen Keuangan"; dan
- PSAK No. 338 (Revisi 2025) tentang "Kombinasi Bisnis Entitas Sepengendali".

1 Januari 2027

- PSAK No. 118 tentang "Penyajian dan Pengungkapan dalam Laporan Keuangan";
- PSAK No. 119 tentang "Entitas Anak Tanpa Akuntabilitas Publik": Pengungkapan"; dan
- Amendemen PSAK No. 119 tentang "Entitas Anak Tanpa Akuntabilitas Publik: Pengungkapan".

Penerapan dini untuk standar dan amendemen terhadap SAK di atas diperkenankan.

Manajemen masih mengevaluasi penerapan dari standar dan amendemen tersebut dan belum dapat menentukan dampak yang mungkin timbul terhadap pelaporan keuangan Bank secara keseluruhan.

c. Penjabaran Mata Uang Asing

- Mata uang pelaporan dan fungsional

  Laporan keuangan dijabarkan dalam mata uang Rupiah, yang merupakan mata uang fungsional Bank.

- Transaksi dan saldo dalam mata uang asing

  Selisih penjabaran mata uang asing atas efek utang dan aset keuangan moneter yang diukur berdasarkan nilai wajar dicatat sebagai bagian dari keuntungan atau kerugian selisih kurs.

Keuntungan atau kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing, diakui pada laporan laba rugi dan penghasilan komprehensif lain.

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk penjabaran ke dalam Rupiah yang bersumber dari Reuters pada tanggal 31 Desember 2025 dan 2024 (Rupiah penuh):

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

b. Changes on SAK *(Continued)*

Moreover, as of the authorization date of the issuance of these financial statements, there are also several new SAK, and amendments on other SAK which have been issued but not yet effective. Those standards and amendments shall be effective for the annual reporting period beginning on or after:

January 1, 2026

- *Amendments to PSAK No. 109 on "Financial Instruments" and PSAK No. 107 on "Financial Instruments: Disclosure" on "Classification and Measurement of Financial Instruments"; and*
- *PSAK No. 338 (Revised 2025) on "Business Combinations of Entities Under Common Control".*

January 1, 2027

- *PSAK No. 118 on "Presentation and Disclosure in Financial Statements";*
- *PSAK No. 119 on "Subsidiaries without Public Accountability: Disclosure"; and*
- *Amendment to PSAK No. 119 on "Subsidiaries without Public Accountability: Disclosure".*

Early adoption of the above new standards and amendments to SAK are permitted.

Management is still evaluating the adoption of the above standards and amendments and unable to determine the impact that might arise towards the financial reporting of the Bank as a whole.

c. Foreign Currency Translation

- *Reporting and functional currency*

  The financial statements are presented in Indonesian Rupiah, which is the functional currency of the Bank.

- *Transactions and balances in foreign currency*

  Translation differences on debt securities and monetary financial assets measured at fair value are included in foreign exchange gains or losses.

Exchange gains or losses arising on transactions in foreign currency and on the translation of foreign currency monetary assets and liabilities are recognized in the statement of profit or loss and other comprehensive income.

Below are the major foreign currencies exchange rates used for translation into Rupiah from Reuters at December 31, 2025 and 2024 (full Rupiah amount):

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

c. Penjabaran Mata Uang Asing (Lanjutan)

2025		2024	
Dolar Amerika Serikat	16.675	16.095	*United States Dollar*
Euro	19.571	16.758	*Euro*
Dolar Singapura	12.965	11.845	*Singapore Dollar*
Yuan Tiongkok	2.385	2.205	*Chinese Yuan*
Won Korea	12	11	*Korea Won*

d. Kombinasi Bisnis Entitas Sepengendali

Kombinasi bisnis entitas sepengendali dicatat dengan menggunakan metode penyatuan kepemilikan di mana aset dan liabilitas yang diperoleh dari kombinasi bisnis dicatat oleh pengakuisisi pada jumlah tercatatnya.

Selisih antara jumlah imbalan yang dialihkan dan jumlah tercatat aset bersih disajikan sebagai tambahan modal disetor dan tidak diakui ke laba rugi.

Metode penyatuan kepemilikan diterapkan seolah-olah entitas telah bergabung sejak periode di mana entitas yang bergabung berada dalam sepengendali.

e. Transaksi dengan Pihak Berelasi

Dalam kegiatan usaha normal, Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 224 "Pengungkapan Pihak-pihak Berelasi".

a. Orang atau anggota keluarga terdekat mempunyai relasi dengan Bank jika orang tersebut:
   (i) Memiliki pengendalian atau pengendalian bersama atas Bank;
   (ii) Memiliki pengaruh signifikan atas Bank; atau
   (iii) Personel manajemen kunci Bank atau entitas induk Bank.

b. Suatu entitas berelasi dengan Bank jika memenuhi salah satu hal berikut:
   (i) Entitas dan Bank adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan sesama entitas anak saling berelasi dengan entitas lainnya);
   (ii) Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
   (iii) Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   (iv) Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

c. Foreign Currency Translation *(Continued)*

d. Business Combination Under Common Control

The combination of entities under common control is accounted for using the pooling method of ownership in which the assets and liabilities derived from the business combination are recorded by the acquirer at their carrying amount.

The difference between the amount of the transferred consideration and the carrying amount of net assets is presented as additional paid-in capital and is not recognized as profit or loss.

The pooling of interest method is applied as if the entity has been merged since the period in which the entity is under common control.

e. Transactions with Related Parties

In the normal course of its business, the Bank enters into transactions with related parties which are defined under PSAK No. 224 "Related Parties Disclosures".

a. A person or a close member of the person's family is related to the Bank if that person:
   (i) Has control or joint control over the Bank;
   (ii) Has significant influence over Bank; or
   (iii) Is a member of the key management personnel of the Bank or of a parent of the Bank.

b. An entity is related to the Bank if any of the following conditions applies:
   (i) The entity and the Bank are members of the same group (which means that each parent, subsidiary and fellow subsidiary are related to the others);
   (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
   (iii) Both entities are joint ventures of the same third party;
   (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity;

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. Transaksi dengan Pihak Berelasi (Lanjutan)

(v) Entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan Bank. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan Bank;
(vi) Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
(vii) Orang yang diidentifikasi dalam huruf (a)(i) memiliki pengaruh signifikan atas entitas atau personel manajemen kunci entitas (atau entitas induk dari entitas);
(viii) Entitas atau anggota dari kelompok di mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personel manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak yang tidak berelasi.

Seluruh transaksi, saldo dan sifat hubungan yang signifikan dengan pihak-pihak berelasi diungkapkan di dalam Catatan atas Laporan Keuangan (Catatan 27).

f. Aset dan Liabilitas Keuangan

Aset keuangan Bank terutama terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, kredit yang diberikan, tagihan lainnya, tagihan derivatif, pendapatan bunga yang masih akan diterima dan setoran jaminan.

Liabilitas keuangan Bank terutama terdiri dari simpanan dari nasabah, simpanan dari bank lain, pinjaman yang diterima, kewajiban derivatif, biaya bunga yang masih harus dibayar dan liabilitas sewa.

i. Klasifikasi

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:

(i) Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
(ii) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
(iii) Aset keuangan yang diukur pada biaya perolehan diamortisasi.

Bank mengklasifikasikan aset keuangannya berdasarkan model bisnis Bank dalam mengelola aset keuangan dan karakteristik arus kas kontraktual dari aset keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

e. Transactions with Related Parties *(Continued)*

(v) The entity is a post-employment benefit plan for the benefit of employees of either the Bank or an entity related to the reporting entity. If the reporting entity is the entity that organize the program, then sponsoring entity is also related to the Bank;

(vi) The entity is controlled or jointly controlled by a person identified in (a);

(vii) A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity);
(viii) The entity, or any member of group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

The transactions are made based on terms agreed by the parties, which may not be the same as these of the transactions between unrelated parties.

The whole significant transactions, balances and nature of the relationship with related parties are disclosed in the Notes to the Financial Statements (Note 27).

f. Financial Assets and Liabilities

The Bank's financial assets mainly consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, loans, other receivables, derivative receivables, accrued interest income and security deposits.

The Bank's financial liabilities mainly consist of deposit from customers, deposit from other banks, borrowings, derivative liabilities, accrued interest expenses, and lease liabilities.

i. Classification

The Bank classifies its financial assets according to the following categories at initial recognition:

(i) Financial assets measured at fair value through profit or loss;
(ii) Financial assets measured at fair value through other comprehensive income;
(iii) Financial assets measured at amortized cost.

The Bank classifies its financial assets based on the Bank's business model in managing financial assets and contractual cash flow characteristics of financial assets.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Aset dan Liabilitas Keuangan (Lanjutan)

i. Klasifikasi (Lanjutan)

Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

Bank melakukan pengujian karakteristik arus kas kontraktual dari aset keuangan yang dikelola untuk mengetahui karakteristik arus kas kontraktual berasal hanya dari pembayaran pokok dan bunga dari jumlah pokok terutang (*Solely Payment of Principal and Interest* atau Pass SPPI) yang konsisten dengan pengaturan pinjaman dasar (*Basic Lending Agreement*). Dalam melakukan penilaian, Bank mempertimbangkan:

(i) Imbalan untuk nilai waktu dari uang;
(ii) *Leverage*;
(iii) Variabilitas pada waktu dan jumlah arus kas;
(iv) Instrumen yang terkait secara kontraktual;
(v) Pembayaran dipercepat; dan
(vi) Ketentuan kontrak tidak sah dan *de minimis.*

Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

(i) Aset keuangan yang dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual; dan
(ii) Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI) jika kedua kondisi berikut:

(i) Aset keuangan yang dikelola untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
(ii) Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Aset keuangan diklasifikasikan pada nilai wajar melalui laba rugi (FVTPL) jika tidak memenuhi kondisi yang disyaratkan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk di perdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

(i) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan diklasifikasikan dalam kelompok diperdagangkan; dan

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

f. Financial Assets and Liabilities (Continued)

i. Classification (Continued)

The business model reflects how groups of financial assets are managed to achieve a particular business objective.

The Bank assesses the contractual cash flow characteristics of financial assets to determine the characteristics of contractual cash flows only from the payment of principal and interest from the outstanding principal (Solely Payment of Principal and Interest or Pass SPPI) that is consistent with basic lending agreement. In making the assessment, the Bank considers:

(i) The time value of money element of interest;
(ii) Leverage;
(iii) Variability in timing or amount of cash flows;
(iv) Contractually linked instruments;
(v) Early repayment; and
(vi) Non-genuine features and de minimis.

Financial assets are measured at amortized cost if both of the following conditions are met:

(i) Financial assets are managed where the business model objective is to collect the contractual cash flows; and
(ii) The contractual cash flows are solely payments of principal and interest (SPPI).

Financial assets are measured at fair value through other comprehensive income (FVTOCI) if both of the following conditions are met:

(i) Financial assets are managed to collect the contractual cash flows and sell the financial assets; and
(ii) The contractual cash flows are solely payments of principal and interest (SPPI).

Financial assets are measured at fair value through profit or loss (FVTPL) if it does not meet the conditions required to be measured at amortized cost or fair value through other comprehensive income.

At initial recognition, the Bank may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Financial liabilities are classified into the following categories at initial recognition:

(i) Financial liabilities at fair value through profit or loss, which has 2 (two) subclassifications, i.e. those designated as such upon initial recognition and those classified as held for trading; and

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Aset dan Liabilitas Keuangan (Lanjutan)

i. Klasifikasi (Lanjutan)

(ii) Liabilitas keuangan lain. Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laba rugi saat pengakuan liabilitas.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

f. Financial Assets and Liabilities *(Continued)*

i. Classification *(Continued)*

(ii) Other financial liabilities. Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.

Kategori yang didefinisikan oleh PSAK 109/ ***Category as defined by PSAK 109***		**Golongan (ditentukan oleh Bank)/** ***Class (as determined by the Bank)***	**Sub-golongan/** ***Sub-classes***
Aset Keuangan/ *Financial Assets*	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/ *Financial assets at amortized cost*	Kas/*Cash*	
		Giro pada Bank Indonesia/*Current account with Bank Indonesia*	
		Giro pada Bank lain/*Current account with other banks*	
		Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	
		Efek-efek/*Securities*	
		Efek-efek yang Dibeli dengan Janji Dijual Kembali/ *Securities purchased under resale agreement*	
		Kredit yang diberikan/*Loans*	
		Tagihan lainnya/*Other receivables*	
		Aset lain-lain/*Other assets*	Pendapatan bunga yang masih akan diterima/*Accrued interest receivables*
			Setoran jaminan/ *Security deposits*
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Financial assets at fair value through other comprehensive income*	Efek-efek/*Securities*	
	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/ *Financial assets at fair value through profit and loss*	Aset lain-lain/*Other assets*	Tagihan derivatif/ *Derivative receivables*

Kategori yang didefinisikan oleh PSAK 109/ ***Category as defined by PSAK 109***		**Golongan (ditentukan oleh Bank)/** ***Class (as determined by the Bank)***	**Sub-golongan/** ***Sub-classes***
Liabilitas Keuangan/ *Financial Liabilities*	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ *Financal liabilities measured at amortized cost*	Simpanan dari nasabah/*Deposit from customers*	
		Simpanan dari Bank lain/*Deposit from other Banks*	
		Pinjaman yang diterima/*Borrowings*	
		Liabilitas lain-lain/*Other liabilities*	Biaya bunga yang masih harus dibayar/*Accrued interest expenses*
			Liabilitas sewa/*Lease liabilities*
	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/ *Financial liabilities at fair value through profit and loss*	Liabilitas lain-lain/*Other liabilities*	Kewajiban derivatif/ *Derivative liabilities*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Aset dan Liabilitas Keuangan (Lanjutan)

ii. Pengakuan awal dan pengukuran selanjutnya

Aset keuangan pada awalnya diukur pada nilai wajarnya ditambah atau dikurang biaya transaksi yang dapat diatribusikan secara langsung untuk aset dan liabilitas keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila keuangan tersebut tidak diperoleh atau diterbitkan. Biaya transaksi tersebut diamortisasi selama umur berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Biaya transaksi untuk aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diakui langsung dalam laporan laba rugi dan penghasilan komprehensif lain.

Setelah pengakuan awal, pengukuran aset keuangan dan liabilitas keuangan tergantung klasifikasinya sebagai berikut:

Aset keuangan pada biaya perolehan diamortisasi

Aset keuangan pada biaya perolehan diamortisasi selanjutnya diukur dengan menggunakan metode suku bunga efektif (Catatan 2.f.vi) dan disesuaikan dengan cadangan kerugian penurunan nilainya.

Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain

Keuntungan atau kerugian aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui dalam penghasilan komprehensif lain sampai aset keuangan dihentikan pengakuannya atau direklasifikasi, kecuali:

(i) bunga yang dihitung menggunakan metode suku bunga efektif diakui dalam laba rugi, jumlah yang diakui sebesar dengan yang amortisasi jika aset keuangan diukur pada biaya perolehan yang diamortisasi;
(ii) keuntungan atau kerugian penurunan nilai; atau
(iii) keuntungan atau kerugian selisih kurs.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

f. Financial Assets and Liabilities *(Continued)*

ii. Initial recognition and subsequent measurement

Financial assets and liabilities are initially recognized at fair value plus or minus directly attributable transaction costs for those financial assets and liabilities not measured at fair value through profit and loss.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issue of a financial liability and are incremental costs that would not have been incurred if the financial instrument had not been acquired or issued. Such transactions costs are amortized over the terms of the instruments based on the effective interest method and are recorded as part of interest income for transaction costs related to financial assets or as part of interest expenses for transaction costs related to financial liabilities.

Transaction costs for financial assets and liabilities at FVTPL are recognized directly in the statement of profit or loss and other comprehensive income.

After initial recognition, the measurement of financial assets and financial liabilities depends on their classification as follows:

Financial assets at amortized cost

Financial assets at amortized cost are subsequently measured using the effective interest method (Note 2.f.vi) and adjusted for the allowance for impairment losses.

Financial assets at fair value through other comprehensive income

Gains or losses of financial assets measured at fair value through other comprehensive income are recognized in other comprehensive income until the financial assets are derecognized or reclassified, except:

(i) interest calculated using the effective interest method is recognized in profit or loss, the amount equal to the amortization if the financial asset is measured at amortized cost;

(ii) impairment gains or losses; or

(iii) foreign exchange gains or losses.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Aset dan Liabilitas Keuangan (Lanjutan)

ii. Pengakuan awal dan pengukuran selanjutnya (Lanjutan)

Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain (Lanjutan)

Ketika aset keuangan dihentikan pengakuannya, keuntungan atau kerugian kumulatif yang telah diakui sebelumnya dalam penghasilan komprehensif lain direklasifikasi dari ekuitas ke laba rugi sebagai penyesuaian reklasifikasi.

Untuk aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain berbentuk instrumen ekuitas, jumlah yang disajikan pada penghasilan komprehensif lain tidak selanjutnya dialihkan ke laba rugi. Akan tetapi Bank dapat mengalihkan keuntungan atau kerugian kumulatif pada ekuitas.

Bank menerapkan persyaratan penurunan nilai untuk aset keuangan yang diukur pada biaya perolehan diamortisasi dan aset keuangan dalam bentuk instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain (Catatan 2.p).

Aset keuangan pada nilai wajar melalui laba rugi

Seluruh keuntungan dan kerugian yang timbul akibat perubahan nilai wajar diakui pada laporan laba rugi, kecuali instrumen lindung nilai yang ditetapkan ke dalam hubungan lindung nilai tertentu.

Liabilitas pada biaya perolehan diamortisasi

Setelah pengakuan awal, Bank mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (Catatan 2.f.vi).

Liabilitas keuangan pada nilai wajar melalui laba rugi

Seluruh keuntungan dan kerugian yang timbul akibat perubahan nilai wajar diakui pada laporan laba rugi, kecuali instrumen lindung nilai yang ditetapkan ke dalam hubungan lindung nilai tertentu.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

f. Financial Assets and Liabilities (Continued)

ii. Initial recognition and subsequent measurement (Continued)

Financial assets at fair value through other comprehensive income (Continued)

When a financial asset is derecognized, the cumulative gain or loss previously recognized in other comprehensive income is reclassified from equity to profit or loss as a reclassification adjustment.

For financial assets at FVTOCI in the form of equity instruments, the amounts presented in other comprehensive income are not subsequently transferred to profit or loss. However, the Bank can transfer cumulative gains or losses on equity.

The Bank applies an impairment requirement for financial assets measured at amortized cost and financial assets in the form of debt instruments that are measured at fair value through other comprehensive income (Note 2.p).

Financial assets at fair value through profit or loss

All gains and losses arising from changes in fair value are recognized in profit or loss, except for hedging instruments that are designated in certain hedging relationships.

Financial at amortized cost

After the initial recognition, the Bank measures all financial liabilities at amortized cost using effective interest rate method (Note 2.f.vi).

Financial liabilities at fair value through profit or loss

All gains and losses arising from changes in fair value are recognized in profit or loss, except for hedging instruments that are designated in certain hedging relationships.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Aset dan Liabilitas Keuangan (Lanjutan)

iii. Penghentian pengakuan

Bank menghentikan pengakuan aset keuangan jika, dan hanya jika, hak kontraktual atas arus kas yang berasal dari aset berakhir, atau Bank mentransfer aset keuangan dan secara substansial mentransfer seluruh risiko dan manfaat atas kepemilikan aset kepada entitas lain.

Jika Bank tidak mentransfer serta tidak memiliki secara substansial atas seluruh risiko dan manfaat kepemilikan serta masih mengendalikan aset yang ditransfer, maka Bank mengakui keterlibatan berkelanjutan atas aset yang ditransfer dan liabilitas terkait sebesar jumlah yang mungkin harus dibayar. Jika Bank memiliki secara substansial seluruh risiko dan manfaat kepemilikan aset keuangan yang ditransfer, Bank masih mengakui aset keuangan dan juga mengakui pinjaman yang dijamin sebesar pinjaman yang diterima.

Bank menghentikan pengakuan liabilitas keuangan pada saat liabilitas yang ditetapkan dalam kontrak dilepaskan, dibatalkan atau kedaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan liabilitas yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substantial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substantial telah diubah, maka pertukaran atau modifikasi tersebut diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru dan perbedaan nilai tercatat masing-masing diakui dalam laba rugi.

iv. Saling hapus

Aset keuangan dan liabilitas keuangan saling hapus dan nilai bersihnya disajikan dalam laporan keuangan jika, dan hanya jika, Bank:

(i) saat ini memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut; dan
(ii) berniat untuk menyelesaikan secara bersih atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Hak saling hapus tidak kontinjen atas peristiwa di masa depan dan dapat dipaksakan secara hukum dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar, atau peristiwa kepailitan atau kebangkrutan Bank atau pihak lawan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

f. Financial Assets and Liabilities *(Continued)*

iii. Derecognition

The Bank derecognizes a financial asset if, and only if, the contractual rights to the cash flows from the asset expired, or when it transfers the financial assets and substantially all the risks and benefits on ownership of the asset to another entity.

If the Bank neither transfers nor retains substantially all the risks and benefits on ownership and continues to control the transferred asset, the Bank recognizes its retained interest in the asset and an associated liability for amounts it may have to pay. If the Bank retains substantially all the risks and benefit on ownership of a transferred financial asset, the Bank continues to recognize the financial assets and also recognizes a collateralized borrowing for the proceeds received.

The Bank derecognizes a financial liability when its contractual obligations are discharged, cancelled or expired.

When an existing financial liability is replaced by another liability from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of original liability and recognition of new liability, and the difference in the respective carrying amounts is recognized in the profit or loss.

iv. Offsetting

Financial assets and liabilities are offset and the net amount reported in the financial statements if, and only if, the Bank:

(i) has a legally enforceable right to offset the recognized amount; and

(ii) has an intention to settle on a net basis or realize the asset and settle the liability simultaneously.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the Bank or counterparty.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Aset dan Liabilitas Keuangan (Lanjutan)

v. Reklasifikasi aset keuangan

Bank menerapkan reklasifikasi secara prospektif sejak tanggal reklasifikasi. Keuntungan, kerugian (termasuk keuntungan atau kerugian penurunan nilai) atau bunga yang telah diakui sebelumnya tidak diakui kembali.

Untuk reklasifikasi aset keuangan yang diukur pada biaya perolehan diamortisasi menjadi aset keuangan pada FVTPL, nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan atau kerugian yang timbul dari selisih antara biaya perolehan diamortisasi sebelumnya dari aset keuangan dan nilai wajarnya diakui dalam laba rugi.

Untuk reklasifikasi aset keuangan yang diukur pada FVTPL menjadi aset keuangan yang diukur dengan biaya perolehan diamortisasi, maka nilai wajar pada tanggal reklasifikasi menjadi nilai tercatat bruto yang baru.

Untuk reklasifikasi aset keuangan yang diukur pada biaya perolehan diamortisasi ke aset keuangan yang diukur pada FVOCI, nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan atau kerugian yang timbul dari selisih antar biaya perolehan diamortisasi sebelumnya dari aset keuangan dan nilai wajarnya diakui dalam penghasilan komprehensif lain.

Untuk reklasifikasi aset keuangan yang diukur pada FVOCI pada biaya perolehan diamortisasi, maka aset keuangan tersebut diklasifikasikan pada nilai wajarnya pada tanggal reklasifikasi. Namun demikian, keuntungan atau kerugian kumulatif yang sebelumnya telah diakui dalam penghasilan komprehensif lain dikeluarkan dari ekuitas dan disesuaikan dengan nilai wajar aset keuangan pada tanggal reklasifikasi.

Untuk reklasifikasi aset keuangan yang diukur pada FVTPL ke aset keuangan yang diukur pada FVOCI, aset keuangan tersebut tetap diukur pada nilai wajar.

Untuk reklasifikasi aset keuangan yang diukur pada FVOCI ke aset keuangan yang diukur pada FVTPL, aset keuangan tersebut tetap diukur pada nilai wajarnya. Keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain direklasifikasi dari ekuitas ke laba rugi sebagai penyesuaian reklasifikasi pada tanggal reklasifikasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

f. Financial Assets and Liabilities *(Continued)*

v. Reclassification of financial assets

The Bank applies the reclassification prospectively from the reclassification date. Any previously recognized gains, losses (including impairment gains or losses) or interest are not recognized anymore.

For reclassification of financial asset at amortized cost to financial asset at FVTPL, its fair value is measure at the reclassification date. Any gain or loss arising from a difference between the previous amortized cost of the financial asset and fair value is recognized in profit or loss.

For reclassification of financial asset at FVTPL to financial asset at amortized cost, its fair value at the reclassification date becomes its new gross carrying amount.

For reclassification of financial asset at amortized cost to financial asset at FVOCI, its fair value is measured at the reclassification date. Any gain or loss arising from a difference between the previous amortized cost of the financial asset and fair value is recognized in other comprehensive income.

For reclassification of financial asset at FVOCI to financial asset at amortized cost, the financial asset is reclassified at its fair value at the reclassification date. However, the cumulative gain or loss previously recognized in other comprehensive income is removed from equity and adjusted against the fair value of the financial asset at the reclassification date.

For reclassification of financial asset at FVTPL to financial asset at FVOCI, the financial asset continues to be measured at fair value.

For reclassification of financial asset at FVOCI to financial asset at FVTPL, the financial asset continues to be measured at fair value. The cumulative gain or loss previously recognized in other comprehensive income is reclassified from equity to profit or loss as a reclassification adjustment at the reclassification date.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Aset dan Liabilitas Keuangan (Lanjutan)

vi. Metode suku bunga efektif

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari instrumen keuangan dan metode untuk mengalokasikan pendapatan bunga dan beban bunga selama periode yang relevan.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi penerimaan kas di masa datang (mencakup seluruh komisi dan bentuk lain yang dibayarkan dan diterima oleh para pihak dalam kontrak yang merupakan bagian yang tak terpisahkan dari suku bunga efektif, biaya transaksi dan premium atau diskonto lainnya) selama perkiraan umur instrumen keuangan atau, jika lebih tepat, digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan pada saat pengakuan awal.

Perhitungan dari suku bunga efektif termasuk semua biaya dan pembayaran atau penerimaan poin yang merupakan bagian integral dari suku bunga efektif.

Biaya transaksi termasuk biaya *incremental* yang secara langsung berkaitan dengan akuisisi atau penerbitan atas aset atau liabilitas keuangan.

vii. Niai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan di mana Bank memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Bank mengukur nilai wajar keuangan dengan menggunakan harga kuotasian di pasar aktif untuk instrumen tersebut. Suatu pasar dianggap aktif jika transaksi atas aset dan liabilitas terjadi dengan frekuensi dan volume yang memadai untuk menyediakan informasi penentuan harga secara berkelanjutan.

Jika harga kuotasian tidak tersedia di pasar aktif, Bank menggunakan teknik penilaian dengan memaksimalkan penggunaan input yang dapat diobservasi dan relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi. Teknik penilaian yang dipilih menggabungkan semua faktor yang diperhitungkan oleh pelaku pasar dalam penentuan harga transaksi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

f. Financial Assets and Liabilities *(Continued)*

vi. Effective interest rate method

The effective interest rate method is a method of calculating the amortized cost of a financial instrument and method of allocating interest income and interest expense over the relevant period.

The effective interest rate is the rate that exactly discounts estimated future cash receipts (including all fees and points paid or received by the parties at the contract that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial instrument or, where appropriate, a shorter period to the net carrying amount on initial recognition.

The calculation of the effective interest rate includes all fees and points paid or received which are integral parts of the effective interest rate.

Transaction costs include incremental cost which is directly attributable to the acquisition or issuance of financial assets or liabilities.

vii. Fair value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal market or, in its absence, the most advantageous market to which the Bank has access at that date. The fair value of a liability reflects the risk of default.

When available, the Bank measures the fair value of a financial instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Bank uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

f. Aset dan Liabilitas Keuangan (Lanjutan)

vii. Niai wajar (Lanjutan)

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Bank menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasian di pasar aktif untuk aset atau liabilitas yang identik atau berdasarkan penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada saat pengakuan awal disesuaikan untuk menangguhkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi. Setelah pengakuan awal, perbedaan tersebut diakui dalam laba rugi berdasarkan umur dari instrumen tersebut namun tidak lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Bank mengukur aset dan posisi *long* berdasarkan harga penawaran dan mengukur liabilitas dan posisi *short* berdasarkan harga permintaan.

Jika Bank memiliki posisi aset dan liabilitas di mana risiko pasarnya saling hapus, maka Bank dapat menggunakan nilai tengah dari harga sebagai dasar untuk menentukan nilai wajar posisi risiko yang saling hapus tersebut dan menerapkan penyesuaian terhadap harga penawaran atau harga permintaan terhadap *net open position*, mana yang lebih sesuai.

Portofolio aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar, yang terekspos risiko pasar dan risiko kredit yang dikelola oleh Bank berdasarkan eksposur bersihnya baik terhadap risiko pasar ataupun risiko kredit, diukur berdasarkan harga yang akan diterima untuk menjual posisi *net long* (atau dibayar untuk mengalihkan posisi *net short*) untuk eksposur risiko tertentu. Penyesuaian pada level tersebut dialokasikan pada aset dan liabilitas individual berdasarkan penyesuaian risiko dari masing-masing individual di dalam portofolio.

g. Giro pada Bank Indonesia dan Bank Lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan dan diukur sebagai biaya perolehan yang diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

f. Financial Assets and Liabilities *(Continued)*

vii. Fair value *(Continued)*

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

If an asset or a liability measured at fair value has a bid price and an ask price, then the Bank measures assets and long positions at a bid price and liabilities and short positions at an ask price.

Where the Bank has assets and liabilities positions with offsetting risk, mid-market prices are used to measure the offsetting risk positions and a bid or ask price adjustment is applied only to the net open position as appropriate.

Portfolio of financial assets and financial liabilities measured at fair value, that are exposed to market risk and credit risk that are managed by the Bank on the basis of the net exposure to either market or credit risk, are measured on the basis of a price that would be received to sell a net long position (or paid to transfer a net short position) for a particular risk exposure. Those portfolio-level adjustments are allocated to the individual assets and liabilities on the basis of the relative risk adjustment of each of the individual instruments in the portfolio.

g. Current Accounts with Bank Indonesia and Other Banks

Current accounts with Bank Indonesia and other banks are classified and measured at amortized cost using the effective interest rate method less any allowance for impairment loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

h. Penempatan Pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dalam bentuk d*eposit facility*, dan *call money*.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan dan diukur sebagai biaya perolehan yang diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

i. Kredit yang Diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utang dan bunganya setelah jangka waktu tertentu.

Agunan yang diperlukan dalam setiap pemberian kredit sebagai sumber terakhir pelunasan kredit ('*secondary source of credit repayment*') dan sebagai salah satu bentuk mitigasi risiko kredit. Umumnya jenis agunan yang diterima Bank untuk memitigasi risiko kredit di antaranya adalah deposito berjangka, tanah dan bangunan, kendaraan bermotor, piutang, mesin, persediaan barang dan lain-lain.

Restrukturisasi kredit meliputi modifikasi persyaratan kredit, pengurangan sebagian saldo kredit dan/atau kombinasi dari keduanya.

Untuk kredit yang direstrukturisasi, keuntungan (kerugian) dari restrukturisasi timbul pada saat nilai sekarang dari penerimaan kas masa depan yang ditentukan dalam persyaratan kredit yang baru lebih besar (kurang) dari nilai tercatat kredit yang diberikan yang tercatat sebelum restrukturisasi.

Kredit dihapusbukukan jika tidak terdapat prospek yang realistis untuk pengembalian masa datang dan semua agunan telah terealisasi atau telah diambil alih oleh Bank.

Kriteria penghapusbukuan kredit kepada debitur adalah sebagai berikut:

(i) Kredit yang memiliki kualitas macet;
(ii) Fasilitas kredit telah dibentuk cadangan kerugian penurunan nilai aset sebesar 100% dari pokok kredit;
(iii) Hapus buku dilakukan terhadap seluruh liabilitas kreditnya, sehingga penghapusbukuan tidak boleh dilakukan pada sebagian kreditnya (*partial write-off*);
(iv) Telah dilakukan berbagai upaya penagihan dan pemulihan, namun tidak berhasil;
(v) Usaha debitur sudah tidak mempunyai prospek atau kinerja debitur buruk atau tidak memiliki kemampuan membayar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

h. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks represent placements in deposit facility, and call money.

Placements with Bank Indonesia and other banks are classified and measured at amortized cost using the effective interest rate method less any allowance for impairment loss.

i. Loans

Loans represent funds provided or receivables that can be considered as equivalents thereof, based on agreements or financing contracts with borrowers, where borrowers are required to repay their debts with interest after a specified period.

Collateral is required for all credits extended as a secondary source of credit repayment and also as a form of credit risk mitigation. Typically accepted collateral includes time deposits, land and buildings, vehicles, accounts receivable, machines, inventories and others.

Loan restructuring involves a modification of terms of the loans, reduction of portion of loan principal and/or combination of both.

For restructured loans, gain (loss) from restructuring arises when the present value of future cash receipts specified in the new terms of the loans is greater (less) than the carrying amount of loans recorded prior to restructuring.

Loans are written-off when there is no realistic prospect of future recovery and all collaterals have been realized or have been transferred to the Bank.

The criteria for write-off of loan to debtors are as follows:

(i) Loan that has collectibility classification of "loss";
(ii) Loan facility has been provided with 100% allowance for impairment losses from the loan principal;
(iii) The write-offs are performed for all loan obligations, the loan obligations shall not be written-off partiall;
(iv) Collection and recovery efforts have been performed, but the results are unsuccessful;
(v) The debtor's business has no prospect or performance is bad or they do not have the ability to repay the loan.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

i. Kredit yang Diberikan (Lanjutan)

Kredit yang diberikan diklasifikasikan dan diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

j. Efek-efek

Efek-efek yang dimiliki terdiri dari Obligasi Pemerintah, Obligasi Korporasi dan Wesel Tagih.

Efek-efek pada saat pengakuan awal diukur sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan efek-efek dan pengukuran selanjutnya berdasarkan klasifikasi efek-efek pada aset keuangan tertentu dikurangi dengan cadangan kerugian penurunan nilai.

k. Efek-efek yang Dibeli dengan Janji Dijual Kembali

Pada pengukuran awal, efek-efek yang dibeli dengan janji dijual kembali disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung. Setelah pengakuan awal, efek-efek yang dibeli dengan janji dijual kembali diukur pada biaya perolehan diamortisasi. Selisih antara harga beli dan harga jual kembali diakui sebagai pendapatan bunga dengan menggunakan metode suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar harga jugal kembali setelah dikurangi pendapatan bunga yang belum diterima, dikurangi dengan cadangan kerugian penurunan nilai, jika diperlukan.

l. Pajak Penghasilan

Beban pajak penghasilan terdiri dari beban pajak kini dan beban pajak tangguhan. Beban pajak penghasilan diakui pada laba rugi dan penghasilan komprehensif lain, kecuali untuk akun yang langsung diakui di komponen ekuitas lainnya, di mana beban pajak yang terkait dengan akun tersebut diakui di penghasilan komprehensif lain.

Beban pajak kini untuk tahun berjalan dihitung berdasarkan taksiran penghasilan kena pajak dalam periode yang bersangkutan. Penangguhan pajak penghasilan dilakukan untuk mencerminkan pengaruh pajak atas beda temporer antara dasar pelaporan komersial dan pajak atas aset dan liabilitas dan akumulasi rugi fiskal.

Pajak penghasilan tangguhan diukur dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal laporan posisi keuangan. Pajak tangguhan dibebankan atau dikreditkan dalam laporan laba rugi dan penghasilan komprehensif lain, kecuali pajak tangguhan yang dibebankan atau dikreditkan langsung ke ekuitas.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

i. Loans *(Continued)*

Loans are classified and measured at amortized cost using the effective interest rate method less allowance for impairment loss.

j. Securities

Securities consist of Government Bonds, Corporate Bonds and Export Drafts.

At initial recognition, securities are measured at fair value plus transaction costs which are directly attributable to the acquisition of securities, and subsequently measured based on its financial assets classification net of any allowance for impairment losses.

k. Securities Purchased Under Resale Agreements

Securities purchased under resale agreement are initially measured at fair value plus directly attributable transaction costs. Subsequent to initial recognition, securities purchased under resale agreements are measured at amortized cost. The difference between purchase and resale price is recognized as interest income using the effective interest method.

Securities purchased under resale agreements are presented as an asset in the statement of financial position at the reselling price net with unearned interest income, less allowance for impairment losses, where appropriate.

l. Income Tax

Income tax expense comprises of current and deferred tax. Income tax expense is recognized in the statement of profit or loss and other comprehensive income, except to the extent it relates to accounts recognized directly in other equity components, in which case it is recognized in other comprehensive income.

Current tax expense is determined based on the estimated taxable income for the current year. Deferred taxes are recognized to reflect the tax effects of the temporary differences between financial and tax reporting basis of assets and liabilities and accumulated tax losses carry forwards.

Deferred income tax is measured at the tax rates that have been enacted or substantively enacted as of the statement of financial position date. Deferred tax is charged or credited in the statement of profit or loss and other comprehensive income, unless the deferred tax is charged or credited directly to equity.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

l. Pajak Penghasilan (Lanjutan)

Liabilitas pajak tangguhan diakui untuk semua perbedaan temporer kena pajak dan aset pajak tangguhan diakui untuk perbedaan temporer yang boleh dikurangkan, jika terdapat kemungkinan bahwa dapat dimanfaatkan untuk mengurangi laba kena pajak pada masa datang.

Koreksi terhadap kewajiban perpajakan diakui saat surat ketetapan pajak diterima, atau jika mengajukan banding, pada saat keputusan atas banding tersebut telah ditetapkan.

m. Aset Tetap, Aset Hak-guna dan Liabilitas Sewa

Aset Tetap

Aset tetap yang dimiliki oleh Bank digunakan semata-mata untuk operasional Bank.

Bank menggunakan model biaya untuk pengukuran aset tetapnya.

Biaya perolehan awal aset tetap meliputi biaya perolehan, termasuk bea impor dan pajak pembelian yang tidak dapat dikreditkan dan biaya-biaya yang dapat diatribusikan secara langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan sesuai dengan tujuan penggunaan yang ditetapkan.

Beban pemeliharaan dan perbaikan dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya. Biaya-biaya lain yang terjadi selanjutnya yang timbul untuk menambah, mengganti atau memperbaiki aset dicatat sebagai biaya perolehan aset jika, dan hanya jika besar kemungkinan manfaat ekonomis di masa depan berkenaan dengan aset tersebut mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

Aset tetap disusutkan dengan menggunakan metode garis lurus selama umur manfaat aset tetap yang diestimasi sebagai berikut:

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES* *(Continued)*

l. Income Tax *(Continued)*

Deferred tax liabilities are recognized for all taxable temporary differences and deferred tax assets are recognized for deductible temporary differences if it is probable that taxable income will be available in future periods against which the deductible temporary differences can be utilized.

Amendments to taxation obligations are recorded when a tax assessment letter is received, or if appealed against, when the results of the appeal has determined.

m. Fixed Assets, Right-of-use Assets and Lease Liabilities

Fixed Assets

Fixed assets owned by the Bank are solely used in the Bank's operation.

The Bank uses the cost model for fixed assets measurement.

The initial cost of fixed assets consists of its purchase price, including non-creditable import duties and taxes and any directly attributable costs in bringing the premises and equipment to its working condition and location for its intended use.

The cost of maintenance and repair are charged to the statement of profit or loss and other comprehensive income as incurred. Other cost incurred subsequently to add to, replace part of or service an item of asset is recorded as acquisition of asset if, and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Depreciation of fixed assets is computed using the straight-line method over the estimated useful life of the assets, as follows:

	Masa manfaat (tahun)/ *Useful life (years)*	
Bangunan	5 - 20	*Buildings*
Kendaraan	4 - 8	*Vehicles*
Perbaikan aset yang disewa	4 - 5	*Leasehold improvements*
Perlengkapan dan peralatan kantor	4 - 8	*Furnitures, fixtures and office equipment*

Masa manfaat ekonomis, nilai residu dan metode penyusutan direviu setiap akhir tahun dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

Untuk semua aset tetap, Bank menentukan tidak terdapat nilai residu.

The economic useful life, residual values and depreciation method are reviewed at each year end, with the effect of any changes in estimate for on a prospective basis.

For all fixed assets, the Bank has determined that there is no residual value.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

m. Aset Tetap, Aset Hak-guna dan Liabilitas Sewa (Lanjutan)

Aset Tetap (Lanjutan)

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah bersih hasil pelepasan dan nilai tercatat dari aset) dimasukkan dalam laporan laba rugi dan penghasilan komprehensif lain pada tahun aset tersebut dihentikan pengakuannya.

Akumulasi biaya konstruksi bangunan serta pemasangan peralatan kantor, dikapitalisasi sebagai aset dalam pembangunan. Biaya tersebut direklasifikasi ke akun aset tetap pada saat proses konstruksi atau pemasangan selesai. Penyusutan mulai dibebankan pada tanggal yang sama.

Aset Hak-guna dan Liabilitas Sewa

Bank diwajibkan untuk mengakui aset dan liabilitas untuk semua sewa dengan pengecualian sewa jangka pendek dan aset dengan nilai rendah. Penyewa diharuskan untuk mengakui aset hak-guna yang mewakili haknya untuk menggunakan aset sewaan dan liabilitas sewa yang mewakili kewajibannya untuk melakukan pembayaran sewa.

Bank mengakui liabilitas sewa, sebagai pembayaran sewa yang tersisa termasuk atas opsi perpanjangan di mana perpanjangan hampir dapat dipastikan, didiskontokan menggunakan tingkat bunga pinjaman inkremental pada tanggal pengakuan awal. Sedangkan aset hak-guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak-guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

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 akhir liabilitas untuk setiap periode.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

m. Fixed Assets, Right-of-use Assets and Lease Liabilities (Continued)

Fixed Assets (Continued)

Carrying amount of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss and other comprehensive income in the year the asset is derecognized.

The accumulated costs of the construction of buildings and installation of office equipment are capitalized as construction in progress. These costs are reclassified to fixed assets accounts when the construction or installation is complete. Depreciation is charged on the same date.

Right-of-use Assets and Lease Liabilities

The Bank is required to recognize assets and liabilities for all leases with the exemptions of short-term leases and the underlying asset is of low value. A lessee is required to recognize a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments.

The Bank recognized a lease liability, being the remaining lease payments including extensions options where renewal is reasonably certain, discounted using the incremental borrowing rate at the date of initial recognition. Meanwhile, rights-of-use assets include the amount of lease liabilities recognized, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease, less rental incentives received. Rights-of-use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

Each lease payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the leases period to produce a constant periodic rate of interest on the ending balance of the liability for each period.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

m. Aset Tetap, Aset Hak-guna dan Liabilitas Sewa (Lanjutan)

Aset Hak-guna dan Liabilitas Sewa (Lanjutan)

Ketika Bank merevisi estimasi jangka waktu dari setiap sewa (karena, sebagai contoh penilaian kembali atas kemungkinan perpanjangan masa sewa atau penghentian sewa jika opsi tersebut dieksekusi), penyesuaian terhadap jumlah tercatat sebagai liabilitas sewa untuk mencerminkan pembayaran yang harus dilakukan dengan mendiskontokan pembayaran sewa revisian menggunakan tingkat diskonto revisian. Nilai tercatat liabilitas sewa juga direvisi ketika elemen pembayaran sewa variabel masa yang akan datang bergantung pada indeks atau suku bunga, kecuali tingkat diskonto tidak berubah. Untuk kedua hal di atas, penyesuaian dilakukan terhadap nilai tercatat dari aset hak-guna, dengan nilai tercatat yang direvisi diamortisasi selama sisa masa sewa (yang direvisi). Jika jumlah tercatat dari aset hak-guna disesuaikan menjadi nol, selanjutnya pengurangan diakui dalam laporan laba rugi.

n. Aset Takberwujud

Aset takberwujud terdiri dari perangkat lunak yang dibeli Bank.

Perangkat lunak yang dibeli oleh Bank dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai (jika ada).

Pengeluaran selanjutnya untuk perangkat lunak akan dikapitalisasi hanya jika pengeluaran tersebut menambah manfaat ekonomis aset yang bersangkutan di masa mendatang. Semua pengeluaran lainnya dibebankan pada saat terjadinya.

Perangkat lunak dihentikan pengakuannya jika dilepas atau ketika tidak terdapat lagi manfaat ekonomi masa depan yang diperkirakan dari penggunaan atau pelepasannya.

Amortisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan metode garis lurus sepanjang masa manfaat dari perangkat lunak tersebut, dari tanggal perangkat lunak tersebut tersedia untuk dipakai. Estimasi masa manfaat dari perangkat lunak adalah 4-5 tahun.

Metode amortisasi, estimasi masa manfaat dan nilai residual ditelaah pada setiap akhir tanggal pelaporan dan disesuaikan jika dianggap tepat.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

m. Fixed Assets, Right-of-use Assets and Lease Liabilities (Continued)

Right-of-use Assets and Lease Liabilities (Continued)

When the Bank revises its estimate of the term of any lease (because, for example, it re-assesses the probability of a lessee extension or termination option being exercised), it adjusts the carrying amount of the lease liability to reflect the payments to make over the revised term, which are discounted using a revised discount rate. The carrying amount of lease liabilities is similarly revised when the variable element of future lease payments dependent on a rate or index is revised, except the discount rate remains unchanged. In both cases an equivalent adjustment is made to the carrying amount of the right-of-use asset, with the revised carrying amount being amortized over the remaining (revised) lease term. If the carrying amount of the right-of-use asset is adjusted to zero, any further reduction is recognized in profit or loss.

n. Intangible Assets

Intangible assets consist of software acquired by the Bank.

Software acquired by the Bank is stated at cost less accumulated amortization and accumulated impairment losses (if any).

Subsequent expenditure on software is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditures are expensed as incurred.

Software is derecognized on disposal or when there is no future economic benefits are expected from its use or disposal.

Amortization is recognized in statement of profit or loss and other comprehensive income on a straight-line method over the estimated useful life of the software, from the date it is available for use. The estimated useful life of software is 4-5 years.

Amortization method, estimation of useful life and residual values are reviewed at each reporting date and adjusted if appropriate.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

o. Agunan yang Diambil Alih

Agunan yang diambil alih (AYDA) sehubungan dengan penyelesaian kredit diakui sebesar nilai bersih yang dapat direalisasi atau sebesar nilai tercatat dari kredit, mana yang lebih rendah. Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih (AYDA) setelah dikurangi dengan estimasi biaya pelepasan.

Kelebihan saldo kredit yang diberikan, yang belum dilunasi oleh peminjam di atas nilai dari agunan yang diambil alih, dibebankan sebagai penyisihan penghapusan kredit yang diberikan pada tahun berjalan.

Agunan yang diambil alih tidak disusutkan dan beban-beban sehubungan dengan perolehan dan pemeliharaan aset tersebut dibebankan pada laba rugi pada saat terjadinya.

Selisih antara nilai tercatat dan hasil penjualan dari agunan yang diambil alih diakui sebagai laba atau rugi pada saat penjualan agunan yang diambil alih, dan diakui sebagai pendapatan atau beban pada laporan laba rugi dan penghasilan komprehensif lain.

Manajemen melakukan evaluasi atas nilai agunan yang diambil alih secara berkala. Cadangan kerugian penurunan nilai atas agunan yang diambil alih diakui untuk mengurangi nilai atas agunan yang diambil alih.

p. Identifikasi dan Pengukuran Kerugian Penurunan Nilai

Aset Keuangan

Bank mengakui penyisihan kerugian kredit ekspektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

Bank mengukur cadangan kerugian penurunan nilai untuk kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 bulan:

(i) Aset keuangan yang memiliki risiko kredit rendah; dan
(ii) Instrumen keuangan lainnya yang risiko kredit tidak meningkat secara signifikan sejak pengakuan awal.

Bank menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Kerugian kredit ekspektasian 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

o. Foreclosed Assets

Foreclosed assets with respect to settlement of loan are recognized at net realizable value or the carrying amount of the loan, whichever is lower. Net realizable value is the fair value of the foreclosed assets after deducting the estimated costs of disposal.

Excess loan given, which has not been repaid by the borrower on the value of foreclosed assets, is charged as an allowance for uncollectible loans in the current year.

Foreclosed assets are not depreciated and expenses in relation with the acquisition and maintenance of those assets are charged to profit or loss as incurred.

The difference between the carrying amount and the proceeds from the sale of foreclosed assets is recognized as gain or loss at the time of sale and recognized as income or expense in the statement of profit or loss and other comprehensive income.

Management evaluates the value of foreclosed assets on a periodic basis. Allowance for impairment loss on foreclosed assets is recognized to reduce any reduction of foreclosed assets value.

p. Identification and Measurement of Impairment Losses

Financial Assets

The Bank recognizes the allowance for expected credit losses on financial assets that are not measured at fair value through profit or loss.

The Bank measures the allowance for impairment losses for the lifetime expected credit losses, except for the following which are measured according to 12 months expected credit losses:

(i) Financial assets that have low credit risk; and

(ii) Other financial assets that the credit risks have not increased significantly since initial recognition.

The Bank considers debt instruments to have low credit risk when the credit risk rating is at par with the globally understood definition of investment grade.

The 12-month expected credit loss is part of the expected credit loss throughout its lifetime that represents an expected credit loss arising from a default on financial instruments that might occur within 12 months after reporting date.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

p. Identifikasi dan Pengukuran Kerugian Penurunan Nilai (Lanjutan)

Aset Keuangan (Lanjutan)

Bank menggunakan model yang kompleks didasarkan pada konsep matriks *probability of default* ("PD"), *loss given default* ("LGD") dan *exposure at default* ("EAD") yang mempertimbangkan informasi masa lalu, terkini, dan masa mendatang. Untuk menentukan kerugian kredit ekspektasian, komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan tingkat diskonto berdasarkan suku bunga efektif.

Pengukuran kerugian kredit ekspektasian di seluruh tahapan aset diperlukan untuk mencerminkan jumlah yang tidak bias dan rata-rata probabilitas tertimbang yang ditentukan dengan mengevaluasi serangkaian kemungkinan yang dapat terjadi menggunakan informasi yang wajar dan dapat didukung dengan peristiwa di masa lampau, kondisi saat ini dan proyeksi terkait dengan kondisi ekonomis di masa depan.

Probability of Default ("PD")

PD adalah probabilitas yang timbul di suatu waktu di mana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage* 1) atau sepanjang umur (*Stage* 2 dan 3) dan digabungkan pada dampak faktor ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada *point in time* di mana hal ini berfluktuasi sejalan dengan siklus ekonomi.

Loss Given Default ("LGD")

LGD adalah kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari faktor ekonomi masa depan yang relevan (jika ada) di mana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan faktor ekonomi di masa depan jika relevan.

Exposure at Default ("EAD")

EAD adalah perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Bank juga menggabungkan dampak penarikan fasilitas yang *committed* pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak faktor ekonomi masa depan jika relevan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

p. Identification and Measurement of Impairment Losses (Continued)

Financial Assets (Continued)

The Bank primarily uses sophisticated based on the concepts of probability of default ("PD"), loss given default ("LGD") and exposure at default ("EAD") metrics which consider past, current, and future information. To determine the expected credit loss, these components are multiplied together and discounted to the financial statement date using the effective interest rate as the discount rate.

The measurement of expected credit losses across all stages is required to reflect an unbiased and probability weighted amount that is determined by evaluating a range of reasonably possible outcomes using reasonable and supportable information about past events, current conditions and forecasts of future economic conditions.

Probability of Default ("PD")

PD is the probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporating the impact of forward-looking economic factors that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

Loss Given Default ("LGD")

LGD is the loss that is expected to arise on default, incorporating the impact of relevant forward looking economic factors (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic factors if relevant.

Exposure at Default ("EAD")

EAD is the expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. Bank also incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortisation and prepayments, together with the impact of forward-looking economic factors where relevant.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

p. Identifikasi dan Pengukuran Kerugian Penurunan Nilai (Lanjutan)

Aset Keuangan (Lanjutan)

Kerugian kredit ekspektasian 12 bulan (*Stage* 1)

Kerugian kredit ekspektasian diakui pada saat pengakuan awal aset keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu dua belas bulan sejak tanggal pelaporan. Kerugian kredit ekspektasian terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka kerugian kredit ekspektasian dihitung kembali berdasarkan basis dua belas bulan.

Peningkatan risiko kredit yang signifikan (*Stage* 2)

Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan ("SICR") sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut). Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan sejumlah faktor kuantitatif dan kualitatif, yang bobotnya bergantung pada tipe produk dan pihak lawan. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai dianggap telah mengalami peningkatan risiko kredit yang signifikan.

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3)

Aset hanya akan dianggap mengalami penurunan nilai dan kerugian kredit ekspektasian sepanjang umurnya diakui, jika terdapat bukti objektif penurunan nilai yang dapat diobservasi. Indikator atas bukti objektif penurunan nilai termasuk, antara lain aset gagal bayar atau mengalami kesulitan keuangan yang signifikan atau mengalami *forbearance* atas kredit yang mengalami penurunan nilai (disebut sebagai 'aset *Stage* 3'). Aset keuangan yang mengalami penurunan nilai (atau gagal bayar) merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga atau memiliki peringkat kredit tertentu (*default*). Aset keuangan juga dianggap mengalami penurunan nilai kredit di mana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

p. Identification and Measurement of Impairment Losses *(Continued)*

Financial Assets *(Continued)*

12-month expected credit losses (Stage 1)

Expected credit losses are recognized at the time of initial recognition of a financial asset and represent the lifetime cash shortfalls arising from possible default events up to twelve months into the future from the reporting date. Expected credit losses continue to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit-impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, expected credit losses will revert to being determined on a 12-month basis.

Significant increase in credit risk (Stage 2)

If a financial asset experiences a significant increase in credit risk ("SICR") since initial recognition, an expected credit loss provision is recognized for default events that may occur over the life of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time). Whether a change in the risk of default is significant or not is assessed using a number of quantitative and qualitative factors, the weight of which depends on the type of product and counterparty. Financial assets that are 30 or more days past due and not credit-impaired is considered to have experienced a significant increase in credit risk.

Credit impaired (or defaulted) exposures (Stage 3)

An asset is only considered credit impaired and lifetime expected credit losses recognized, if there is observed objective evidence of impairment. Indicators of objective evidence of impairment includes, among other factors, assets in default or experiencing significant financial difficulty, or experiencing forbearance on impaired credit (mentioned as 'Stage 3 asset'). Financial assets that are credit impaired (or in default) represent those that are at least 90 days past due in respect of principal and/or interest or has certain credit grades (default). Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

p. Identifikasi dan Pengukuran Kerugian Penurunan Nilai (Lanjutan)

Aset Keuangan (Lanjutan)

Aset Keuangan yang Direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan awal diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan awal harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

i. Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset awal, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset awal.
ii. Jika restrukturisasi akan menghasilkan penghentian pengakuan aset awal, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan awal pada saat penghentian pengakuannya.

Penyajian Penyisihan Kerugian Kredit Ekspektasian dalam Laporan Posisi Keuangan

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

i. Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
ii. Instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain penyisihan kerugian kredit ekspektasian disajikan pada penghasilan komprehensif lain;
iii. Komitmen pinjaman dan kontrak jaminan keuangan, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi pada liabilitas lain-lain.

Pemulihan Aset Keuangan yang Dihapusbukukan

Ketika kredit yang diberikan tidak tertagih, maka akan dihapusbukukan dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Pemulihan aset keuangan yang dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Pemulihan aset keuangan yang dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

p. Identification and Measurement of Impairment Losses (Continued)

Financial Assets (Continued)

Restructured Financial Assets

If the terms of the financial assets are renegotiated or modified or the original financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of original financial assets must be derecognized and expected credit losses measured as follows:

i. If the restructuring does not result in the derecognition of original assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash shortages of original assets.
ii. If the restructuring will result in a derecognition of the original assets, the fair value of the new asset is treated as the final cash flow of the original financial assets at the time of derecognition.

Presentation of Allowance for Expected Credit Losses in Statement of Financial Position

Allowance for expected credit losses is presented in the statement of financial position as follows:

i. Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;
ii. Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses is presented in other comprehensive income;
iii. Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision in other liabilities.

Recoveries of Written-off Financial Assets

When a loan is uncollectible, it is written-off against the related allowance for impairment loss. Such loans are written-off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

p. Identifikasi dan Pengukuran Kerugian Penurunan Nilai (Lanjutan)

Penurunan Nilai Aset Nonkeuangan

Nilai tercatat dari aset yang bukan aset keuangan Bank, kecuali aset pajak tangguhan, ditelaah setiap tanggal pelaporan untuk menentukan apakah terdapat indikasi penurunan nilai. Jika indikasi tersebut ada, maka nilai yang dapat dipulihkan dari aset tersebut akan diestimasi. Jumlah terpulihkan adalah adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Dalam menilai nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai kini menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik atas aset yang mana estimasi arus kas masa depan belum disesuaikan.

Bank menentukan cadangan kerugian penurunan nilai atas agunan yang diambil alih berdasarkan pada nilai yang lebih rendah antara nilai tercatat dan nilai bersih yang dapat direalisasi (*net realizable value*).

Cadangan kerugian penurunan nilai diakui pada tahun sebelumnya dinilai pada setiap tanggal pelaporan untuk melihat adanya indikasi bahwa kerugian telah menurun atau tidak ada lagi. Kerugian penurunan nilai dijurnal balik jika terdapat perubahan estimasi yang digunakan dalam menentukan nilai yang dapat dipulihkan.

q. Simpanan dari Nasabah, Simpanan dari Bank Lain dan Pinjaman yang Diterima

Simpanan dari nasabah merupakan liabilitas kepada nasabah dalam bentuk giro, tabungan dan deposito berjangka.

Simpanan dari bank lain merupakan liabilitas kepada bank lain dalam bentuk giro, tabungan, dan deposito berjangka dengan periode jatuh tempo menurut perjanjian masing-masing.

Pinjaman yang diterima merupakan dana yang diterima dari bank lain dengan kewajiban pembayaran sesuai dengan perjanjian pinjaman.

Pada saat pengakuan awal simpanan dari nasabah, simpanan dari bank lain dan pinjaman yang diterima diukur sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan secara langsung, dan selanjutnya diukur sebesar biaya perolehan yang diamortisasi menggunakan metode suku bunga efektif.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

p. Identification and Measurement of Impairment Losses *(Continued)*

Impairment of Non-financial Assets

The carrying amounts of the Bank's nonfinancial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amount is estimated. The recoverable amount is the higher of an asset's (or cash generating unit's) fair value less costs to sell and its value in use. Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash-generating unit to which the asset belongs.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

The Bank determines allowance for impairment losses on foreclosed assets based on the lower between the carrying amount and their net realizable value.

Allowance for impairment losses recognized in prior year are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount.

q. Deposits from Customers, Deposits from Other Banks and Borrowings

Deposits from customers are liabilities to customers in the form of current deposits, savings deposits and time deposits.

Deposits from other banks are liabilities to other banks in the form of current deposits, savings deposits and time deposits with maturities of each agreement.

Borrowings are funds received from other banks with payment obligation based on borrowings agreement.

At initial recognition, deposits from customers, deposits from other banks and borrowings are measured at fair value net of transaction costs directly attributable to the deposits and are measured subsequently at amortized costs using the effective interest rate method.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

r. Liabilitas Imbalan Pascakerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek merupakan upah, gaji dan iuran jaminan sosial (Jamsostek). 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 pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Imbalan pascakerja

Bank mengakui liabilitas imbalan pascakerja kepada karyawan sesuai dengan ketentuan minimum di dalam Peraturan Pemerintah No. 35 Tahun 2021 yang mengatur mengenai pelaksanaan dari Undang-Undang No. 11 Tahun 2020 tentang "Cipta Kerja" yang telah diganti dengan Undang-Undang No. 6 Tahun 2023 tentang "Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang".

Liabilitas atau aset imbalan pasti bersih adalah keseluruhan nilai kini dari kewajiban imbalan pasti pada akhir periode pelaporan dikurangi dengan nilai wajar dari aset program (jika ada), disesuaikan untuk setiap dampak atas pembatasan aset imbalan pasti bersih ke batas atas aset.

Batas atas aset merupakan nilai kini dari manfaat ekonomis yang tersedia dalam bentuk pengembalian dana dari program atau pengurangan kontribusi masa depan untuk program tersebut.

Menurut PSAK No. 219, beban imbalan dalam program imbalan pasti secara aktuarial ditentukan dengan menggunakan *projected unit credit*.

(i) Biaya jasa;
(ii) Bunga bersih atas liabilitas atau aset bersih;
(iii) Pengukuran kembali liabilitas atau aset bersih.

Biaya jasa terdiri atas biaya jasa kini, biaya jasa lalu dan keuntungan atau kerugian atas penyelesaian yang diakui sebagai beban dalam laporan laba rugi dan penghasilan komprehensif lain. Biaya jasa lalu diakui ketika amandemen atau kurtailmen program terjadi atau ketika Bank mengakui biaya restrukturisasi terkait atau pesangon, mana yang lebih awal. Jumlah ini dihitung secara berkala oleh aktuaris independen.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

r. Post-employment Benefits Liabilities

Short-term employee benefits

Short-term employee benefits are in the form of wages, salaries and social security (Jamsostek) contributions. Short-term employee benefits are recognized at its undiscounted amount as a liability after deducting any amount that is already paid in the statement of financial position and as an expense in the statement of profit or loss and other comprehensive income in the current year.

Post-employment benefits

The Bank recognizes post-employment benefits liabilities to its employees in accordance with the minimum requirement in the Government Regulation No. 35 Year 2021 which regulates the implementation of Law No. 11 Year 2020 on "Job Creation" which has been replaced by Law No. 6 Year 2023 on "Stipulation of Government Regulation in Lieu of Law No. 2 Year 2022 on Job Creation into Law".

The net defined benefit liability or asset is the aggregate of the present value of the defined benefit obligation at the end of the reporting period reduced by the fair value of plan assets (if any), adjusted for any effect of limiting a net defined benefit asset to the asset ceiling.

The asset ceiling is the present value of any economic benefits available in the form of refunds from the plan or reductions in future contributions to the plan.

According to PSAK No. 219, the cost of providing benefits under the defined benefit plans is actuarially determined using the projected unit credit method.

(i) Service cost;
(ii) Net interest on the net defined benefit liability or asset;
(iii) Remeasurements of net defined benefit liability or asset.

Service costs include current service costs, past service costs and gains or losses on nonroutine settlements which are recognized as expense in statement of profit or loss and other comprehensive income. Past service costs are recognized when plan amendment or curtailment occurs or when the Bank recognizes related restructuring costs or termination benefits, whichever is earlier. These amounts are calculated periodically by independent qualified actuaries.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

r. Liabilitas Imbalan Pascakerja (Lanjutan)

Imbalan pascakerja (Lanjutan)

Pengukuran kembali terdiri atas keuntungan dan kerugian aktuarial, imbal hasil atas aset program dan setiap perubahan atas dampak batas atas aset (tidak termasuk bunga bersih atas liabilitas imbalan pasti bersih) diakui langsung dalam penghasilan komprehensif lain pada periode terjadinya. Pengukuran kembali tidak direklasifikasi ke laba rugi pada periode berikutnya.

s. Saham Treasuri

Ketika Bank membeli modal saham ekuitas (saham treasuri), imbalan yang dibayar, termasuk biaya tambahan yang secara langsung dapat diatribusikan (dikurangi pajak penghasilan) dikurangkan dari ekuitas yang diatribusikan kepada pemilik ekuitas Bank sampai saham tersebut dibatalkan atau diterbitkan kembali. Ketika saham biasa tersebut selanjutnya diterbitkan kembali, imbalan yang diterima, dikurangi biaya tambahan transaksi yang terkait dan dampak pajak penghasilan yang terkait dimasukkan kepada ekuitas yang dapat diatribusikan kepada pemilik ekuitas Bank.

t. Beban Emisi Saham

Beban emisi saham yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun "Tambahan Modal Disetor", sebagai bagian dari Ekuitas pada laporan posisi keuangan.

u. Laba (Rugi) per Saham Dasar

Laba (rugi) per saham dasar dihitung dengan membagi laba (rugi) tahun berjalan dengan rata-rata tertimbang jumlah saham yang beredar selama tahun berjalan.

Bank tidak memiliki instrumen dilutif yang berpotensi pada penerbitan saham biasa pada tanggal 31 Desember 2025 dan 2024. Oleh karenanya, laba per saham dilusian tidak dihitung dan disajikan pada laporan laba rugi dan penghasilan komprehensif lain.

v. Pendapatan dan Beban Bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan yang dikenakan suku bunga diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif (Catatan 2.f.vi).

Kredit yang diberikan yang pembayaran angsuran pokok atau bunganya telah lewat 90 hari atau lebih setelah jatuh tempo, atau yang pembayarannya secara tetap waktu diragukan, secara umum diklasifikasikan sebagai kredit yang mengalami penurunan nilai (*impairment*).

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

r. Post-employment Benefits Liabilities *(Continued)*

Post-employment benefits (Continued)

Remeasurements comprising actuarial gains and losses, return on plan assets and any change in the effect of the asset ceiling (excluding net interest on net defined benefit liability) are recognized immediately in other comprehensive income in the period in which they arise. Remeasurements are not reclassified to profit or loss in subsequent periods.

s. Treasury Stock

When the Bank purchases the equity share capital (treasury stock), the consideration paid, including any directly attributable incremental costs (net of income taxes) is deducted from equity attributable to the Bank's equity holders until the shares are cancelled or reissued. Where such ordinary shares are subsequently reissued, any consideration received, net of any directly attributable incremental transaction costs and the related income tax effects, is included in equity attributable to the Bank's equity holders.

t. Shares Issuance Costs

Shares issuance costs related to the public offering of shares (including preemptive rights issue) are deducted from the proceeds and presented as a deduction from the "Additional Paid-in Capital" account, as part of Equity section in the statement of financial position.

u. Earnings (Loss) per Share

Basic earnings (loss) per share is computed by dividing profit (loss) for the current year with the weighted average number of outstanding shares during the year.

As of December 31, 2025 and 2024, there are no dilutive instruments which could result in the issuance of ordinary shares. Therefore, diluted earnings per share is equivalent to the basic earnings per share.

v. Interest Income and Expense

Interest income and expense for all interest-bearing financial instruments are recognized in profit or loss using the effective interest rate method (Note 2.f.vi).

Loans which their principal and interest have been past due for 90 days or more, or where reasonable doubt exist as to the timely collection, are generally as impaired loans.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

v. Pendapatan dan Beban Bunga (Lanjutan)

Pada saat debitur menunggak lebih dari 90 hari, Bank berpendapat bahwa terdapat kemungkinan bahwa Bank tidak menerima kembali pendapatan tersebut. Oleh karena itu, Bank melakukan jurnal balik pengakuan pendapatan bunga.

Seluruh penerimaan kas atas kredit yang diberikan yang diklasifikasikan sebagai kurang lancar, diragukan atau macet, diakui terlebih dahulu sebagai pengurang pokok kredit. Kelebihan penerimaan kas di atas pokok kredit diakui sebagai pendapatan bunga dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

w. Pendapatan dan Beban Provisi dan Komisi

Pendapatan dan beban provisi dan komisi yang terkait dengan perolehan instrumen keuangan diklasifikasikan sebagai biaya perolehan diamortisasi dan FVTOCI dicatat sebagai bagian dari nilai wajar aset atau liabilitas keuangan dan diamortisasi sesuai dengan jangka waktunya dengan menggunakan suku bunga efektif.

Provisi dan komisi lainnya yang tidak terkait dengan kegiatan perolehan instrumen keuangan dan jangka waktu tertentu yang jumlahnya signifikan, dan diamortisasi menggunakan metode garis lurus sesuai dengan jangka waktu instrumen keuangan yang bersangkutan. Sedangkan, pendapatan dan beban provisi dan komisi lainnya yang tidak signifikan langsung diakui sebagai pendapatan atau beban pada tanggal transaksi.

x. Segmen Operasi

Informasi segmen disusun sesuai dengan kebijakan akuntansi untuk penyusunan dan penyajian laporan keuangan. Bank melaporkan informasi segmen berdasarkan segmen geografis sesuai kebijakan pelaporan internal Bank.

Sebuah segmen geografis dikelompokan di dalam lingkungan ekonomi tertentu yang memiliki risiko dan tingkat pengembalian yang serupa, tetapi berbeda dengan segmen geografis lainnya yang berada dalam lingkungan ekonomi lain.

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI MANAJEMEN

Beberapa estimasi dan asumsi-asumsi dibuat dalam rangka penyusunan laporan keuangan di mana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun ke depan. Semua estimasi dan asumsi yang diharuskan oleh SAK adalah estimasi terbaik yang didasarkan standar yang berlaku.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

v. Interest Income and Expense *(Continued)*

When the debtor is overdue for more than 90 days, the Bank believes that there is a possibility that it will not receive back the income. Therefore, the Bank reverses the recognition of interest income.

All cash receipts from loans classified as less substandard, doubtful or loss are applied as a reduction to the principal first. The excess of cash receipts over the outstanding principal is recognized as interest income in the current year statement of profit or loss and other comprehensive income.

w. Commissions Income and Expenses and Fees

Commission income and expense and fees associated with the acquisition of financial instruments classified as at amortized cost and FVTOCI are recorded as part of the fair value of financial assets or financial liabilities and amortized over the time period using the effective interest rate.

Other fees and commissions that are not related to the acquisition or issuance of financial instrument and have maturity terms in which amounts are significant, are deferred and amortized using the straight-line method over the term of the related financial instruments. Meanwhile, other fees income and expenses and other commissions that are not significant are recognized immediately as income or expenses on the transaction date.

x. Operating Segment

Segment information is prepared using the accounting policies adopted for preparing and presenting the financial statements. The Bank reports segment information based on geographical segment in accordance with the Bank's internal reporting policy.

A geographical segment is grouped within a particular economic environment that are subject to similar risks and return, which different from other geographical segment in other economic environments.

3. MANAGEMENT USE OF JUDGMENTS, ESTIMATES AND ASSUMPTIONS

Certain estimates and assumptions are made in the preparation of the financial statements. These often require management judgment in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with SAK are best estimates undertaken in accordance with the applicable standard.

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI MANAJEMEN (Lanjutan)

Estimasi dan pertimbangan dievaluasi secara terus menerus, dan berdasarkan pengalaman masa lalu dan faktor-faktor lain, termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

Pengungkapan ini melengkapi pengungkapan pada manajemen risiko keuangan (Catatan 32).

Pertimbangan

Pertimbangan-pertimbangan berikut dibuat oleh manajemen dalam proses penerapan kebijakan akuntansi Bank yang memiliki dampak yang paling signifikan terhadap jumlah-jumlah yang diakui dalam laporan keuangan:

Klasifikasi aset keuangan dan liabilitas keuangan

Bank menentukan klasifikasi aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan menilai apakah telah memenuhi definisi yang ditetapkan dalam PSAK No. 109. Aset keuangan dan liabilitas keuangan dicatat sesuai dengan kebijakan akuntansi Bank sebagaimana diungkapkan dalam Catatan 2.f.(i).

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.

Bank 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 Bank. Perubahan tersebut tercermin dalam asumsi ketika keadaan tersebut terjadi.

a. Estimasi masa manfaat aset tetap dan aset takberwujud

Masa manfaat dari masing-masing aset tetap dan aset takberwujud Bank 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 pemakaian, usang secara teknis atau komersial serta keterbatasan hak atau pembatasan lainnya terhadap penggunaan aset.

3. MANAGEMENT USE OF JUDGMENTS, ESTIMATES AND ASSUMPTIONS *(Continued)*

Estimates and judgments are evaluated continuously, and based on past experience and other factors, including expectations with regard to future events.

Although these estimates and assumption are made by management's best knowledge of current events and activities, actual result may differ from those estimates and assumption.

This disclosure supplements the disclosure on financial risk management (Note 32).

Judgments

The following judgments are made by management in the process of applying the Bank's accounting policies that have the most significant effects on the amounts recognized in the financial statements:

Classification of financial assets and financial liabilities

The Bank determines the classifications of certain assets and liabilities as financial assets and financial liabilities by assessing whether they meet the definition that is determined in PSAK No. 109. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the Bank's accounting policies as disclosed in Note 2.f.(i).

Estimates and Assumptions

The key assumptions concerning the future and other key source of estimation uncertainty at the reporting date that have a significant risk causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period are disclosed below.

The Bank based its assumptions and estimates on available parameters when the financial statements were prepared. Existing circumstances and assumptions about future developments may change due to market changes in circumstances arising beyond the control of the Bank. Such changes are reflected in the assumptions when they occurred.

a. Estimated useful lives of fixed assets and intangible assets

The estimated useful lives of each item of the Bank's fixed assets and intangible assets are estimated based on the period over which the asset is expected to be available for used. 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.

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI MANAJEMEN (Lanjutan)

Estimasi dan Asumsi (Lanjutan)

a. Estimasi masa manfaat aset tetap dan aset takberwujud (Lanjutan)

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 aset tetap akan menyebabkan kenaikan beban penyusutan dan amortisasi dan penurunan nilai tercatat aset.

b. Cadangan kerugian penurunan nilai aset keuangan

Aset keuangan tertentu dievaluasi penurunan nilainya berdasarkan ketentuan yang dijelaskan di Catatan 2.p.

Cadangan kerugian penurunan nilai terkait dengan pihak lawan spesifik dalam seluruh cadangan kerugian penurunan nilai dibentuk atas tagihan yang penurunan nilainya dievaluasi secara individual berdasarkan estimasi terbaik manajemen atas nilai tunai arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas ini, manajemen membuat pertimbangan mengenai kondisi keuangan dari pihak lawan dan nilai bersih yang dapat direalisasi dari agunan yang diterima. Setiap aset yang mengalami penurunan nilai dievaluasi, dan strategi penyelesaiannya serta estimasi arus kas yang dinilai dapat diperoleh kembali secara independen disetujui oleh Departemen Pemulihan Kredit dan Manajemen Aset.

Evaluasi cadangan kerugian penurunan nilai secara kolektif meliputi kerugian kredit yang melekat pada portofolio tagihan dengan karakteristik ekonomi yang serupa ketika terdapat bukti objektif bahwa telah terjadi penurunan nilai tagihan dalam portofolio tersebut namun penurunan nilai secara individu belum dapat diidentifikasi. Dalam menentukan perlunya membentuk cadangan kerugian penurunan nilai kredit secara kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit, besarnya portofolio, konsentrasi kredit dan faktor-faktor ekonomi.

Dalam mengestimasi cadangan yang dibutuhkan, asumsi-asumsi dibuat untuk menentukan model kerugian bawaan dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman historis dan kondisi ekonomi saat ini.

Ketepatan dari cadangan ini tergantung pada seberapa tepat estimasi arus kas masa depan untuk menentukan cadangan individual serta asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

3. MANAGEMENT USE OF JUDGMENTS, ESTIMATES AND ASSUMPTIONS *(Continued)*

Estimates and Assumptions *(Continued)*

a. Estimated useful lives of fixed assets and intangible assets *(Continued)*

Therefore, it is possible that future result 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 lives would increase the recorded depreciation and amortization expenses and decrease the carrying amount of these assets.

b. Allowance for impairment of financial assets

Certain financial assets are evaluated for impairment on a basis described in Note 2.p.

The specific counterparty component of the total allowances for impairment applies to claims evaluated individually for impairment and is based upon management's best estimate of the present value of the cash flows that are expected to be received. In estimating these cash flows, management makes judgments about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimate of cash flows considered recoverable are independently approved by the Credit Recovery and Asset Management Department.

Collectively assessed impairment allowances cover credit losses inherent in portfolios of claims with similar economic characteristics when there is objective evidence to suggest that they contain impaired claims, but the individual impaired items cannot yet be identified. In assessing the need for collective loan loss allowances, management considers factors such as credit quality, portfolio size, credit concentrations and economic factors.

To estimate the required allowance, assumptions are made to define the way inherent losses are modeled and to determine the required input parameters, based on historical experience and current economic conditions.

The accuracy of the allowances depends on how well the estimated future cash flows are determined for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI MANAJEMEN (Lanjutan)

Estimasi dan Asumsi (Lanjutan)

c. Imbalan pascakerja

Penentuan liabilitas imbalan pascakerja dipengaruhi oleh asumsi tertentu yang digunakan oleh Bank dalam menghitung jumlah tersebut.

Asumsi-asumsi tersebut dijelaskan dalam Catatan 25 dan mencakup, antara lain, tingkat diskonto dan tingkat kenaikan gaji. Hasil aktual yang berbeda dengan asumsi Bank diakumulasi dan diamortisasi ke masa depan dan oleh karena itu, secara umum berdampak pada beban 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 pascakerja.

Nilai tercatat cadangan imbalan pasti pascakerja diungkapkan pada Catatan 25.

d. Aset pajak tangguhan

Aset pajak tangguhan diakui untuk semua perbedaan temporer jika besar kemungkinan bahwa jumlah laba fiskal akan memadai untuk pemanfaatan perbedaan temporer yang diakui.

Estimasi manajemen yang signifikan diperlukan untuk menentukan jumlah aset pajak tangguhan yang diakui berdasarkan kemungkinan waktu terealisasinya dan jumlah laba kena pajak pada masa mendatang serta strategi perencanaan pajak masa depan.

Aset pajak tangguhan diungkapkan pada Catatan 24d.

e. Penurunan nilai aset nonkeuangan

Penelaahan atas penurunan nilai dilakukan apabila terdapat indikasi-indikasi penurunan nilai aset tertentu. Penentuan nilai wajar aset membutuhkan estimasi arus kas yang diharapkan akan dihasilkan dari pemakaian berkelanjutan dan pelepasan akhir atas aset tersebut.

Perubahan signifikan dalam asumsi-asumsi yang digunakan untuk menentukan nilai wajar dapat berdampak signifikan pada nilai terpulihkan dan jumlah kerugian penurunan nilai yang terjadi mungkin berdampak material pada hasil operasi Bank.

Nilai tercatat aset nonkeuangan berupa aset tetap dan aset takberwujud masing-masing diungkapkan pada Catatan 10 dan 11.

3. MANAGEMENT USE OF JUDGMENTS, ESTIMATES AND ASSUMPTIONS (Continued)

Estimates and Assumptions (Continued)

c. Post-employment benefits

The determination of the post-employment benefits liabilities depends on the selection of certain assumptions used by the Bank in calculating such amounts.

Those assumptions are described in Note 25 and include, among others, discount rate and salary increment rate. Actual results that differ from the Bank's assumptions are accumulated and amortized over future periods and therefore, generally affect the recognized expense and recorded liabilities in such future periods.

Management believes that the Bank's assumptions are reasonable and appropriate, however, significant differences in actual experience or significant changes in assumptions may significantly affect the amount of post-employment benefit liabilities.

The carrying value of post-employment benefit liabilities is disclosed in Note 25.

d. Deferred tax assets

Deferred tax assets are recognized for all temporary differences to the extent that it is probable that taxable profit will be available against which the temporary differences can be utilized.

Significant management estimates are required to determine the amount of deferred tax assets that can be recognized based upon the likely timing and the level of future taxable profits together with future tax planning strategies.

The deferred tax assets are disclosed in Note 24d.

e. Impairment of non-financial assets

Impairment review is performed when certain impairment indicators are present. Determining the fair value of assets requires the estimation of cash flows expected to be generated from the continuing use and ultimate disposition of such assets.

Any significant changes in the assumptions used in determining the fair value may materially affect the assessment of recoverable amount and any resulting impairment loss could have a material impact on results of operations.

The carrying amount of these non-financial assets which are fixed assets and intangible assets are disclosed in Notes 10 and 11, respectively.

4. KAS / *4. CASH*

Kas terdiri dari: / *Cash consists of:*

	2025	2024	
Rupiah	38.869	49.613	*Rupiah*
Mata uang asing:			*Foreign currency:*
Dolar Amerika Serikat	39.805	20.670	*United States Dollar*
Jumlah	**78.674**	**70.283**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, saldo kas diasuransikan terhadap risiko perampokan kepada PT Asuransi Umum BCA dan PT Asuransi Bina Dana Arta Tbk dengan nilai pertanggungan masing-masing sebesar Rp723.205 dan Rp297.610. Perusahaan asuransi tersebut merupakan pihak ketiga.

As of December 31, 2025 and 2024, the cash balance is insured against the risk of robbery to PT Asuransi Umum BCA and PT Asuransi Bina Dana Arta Tbk with insured value of Rp723,205 and Rp297,610, respectively. The insurance companies are third parties.

Manajemen Bank berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian dari risiko tersebut.

The management of the Bank believes that the insurance coverage is adequate to cover possible losses arising from such risks.

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

	2025	2024	
Rupiah	833.985	713.509	*Rupiah*
Mata uang asing:			*Foreign currency:*
Dolar Amerika Serikat	383.525	344.433	*United States Dollar*
Jumlah	**1.217.510**	**1.057.942**	***Total***

Suku bunga rata-rata untuk giro pada Bank Indonesia dalam mata uang Rupiah dan mata uang asing disajikan dalam Catatan 32.

The average interest rates for current accounts with Bank Indonesia in Rupiah and foreign currencies are disclosed in Note 32.

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 35a (tidak diaudit).

The Bank's Minimum Statutory Reserves (GWM) Bank in accordance with Bank Indonesia Regulation and Regulation of Members of The Board of Governors (PADG) are disclosed in Note 35a (unaudited).

6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNTS WITH OTHER BANKS*

Giro pada bank lain berdasarkan mata uang dan pihak di mana Bank menempatkan dananya adalah sebagai berikut:

Current accounts with other banks by currencies and parties where the Bank places its funds are as follows:

	2025	2024	
Pihak berelasi			***Related party***
Mata uang asing			***Foreign currencies***
Won Korea Selatan			*South Korean Won*
Industrial Bank of Korea	1.139	-	*Industrial Bank of Korea*
Pihak ketiga			***Third party***
Rupiah			***Rupiah***
PT Bank Negara Indonesia (Persero) Tbk	20.696	11.744	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Central Asia Tbk	12.862	7.193	*PT Bank Central Asia Tbk*
PT Bank Mandiri (Persero) Tbk	878	871	*PT Bank Mandiri (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	347	345	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Sinarmas Tbk	24	24	*PT Bank Sinarmas Tbk*
PT Bank CIMB Niaga Tbk	20	20	*PT Bank CIMB Niaga Tbk*
PT Bank Multiarta Sentosa Tbk	2	-	*PT Bank Multiarta Sentosa Tbk*
Subjumlah	34.829	20.197	*Sub-total*

6. GIRO PADA BANK LAIN (Lanjutan) / *CURRENT ACCOUNTS WITH OTHER BANKS (Continued)*

	2025	2024	
Pihak ketiga (Lanjutan)			***Third party** (Continued)*
Mata uang asing			***Foreign currencies***
Dolar Amerika Serikat			*United States Dollar*
JP Morgan Chase Bank, N.A.	281.487	330.124	*JP Morgan Chase Bank, N.A.*
PT Bank Mandiri (Persero) Tbk	26.321	24.149	*PT Bank Mandiri (Persero) Tbk*
PT Bank Central Asia Tbk	21.039	38.876	*PT Bank Central Asia Tbk*
The Bank of New York Mellon Corporation	3.235	27.127	*The Bank of New York Mellon Corporation*
PT Bank Permata Tbk	843	812	*PT Bank Permata Tbk*
PT Bank UOB Indonesia	65	62	*PT Bank UOB Indonesia*
Subjumlah	332.990	421.150	*Sub-total*
Euro			*Euro*
J.P. Morgan SE	21.297	31.988	*J.P. Morgan SE*
Dolar Singapura			*Singapore Dollar*
PT Bank Negara Indonesia (Persero) Tbk	2.081	1.902	*PT Bank Negara Indonesia (Persero) Tbk*
Yuan Tiongkok			*Chinese Yuan*
Bank of China (Hong Kong) Limited	669	124	*Bank of China (Hong Kong) Limited*
Subjumlah	357.037	455.164	*Sub-total*
Jumlah	**393.005**	**475.361**	***Total***
Cadangan kerugian penurunan nilai	(239)	(239)	*Allowance for impairment losses*
Jumlah - bersih	**392.766**	**475.122**	***Total - net***

Pada tanggal 31 Desember 2025 dan 2024, giro pada bank lain yang dijaminkan untuk kartu kredit manajemen Bank dan ATM bersama pada PT Bank Negara Indonesia (Persero) Tbk dan PT Bank Rakyat Indonesia (Persero) Tbk masing-masing sebesar Rp455 dan Rp451.

As of December 31, 2025 and 2024, current accounts with other banks pledged as collaterals for the Bank management's credit cards and ATM Bersama to PT Bank Negara Indonesia (Persero) Tbk and PT Bank Rakyat Indonesia (Persero) Tbk amounted to Rp455 and Rp451, respectively.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

Management believes that the allowance for impairment losses is adequate.

Perubahan nilai tercatat bruto adalah sebagai berikut:

The movements in the gross carrying amount are as follows:

	2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	475.361	-	-	475.361	***Beginning balance***
Aset baru	1.141	-	-	1.141	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	-	-	-	-	*Assets derecognized or repaid during the year (exclude write off)*
Pengukuran kembali	(83.497)	-	-	(83.497)	*Remeasurement*
Saldo akhir	**393.005**	**-**	**-**	**393.005**	***Ending balance***

6. GIRO PADA BANK LAIN (Lanjutan) / *CURRENT ACCOUNTS WITH OTHER BANKS (Continued)*

	2024				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	549.342	-	-	549.342	***Beginning balance***
Aset baru	124	-	-	124	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	-	-	-	-	*Assets derecognized or repaid during the year (exclude write off)*
Pengukuran kembali	(74.105)	-	-	(74.105)	*Remeasurement*
Saldo akhir	**475.361**	**-**	**-**	**475.361**	***Ending balance***

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

The movements in the allowance for impairment losses are as follows:

	2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	239	-	-	239	***Beginning balance***
Aset baru	-	-	-	-	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	-	-	-	-	*Assets derecognized or repaid during the year (exclude write off)*
Pengukuran kembali	-	-	-	-	*Remeasurement*
Saldo akhir	**239**	**-**	**-**	**239**	***Ending balance***

	2024				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	489	-	-	489	***Beginning balance***
Aset baru	-	-	-	-	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	-	-	-	-	*Assets derecognized or repaid during the year (exclude write off)*
Pengukuran kembali	(250)	-	-	(250)	*Remeasurement*
Saldo akhir	**239**	**-**	**-**	**239**	***Ending balance***

Suku bunga rata-rata untuk giro pada bank lain dalam mata uang Rupiah dan mata uang asing disajikan dalam Catatan 32.

The average interest rates for current accounts with other banks in Rupiah and foreign currencies are disclosed in Note 32.

Kolektibilitas giro pada bank lain sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 35b (tidak diaudit).

The collectibility of current accounts with other banks in accordance with Financial Services Authority Regulation (POJK) is disclosed in Note 35b (unaudited).

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / *7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS*

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis dan mata uang:

Placements with Bank Indonesia and other banks by type and currency:

	2025	2024	
Rupiah			***Rupiah***
Deposit Facility			*Deposit Facility*
Bank Indonesia	-	105.685	*Bank Indonesia*
Call Loans			*Call Loans*
PT Bank OCBC NISP Tbk	300.000	-	*PT Bank OCBC NISP Tbk*
PT Bank Central Asia Tbk	185.000	-	*PT Bank Central Asia Tbk*
PT Bank Permata Tbk	-	200.000	*PT Bank Permata Tbk*
PT Bank Negara Indonesia (Persero) Tbk	-	200.000	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	-	150.000	*PT Bank Rakyat Indonesia (Persero) Tbk*
Jumlah	**485.000**	**655.685**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dibatasi penggunaannya atau digunakan sebagai jaminan.

As of December 31, 2025 and 2024, there were no placements with Bank Indonesia and other banks which are restricted or used as collaterals.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan ke pihak berelasi.

As of December 31, 2025 and 2024, there were no placements to related party.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang mengalami penurunan nilai.

As of December 31, 2025 and 2024, there were no impairment losses in respect of placements with Bank Indonesia and other banks.

Pada tanggal 31 Desember 2025 dan 2024, penempatan pada Bank Indonesia dan bank lain memiliki jatuh tempo dan sisa umur hingga jatuh tempo sampai dengan 1 bulan.

As of December 31, 2025 and 2024, placements with Bank Indonesia and other banks have maturity and remaining period to maturity up to 1 month.

Suku bunga rata-rata untuk penempatan pada Bank Indonesia dan bank lain diungkapkan dalam Catatan 32.

The average interest rates for placements with Bank Indonesia and other banks are disclosed in Note 32.

Kolektibilitas penempatan pada Bank Indonesia dan bank lain sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 35c (tidak diaudit).

The collectibility of placements with Bank Indonesia and other banks in accordance with Financial Services Authority Regulation (POJK) is disclosed in Note 35c (unaudited).

8. EFEK-EFEK / *8. SECURITIES*

Efek-efek berdasarkan jenis dan mata uang adalah sebagai berikut:

Securities by type and currency are as follows:

	2025	2024	
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Rupiah			*Rupiah*
Obligasi Pemerintah	980.354	1.345.253	*Government Bonds*
Sekuritas Rupiah Bank Indonesia	1.281.830	269.463	*Bank Indonesia Rupiah Securities*
Subjumlah	2.262.184	1.614.716	*Sub-total*

8. EFEK-EFEK (Lanjutan) / *SECURITIES (Continued)*

	2025	2024	
Biaya perolehan diamortisasi			***Amortized cost***
Rupiah			*Rupiah*
Obligasi Pemerintah	738.573	737.657	*Government bonds*
Obligasi Korporasi dan bank lain	87.000	117.000	*Corporate and other banks bonds*
Wesel tagih	5.944	9.136	*Exports drafts*
Subjumlah	831.517	863.793	*Sub-total*
Mata uang asing			*Foreign currency*
Dolar Amerika Serikat			*United States Dollar*
Wesel tagih	3.345	8.479	*Export drafts*
Jumlah	**3.097.046**	**2.486.988**	***Total***
Cadangan kerugian penurunan nilai	(125)	(168)	*Allowance for impairment losses*
Jumlah - bersih	**3.096.921**	**2.486.820**	***Total - net***

Efek-efek berdasarkan jatuh tempo dan suku bunga adalah sebagai berikut:

Securities by maturity and interest rate are as follows:

	2025			
	Jenis/ *Type*	**Tanggal jatuh tempo/ *Maturity date***	**Suku bunga per tahun/ *Annual interest rate***	
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
Pemerintah	Obligasi/*Bonds* (FR 0058)	Juni 2032/*June 2032*	8,25%	*Government*
	Obligasi/*Bonds* (FR 0059)	Mei 2027/*May 2027*	7,00%	
	Obligasi/*Bonds* (FR 0062)	April 2042/*April 2042*	6,38%	
	Obligasi/*Bonds* (FR 0064)	Mei 2028/*May 2028*	6,13%	
	Obligasi/*Bonds* (FR 0065)	Mei 2033/*May 2033*	6,63%	
	Obligasi/*Bonds* (FR 0082)	September 2030/ *September 2030*	7,00%	
	Obligasi/*Bonds* (FR 0086)	April 2026/*April 2026*	5,50%	
	Obligasi/*Bonds* (FR 0090)	April 2027/*April 2027*	5,13%	
	Obligasi/*Bonds* (FR 0091)	April 2032/*April 2032*	6,38%	
	Obligasi/*Bonds* (FR 0095)	Agustus 2028/ *August 2028*	6,38%	
	Obligasi/*Bonds* (FR 0096)	Februari 2033/ *February 2033*	7,00%	
	Obligasi/*Bonds* (FR 0100)	Februari 2034/ *February 2034*	6,63%	
	Obligasi/*Bonds* (SRBI 01)	November 2026/ *November 2026*	4,67%	
	Obligasi/*Bonds* (SRBI 02)	Oktober 2026/ *October 2026*	4,65%	
	Obligasi/*Bonds* (SRBI 03)	September 2026/ *September 2026*	4,63%	
	Obligasi/*Bonds* (SRBI 04)	Juli 2026/*July 2026*	4,71%	
	Obligasi/*Bonds* (SRBI 05)	Maret 2026/ *March 2026*	4,62%	
	Obligasi/*Bonds* (SRBI 06)	Januari 2026/ *January 2026*	5,60%	
	Obligasi/*Bonds* (SRBI 07)	Juni 2026/*June 2026*	4,67%	
	Obligasi/*Bonds* (SRBI 08)	Juni 2026/*June 2026*	4,62%	
	Obligasi/*Bonds* (SRBI 09)	Juni 2026/*June 2026*	4,60%	
	Obligasi/*Bonds* (SRBI 10)	Juni 2026/*June 2026*	4,70%	
	Obligasi/*Bonds* (SRBI 11)	April 2026/*April 2026*	4,74%	
	Obligasi/*Bonds* (SRBI 12)	April 2026/*April 2026*	4,68%	
	Obligasi/*Bonds* (SRBI 13)	Maret 2026/ *March 2026*	4,62%	
	Obligasi/*Bonds* (SRBI 14)	Maret 2026/ *March 2026*	4,63%	
	Obligasi/*Bonds* (SRBI 15)	Maret 2026/ *March 2026*	4,62%	
	Obligasi/*Bonds* (SRBI 16)	Maret 2026/ *March 2026*	4,61%	
	Obligasi/*Bonds* (SRBI 17)	Februari 2026/ *February 2026*	4,61%	
	Obligasi/*Bonds* (SRBI 18)	Februari 2026/ *February 2026*	4,53%	
	Obligasi/*Bonds* (SRBI 19)	Januari 2026/ *January 2026*	4,70%	

8. EFEK-EFEK (Lanjutan)

Efek-efek berdasarkan jatuh tempo dan suku bunga adalah sebagai berikut: (Lanjutan)

8. *SECURITIES (Continued)*

Securities by maturity and interest rate are as follows: (Continued)

2025 (Lanjutan/*Continued*)

	Jenis/ *Type*	Tanggal jatuh tempo/ *Maturity date*	Suku bunga per tahun/ *Annual interest rate*	
	Obligasi/*Bonds* (SRBI 20)	Januari 2026/ *January 2026*	4,65%	
	Obligasi/*Bonds* (SRBI 21)	Januari 2026/ *January 2026*	4,65%	
	Obligasi/*Bonds* (SRBI 22)	Januari 2026/ *January 2026*	4,63%	
	Obligasi/*Bonds* (SRBI 23)	Januari 2026/ *January 2026*	4,62%	
	Obligasi/*Bonds* (SRBI 24)	Januari 2026/ *January 2026*	4,62%	
	Obligasi/*Bonds* (SRBI 25)	Januari 2026/ *January 2026*	4,60%	
	Obligasi/*Bonds* (SRBI 26)	Januari 2026/ *January 2026*	4,60%	
	Obligasi/*Bonds* (SRBI 27)	Januari 2026/ *January 2026*	4,61%	
Biaya perolehan diamortisasi				***Amortized cost***
Pemerintah	Obligasi/*Bonds* (FR 0064)	Mei 2028/*May 2028*	6,13%	*Government*
	Obligasi/*Bonds* (FR 0065)	Mei 2033/*May 2033*	6,63%	
	Obligasi/*Bonds* (FR 0084)	Februari 2026/ *February 2026*	7,25%	
	Obligasi/*Bonds* (FR 0086)	April 2026/*April 2026*	5,50%	
	Obligasi/*Bonds* (FR 0087)	Februari 2031/ *February 2031*	6,50%	
	Obligasi/*Bonds* (FR 0091)	April 2032/*April 2032*	6,38%	
	Obligasi/*Bonds* (FR 0096)	Februari 2033/ *February 2033*	7,00%	
Korporasi dan bank lain	Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022 Seri C/ *Sustainable Environmental Insight I Bank BRI Phase I 2022 Series C Bonds*	Juli 2027/*July 2027*	6,45%	*Corporate and other banks*
	Obligasi Berwawasan Lingkungan Berkelanjutan V Pegadaian Tahap III Tahun 2023 Seri B/ *Sustainable Environmental Insight V Pegadaian Phase III 2023 Series B Bonds*	Juni 2026/*June 2026*	6,20%	
	Obligasi Berwawasan Lingkungan Berkelanjutan I Bank Mandiri Tahap I Tahun 2025 Seri C/ *Sustainable Environmental Insight I Bank Mandiri Phase I 2025 Series C Bonds*	Desember 2028/ *December 2028*	5,45%	
Efek lainnya	Wesel tagih/*Export drafts*	Beragam/*Various*	Beragam/*Various*	*Other securities*

2024

	Jenis/ *Type*	Tanggal jatuh tempo/ *Maturity date*	Suku bunga per tahun/ *Annual interest rate*	
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
Pemerintah	Obligasi/*Bonds* (VR 0033)	April 2025/*April 2025*	6,04%	*Government*
	Obligasi/*Bonds* (FR 0058)	Juni 2032/*June 2032*	8,25%	
	Obligasi/*Bonds* (FR 0059)	Mei 2027/*May 2027*	7,00%	
	Obligasi/*Bonds* (FR 0062)	April 2042/*April 2042*	6,38%	
	Obligasi/*Bonds* (FR 0064)	Mei 2028/*May 2028*	6,13%	
	Obligasi/*Bonds* (FR 0065)	Mei 2033/*May 2033*	6,63%	
	Obligasi/*Bonds* (FR 0078)	Mei 2029/*May 2029*	8,25%	
	Obligasi/*Bonds* (FR 0081)	Juni 2025/*June 2025*	6,50%	
	Obligasi/*Bonds* (FR 0082)	September 2030/ *September 2030*	7,00%	
	Obligasi/*Bonds* (FR 0086)	April 2026/*April 2026*	5,50%	
	Obligasi/*Bonds* (FR 0087)	Februari 2031/ *February 2031*	6,50%	
	Obligasi/*Bonds* (FR 0090)	April 2027/*April 2027*	5,13%	
	Obligasi/*Bonds* (FR 0091)	April 2032/*April 2032*	6,38%	
	Obligasi/*Bonds* (FR 0095)	Agustus 2028/ *August 2028*	6,38%	
	Obligasi/*Bonds* (FR 0096)	Februari 2033/ *February 2033*	7,00%	

8. EFEK-EFEK (Lanjutan)

Efek-efek berdasarkan jatuh tempo dan suku bunga adalah sebagai berikut: (Lanjutan)

8. *SECURITIES (Continued)*

Securities by maturity and interest rate are as follows: (Continued)

2024 (Lanjutan/*Continued*)

	Jenis/ *Type*	Tanggal jatuh tempo/ *Maturity date*	Suku bunga per tahun/ *Annual interest rate*	
	Obligasi/*Bonds* (FR 0100)	Februari 2034/ *February 2034*	6,63%	
	Obligasi/*Bonds* (SRBI 01)	April 2025/*April 2025*	7,26%	
	Obligasi/*Bonds* (SRBI 02)	Juni 2025/*June 2025*	7,38%	
	Obligasi/*Bonds* (SRBI 03)	Maret 2025/ *March 2025*	7,30%	
	Obligasi/*Bonds* (SRBI 04)	Juli 2025/*July 2025*	7,54%	
	Obligasi/*Bonds* (SRBI 05)	Juli 2025/*July 2025*	7,14%	
	Obligasi/*Bonds* (SRBI 06)	Maret 2025/ *March 2025*	7,08%	
	Obligasi/*Bonds* (SRBI 07)	Januari 2025/ *January 2025*	6,85%	
	Obligasi/*Bonds* (SRBI 08)	Februari 2025/ *February 2025*	6,83%	
	Obligasi/*Bonds* (SRBI 09)	Januari 2025/ *January 2025*	6,82%	
	Obligasi/*Bonds* (SRBI 10)	Mei 2025/*May 2025*	7,25%	
Biaya perolehan diamortisasi				***Amortized cost***
Pemerintah	Obligasi/*Bonds* (FR 0064)	Mei 2028/*May 2028*	6,13%	*Government*
	Obligasi/*Bonds* (FR 0065)	Mei 2033/*May 2033*	6,63%	
	Obligasi/*Bonds* (FR 0084)	Februari 2026/ *February 2026*	7,25%	
	Obligasi/*Bonds* (FR 0086)	April 2026/*April 2026*	5,50%	
	Obligasi/*Bonds* (FR 0087)	Februari 2031/ *February 2031*	6,50%	
	Obligasi/*Bonds* (FR 0091)	April 2032/*April 2032*	6,38%	
	Obligasi/*Bonds* (FR 0096)	Februari 2032/ *February 2032*	7,00%	
Korporasi dan bank lain	Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022 Seri C/ *Sustainable Environmental Insight I Bank BRI Phase I 2022 Series C Bonds*	Juli 2027/*July 2027*	6,45%	*Corporate and other banks*
	Obligasi Berwawasan Lingkungan Berkelanjutan V Pegadaian Tahap III Tahun 2023 Seri B/ *Sustainable Environmental Insight V Pegadaian Phase III 2023 Series B Bonds*	Juni 2026/*June 2026*	6,20%	
	Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap II Tahun 2023 Seri B/ *Sustainable Environmental Insight I Bank BRI Phase II 2023 Series B Bonds*	Oktober 2025/ *October 2025*	6,35%	
Efek lainnya	Wesel tagih/*Export drafts*	Beragam/*Various*	Beragam/*Various*	*Other securities*

Efek-efek diperingkat oleh PT Pemeringkat Efek Indonesia (PT Pefindo). Peringkat obligasi korporasi adalah sebagai berikut:

Securities are rated by PT Pemeringkat Efek Indonesia (PT Pefindo). Rating of corporate securities are as follows:

	2025	2024	
PT Bank Rakyat Indonesia (Persero) Tbk	idAAA	idAAA	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Pegadaian (Persero)	idAAA	idAAA	*PT Pegadaian (Persero)*
PT Bank Mandiri (Persero) Tbk	idAAA	-	*PT Bank Mandiri (Persero) Tbk*

8. EFEK-EFEK (Lanjutan) / *SECURITIES (Continued)*

Efek-efek berdasarkan sisa umur hingga jatuh tempo: / *Securities by remaining period until maturity:*

	2025	2024	
Rupiah			*Rupiah*
Nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
≤ 1 tahun	1.329.936	420.215	*≤ 1 year*
> 1 tahun	932.248	1.194.501	*> 1 year*
Biaya perolehan diamortisasi			*Amortized cost*
≤ 1 tahun	79.293	97.615	*≤ 1 year*
> 1 tahun	755.569	774.657	*> 1 year*
Jumlah	**3.097.046**	**2.486.988**	***Total***
Cadangan kerugian penurunan nilai	(125)	(168)	*Allowance for impairment losses*
Jumlah - bersih	**3.096.921**	**2.486.820**	***Total - net***

Mutasi perubahan nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut: / *Movements in fair value through other comprehensive income are as follows:*

	2025	2024	
Saldo awal	(28.876)	(16.247)	*Beginning balance*
Keuntungan (kerugian) yang belum direalisasi	59.506	(16.191)	*Unrealized gain (loss)*
Reklasifikasi ke laba/rugi	(9.602)	-	*Reclassified to profit or loss*
Manfaat (beban) pajak tangguhan	(10.979)	3.562	*Deferred tax benefit (expense)*
Saldo akhir	**10.049**	**(28.876)**	***Ending balance***

Mutasi perubahan nilai tercatat bruto adalah sebagai berikut: / *Movements in the gross carrying amount are as follows:*

	2025	2024	
Saldo awal	2.486.988	2.193.289	*Beginning balance*
Aset baru	1.341.119	316.616	*New assets*
Aset dihentikan pengakuannya atau jatuh tempo selama tahun berjalan (kecuali hapus buku)	(773.302)	(11.566)	*Assets derecognized or matured during the year (excluding write-off)*
Pengukuran kembali	42.241	(11.351)	*Remeasurement*
Saldo akhir	**3.097.046**	**2.486.988**	***Ending balance***

Pengukuran kembali terdiri dari mutasi nilai wajar yang dicatat pada penghasilan komprehensif lain, mutasi premium/diskonto yang belum diamortisasi, dan selisih kurs mata uang asing.

Remeasurement consist of movement of fair value recorded in other comprehensive income, movements of unamortized premium/discount, and foreign exchange differences.

8. EFEK-EFEK (Lanjutan) / *SECURITIES (Continued)*

Mutasi perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

Movements in the allowance for impairment losses are as follows:

	2025	2024	
Saldo awal	168	245	*Beginning balance*
Aset baru	72	-	*New assets*
Aset dihentikan pengakuannya atau jatuh tempo selama tahun berjalan (kecuali hapus buku)	-	12	*Assets derecognized or matured during the year (excluding write-off)*
Pengukuran kembali	(115)	(89)	*Remeasurement*
Saldo akhir	**125**	**168**	***Ending balance***

Suku bunga rata-rata untuk efek-efek diungkapkan dalam Catatan 32.

The average interest rates for securities are disclosed in Note 32.

Kolektibilitas efek-efek sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 35d (tidak diaudit).

The collectibility of securities in accordance with Financial Services Authority Regulation (POJK) is disclosed in Note 35d (unaudited).

9. KREDIT YANG DIBERIKAN / *LOANS*

Berdasarkan jenis dan mata uang:

By type and currency:

	2025	2024	
Pihak berelasi			***Related parties***
Rupiah			*Rupiah*
Konsumsi	2.348	1.946	*Consumer*
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Modal kerja	6.358.268	5.341.470	*Working capital*
Investasi	2.094.457	1.560.486	*Investment*
Konsumsi	67.199	43.218	*Consumer*
Subjumlah	8.519.924	6.945.174	*Sub-total*
Mata uang asing			*Foreign currency*
Dolar Amerika Serikat			*United States Dollar*
Modal kerja	4.181.582	3.297.994	*Working capital*
Investasi	1.765.566	1.461.047	*Investment*
Konsumsi	946	1.583	*Consumer*
Subjumlah	5.948.094	4.760.624	*Sub-total*
Jumlah pihak ketiga	14.468.018	11.705.798	*Total third parties*
Jumlah	**14.470.366**	**11.707.744**	***Total***
Cadangan kerugian penurunan nilai	(236.736)	(200.633)	*Allowance for impairment losses*
Jumlah - bersih	**14.233.630**	**11.507.111**	***Total - net***

9. KREDIT YANG DIBERIKAN (Lanjutan) / *LOANS (Continued)*

Berdasarkan sektor ekonomi: / *By economic sector:*

	2025	2024	
Industri pengolahan	7.745.596	6.497.791	*Processing industry*
Perdagangan, perhotelan, dan restoran	1.644.419	1.233.517	*Trading, hotel, and restaurant*
Transportasi, pergudangan, dan komunikasi	1.459.483	1.442.314	*Transportation, warehousing, and communication*
Konstruksi	881.107	439.038	*Construction*
Pertambangan	751.166	396.811	*Mining*
Pertanian, perburuan, dan sarana pertanian	398.376	299.002	*Agriculture, hunting, and agriculture facilities*
Jasa-jasa dunia usaha	292.176	234.506	*Business services*
Jasa-jasa sosial	192.456	21.983	*Social services*
Lain-lain	1.105.587	1.142.782	*Others*
Jumlah	**14.470.366**	**11.707.744**	***Total***
Cadangan kerugian penurunan nilai	(236.736)	(200.633)	*Allowance for impairment losses*
Jumlah - bersih	**14.233.630**	**11.507.111**	***Total - net***

Berdasarkan sisa umur dan jangka waktu perjanjian kredit: / *By remaining period and term of the loan agreement:*

	2025		2024		
	Berdasarkan sisa umur jatuh tempo/ *By remaining period until maturity*	Berdasarkan periode perjanjian/ *By loan Period*	Berdasarkan sisa umur jatuh tempo/ *By remaining period until maturity*	Berdasarkan periode perjanjian/ *By loan period*	
Rupiah:					*Rupiah:*
≤ 1 tahun	4.547.751	1.861.743	3.355.480	2.038.496	*≤ 1 year*
1-2 tahun	390.590	2.689.037	503.594	1.338.644	*1-2 years*
2-5 tahun	2.465.158	1.477.130	2.457.012	2.056.991	*2-5 years*
> 5 tahun	1.118.773	2.494.362	631.034	1.512.989	*> 5 years*
Jumlah Rupiah	**8.522.272**	**8.522.272**	**6.947.120**	**6.947.120**	***Total Rupiah***
Mata uang asing:					*Foreign currency:*
Dolar Amerika Serikat					*United States Dollar*
≤ 1 tahun	3.742.887	1.801.988	2.838.174	1.697.545	*≤ 1 year*
1-2 tahun	76.935	1.661.698	351.638	1.114.353	*1-2 years*
2-5 tahun	979.229	719.665	880.096	886.911	*2-5 years*
> 5 tahun	1.149.043	1.764.743	690.716	1.061.815	*> 5 years*
Jumlah mata uang asing	**5.948.094**	**5.948.094**	**4.760.624**	**4.760.624**	***Total foreign currency***
Jumlah kredit	**14.470.366**	**14.470.366**	**11.707.744**	**11.707.744**	***Total loans***
Cadangan kerugian penurunan nilai	(236.736)	(236.736)	(200.633)	(200.633)	*Allowance for impairment losses*
Jumlah - bersih	**14.233.630**	**14.233.630**	**11.507.111**	**11.507.111**	***Total - net***

9. KREDIT YANG DIBERIKAN (Lanjutan) / *LOANS (Continued)*

Pada tanggal 31 Desember 2025 dan 2024, saldo kredit bruto dan cadangan kerugian penurunan nilai yang dievaluasi secara individu dan kolektif adalah sebagai berikut:

As of December 31, 2025 and 2024, the gross loan balances and allowance for impairment losses that are assessed for individual and collective impairment are as follows:

	2025	2024	
Kredit yang dievaluasi secara individual:			*Loans assessed for individual impairment:*
Nilai tercatat bruto	563.732	631.275	*Gross carrying amount*
Cadangan kerugian penurunan nilai	(173.338)	(147.920)	*Allowance for impairment losses*
Subjumlah - bersih	390.394	483.355	*Sub-total - net*
Kredit yang dievaluasi secara kolektif:			*Loans assessed for collective impairment:*
Nilai tercatat bruto	13.906.634	11.076.469	*Gross carrying amount*
Cadangan kerugian penurunan nilai	(63.398)	(52.713)	*Allowance for impairment losses*
Subjumlah - bersih	13.843.236	11.023.756	*Sub-total - net*
Jumlah	**14.233.630**	**11.507.111**	***Total***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang telah dibentuk adalah cukup untuk menutupi kerugian yang mungkin timbul sebagai akibat tidak tertagihnya kredit yang diberikan.

The management believes that the amount of allowance for impairment losses is adequate to cover the potential losses arising from uncollectible loans.

Perubahan nilai tercatat bruto adalah sebagai berikut:

The movements in the gross carrying amount are as follows:

	2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	10.788.994	689.320	229.430	11.707.744	*Beginning balance*
Aset baru	3.337.739	9.726	741	3.348.206	*New assets*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	(551.396)	(4.451)	(29.737)	(585.584)	*Assets derecognized or repaid during the year (excluding write-off)*
Transfer ke Tahap 1	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	(51.163)	51.163	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	(8.488)	(68.370)	76.858	-	*Transfer to Stage 3*
Saldo akhir	**13.515.686**	**677.388**	**277.292**	**14.470.366**	***Ending balance***

	2024				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	8.253.280	997.928	139.331	9.390.539	*Beginning balance*
Aset baru	4.007.123	139.019	-	4.146.142	*New assets*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	(1.466.896)	(306.457)	(54.164)	(1.827.517)	*Assets derecognized or repaid during the year (excluding write-off)*
Transfer ke Tahap 1	12.233	(12.233)	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	(9.428)	9.428	-	-	*Transfer to Stage 2*
Trasnfer ke Tahap 3	(7.318)	(138.365)	145.683	-	*Transfer to Stage 3*
Penghapusbukuan	-	-	(1.420)	(1.420)	*Write-off*
Saldo akhir	**10.788.994**	**689.320**	**229.430**	**11.707.744**	***Ending balance***

9. KREDIT YANG DIBERIKAN (Lanjutan)

9. *LOANS (Continued)*

Perubahan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebagai berikut:

The movements in the allowance for impairment losses on loans are as follows:

	2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	39.746	84.545	76.342	200.633	*Beginning balance*
Aset baru	33.257	81.828	1.427	116.512	*New assets*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	(22.615)	(48.933)	(6.931)	(78.479)	*Assets derecognized or repaid during the year (excluding write-off)*
Transfer ke Tahap 1	1.213	-	-	1.213	*Transfer to Stage 1*
Transfer ke Tahap 2	(925)	12.167	(1.873)	9.369	*Transfer to Stage 2*
Transfer ke Tahap 3	(1.790)	(26.041)	15.319	(12.512)	*Transfer to Stage 3*
Saldo akhir	**48.886**	**103.566**	**84.284**	**236.736**	***Ending balance***

	2024				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	36.571	142.361	50.324	229.256	*Beginning balance*
Aset baru	17.107	15.240	-	32.347	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	(5.362)	(29.727)	(8.760)	(43.849)	*Assets derecognized or repaid during the year (excluding write-off)*
Transfer ke Tahap 1	(7.531)	(29)	-	(7.560)	*Transfer to Stage 1*
Transfer ke Tahap 2	(119)	(1.104)	-	(1.223)	*Transfer to Stage 2*
Trasnfer ke Tahap 3	(920)	(42.196)	36.198	(6.918)	*Transfer to Stage 3*
Penghapusbukuan	-	-	(1.420)	(1.420)	*Write-off*
Saldo akhir	**39.746**	**84.545**	**76.342**	**200.633**	***Ending balance***

Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama dengan bank-bank lain. Pada tanggal 31 Desember 2025 dan 2024, keikutsertaan Bank dalam kredit sindikasi sebagai anggota sindikasi dengan bank-bank lain masing-masing sebesar Rp1.220.449 dan Rp936.531.

Syndicated loans represent loans provided to debtors based on syndication agreements with other banks. As of December 31, 2025 and 2024, the Bank's participation in syndicated loans as a member of the syndication with other banks amounted to Rp1,220,449 and Rp936,531, respectively.

Informasi lainnya:

1. Kolektibilitas kredit yang diberikan, kredit yang direstrukturisasi dan rasio kredit bermasalah sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 35e.

2. Suku bunga rata-rata untuk kredit yang diberikan dalam mata uang Rupiah dan dalam mata uang Dolar Amerika Serikat diungkapkan dalam Catatan 32.

3. Lihat Catatan 27 untuk informasi pihak berelasi.

4. Bank memiliki agunan atas kredit yang diberikan dalam bentuk deposito, agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan dalam bentuk aset lainnya yang umumnya diterima oleh Bank.

Other information:

1. *The collectibility of loans, restructured loans and non-performing loans ratio in accordance with Financial Services Authority Regulation (POJK) is disclosed in Note 35e.*

2. *The average interest rates for loans in Rupiah and in United States Dollar are disclosed in Note 32.*

3. *See Note 27 for related parties information.*

4. *The bank have collaterals for the loans disbursed in the form of deposits, registered mortgages or power of attorney to sell and collateral in the form of other assets generally acceptable to the Bank.*

10. ASET TETAP / *10. FIXED ASSETS*

	2025						
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Deduction*	Reklasifikasi/ *Reclassification*	Penyesuaian/ *Adjustment*	Saldo akhir/ *Ending balance*	
Biaya perolehan							***Acquisition cost***
Kepemilikan langsung							*Direct ownership*
Tanah	14.922	-	-	-	-	14.922	*Land*
Bangunan	12.918	-	-	-	-	12.918	*Buildings*
Kendaraan	841	2.714	(132)	-	-	3.423	*Vehicles*
Perbaikan aset yang disewa	64.694	3.468	(1.351)	-	-	66.811	*Leasehold improvements*
Perlengkapan dan peralatan kantor	160.191	8.054	(5.650)	-	-	162.595	*Fixtures and office equipment*
Subjumlah	253.566	14.236	(7.133)	-	-	260.669	*Sub-total*
Aset dalam pembangunan	1.487	-	(1.487)	-	-	-	*Construction in progress*
Aset hak-guna	131.998	14.730	(20.757)	-	-	125.971	*Right-of-use assets*
Jumlah biaya perolehan	387.051	28.966	(29.377)	-	-	386.640	*Total acquisition cost*
Akumulasi penyusutan							***Accumulated depreciation***
Kepemilikan langsung							*Direct ownership*
Bangunan	9.874	276	-	-	-	10.150	*Buildings*
Kendaraan	797	57	(132)	-	-	722	*Vehicles*
Perbaikan aset yang disewa	45.647	7.498	(976)	-	-	52.169	*Leasehold improvements*
Perlengkapan dan peralatan kantor	136.007	8.589	(5.559)	-	-	139.037	*Fixtures and office equipment*
Subjumlah	192.325	16.420	(6.667)	-	-	202.078	*Sub-total*
Aset hak-guna	33.937	46.877	(20.757)	-	-	60.057	*Right-of-use assets*
Jumlah akumulasi penyusutan	226.262	63.297	(27.424)	-	-	262.135	*Total accumulated depreciation*
Jumlah tercatat	**160.789**					**124.505**	***Net carrying amount***

	2024						
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Deduction*	Reklasifikasi/ *Reclassification*	Penyesuaian/ *Adjustment*	Saldo akhir/ *Ending balance*	
Biaya perolehan							***Acquisition cost***
Kepemilikan langsung							*Direct ownership*
Tanah	14.922	-	-	-	-	14.922	*Land*
Bangunan	12.918	-	-	-	-	12.918	*Buildings*
Kendaraan	833	19	(11)	-	-	841	*Vehicles*
Perbaikan aset yang disewa	59.317	5.832	(2.552)	2.097	-	64.694	*Leasehold improvements*
Perlengkapan dan peralatan kantor	151.164	10.164	(1.195)	58	-	160.191	*Fixtures and office equipment*
Subjumlah	239.154	16.015	(3.758)	2.155	-	253.566	*Sub-total*
Aset dalam pembangunan	2.155	1.487	-	(2.155)	-	1.487	*Construction in progress*
Aset hak-guna	149.281	98.834	(116.117)	-	-	131.998	*Right-of-use assets*
Jumlah biaya perolehan	390.590	116.336	(119.875)	-	-	387.051	*Total acquisition cost*
Akumulasi penyusutan							***Accumulated depreciation***
Kepemilikan langsung							*Direct ownership*
Bangunan	9.595	279	-	-	-	9.874	*Buildings*
Kendaraan	767	41	(11)	-	-	797	*Vehicles*
Perbaikan aset yang disewa	38.618	9.570	(2.541)	-	-	45.647	*Leasehold improvements*
Perlengkapan dan peralatan kantor	113.248	23.949	(1.190)	-	-	136.007	*Fixtures and office equipment*
Subjumlah	162.228	33.839	(3.742)	-	-	192.325	*Sub-total*
Aset hak-guna	108.467	41.587	(116.117)	-	-	33.937	*Right-of-use assets*
Jumlah akumulasi penyusutan	270.695	75.426	(119.859)	-	-	226.262	*Total accumulated depreciation*
Jumlah tercatat	**119.895**					**160.789**	***Net carrying amount***

10. ASET TETAP (Lanjutan)

Penyusutan aset tetap yang dibebankan pada beban umum dan administrasi masing-masing sebesar Rp63.297 dan Rp75.426 pada tanggal 31 Desember 2025 dan 2024 (Catatan 22).

Rincian penjualan aset tetap adalah sebagai berikut:

	2025	2024	
Penerimaan dari penjualan aset tetap	94	89	*Proceeds from sale of fixed assets*
Jumlah tercatat	(466)	(16)	*Net carrying amount*
Keuntungan (kerugian) penjualan aset tetap - bersih	**(372)**	**73**	***Gain (loss) on sale of fixed assets - net***

Rincian aset dalam pembangunan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025			
	Jumlah/ *Total*	Persentase penyelesaian/ *Percentage of completion*	Estimasi penyelesaian/ *Estimated completion*	
Perbaikan aset yang disewa	-	0%	-	*Leasehold improvements*

	2024			
	Jumlah/ *Total*	Persentase penyelesaian/ *Percentage of completion*	Estimasi penyelesaian/ *Estimated completion*	
Perbaikan aset yang disewa	1.487	55%	2025	*Leasehold improvements*

Manajemen menilai bahwa pada tanggal 31 Desember 2025 dan 2024: (1) tidak ada aset tetap yang tidak dipakai sementara; (2) jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan masing-masing adalah sebesar Rp164.564 dan Rp134.958; (3) tidak ada aset tetap yang berasal dari hibah; dan (4) tidak ada aset tetap yang dihentikan dari penggunaan aktif dan tidak diklasifikasi sebagai tersedia untuk dijual.

Pada tanggal 31 Desember 2025 dan 2024, harga perolehan aset tetap yang dihapusbukukan masing-masing sebesar Rp5.893 dan Rp3.504 yang terdiri dari perlengkapan dan peralatan kantor serta properti dari perbaikan aset yang disewa dikarenakan aset tersebut rusak dan/atau sudah memiliki nilai buku nol.

Pada tanggal 31 Desember 2025 dan 2024, aset tetap kecuali tanah, aset dalam pembangunan dan aset hak-guna diasuransikan terhadap risiko kebakaran dan risiko kerugian lainnya kepada PT Kalibesar Raya Utama, PT Avrist General Insurance, PT Asuransi Sinarmas, PT Asuransi ABDA, PT Asuransi MAG, dan PT BCA Insurance, pihak ketiga, dengan nilai pertanggungan masing-masing sebesar Rp81.927 dan Rp82.406. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian yang akan terjadi.

***10. FIXED ASSETS** (Continued)*

Depreciation of fixed assets charged to general and administrative expenses amounted to Rp63,297 and Rp75,426 as of December 31, 2025 and 2024, respectively (Note 22).

Details of fixed assets sold are as follows:

Details of construction in progress as of December 31, 2025 and 2024 are as follows:

Management considers that as of December 31, 2025 and 2024: (1) there are no fixed assets that are not used temporarily; (2) the gross amount of fixed assets which have been fully depreciated and are still used amounted to Rp164,564 and Rp134,958, respectively; (3) no fixed assets were derived from the grant; and (4) no fixed assets were discontinued from active use and not classified as available for sale.

As of December 31, 2025 and 2024, the acquisition cost of written-off fixed assets amounting to Rp5,893 and Rp3,504, respectively, consists of fixtures and office equipment as well as property from leasehold improvements because the assets were damaged and/or had a zero-book value.

As of December 31, 2025 and 2024, fixed assets except for land, construction in progress and right-of-use-assets are covered by insurance against losses by fire and other risks with PT Kalibesar Raya Utama, PT Avrist General Insurance, PT Asuransi Sinarmas, PT Asuransi ABDA, PT Asuransi MAG, and PT BCA Insurance, third parties, with insurance coverage of Rp81,927 and Rp82,406, respectively. The management believes that the amount is adequate to cover possible losses from such risks.

10. ASET TETAP (Lanjutan)

Tanah, bangunan, kendaraan, perbaikan aset yang disewa, perlengkapan dan peralatan kantor, aset dalam pembangunan dan aset hak-guna digunakan untuk kegiatan operasional Bank. Tidak terdapat aset tetap yang tidak digunakan dan tidak ada properti terbengkalai.

Berdasarkan penilaian manajemen Bank, tidak ada kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2025 dan 2024.

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki 6 sertifikat tanah dan bangunan dalam bentuk Hak Guna Bangunan ("HGB"), yang dimiliki atas nama Bank dengan rincian sebagai berikut:

10. FIXED ASSETS (Continued)

Land, buildings, vehicles, leasehold improvements, fixtures and office equipment, constructions in progress and right-of-use asset are used for Bank operational purposes. There is no unused fixed asset and abandoned property.

Based on the assessment of the Bank's management, there are no events or changes in circumstances that indicate any impairment in the value of fixed assets as of December 31, 2025 and 2024.

As of December 31, 2025 and 2024, the Bank has acquired 6 land and building certificates in the form of right-of-use building ("HGB") owned by the Bank and details as follows:

Sertifikat/ *Certificate*	Luas tanah (m^2)/ *Land area (sq.m)*	Sisa umur/ *Remaining terms*	Lokasi/ *Location*
HGB No. 688	38	6	*Teluk Betung, Lampung*
HGB No. 689	57	6	*Teluk Betung, Lampung*
HGB No. 690	56	6	*Teluk Betung, Lampung*
HGB No. 9085	150	9	*Pluit, Jakarta Utara*
HGB No. 9086	150	9	*Pluit, Jakarta Utara*
HGB No. 11015	101	10	*Cengkareng, Jakarta Barat*

Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah didapatkan secara legal dan didukung oleh bukti kepemilikan yang sah.

The management believes that there will be no difficulty in the extension of the landrights because all land were obtained legally and supported by valid ownership evidences.

11. ASET TAKBERWUJUD

Aset takberwujud pada tanggal 31 Desember 2025 dan 2024 terdiri dari:

11. INTANGIBLE ASSETS

Intangible assets as of December 31, 2025 and 2024, are as follows:

	2025				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Deduction*	Saldo akhir/ *Ending Balance*	
Biaya perolehan					***Acquisition cost***
Perangkat lunak	103.415	4.157	(66)	107.506	*Software*
Akumulasi amortisasi					***Accumulated amortization***
Perangkat lunak	84.273	5.745	(66)	89.952	*Software*
Jumlah tercatat	**19.142**			**17.554**	***Net carrying amount***

	2024				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Deduction*	Saldo akhir/ *Ending Balance*	
Biaya perolehan					***Acquisition cost***
Perangkat lunak	89.844	13.571	-	103.415	*Software*
Akumulasi amortisasi					***Accumulated amortization***
Perangkat lunak	70.032	14.241	-	84.273	*Software*
Jumlah tercatat	**19.812**			**19.142**	***Net carrying amount***

11. ASET TAKBERWUJUD (Lanjutan)

Beban amortisasi untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp5.745 dan Rp14.241 yang dibebankan dalam beban umum dan administrasi (Catatan 22).

Berdasarkan penilaian manajemen Bank, tidak ada kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya kerugian penurunan nilai aset takberwujud pada tanggal 31 Desember 2025 dan 2024.

11. INTANGIBLE ASSETS (Continued)

Amortization expenses for the years ended December 31, 2025 and 2024 amounted to Rp5,745 and Rp14,241, respectively, which were charged to general and administrative expenses (Note 22).

Based on the assessment of the Bank's management, there are no events or changes in circumstances that indicate any impairment loss of intangible assets as of December 31, 2025 and 2024.

12. TAGIHAN LAINNYA / *12. OTHER RECEIVABLES*

	2025	2024	
Tagihan lainnya	3.546.201	3.464.974	*Other receivables*
Cadangan kerugian penurunan nilai	(809)	(1.346)	*Allowance for impairment losses*
Jumlah - bersih	**3.545.392**	**3.463.628**	***Total - net***

Akun ini merupakan tagihan kepada Industrial Bank of Korea, pemegang saham, atas transaksi L/C dengan bank lain. Bank bertindak sebagai *Reimbursement Bank* atas transaksi tersebut.

This account represent bills to the Industrial Bank of Korea, the shareholder, for L/C transactions with other banks. The Bank is acting as Reimbursement Bank in these transactions.

Lihat Catatan 27 untuk informasi pihak berelasi.

See Note 27 for related parties information.

Suku bunga rata-rata untuk tagihan lainnya disajikan dalam Catatan 32.

The average interest rates for other receivables are disclosed in Note 32.

Perubahan nilai tercatat bruto adalah sebagai berikut:

The movements in the gross carrying amount are as follows:

	2025	2024	
Saldo awal	3.464.974	3.768.849	*Beginning balance*
Aset baru	3.536.711	3.385.227	*New assets*
Aset diperpanjang	4.829	39.873	*Extended assets*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	(3.460.313)	(3.728.975)	*Assets derecognized or repaid during the year (excluding write-off)*
Saldo akhir	**3.546.201**	**3.464.974**	***Ending balance***

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

The movements in the allowance for impairment losses are as follows:

	2025	2024	
Saldo awal	1.346	1.440	*Beginning balance*
Aset baru	773	1.329	*New assets*
Aset diperpanjang	12	15	*Extended assets*
Aset dihentikan pengakuannya atau dilunasi selama tahun berjalan (kecuali hapus buku)	(1.322)	(1.438)	*Assets derecognized or repaid during the year (excluding write-off)*
Saldo akhir	**809**	**1.346**	***Ending balance***

13. ASET LAIN-LAIN / *13. OTHER ASSETS*

	2025	2024	
Pendapatan bunga yang masih akan diterima - bersih	66.806	75.066	*Accrued interest income - net*
Biaya dibayar di muka	44.746	31.248	*Prepaid expenses*
Tagihan derivatif	43.059	4.921	*Derivative receivables*
Agunan yang diambil alih - bersih	24.732	25.358	*Foreclosed assets - net*
Setoran jaminan	12.257	10.077	*Security deposits*
Lain-lain	16.731	806	*Others*
Jumlah	**208.331**	**147.476**	***Total***

Pendapatan bunga yang masih akan diterima termasuk pendapatan yang belum diterima dari kredit yang diberikan, efek-efek dan lainnya.

Accrued interest income includes interest earned but not yet received from loans, securities and others.

Biaya dibayar di muka terdiri dari sewa dibayar di muka, asuransi dibayar di muka, dan lainnya.

Prepaid expenses comprise of prepaid rents, prepaid insurance, and others.

Setoran jaminan terdiri dari setoran jaminan ALTO, sewa gedung, *safe deposit box* dan lainnya.

Security deposits comprise of ALTO security deposits, building rental, safe deposit box and others.

Setoran jaminan dan pendapatan bunga yang masih akan diterima merupakan aset keuangan yang diklasifikasikan dalam kategori biaya perolehan yang diamortisasi.

Security deposits and accrued interest income are financial assets classified as at amortized cost.

Lihat Catatan 27 untuk informasi pihak berelasi.

See Note 27 for related parties information.

Pada tanggal 31 Desember 2025 dan 2024, Bank membentuk cadangan kerugian penurunan nilai atas agunan yang diambil alih masing-masing sebesar Rp6.337 dan Rp15.166. Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang telah dibentuk adalah cukup untuk menutupi kemungkinan penurunan nilai agunan yang diambil alih.

As of December 31, 2025 and 2024, the Bank provided allowance for impairment loss on foreclosed assets amounting to Rp6,337 and Rp15,166, respectively. The Bank believes that the allowance for impairment loss is sufficient to cover possible impairment on foreclosed assets.

Bank telah melakukan upaya penyelesaian atas agunan yang diambil alih dengan melakukan upaya penjualan melalui lelang.

The Bank has made efforts to settle foreclosed collaterals by making an attempt to sell through auction.

Tagihan derivatif Bank terdiri dari kontrak transaksi *spot* dan valuta asing berjangka, dengan jangka waktu kurang dari 3 bulan. Pada tanggal 31 Desember 2025 dan 2024, Bank tidak menerapkan akuntansi lindung nilai untuk transaksi derivatif. Dengan demikian, seluruh laba atau rugi yang berasal dari transaksi derivatif diakui pada laba rugi.

The Bank's derivative receivables consist of spot transactions and forward foreign exchange contracts with terms of less than 3 months. As of December 31, 2025 and 2024, the Bank did not apply hedge accounting to account its derivative transactions. Accordingly, all gains and losses resulting from the derivative transactions are recognized in profit or loss.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai aset lain-lain pada tanggal 31 Desember 2025 dan 2024 telah memadai.

Management believes that the allowance for impairment losses for other assets as of December 31, 2025 and 2024 is adequate.

14. SIMPANAN DARI NASABAH / *14. DEPOSITS FROM CUSTOMERS*

	2025	2024	
Giro	1.323.092	821.320	*Current accounts*
Tabungan	3.188.313	2.795.798	*Savings deposits*
Deposito berjangka	7.404.424	5.791.201	*Time deposits*
Jumlah	**11.915.829**	**9.408.319**	***Total***

14. SIMPANAN DARI NASABAH (Lanjutan) / *DEPOSITS FROM CUSTOMERS (Continued)*

Giro terdiri atas: / *Current accounts consists of:*

	2025	2024	
Pihak berelasi			***Related parties***
Rupiah	-	576	*Rupiah*
Pihak ketiga			***Third parties***
Rupiah	1.068.027	569.723	*Rupiah*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat	255.045	251.004	*United States Dollar*
Euro	20	17	*Euro*
Subjumlah	1.323.092	820.744	*Sub-total*
Jumlah	**1.323.092**	**821.320**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, jumlah giro yang dijadikan jaminan atas pinjaman oleh Bank masing-masing sebesar Rp663.429 dan Rp203.586.

As of December 31, 2025 and 2024, total current accounts pledged for loans by the Bank amounted to Rp663,429 and Rp203,586, respectively.

Pada tanggal 31 Desember 2025 dan 2024, tidak ada pemberian *special rate* kepada pemilik rekening giro.

For the years ended December 31, 2025 and 2024, no special rates are given to current accounts holders.

Suku bunga rata-rata untuk giro diungkapkan dalam Catatan 32.

The average interest rates for current accounts are disclosed in Note 32.

Tabungan terdiri atas: / *Savings deposits consists of:*

	2025	2024	
Pihak berelasi			***Related parties***
Rupiah	5.560	7.791	*Rupiah*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat	51	13	*United States Dollar*
Subjumlah	5.611	7.804	*Sub-total*
Pihak ketiga			***Third parties***
Rupiah	2.630.065	2.330.781	*Rupiah*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat	542.668	435.686	*United States Dollar*
Euro	9.969	21.527	*Euro*
Subjumlah	3.182.702	2.787.994	*Sub-total*
Jumlah	**3.188.313**	**2.795.798**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, jumlah tabungan yang dijadikan jaminan atas pinjaman oleh Bank masing-masing sebesar Rp141.808 dan Rp50.900.

As of December 31, 2025 and 2024, total savings deposits pledged for loans by the Bank amounted to Rp141,808 and Rp50,900, respectively.

Pada tanggal 31 Desember 2025 dan 2024, tidak ada pemberian *special rate* kepada pemilik rekening tabungan.

For the years ended December 31, 2025 and 2024, no special rates are given to savings deposits holders.

Suku bunga rata-rata untuk tabungan diungkapkan dalam Catatan 32.

The average interest rates for savings deposits are disclosed in Note 32.

14. SIMPANAN DARI NASABAH (Lanjutan) / *DEPOSITS FROM CUSTOMERS (Continued)*

Deposito berjangka terdiri atas: / *Time deposits consists of:*

	2025	2024	
Pihak berelasi			***Related parties***
Rupiah	5.800	6.069	*Rupiah*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat	2.331	2.298	*United States Dollar*
Subjumlah	8.131	8.367	*Sub-total*
Pihak ketiga			***Third parties***
Rupiah	4.568.981	3.859.521	*Rupiah*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat	2.817.526	1.906.555	*United States Dollar*
Euro	9.786	16.758	*Euro*
Subjumlah	7.396.293	5.782.834	*Sub-total*
Jumlah	**7.404.424**	**5.791.201**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, jumlah deposito berjangka yang dijadikan jaminan atas pinjaman oleh Bank masing-masing sebesar Rp591.565 dan Rp426.331.

As of December 31, 2025 and 2024, total time deposits pledged for loans by the Bank amounted to Rp591,565 and Rp426,331, respectively.

Suku bunga rata-rata untuk deposito berjangka diungkapkan dalam Catatan 32.

The average interest rates for time deposits are disclosed in Note 32.

Deposito berjangka berdasarkan periode: / *Time deposits based on period:*

	2025			
	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	Jumlah/ *Total*	
1 bulan	2.580	4.300	6.880	*1 month*
3 bulan	2.782	1.184.318	1.187.100	*3 months*
6 bulan	1.094	1.758.019	1.759.113	*6 months*
12 bulan	1.675	4.405.454	4.407.129	*12 months*
>12 bulan	-	44.202	44.202	*>12 months*
Jumlah	**8.131**	**7.396.293**	**7.404.424**	***Total***

	2024			
	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	Jumlah/ *Total*	
1 bulan	1.104	773.893	774.997	*1 month*
3 bulan	5.001	2.094.106	2.099.107	*3 months*
6 bulan	1.892	1.361.462	1.363.354	*6 months*
12 bulan	370	1.527.831	1.528.201	*12 months*
>12 bulan	-	25.542	25.542	*>12 months*
Jumlah	**8.367**	**5.782.834**	**5.791.201**	***Total***

14. SIMPANAN DARI NASABAH (Lanjutan) / *DEPOSITS FROM CUSTOMERS (Continued)*

Deposito berjangka berdasarkan sisa umur jatuh tempo: / *Time deposits based on the remaining period until maturity:*

	2025			
	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	Jumlah/ *Total*	
Kurang dari atau 1 bulan	3.425	1.463.230	1.466.655	*1 month or less*
1-3 bulan	3.902	3.010.493	3.014.395	*1-3 months*
3-6 bulan	704	1.259.479	1.260.183	*3-6 months*
6-12 bulan	100	1.639.856	1.639.956	*6-12 months*
Lebih dari 12 bulan	-	23.235	23.235	*More than 12 months*
Jumlah	**8.131**	**7.396.293**	**7.404.424**	***Total***

	2024			
	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	Jumlah/ *Total*	
Kurang dari atau 1 bulan	5.360	1.687.951	1.693.311	*1 month or less*
1-3 bulan	2.362	2.311.643	2.314.005	*1-3 months*
3-6 bulan	475	835.015	835.490	*3-6 months*
6-12 bulan	170	926.644	926.814	*6-12 months*
Lebih dari 12 bulan	-	21.581	21.581	*More than 12 months*
Jumlah	**8.367**	**5.782.834**	**5.791.201**	***Total***

15. SIMPANAN DARI BANK LAIN / *DEPOSITS FROM OTHER BANKS*

Simpanan dari bank lain terdiri atas: / *Deposits from other banks consists of:*

	2025	2024	
Pihak berelasi			***Related parties***
Rupiah			*Rupiah*
Giro	5.723	-	*Current deposits*
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Giro	4.302	3.833	*Current deposits*
Tabungan	48.026	5.285	*Savings deposits*
Deposito berjangka	30.000	5.000	*Time deposits*
Subjumlah	82.328	14.118	*Sub-total*
Mata uang asing			*Foreign currency*
Dolar Amerika Serikat			*United States Dollar*
Interbank call money	83.375	-	*Interbank call money*
Jumlah	**171.426**	**14.118**	***Total***

Suku bunga rata-rata untuk giro, tabungan, deposito berjangka dan *interbank call money* atas simpanan dari bank lain diungkapkan dalam Catatan 32. / *The average interest rates for current deposits, savings deposits, time deposits and interbank call money for deposits from other banks are disclosed in Note 32.*

Lihat Catatan 27 untuk informasi pihak berelasi. / *See Note 27 for related parties information.*

16. PINJAMAN YANG DITERIMA / *16. BORROWINGS*

	2025	2024	
Pihak berelasi			***Related party***
Dolar Amerika Serikat			*United States Dollar*
Industrial Bank of Korea	3.335.000	3.219.000	*Industrial Bank of Korea*
Pihak ketiga			***Third parties***
Dolar Amerika Serikat			*United States Dollar*
PT Bank Rakyat Indonesia (Persero) Tbk	1.834.250	1.529.025	*PT Bank Rakyat Indonesia (Persero) Tbk*
Jumlah	**5.169.250**	**4.748.025**	***Total***

Fasilitas pinjaman yang diterima adalah sebagai berikut: / *Borrowings facilities are as follows:*

Kreditur/ *Creditor*	Suku bunga/ *Interest rate*	Nilai tercatat/*Carrying amount* 2025	Nilai tercatat/*Carrying amount* 2024	Jangka waktu/ *Period*
Industrial Bank of Korea:				
Pinjaman 1/*Term 1*	SOFR-M03	2.501.250	2.414.250	2 Oktober/*October* 2026
Pinjaman 2/*Term 2*	SOFR-M03	833.750	804.750	21 Agustus/*August* 2026
PT Bank Rakyat Indonesia (Persero) Tbk:				
Pinjaman 1/*Term 1*	4,04%	333.500	-	25 September/*September* 2026
Pinjaman 2/*Term 2*	4,15%	416.875	-	18 November/*November* 2026
Pinjaman 3/*Term 3*	4,08%	333.500	-	9 Desember/*December* 2026
Pinjaman 4/*Term 4*	4,29%	250.125	-	13 Juli/*July* 2026
Pinjaman 5/*Term 5*	4,34%	500.250	-	10 April/*April* 2026
Pinjaman 6/*Term 6*	SOFR-M03	-	321.900	8 Desember/*December* 2025
Pinjaman 7/*Term 7*	SOFR-M03	-	402.375	17 November/*November* 2025
Pinjaman 7/*Term 7*	4,90%	-	482.850	2 April/*April* 2025
Pinjaman 8/*Term 8*	5,04%	-	321.900	24 September/*September* 2025
Jumlah/*Total*		**5.169.250**	**4.748.025**	

Suku bunga rata-rata untuk pinjaman yang diterima diungkapkan dalam Catatan 32.

The average interest rates for borrowings are disclosed in Note 32.

17. LIABILITAS LAIN-LAIN / *17. OTHER LIABILITIES*

	2025	2024	
Beban bunga yang masih harus dibayar	164.011	144.383	*Accrued interest expenses*
Liabilitas sewa	48.206	78.526	*Lease liabilities*
Liabilitas derivatif	37.891	6.456	*Derivative liabilities*
Pendapatan bunga diterima di muka	17.534	16.975	*Unearned interest income*
Lain-lain	22.906	16.697	*Others*
Jumlah	**290.548**	**263.037**	***Total***

Beban bunga yang masih harus dibayar merupakan bunga yang masih harus dibayar atas simpanan dari nasabah, simpanan dari bank lain dan pinjaman yang diterima.

Accrued interest expenses represent accrued interest on deposits from customers, deposits from other banks and borrowings.

Pendapatan bunga diterima di muka merupakan bunga yang diterima namun belum diakui dari transaksi LC.

Unearned interest income includes interest received but not yet earned from LC transactions.

Liabilitas derivatif Bank terdiri dari kontrak transaksi *spot* dan valuta asing berjangka dengan jangka waktu kurang dari 3 bulan.

Bank's derivative liabilities consists of spot transaction and forward foreign exchange contracts with a maturity of less than 3 months.

Lain-lain terdiri cadangan biaya terkait komitmen, bonus, jasa profesional, biaya operasional, titipan kliring, dan lainnya.

Others consist of reserves for costs related to commitments, bonuses, professional services, operational costs, clearing deposits, and others.

Lihat Catatan 27 untuk informasi pihak berelasi.

See Note 27 for related parties information.

17. LIABILITAS LAIN-LAIN (Lanjutan) / *17. OTHER LIABILITIES (Continued)*

Mutasi liabilitas sewa adalah sebagai berikut: / *Movements in lease liabilities are as follows:*

	2025	2024	
Saldo awal	78.526	20.209	*Beginning balance*
Penambahan	14.729	85.716	*Additions*
Beban bunga	2.430	1.861	*Interest expense*
Pembayaran	(47.479)	(29.260)	*Payments*
Saldo akhir	**48.206**	**78.526**	***Ending balance***

Jatuh tempo liabilitas sewa adalah sebagai berikut: / *Maturity of lease liabilities are as follows:*

	2025	2024	
Kurang dari 1 tahun	28.430	24.008	*Within 1 year*
Antara 1-2 tahun	14.478	31.784	*Between 1-2 years*
Antara 2-5 tahun	5.298	22.734	*Between 2-5 years*
Jumlah	**48.206**	**78.526**	***Total***

18. MODAL SAHAM / *18. SHARE CAPITAL*

	2025 dan/*and* 2024			
Pemegang saham	**Jumlah saham (nilai penuh)/ *Number of shares (full amount)***	**Persentase kepemilkan/ *Percentage of ownership (%)***	**Jumlah/ *Total***	***Shareholders***
Industrial Bank of Korea	43.792.362.385	91,49	4.379.236	*Industrial Bank of Korea*
Masyarakat (kepemilikan di bawah 5%)	4.072.022.489	8,51	407.202	*Public (ownership below 5%)*
Jumlah	**47.864.384.874**	**100,00**	**4.786.438**	***Total***

Industrial Bank of Korea merupakan Bank Pemerintah Korea Selatan, yang juga merupakan pemegang saham pengendali Bank dan pemegang saham akhir adalah Kementerian Ekonomi dan Keuangan Republik Korea.

Industrial Bank of Korea is a South Korean Government Bank, which is the Bank's controlling shareholder and the ultimate shareholder of the Bank is the Ministry of Economy and Finance of the Republic of Korea.

Berdasarkan Pernyataan Keputusan Rapat PT Bank IBK Indonesia Tbk yang didokumentasikan dalam Akta Notaris No. 145 pada tanggal 16 Agustus 2024 yang dibuat di hadapan Christina Dwi Utami, S.H., M.Hum., M.Kn., Notaris di Jakarta, pemegang saham menyetujui penambahan modal dengan mengeluarkan sebanyak-banyaknya 10.081.180.809 saham baru dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) sesuai dengan peraturan perundang-undangan yang berlaku dan peraturan yang berlaku di Pasar Modal, dengan nilai nominal sebesar Rp100 (nilai penuh) per saham.

Based on the Deed of Shareholders' Decision Statement of PT Bank IBK Indonesia Tbk as documented in the Notarial Deed No. 145 dated August 16, 2024 of Christina Dwi Utami, S.H., M.Hum., M.Kn., Notary in Jakarta, the shareholders have agreed for additional capital by issuing a maximum of 10,081,180,809 new shares by issuing Pre-emptive Rights (HMETD) in accordance with prevailing laws and regulations in the Capital Market, with a nominal value of Rp100 (full amount) per share.

Penawaran Umum Terbatas VI / ***Limited Public Offering VI***

Berdasarkan surat PT Bursa Efek Indonesia No. Peng-P-01123/BEI.PP3/08-2024 tanggal 7 Agustus 2024 perihal persetujuan pencatatan Saham PT Bank IBK Indonesia Tbk, jumlah seluruh saham yang telah dikeluarkan oleh Bank dalam rangka pelaksanaan Penawaran Umum Terbatas VI adalah sebanyak 10.081.180.809 lembar saham dengan nilai nominal seluruhnya sebesar Rp1.008.118.080.900 (nilai penuh). Sehingga modal ditempatkan dan disetor Bank pada tanggal 29 Juli 2024 meningkat menjadi 47.864.384.874 lembar saham dengan nilai nominal seluruhnya Rp4.786.438.487.400 (nilai penuh).

Based on letter from the Indonesia Stock Exchange No. Peng-P-01123/BEI.PP3/08-2024 dated August 7, 2024 regarding the registration of shares of PT Bank IBK Indonesia Tbk, total shares issued by the Bank in order to implement the Limited Public Offering VI amounted to 10,081,180,809 shares with nominal value of Rp1,008,118,080,900 (full amount). Thus, issued and fully paid shares of the Bank as of July 29, 2024 increased to become 47,864,384,874 shares with nominal value of Rp4,786,438,487,400 (full amount).

18. MODAL SAHAM (Lanjutan)

Penawaran Umum Terbatas VI (Lanjutan)

Hasil dari Penawaran Umum Terbatas VI, terdapat perubahan jumlah saham dan persentase kepemilikan pemegang saham yang didokumentasikan dalam Akta Notaris No. 145 pada tanggal 16 Agustus 2024 yang dibuat di hadapan Christina Dwi Utami, S.H., M.Hum., M.Kn., Notaris di Jakarta dan telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Penerimaan Pemberitahuan No. AHU-AH.01.03-0183409 tanggal 16 Agustus 2024.

Penawaran Umum Terbatas V

Berdasarkan Pernyataan Keputusan Rapat PT Bank IBK Indonesia Tbk yang didokumentasikan dalam Akta Notaris No. 142 pada tanggal 14 Agustus 2023 yang dibuat di hadapan Christina Dwi Utami, S.H., M.Hum., M.Kn., Notaris di Jakarta, pemegang saham menyetujui penambahan modal dengan mengeluarkan sebanyak-banyaknya 13.814.688.390 saham baru dari portepel, dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) dengan memperhatikan perundang-undangan yang berlaku dan peraturan yang berlaku di Pasar Modal, dengan nilai nominal sebesar Rp100 (nilai penuh) per saham.

Berdasarkan surat PT Bursa Efek Indonesia No. S-05351/BEI.PP3/07-2023 tanggal 6 Juli 2023 perihal persetujuan pencatatan saham PT Bank IBK Indonesia Tbk, jumlah seluruh saham yang telah dikeluarkan oleh Bank dalam rangka pelaksanaan Penawaran Umum Terbatas V adalah sebanyak 10.133.668.354 lembar saham dengan nilai nominal seluruhnya sebesar Rp1.013.366.835.400 (nilai penuh). Sehingga modal ditempatkan dan disetor Bank pada tanggal 6 Juli 2023 meningkat menjadi 37.783.204.065 lembar saham dengan nilai nominal seluruhnya Rp3.778.320.406.500 (nilai penuh).

Hasil dari Penawaran Umum Terbatas V, terdapat perubahan jumlah saham dan persentase kepemilikan pemegang saham yang didokumentasikan dalam Akta Notaris No. 142 pada tanggal 14 Agustus 2023 yang dibuat di hadapan Christina Dwi Utami, S.H., M.Hum., M.Kn., Notaris di Jakarta dan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Penerimaan Pemberitahuan No. AHU-AH.01.03-0104854 tanggal 14 Agustus 2023.

Pada tanggal 4 Oktober 2024, Bank melakukan pengalihan saham treasuri yang dimiliki oleh Bank sejak tahun 2019 kepada karyawan dengan mekanisme *Employee Stock Ownership Plan* (ESOP) sejumlah 20.158.930 lembar. Bank telah melakukan keterbukaan informasi mengenai ESOP tersebut pada tanggal 7 Oktober 2024.

***18. SHARE CAPITAL** (Continued)*

***Limited Public Offering VI** (Continued)*

As a result of the Limited Public Offering VI, there were changes in the number of shares and percentage ownership of shareholders as documented in the Notarial Deed No. 145 dated August 16, 2024 of Christina Dwi Utami, S.H., M.Hum., M.Kn., Notary in Jakarta and has been received and registered in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in Notification Acceptance Letter No. AHU-AH.01.03-0183409 dated August 16, 2024.

Limited Public Offering V

Based on the Deed of Shareholders' Decision Statement of PT Bank IBK Indonesia Tbk as documented in the Notarial Deed No. 142 dated August 14, 2023 of Christina Dwi Utami, S.H., M.Hum., M.Kn., Notary in Jakarta, the shareholders have agreed for additional capital by issuing a maximum of 13,814,688,390 new shares from the portfolios, by issuing Pre-emptive Rights (HMETD) with due observance to the prevailing laws and regulations in force in the Capital Market, with a nominal value of Rp100 (full amount) per share.

Based on letter from the Indonesia Stock Exchange No. S-05351/BEI.PP3/07-2023 dated July 6, 2023 regarding the registration of shares of PT Bank IBK Indonesia Tbk, total shares issued by the Bank in order to implement the Limited Public Offering V amounted to 10,133,668,354 shares with nominal value of Rp1,013,366,835,400 (full amount). Thus, issued and fully paid shares of the Bank on July 6, 2023 increased to become 37,783,204,065 shares with nominal value of Rp3,778,320,406,500 (full amount).

As a result of the Limited Public Offering V, there were changes in the number of shares and percentage ownership of shareholders as documented in the Notarial Deed No. 142 dated August 14, 2023 of Christina Dwi Utami, S.H., M.Hum., M.Kn., Notary in Jakarta and has been received and registered in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia with Notification Acceptance Letter No. AHU-AH.01.03-0104854 dated August 14, 2023.

On October 4, 2024, the Bank transferred treasury stock owned by the Bank since 2019 to employees through an Employee Stock Ownership Plan (ESOP) mechanism totaling 20,158,930 shares. The Bank has disclosed information regarding the ESOP on October 7, 2024.

19. TAMBAHAN MODAL DISETOR - BERSIH / *19. ADDITIONAL PAID-IN CAPITAL - NET*

	2025	2024	
Penawaran umum terbatas perdana	847.899	847.899	*Limited initial public offering*
Kombinasi bisnis entitas sepengendali (Catatan 1d)	54.749	54.749	*Business combination under common control (Note 1d)*
Kuasi-reorganisasi	16.762	16.762	*Quasi-reorganization*
Selisih modal saham dibeli kembali	(372)	(372)	*Difference of treasury stocks*
Beban emisi saham	(18.645)	(18.645)	*Share issuance costs*
Jumlah	**900.393**	**900.393**	***Total***

Pada tahun 2025, tidak terdapat perubahan saldo dari tahun sebelumnya pada tambahan modal disetor sebagai efek dari hasil proses penawaran umum terbatas yang efektif pada tanggal 7 Agustus 2024.

In 2025, there are no changes in the balance from the previous year in additional paid-in-capital is due to the result of limited public offering process which become effective on August 7, 2024.

20. PENDAPATAN BUNGA / *20. INTEREST INCOME*

	2025	2024	
Kredit yang diberikan	932.240	799.467	*Loans*
Tagihan lainnya	197.630	276.641	*Other receivables*
Efek-efek	189.915	210.968	*Securities*
Penempatan pada Bank Indonesia dan bank lain	51.030	76.603	*Placements with Bank Indonesia and other banks*
Giro pada Bank Indonesia dan bank lain	3.477	4.835	*Current accounts with Bank Indonesia and other banks*
Jumlah	**1.374.292**	**1.368.514**	***Total***

Lihat Catatan 27 untuk informasi pihak berelasi.

See Note 27 for related parties information.

21. BEBAN BUNGA / *21. INTEREST EXPENSES*

	2025	2024	
Simpanan dari nasabah	514.791	470.559	*Deposits from customers*
Pinjaman yang diterima	263.634	283.599	*Borrowings*
Premi penjaminan simpanan (Catatan 35h)	22.583	18.940	*Deposits insurance premium (Note 35h)*
Simpanan dari bank lain	3.671	13.661	*Deposits from other banks*
Lain-lain	-	516	*Others*
Jumlah	**804.679**	**787.275**	***Total***

Lihat Catatan 27 untuk informasi pihak berelasi.

See Note 27 for related parties information.

22. BEBAN UMUM DAN ADMINISTRASI / *22. GENERAL AND ADMINISTRATIVE EXPENSES*

	2025	2024	
Penyusutan dan amortisasi (Catatan 10 dan 11)	69.042	89.667	*Depreciation and amortization (Notes 10 and 11)*
Informasi dan teknologi	31.894	26.790	*Information and technology*
Sewa	18.243	17.254	*Rental*
Iuran dan keanggotaan	12.738	13.032	*Subscription and membership*
Jasa profesional	9.990	11.636	*Professional fees*
Beban kantor dan utilitas	9.293	10.009	*Office and utilities expenses*
Perbaikan dan pemeliharaan	7.893	7.926	*Repair and maintenance*
Promosi	4.248	3.950	*Promotion*
Lain-lain	13.624	20.300	*Others*
Jumlah	**176.965**	**200.564**	***Total***

22. BEBAN UMUM DAN ADMINISTRASI (Lanjutan)

Lain-lain meliputi beban transportasi, *entertainment*, sumbangan, retribusi, pajak, asuransi dan lainnya.

22. GENERAL AND ADMINISTRATIVE EXPENSES (Continued)

Others consist of transportation, entertainment, business development, donation, retribution, tax, insurance and others expenses.

23. BEBAN TENAGA KERJA DAN TUNJANGAN

23. SALARIES AND ALLOWANCE EXPENSES

	2025	2024	
Gaji, upah dan tunjangan	111.108	110.402	*Salaries, wages and allowances*
Tunjangan	60.501	55.146	*Allowances*
Jaminan Sosial (BPJS)	8.295	8.146	*Social security (BPJS)*
Tunjangan hari raya	7.505	7.100	*Religious holiday allowance*
Bonus	6.832	8.104	*Bonus*
Pelatihan	6.610	5.576	*Training*
Lain-lain	20.009	21.793	*Others*
Jumlah	**220.860**	**216.267**	***Total***

Lain-lain meliputi beban asuransi, lembur, dan perekrutan pegawai.

Others consist of insurance, overtime, and employee recruitment expenses.

24. PERPAJAKAN

24. TAXATION

a. Pajak Penghasilan

a. Income Tax

Rekonsiliasi antara laba sebelum beban pajak pada laporan laba rugi dan penghasilan komprehensif lain dengan laba fiskal yang dihitung oleh Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The reconciliation of profit before tax expense in the statement of profit or loss and other comprehensive income with the taxable income of the Bank as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Laba sebelum beban pajak	254.809	280.009	*Profit before tax expense*
Perbedaan temporer:			*Temporary differences:*
Penyusutan aset tetap dan aset takberwujud	1.933	29.842	*Depreciation of fixed assets and intangible assets*
Liabilitas imbalan pascakerja	5.083	4.090	*Post-employment benefit liabilities*
Aset hak-guna	1.827	1.070	*Right-of-use assets*
Cadangan kerugian penurunan aset keuangan lainnya	(11.146)	4.887	*Allowance for impairment losses on other financial assets*
Jumlah perbedaan temporer	(2.303)	39.889	*Total temporary differences*
Perbedaan tetap:			*Permanent differences:*
Beban yang tidak dapat dikurangkan (beban tambahan yang dapat dikurangkan)	6.026	(78.243)	*Non-deductible (additional deductible) expenses*
Laba fiskal	258.532	241.655	*Taxable income*
Beban pajak penghasilan kini	56.877	53.164	*Current income tax expense*
Dikurangi:			
Pajak dibayar di muka Pasal 25	53.579	35.412	*Less: Prepaid taxes Article 25*
Kurang bayar pajak penghasilan badan	**3.298**	**17.752**	***Underpayment of corporate income tax***

24. PERPAJAKAN (Lanjutan) / *TAXATION (Continued)*

a. Pajak Penghasilan (Lanjutan) / *Income Tax (Continued)*

Taksiran laba fiskal hasil rekonsiliasi di atas menjadi dasar dalam pengisian SPT Tahunan Pajak Penghasilan Badan Bank tahun 2025.

The estimated fiscal profit from the reconciliation above is the basis for filing the Bank's Annual Corporate Income Tax Return for 2025.

Bank telah melaporkan penghasilan kena pajak dan pajak penghasilan badan untuk tahun 2024, sebagaimana disebutkan di atas dalam Surat Pemberitahuan ("SPT").

Bank has reported taxable income and corporate income tax expense for 2024, as stated above, in its annual income tax ("SPT").

Rekonsiliasi antara laba sebelum beban pajak dengan tarif pajak yang berlaku dan beban pajak penghasilan adalah sebagai berikut:

The reconciliation between the profit before tax expense multiplied with the applicable tax rate and the income tax expense are as follows:

	2025	2024	
Laba sebelum beban pajak	254.809	280.009	*Profit before tax expense*
Tarif pajak yang berlaku	(56.058)	(61.602)	*Applicable tax rate*
Penghapusan pajak tangguhan	-	(19.769)	*Deferred tax write-off*
Pengaruh pajak atas beban yang tidak dapat diperhitungkan	(1.326)	17.213	*Tax effect for non-deductable expenses*
Beban pajak	**(57.384)**	**(64.158)**	***Tax expense***

b. Beban Pajak Penghasilan / *Income Tax Expense*

	2025	2024	
Pajak kini	(56.877)	(53.164)	*Current tax*
Pajak tangguhan	(507)	(10.994)	*Deferred tax*
Jumlah	**(57.384)**	**(64.158)**	***Total***

c. Utang Pajak / *Tax Payables*

	2025	2024	
Pajak Penghasilan Pasal 4(2)	9.980	10.836	*Income Tax Article 4(2)*
Pajak Penghasilan Pasal 21	58	62	*Income Tax Article 21*
Pajak Penghasilan Pasal 23	218	192	*Income Tax Article 23*
Pajak Penghasilan Pasal 25	5.216	-	*Income Tax Article 25*
Pajak Penghasilan Pasal 29	3.298	17.752	*Income Tax Article 29*
Pajak Pertambahan Nilai	410	157	*Value Added Taxes*
Jumlah	**19.180**	**28.999**	***Total***

24. PERPAJAKAN (Lanjutan)

d. Pajak Tangguhan

***24. TAXATION** (Continued)*

d. Deferred Tax

Aset (liabilitas) pajak tangguhan/ *Deferred tax assets (liabilities)*	Saldo awal/ *Beginning balance*	Dikreditkan (dibebankan) ke laporan laba rugi/ *Credited (charged) to statement of profit or loss*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/*Credited (charged) to other comprehensive income*	Saldo akhir/ *Ending balance*
2025				
Penyusutan aset tetap dan amortisasi aset takberwujud/ *Depreciation of fixed assets and amortization of intangible assets*	4.183	425	-	4.608
Aset hak-guna/ *Right-of-use assets*	(21.574)	7.072	-	(14.502)
Liabilitas sewa/ *Lease liabilities*	17.277	(6.670)	-	10.607
Liabilitas imbalan pascakerja/ *Post-employment benefit liabilities*	4.317	1.118	320	5.755
Keuntungan yang belum direalisasi atas nilai wajar aset keuangan melalui penghasilan komprehensif lain/ *Unrealized gain on fair values of financial assets through other comprehensive income*	8.142	-	(10.979)	(2.837)
Cadangan kerugian penurunan nilai/ *Allowance for impairment losses:*				
Selain kredit yang diberikan/ *Other than loans*	5.276	(2.452)	-	2.824
Jumlah/*Total*	**17.621**	**(507)**	**(10.659)**	**6.455**

24. PERPAJAKAN (Lanjutan)

d. Pajak Tangguhan (Lanjutan)

***24. TAXATION** (Continued)*

***d. Deferred Tax** (Continued)*

Aset (liabilitas) pajak tangguhan/ *Deferred tax assets (liabilities)*	Saldo awal/ *Beginning balance*	Dikreditkan (dibebankan) ke laporan laba rugi/ *Credited (charged) to statement of profit or loss*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/*Credited (charged) to other comprehensive income*	Saldo akhir/ *Ending balance*
2024				
Penyusutan aset tetap dan amortisasi aset takberwujud/ *Depreciation of fixed assets and amortization of intangible assets*	(2.382)	6.565	-	4.183
Aset hak-guna/ *Right-of-use assets*	(8.979)	(12.595)	-	(21.574)
Liabilitas sewa/ *Lease liabilities*	4.447	12.830	-	17.277
Liabilitas imbalan pascakerja/ *Post-employment benefit liabilities*	3.583	900	(166)	4.317
Kerugian yang belum direalisasi atas nilai wajar aset keuangan melalui penghasilan komprehensif lain/ *Unrealized loss on fair values of financial assets through other comprehensive income*	4.580	-	3.562	8.142
Cadangan kerugian penurunan nilai/ *Allowance for impairment losses:*				
Kredit yang diberikan/ *Loans*	19.769	(19.769)	-	-
Selain kredit yang diberikan/ *Other than loans*	4.201	1.075	-	5.276
Jumlah/*Total*	**25.219**	**(10.994)**	**3.396**	**17.621**

Pada tanggal 10 Oktober 2024, Pemerintah menerbitkan Peraturan Menteri Keuangan No. 74 Tahun 2024 tentang Pembentukan Cadangan Piutang Tak Tertagih yang boleh dikurangkan dari Penghasilan Bruto. Sesuai dengan ketentuan peralihan dalam Peraturan Menteri Keuangan Republik Indonesia No. 74 Tahun 2024, Bank telah melaksanakan perhitungan nilai tercatat cadangan kerugian penurunan nilai atas kredit yang diberikan untuk awal tahun fiskal 2024 dan selisihnya akan diakui sebagai beban pada tahun fiskal 2024.

On October 10, 2024, the Goverment issued Minister of Finance Regulation (PMK) No. 74 of 2024 concerning Establishment of Allowance for Doubtful Accounts that can be deducted from Gross Income. Based on the transitional provisions in the Regulations of the Minister of Finance of the Republic of Indonesia No. 74 of 2024, Bank has calculated the carrying amount of the allowance for impairment losses on loans for beginning of the fiscal year 2024, and the differences will be fully recognized as expense on fiscal year 2024.

Manajemen Bank berpendapat bahwa seluruh aset pajak tangguhan dapat dipulihkan di tahun-tahun mendatang.

The Bank's management believes that the total deferred tax assets are recoverable in the future years.

24. PERPAJAKAN (Lanjutan)

e. Administrasi

Berdasarkan peraturan perpajakan yang berlaku, Bank menghitung, menetapkan dan membayar sendiri jumlah pajak yang terutang *(self-assessment)*. Direktorat Jenderal Pajak dapat menetapkan dan mengubah liabilitas pajak dalam batas waktu 5 (lima) tahun sejak tanggal terutangnya pajak.

24. TAXATION (Continued)

e. Administration

Under the taxation Laws of Indonesia, the Bank submits tax returns that are based on self-assessment. The tax authorities can assess or amend the taxes within a period of 5 (five) years from the date the taxes became due.

25. LIABILITAS IMBALAN PASCAKERJA

Bank memberikan imbalan pascakerja kepada karyawan tetap yang memenuhi kriteria yang telah ditetapkan atau telah mencapai usia pensiun normal pada umur 55 tahun yang dihitung berdasarkan peraturan yang berlaku, yakni Undang-Undang No. 6 Tahun 2023 tentang "Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.

Perhitungan aktuaria pada 31 Desember 2025 dan 2024 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, berdasarkan laporannya masing-masing tanggal 21 Januari 2026 dan 9 Januari 2025.

Mutasi liabilitas imbalan pasti pascakerja adalah sebagai berikut:

	2025	2024	
Saldo awal	19.609	16.276	*Beginning balance*
Biaya jasa kini	5.216	6.152	*Current service cost*
Biaya bunga	1.369	1.070	*Interest cost*
Pembayaran selama tahun berjalan	(2.212)	(3.132)	*Payment during the year*
Kerugian (keuntungan) aktuarial yang timbul dari:			*Actuarial loss (gain) arising from:*
Asumsi keuangan	1.069	(669)	*Financial assumption*
Asumsi pengalaman	387	(88)	*Experience assumption*
Saldo akhir	**25.438**	**19.609**	***Ending balance***

25. POST-EMPLOYMENT BENEFIT LIABILITIES

The Bank provides post-employment benefits to its permanent employees who meet the criteria or reach the normal retirement age of 55 years in accordance with Law No. 6 Year 2023 on "Stipulation of Government Regulation in Lieu of Law No. 2 Year 2022 on Job Creation into Law.

The actuarial calculation as of December 31, 2025 and 2024 was performed by Kantor Konsultan Aktuaria Agus Susanto, an independent actuary, based on its reports dated January 21, 2026 and January 9, 2025, respectively.

The movement in the post-employment benefit liabilities is as follows:

Beban imbalan pascakerja yang diakui pada laporan laba rugi dan penghasilan komprehensif lain adalah sebagai berikut:

The post-employment benefits expenses recognized in the statement of profit or loss and other comprehensive income are as follows:

	2025	2024	
Laba rugi:			*Profit or loss:*
Biaya jasa kini	5.216	6.152	*Current service cost*
Biaya bunga	1.369	1.070	*Interest cost*
	6.585	**7.222**	
Penghasilan komprehensif lain:			*Other comprehensive income:*
Kerugian (keuntungan) aktuaria	**1.456**	**(757)**	*Actuarial loss (gain)*

25. LIABILITAS IMBALAN PASCAKERJA (Lanjutan) / *POST-EMPLOYMENT BENEFIT LIABILITIES (Continued)*

Mutasi penyesuaian atas akumulasi (kerugian) keuntungan aktuarial yang belum diakui sebagai berikut:

The movement of adjustments to the accumulated unrecognized actuarial (losses) gains is as follows:

	2025	2024	
Saldo awal	488	(103)	*Beginning balance*
Pengukuran kembali atas program imbalan pasti	(1.456)	757	*Remeasurement of defined benefit plan*
Pajak penghasilan terkait	320	(166)	*Related income tax*
Penyesuaian aktuaria	341	-	*Actuarial adjustment*
Saldo akhir	**(307)**	**488**	***Ending balance***

Nilai kini liabilitas imbalan pascakerja dihitung dengan menggunakan tingkat diskonto ditentukan dengan mengacu pada tingkat pengembalian pasar atas obligasi pemerintah. Umumnya, penurunan suku bunga dari obligasi pemerintah akan meningkatkan liabilitas.

The present value of the post-employment benefit liabilities is calculated using a discount rate determined by reference to market yields of government bonds. Generally, a decrease in the interest rate of a government bonds will increase the liabilities.

Nilai kini liabilitas imbalan pascakerja dihitung dengan estimasi tingkat kenaikan gaji, di mana semakin tinggi tingkat kenaikan gaji akan menyebabkan semakin besarnya liabilitas.

The present value of the post-employment benefit liabilities is calculated using the estimated salary growth rate, where higher salary growth rate will lead to higher obligation.

Asumsi utama yang digunakan untuk menghitung liabilitas imbalan pascakerja adalah sebagai berikut:

The key assumptions used in the calculation of the post-employment benefit liabilities are as follows:

	2025	2024	
Umur pensiun normal	55 tahun/*years*	55 tahun/*years*	*Normal retirement age*
Metode penilaian biaya	*Projected unit credit*	*Projected unit credit*	*Valuation cost method*
Tingkat kematian	TMI IV (2021)	TMI IV (2021)	*Mortality rate*
Tingkat cacat	0,02%	0,02%	*Disability rate*
Tingkat pengunduran diri	6% untuk karyawan sebelum usia 30 tahun dan akan menurun sampai 0% pada usia 2 tahun sebelum usia pensiun normal/ *6% for employee before the age of 30 years old and will decrease until 0% at the age of two years before normal retirement age*	6% untuk karyawan sebelum usia 30 tahun dan akan menurun sampai 0% pada usia 2 tahun sebelum usia pensiun normal/ *6% for employee before the age of 30 years old and will decrease until 0% at the age of two years before normal retirement age*	*Voluntary resignation rate*
Tingkat kenaikan gaji	6%	6%	*Salary increases rate*
Tingkat bunga diskonto	6,6%	7,1%	*Discount rate*

Tabel berikut menunjukan analisa sensitivitas atas dampak dari perubahan satu persentase tingkat suku bunga diskonto dan tingkat kenaikan gaji, dengan variabel lain dianggap tetap, terhadap nilai kini liabilitas imbalan pascakerja pada tanggal 31 Desember 2025 dan 2024:

The following table shows a sensitivity analysis of the impact of a one percentage change in discount rate and salary increase rate, with other variables held constant, on the present value of post-employment benefit liabilities as of December 31, 2025 and 2024:

25. LIABILITAS IMBALAN PASCAKERJA (Lanjutan) / *POST-EMPLOYMENT BENEFIT LIABILITIES (Continued)*

	2025		2024	
	Tingkat bunga diskonto/ *Discount rate*	Nilai kini liabilitas imbalan pascakerja/ *Present value of Post-employment benefit liabilities*	Tingkat bunga diskonto/ *Discount rate*	Nilai kini liabilitas imbalan pascakerja/ *Present value of Post-employment benefit liabilities*
Analisis Sensitivitas Tingkat Diskonto/ *Sensitivity Analysis of Discount Rate*				
Kenaikan/*Increase of* 1%	7,60%	(2.070)	8,10%	(1.524)
Penurunan/*Decrease of* 1%	5,60%	2.367	6,10%	1.742

	2025		2024	
	Tingkat kenaikan gaji/ *Salary increase rate*	Nilai kini liabilitas imbalan pascakerja/ *Present value of Post-employment benefit liabilities*	Tingkat kenaikan gaji/ *Salary increase rate*	Nilai kini liabilitas imbalan pascakerja/ *Present value of Post-employment benefit liabilities*
Analisis Sensitivitas Kenaikan Gaji/ *Sensitivity Analysis of Salary Increase*				
Kenaikan/*Increase of* 1%	7,00%	2.225	7,00%	1.626
Penurunan/*Decrease of* 1%	5,00%	(1.986)	5,00%	(1.451)

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam liabilitas imbalan pascakerja mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

The sensitivity analysis presented above may not be representative of the actual change in the post-employment benefit liabilities as it is unlikely that the change in assumptions would occur in isolation from one another as some of the assumptions may be correlated.

Selanjutnya, dalam menyajikan analisis sensitivitas, nilai kini liabilitas imbalan pascakerja dihitung dengan menggunakan metode *projected unit credit* pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas yang diakui dalam laporan posisi keuangan.

Furthermore, in presenting the sensitivity analysis, the present value of the post-employment benefit liabilities has been calculated using the projected unit credit method at the end of the reporting period, which is the same as that applied in liability recognized in the statement of financial position.

Perkiraan jatuh tempo atas liabilitas imbalan pascakerja tidak terdiskonto pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Expected maturity of undiscounted post-employment benefit liabilities as of December 31, 2025 and 2024, are as follows:

	2025	2024	
Kurang dari 1 tahun	971	1.515	*Less than 1 year*
1-2 tahun	3.915	877	*1-2 years*
2-5 tahun	5.966	9.647	*2-5 years*
Lebih dari 5 tahun	481.589	451.212	*More than 5 years*
Jumlah	**492.441**	**463.251**	***Total***

26. LABA PER SAHAM / *EARNINGS PER SHARE*

	2025	2024	
Laba bersih tahun berjalan	197.425	215.851	*Net income for the year*
Rata-rata tertimbang jumlah saham biasa yang beredar dalam tahun berjalan untuk perhitungan laba per saham dasar (nilai penuh)	47.864.384.874	41.832.202.915	*Weighted average number of ordinary shares outstanding during the year for the calculation of basic earning per share (full amount)*
Laba per saham (nilai penuh)	**4,12**	**5,16**	***Basic earnings per share (full amount)***

27. TRANSAKSI DENGAN PIHAK BERELASI

Dalam kegiatan normal usahanya, Bank melakukan transaksi tertentu dengan pihak berelasi.

Transaksi dengan pihak berelasi dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak ketiga.

Sifat hubungan dan transaksi

Sifat hubungan dan transaksi dengan pihak berelasi dan transaksinya adalah sebagai berikut:

27. TRANSACTIONS WITH RELATED PARTIES

In the normal course of business, the Bank entered into certain transaction with related parties.

Transactions with related parties are made based on mutually agreed terms, which may not be the same as those of the transaction between third parties.

Nature of relationship and transactions

The nature of relationship and transaction with related parties and its transactions are as follows:

2025 dan/*and* 2024		
Pihak berelasi/ ***Related parties***	**Sifat hubungan/** ***Nature of relationship***	**Transaksi/** ***Transactions***
Industrial Bank of Korea	Pemegang saham pengendali/ *Controlling shareholder*	Giro pada bank lain, simpanan dari bank lain, pinjaman yang diterima, tagihan lainnya, pendapatan bunga yang masih akan diterima, beban bunga yang masih harus dibayar, pendapatan bunga dan beban bunga/ *Current account with other bank, deposits from other bank, borrowings, other receivables, accrued interest income, accrued interest expenses, interest income and interest expenses*
Dewan Komisaris, Direksi, Komite Audit dan Manajemen Kunci/ *Board of Commissioners, Board of Directors, Audit Committee and Key Management Personnel*	Personel manajemen kunci/ *Key management personnel*	Kredit yang diberikan, simpanan dari nasabah, pendapatan bunga yang masih akan diterima, beban bunga yang masih harus dibayar, pendapatan bunga, beban bunga, dan beban tenaga kerja dan tunjangan/ *Loans, deposits from customers, accrued interest income, accrued interest expenses, interest income, interest expenses, and salaries and allowances expenses*

a. Saldo dan transaksi dengan pihak berelasi adalah sebagai berikut:

a. Balances and transactions with related parties are as follows:

	2025		2024		
	Jumlah/ ***Total***	**Persentase terhadap jumlah aset/** ***Percentage to total assets (%)***	**Jumlah/** ***Total***	**Persentase terhadap jumlah aset/** ***Percentage to total assets (%)***	
Aset					***Assets***
Giro pada bank lain (Catatan 6)	1.139	0,00	-	0,00	*Current accounts with other bank (Note 6)*
Kredit yang diberikan (Catatan 9)	2.348	0,01	1.946	0,01	*Loans (Note 9)*
Tagihan lainnya (Catatan 12)	3.546.201	15,15	3.464.974	17,27	*Other receivables (Note 12)*
Aset lain-lain - Pendapatan bunga yang masih akan diterima	10.709	0,05	14.327	0,07	*Other assets - Accrued interest income*
Jumlah	**3.560.397**		**3.481.247**		***Total***

27. TRANSAKSI DENGAN PIHAK BERELASI (Lanjutan) / *TRANSACTIONS WITH RELATED PARTIES (Continued)*

Sifat hubungan dan transaksi (Lanjutan) / ***Nature of relationship and transactions** (Continued)*

a. Saldo dan transaksi dengan pihak berelasi adalah sebagai berikut: (Lanjutan) / *Balances and transactions with related parties are as follows: (Continued)*

	2025		2024		
	Jumlah/ *Total*	Persentase terhadap jumlah liabilitas/ *Percentage to total liabilities (%)*	Jumlah/ *Total*	Persentase terhadap jumlah liabilitas/ *Percentage to total liabilities (%)*	
Liabilitas					***Liabilities***
Simpanan dari nasabah (Catatan 14)	13.742	0,08	16.747	0,12	*Deposits from customers (Note 14)*
Simpanan dari bank lain (Catatan 15)	5.723	0,03	-	0,00	*Deposits from other banks (Note 15)*
Pinjaman yang diterima (Catatan 16)	3.335.000	18,96	3.219.000	22,23	*Borrowings (Note 16)*
Pendapatan diterima di muka	17.416	0,10	16.700	0,12	*Unearned income*
Liabilitas lain-lain - Beban bunga yang masih harus dibayar	30.225	0,17	53.365	0,37	*Other liabilities - Accrued interest expenses*
Jumlah	**3.402.106**		**3.305.812**		***Total***

	2025		2024		
	Jumlah/ *Total*	Persentase terhadap jumlah pendapatan bunga dan beban bunga/ *Percentage to total interest income and interest expenses (%)*	Jumlah/ *Total*	Persentase terhadap jumlah pendapatan bunga dan beban bunga/ *Percentage to total interest income and interest expenses (%)*	
Pendapatan bunga	**196.660**	14,31	**276.685**	20,22	*Interest income*
Beban bunga	**179.970**	22,37	**218.237**	27,72	*Interest expenses*

b. Remunerasi yang diberikan Bank kepada Direksi, Dewan Komisaris, Komite Audit dan Manajemen Kunci adalah sebagai berikut: / *Remunerations provided by the Bank to the Board of Directors, Board of Commissioners, Audit Committee and Key Management Personnel are as follows:*

	2025	2024	
Imbalan kerja jangka pendek			***Short-term benefits***
Direksi	16.683	17.913	*Board of Directors*
Dewan Komisaris	3.274	3.209	*Board of Commissioners*
Komite Audit	561	561	*Audit Committee*
Manajemen Kunci	53.484	44.736	*Key Management Personnel*
Jumlah	**74.002**	**66.419**	***Total***
Imbalan pascakerja			***Employee benefits***
Manajemen Kunci	**686**	**314**	*Key Management Personnel*

28. KOMITMEN DAN KONTINJENSI / *28. COMMITMENTS AND CONTINGENCIES*

a. Komitmen dan kontinjensi adalah sebagai berikut: / *a. Commitments and contingencies are as follows:*

	2025	2024	
KOMITMEN			***COMMITMENTS***
Tagihan komitmen:			*Commitment receivables:*
Pembelian *spot* dan *forward* yang masih berjalan	1.264.244	1.608.874	*Unsettled spot and forward bought*
Liabilitas komitmen:			*Commitment payables:*
Fasilitas kredit yang belum digunakan	(2.610.075)	(2.782.576)	*Unused loan facilities*
Irrevocable letter of credit	(101.532)	(343.818)	*Irrevocable letters of credit*
Penjualan *spot* dan derivatif yang masih berjalan	(1.259.069)	(1.609.500)	*Unsettled spot and forward sold*
KONTINJENSI			***CONTINGENCIES***
Tagihan kontinjensi:			*Contingency receivables:*
Pendapatan bunga dalam penyelesaian	32.726	50.852	*Interest income on progress*
Liabilitas kontinjensi:			*Contingency payables:*
Garansi yang diterbitkan	(46.548)	(63.679)	*Guarantees issued*
Jumlah - bersih	**(2.720.254)**	**(3.139.847)**	***Net - total***

Bank menentukan cadangan kerugian penurunan nilai komitmen dan kontinjensi atas bank garansi dan fasilitas kredit yang belum digunakan berdasarkan selisih antara biaya perolehan diamortisasi (nilai tercatat) dan nilai kini pembayaran liabilitas yang diharapkan akan terjadi (ketika pembayaran atas jaminan tersebut menjadi besar kemungkinan terjadinya).

The Bank determines allowance for impairment losses on commitments and contingencies of bank guarantees and unused loan facilities based on the difference between the amortized amount (carrying amount) and the present value of any expected payment (when a payment under the guarantee has become probable).

Pada tanggal 31 Desember 2025 dan 2024, Bank tidak memiliki transaksi atas komitmen dan kontinjensi ke pihak berelasi.

As of December 31, 2025 and 2024, the Bank does not have commitments and contingencies to related parties.

Kolektibilitas *irrevocable letters of credit* dan bank garansi, sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), diungkapkan pada Catatan 35f (tidak diaudit).

The collectibility of irrevocable letters of credit and bank guarantees are in accordance with Financial Services Authority Regulation (POJK) is disclosed in Note 35f (unaudited).

b. Komitmen sewa / *b. Lease commitments*

Bank memiliki beberapa komitmen sewa operasi dengan jangka waktu penyewaan berkisar antara 1-5 tahun dan dapat diperpanjang berdasarkan kesepakatan kedua pihak. Sewa yang memenuhi syarat sesuai dengan PSAK No. 116 diungkapkan pada Catatan 10.

The Bank has entered into various lease commitments under operating lease with terms of the rentals ranging from 1-5 years and renewable upon mutual agreement of both parties. Leases that qualify in accordance with PSAK No. 116 is disclosed in Note 10.

Beban sewa untuk sewa jangka pendek dan aset bernilai rendah pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp18.243 dan Rp17.254 dicatat sebagai bagian dari beban sewa pada beban umum dan administrasi.

Rental expenses for short-term leases and leases of low-value assets as of December 31, 2025 and 2024 amounted to Rp18,243 and Rp17,254, respectively, recorded as part of rental expenses in general and administrative expenses.

29. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

Saldo aset dan liabilitas dalam mata uang asing adalah sebagai berikut:

29. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

The balances of assets and liabilities denominated in foreign currencies are as follows:

	2025			2024			
	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*		Mata uang ekuivalen dalam jutaan/ *Equivalent in million* Rp	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*		Mata uang ekuivalen dalam jutaan/ *Equivalent in million* Rp	
Aset							***Assets***
Kas	USD	2.387.106	39.805	USD	1.284.280	20.670	*Cash*
Giro pada Bank Indonesia	USD	23.000.000	383.525	USD	21.400.000	344.433	*Current accounts with Bank Indonesia*
Giro pada bank lain	USD	19.969.317	332.990	USD	26.166.516	421.150	*Current accounts with other banks*
	EUR	1.088.191	21.297	EUR	1.908.825	31.988	
	SGD	160.509	2.081	SGD	160.589	1.902	
	CNY	280.503	669	CNY	56.201	124	
	KRW	98.512.624	1.139	KRW	-	-	
Efek-efek	USD	200.572	3.345	USD	526.783	8.479	*Securities*
Kredit yang diberikan	USD	356.707.286	5.948.094	USD	295.782.772	4.760.624	*Loans*
Tagihan lainnya	USD	212.665.774	3.546.201	USD	215.282.610	3.464.974	*Other receivables*
Aset lain-lain:							*Other assets:*
Pendapatan bunga yang masih akan diterima	USD	1.415.591	23.605	USD	1.705.355	27.448	*Accrued interest income*
	SGD	281	4				
	EUR	2.004	39				
	CNY	474	1				
	KRW	195.075	2				
Lain-lain	USD	1.002.610	16.719				*Others*
Jumlah aset			**10.319.516**			**9.081.792**	***Total assets***
Liabilitas							***Liabilities***
Simpanan dari nasabah	USD	216.948.805	3.617.621	USD	161.264.668	2.595.556	*Deposits from customers*
	EUR	1.010.401	19.775	EUR	2.285.613	38.302	
Simpanan dari bank lain	USD	5.000.000	83.375				*Deposits from other banks*
Pinjaman yang diterima	USD	310.000.000	5.169.250	USD	295.000.000	4.748.025	*Borrowings*
Liabilitas lain-lain:							*Other liabilities:*
Bunga yang masih harus dibayar	USD	3.977.553	66.326	USD	4.085.643	65.758	*Accrued interest expense*
	EUR	151	3				
Pendapatan diterima di muka	USD	1.326.036	22.112	USD	1.102.525	16.976	*Unearned income*
Komitmen dan kontinjensi	USD	75.000.005	1.250.625	USD	100.000.000	1.609.500	*Commitments and contingencies*
Lain-lain	USD	1.422.293	23.717				*Others*
Jumlah liabilitas			**10.252.804**			**9.074.117**	***Total liabilities***
Aset bersih			**66.712**			**7.675**	***Net assets***

30. ASET KEUANGAN DAN LIABILITAS KEUANGAN

30. FINANCIAL ASSETS AND FINANCIAL LIABILITIES

Nilai tercatat dan nilai wajar atas aset keuangan dan liabilitas keuangan Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Carrying amount and fair value of financial assets and liabilities of the Bank as of December 31, 2025 and 2024 are as follows:

	2025		2024		
	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	
Aset keuangan					***Financial assets***
Biaya perolehan diamortisasi:					*Amortized cost:*
Kas	78.674	78.674	70.283	70.283	*Cash*
Giro pada Bank Indonesia	1.217.510	1.217.510	1.057.942	1.057.942	*Current accounts with Bank Indonesia*
Giro pada Bank lain - bersih	392.766	392.766	475.122	475.122	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain	485.000	485.000	655.685	655.685	*Placements with Bank Indonesia and other banks*
Efek-efek - bersih	834.862	827.360	872.272	858.828	*Securities - net*
Kredit yang diberikan - bersih	14.233.630	14.233.630	11.507.111	11.507.111	*Loans - net*
Tagihan lainnya - bersih	3.545.392	3.545.392	3.463.628	3.463.628	*Other receivables - net*
Aset lain-lain:					*Other assets:*
Pendapatan bunga yang masih akan diterima - bersih	66.806	66.806	75.066	75.066	*Accrued interest income - net*
Setoran jaminan	12.257	12.257	10.077	10.077	*Security deposits*
Nilai wajar melalui laba rugi:					*Fair value through profit or loss:*
Tagihan derivatif	43.059	43.059	4.921	4.921	*Derivative receivables*
Nilai wajar melalui penghasilan komprehensif lain:					*Fair value through other comprehensive income:*
Efek-efek	2.262.184	2.262.184	1.614.716	1.614.716	*Securities*
Jumlah aset keuangan	**23.172.140**	**23.164.638**	**19.806.823**	**19.793.379**	***Total financial assets***
Liabilitas keuangan					***Financial liabilities***
Liabilitas keuangan diamortisasi:					*Financial liabilities at amortized cost:*
Simpanan dari nasabah	11.915.829	11.915.829	9.408.319	9.408.319	*Deposits from customers*
Simpanan dari bank lain	171.426	171.426	14.118	14.118	*Deposits from other banks*
Pinjaman yang diterima	5.169.250	5.169.250	4.748.025	4.748.025	*Borrowing*
Liabilitas lain-lain:					*Other liabilities:*
Bunga yang masih harus dibayar	164.011	164.011	144.383	144.383	*Accrued interest expense*
Liabilitas sewa	48.206	48.206	78.526	78.526	*Lease liabilities*
Lain-lain	12.804	12.804	16.697	16.697	*Others*
Nilai wajar melalui laba rugi:					*Fair value through profit or loss:*
Kewajiban derivatif	37.891	37.891	6.456	6.456	*Derivative payables*
Jumlah liabilitas keuangan	**17.519.417**	**17.519.417**	**14.416.524**	**14.416.524**	***Total financial liabilities***

30. ASET KEUANGAN DAN LIABILITAS KEUANGAN (Lanjutan)

Nilai wajar aset keuangan dan liabilitas keuangan di atas diukur dengan dasar sebagai berikut:

Aset Keuangan

Nilai wajar aset keuangan lancar (umumnya kurang dari satu tahun) seperti kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, tagihan lainnya, dan pendapatan bunga yang masih akan diterima adalah sebesar nilai tercatat karena nilai tercatat tersebut telah mendekati estimasi nilai wajarnya.

Nilai wajar instrumen keuangan yang diperdagangkan dalam pasar aktif surat berharga ditentukan dengan berdasarkan harga pasar yang dikutip pada tanggal pelaporan.

Estimasi nilai wajar kredit yang diberikan (umumnya kredit dengan bunga mengambang) merupakan nilai kini dari estimasi arus kas masa depan yang diharapkan akan diterima yang didiskontokan pada suku bunga pasar.

Liabilitas Keuangan

Nilai wajar liabilitas keuangan lancar (biasanya kurang dari satu tahun) seperti simpanan dari nasabah, simpanan dari bank lain, pinjaman yang diterima dan bunga yang masih harus dibayar adalah sebesar nilai tercatat karena nilai tercatat tersebut telah mendekati estimasi nilai wajarnya.

Estimasi nilai wajar simpanan tanpa jatuh tempo adalah sebesar jumlah terutang ketika utang tersebut harus segera dibayar pada saat ditagih.

Hierarki Nilai Wajar

PSAK No. 113 "Pengukuran Nilai Wajar", mensyaratkan pengungkapan atas pengukuran nilai wajar dengan tingkat hierarki nilai wajar sebagai berikut:

- harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik (tingkat 1);
- input selain harga kuotasian yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya derivasi dari harga) (tingkat 2); dan
- input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi) (tingkat 3).

30. FINANCIAL ASSETS AND FINANCIAL LIABILITIES (Continued)

The fair values of the above financial assets and liabilities are determined based on the following:

Financial Assets

The fair values of financial assets that are short-term in nature (generally less than one year) such as cash, current account with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, other receivables, accrued interest income represent their carrying amounts as these approximates their fair values.

The fair value of financial instruments traded in an active market security is based on quoted market price at the reporting date.

The estimated fair value of loans (normally floating interest-bearing loans) represents the present value amount of estimated future cash flows expected to be received discounted at current market rates.

Financial Liabilities

The fair values of financial liabilities that are short-term in nature (generally less than one year) such as deposits from customers, deposits from other banks, borrowings and accrued interest expenses represent their carrying amounts as these approximate their estimated fair values.

The estimated fair value of deposits with no maturity is equal to the amount owed when the debt must be paid when billed.

Fair Value Hierarchy

PSAK No. 113 "Fair Value Measurement", requires disclosure of fair value measurements with the following fair value measurement hierarchy:

- *quoted prices (unadjusted) in active markets for identical assets or liabilities (level 1);*
- *inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (such as prices) or indirectly (such as derived from prices) (level 2); and*
- *inputs for the asset or liability that are not based on observable market data (unobservable inputs) (level 3).*

30. ASET KEUANGAN DAN LIABILITAS KEUANGAN (Lanjutan)

30. *FINANCIAL ASSETS AND FINANCIAL LIABILITIES (Continued)*

Tabel di bawah ini menyajikan nilai wajar instrumen keuangan sesuai dengan masing-masing level pada hierarki nilai wajar:

The following tables set out the fair values of financial instruments according to each level in the fair value hierarchy:

	2025				
	Jumlah tercatat/ *Total carrying amount*	Level 1/ *Level 1*	Level 2/ *Level 2*	Level 3/ *Level 3*	
Aset					***Assets***
Efek-efek - nilai wajar melalui penghasilan komprehensif lain	2.262.184	2.262.184	-	-	*Securities - fair value through other comprehensive income*
Tagihan derivatif	43.059	-	43.059	-	*Derivative receivables*
Jumlah aset keuangan	**2.305.243**	**2.262.184**	**43.059**	**-**	***Total financial assets***

	2024				
	Jumlah tercatat/ *Total carrying amount*	Level 1/ *Level 1*	Level 2/ *Level 2*	Level 3/ *Level 3*	
Aset					***Assets***
Efek-efek - nilai wajar melalui penghasilan komprehensif lain	1.614.716	1.614.716	-	-	*Securities - fair value through other comprehensive income*
Tagihan derivatif	4.921	-	4.921	-	*Derivative receivables*
Jumlah aset keuangan	**1.619.637**	**1.614.716**	**4.921**	**-**	***Total financial assets***

Tidak terdapat pengalihan antar tingkat selama periode berjalan.

There were no transfers between levels during the period.

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar aktif ditentukan berdasarkan kuotasi nilai pasar pada tanggal pelaporan.

The fair value of financial instruments traded in active market is based on quoted market prices at the reporting date.

Nilai wajar instrumen keuangan yang tidak diperdagangkan di pasar aktif ditentukan dengan menggunakan teknik penilaian tertentu. Teknik tersebut menggunakan data pasar yang dapat diobservasi sepanjang tersedia dan seminimal mungkin mengacu pada estimasi. Apabila seluruh input signifikan atas nilai wajar dapat diobservasi, instrumen keuangan ini termasuk dalam tingkat 2.

The fair value of financial instruments that are not traded in an active market is determined using specific valuation techniques. These valuation techniques use the observable market data where it is available and rely as little as possible on estimates. If all significant inputs of fair value are observable, these financial instruments is included in level 2.

31. SEGMEN OPERASI

Kegiatan Bank sepenuhnya adalah bank konvensional sehingga informasi segmen Bank tidak dikelompokkan per segmen usaha tetapi dikelompokkan berdasarkan segmen geografis.

Berikut ini adalah informasi segmen geografis:

31. OPERATING SEGMENT

The Bank's activities are entirely conventional bank hence the Bank's segment information is not classified into business segments but is classified by geographical segment.

The following is a geographical segment information:

	2025					
	Jawa/ *Java*	Sumatera/ *Sumatera*	Kalimantan/ *Kalimantan*	Bali/ *Bali*	Jumlah/ *Total*	
Pendapatan bunga	1.221.204	136.996	1.174	14.918	1.374.292	*Interest income*
Pendapatan lainnya	107.679	8.008	163	348	116.198	*Other income*
Laba sebelum beban pajak	261.702	(436)	(10.765)	4.308	254.809	*Profit before tax expense*
Jumlah aset	21.337.194	1.717.819	17.682	334.043	23.406.738	*Total assets*
Jumlah liabilitas	14.574.266	2.751.654	154.167	111.584	17.591.671	*Total liabilities*

	2024					
	Jawa/ *Java*	Sumatera/ *Sumatera*	Kalimantan/ *Kalimantan*	Bali/ *Bali*	Jumlah/ *Total*	
Pendapatan bunga	1.229.474	136.670	1.177	1.193	1.368.514	*Interest income*
Pendapatan lainnya	97.065	4.285	248	52	101.650	*Other income*
Laba sebelum beban pajak	210.458	80.675	(3.293)	(7.831)	280.009	*Profit before tax expense*
Jumlah aset	18.386.690	1.576.331	21.818	76.780	20.061.619	*Total assets*
Jumlah liabilitas	12.102.931	2.126.525	185.435	67.216	14.482.107	*Total liabilities*

32. MANAJEMEN RISIKO

Sebagai lembaga keuangan yang menjalankan fungsi intermediasi dengan produk yang beragam dan memiliki jaringan serta nasabah yang tersebar luas, Bank mengimplementasikan manajemen risiko dalam seluruh jenjang organisasinya yang berperan mendukung pertumbuhan bisnis secara berhati-hati (*prudent*) sesuai ketentuan yang berlaku, terutama seperti yang diatur di dalam Peraturan Otoritas Jasa Keuangan.

Perkembangan fungsi dan layanan perbankan yang disertai dengan meningkatnya kompleksitas produk serta aktivitas perbankan yang mengandalkan dukungan teknologi informasi semakin mempertegas pentingnya tata kelola Bank (*Good Corporate Governance*) yang sehat dan manajemen risiko yang terukur dan dapat diandalkan. Kedua hal tersebut merupakan faktor penting yang menjadi perhatian para pemangku kepentingan *(stakeholders)*, termasuk investor dalam penilaian target investasinya.

Penerapan manajemen risiko di Bank pada dasarnya sudah dilakukan sejak Bank berdiri, meskipun dengan cara yang masih konvensional namun terus dikembangkan sejalan dengan perkembangan yang terjadi, baik internal maupun eksternal.

32. RISK MANAGEMENT

As a financial institution that performs the intermediation function with diverse products and has a network and widespread customers, the Bank implements risk management in all levels of the organization that support a prudent business growth in accordance with applicable provisions, especially as arranged in Financial Services Authority Regulations.

The development of the banking functions and services, along with the increasing complexity of products and banking activities that rely on information technology supports emphasized the importance of Good Corporate Governance and reliable risk management. Both of these are important factors of stakeholders and investor's consideration in assessing the target investment target.

Basically, the application of risk management in the Bank has been conducted since the establishment of the Bank, although in a conventional way and continues to develop in align with internal and external developments.

32. MANAJEMEN RISIKO (Lanjutan)

Dalam rangka mewujudkan pertumbuhan bisnis yang sehat dan berkelanjutan, maka Bank menyadari bahwa perlu dilakukannya pengelolaan risiko yang berlandaskan pada prinsip kehati-hatian. Dalam melakukan pengembangan manajemen risiko, Bank berpedoman pada Peraturan Bank Indonesia sebagaimana diubah dalam Peraturan Otoritas Jasa Keuangan tentang Penerapan Manajemen Risiko bagi Bank Umum serta dokumen dari *Basel Committee on Banking Supervision*. Pengelolaan risiko di Bank mencakup keseluruhan lingkup aktivitas usaha, berdasarkan kebutuhan dan kesinambungan antara fungsi operasional bisnis dengan pengelolaan risikonya.

Dengan kebijakan dan manajemen risiko yang berfungsi baik, maka manajemen risiko akan menjadi partner strategis bagi unit bisnis guna mendapatkan hasil optimal dari operasi Bank.

Sehubungan dengan pengembangan manajemen risiko yang sesuai dengan standar perbankan, secara berkesinambungan Bank mengembangkan dan meningkatkan kerangka sistem pengelolaan risiko dan pengendalian internal yang terpadu dan komprehensif, sehingga dapat memberikan informasi adanya potensi risiko secara lebih dini, dan selanjutnya dapat mengambil langkah yang memadai untuk meminimalkan dampak risikonya.

Salah satu dasar utama penerapan manajemen risiko adalah tersedianya kebijakan, prosedur, limit, kecukupan sumber daya manajemen risiko dan metodologi pengelolaan risiko sehingga operasi usaha Bank tetap dapat terkendali pada batasan-batasan yang dapat diterima dan menguntungkan Bank.

Selain itu, juga perlu adanya kebijakan dalam hal pemantauan dan evaluasi risiko yang berdampak pada permodalan Bank serta kemampuan modal Bank untuk menyerap potensi kerugian akibat kejadian risiko. Evaluasi sesuai dengan perubahan parameter risikonya dilakukan secara berkala untuk memastikan bahwa kebijakan dan prosedur tersebut telah sesuai dengan perkembangan bisnis yang ada.

Dewan Komisaris dan Dewan Direksi bertanggung jawab atas manajemen risiko Bank. Penerapan manajemen risiko dilakukan melalui pembentukan struktur organisasi, kebijakan, prosedur dan limit, serta beberapa komite yang terkait seperti komite pemantau risiko, komite audit, komite remunerasi dan nominasi pada level Dewan Komisaris. Komite-komite tersebut bertugas membantu Dewan Komisaris dalam menjalankan fungsi pengawasan terhadap Direksi.

Pembentukan komite manajemen risiko, komite aset-liabilitas, komite kredit dan komite teknologi informasi pada level Direksi yang membantu Direksi dalam menetapkan pedoman bagi Bank dalam mengidentifikasi, mengukur, memantau serta meminimalkan risiko-risiko.

32. RISK MANAGEMENT (Continued)

In order to achieve healthy growth and sustainable business, the Bank realizes that it needs risk management which is based on prudent principle. The development of the Bank's risk management is based on Bank Indonesia Regulation as amended in Regulation of Financial Services Authority about Risk Management for Commercial Bank and the document from Basel Committee on Banking Supervision. Risk management in the Bank covers the full scope of business activities, based on the needs and continuity between the operational functions of the business to the management of risk.

With the policies and risk management that are functioning well, the risk management will be a strategic partner for the business unit in order to obtain the optimal results of the Bank's operations.

In relation with the development of risk management in accordance with banking standards, the Bank continuously develops and improves the integrated and comprehensive framework of risk management systems and internal controls, hence they can provide information regarding early potential risks, and then be able to take adequate steps to minimize the impact of the risks.

One of the main basis of risk management is the availability of policies, procedures, limits, adequacy of risk management resources and risk management methodology hence the Bank's business operations can still be controlled on the acceptable restrictions and profitable for the Bank.

Besides that, it also needs policy on monitoring and evaluation of the impact of risk on Bank's capital as well as the ability of the Bank's capital to absorb potential losses due to the risk event. Evaluation according to changes in risk parameters conducted periodically to ensure that policies and procedures are in accordance with the development of existing business.

Boards of Commissioners and Board of Directors are responsible for the risk management of the Bank. The implementation of risk management is carried out through establishment of organizational structures, policies, procedures and limits, and several related committees such as risk monitoring committee, audit committee, remuneration and nomination committee at the level of the Board Commissioners. These committees are tasked with assisting the Board of Commissioners in carrying out its supervisory function over the Board of Directors.

Establishment of a risk management committee, asset-liability committee, credit committee and information technology committee at the Board of Directors level which assists the Board of Directors in establishing guidelines for the Bank in identifying, measuring, monitoring and minimizing risks.

32. MANAJEMEN RISIKO (Lanjutan)

Keberadaan Audit Internal memiliki peranan yang sangat penting untuk menjaga dan mengamankan kegiatan usaha Bank. Audit internal merupakan salah satu unsur sistem pengendalian internal Bank yang dibentuk untuk dapat mengidentifikasi kemungkinan terjadinya suatu kejadian yang dapat memengaruhi operasional Bank, serta untuk mengelola risiko agar tetap berada dalam batas toleransi *(risk tolerance)* dan besaran risiko *(risk appetite)* sesuai ukuran dan kompleksitas produknya, serta untuk memberikan keyakinan yang memadai dalam rangka pencapaian tujuan Bank.

Sehubungan dengan diberlakukannya Peraturan Bank Indonesia sebagaimana diubah dalam Peraturan Otoritas Jasa Keuangan tentang Penilaian Tingkat Kesehatan Bank Umum, yang antara lain mengatur bahwa bank diwajibkan untuk melakukan penilaian sendiri *(self-assessment)* tingkat kesehatan bank dengan menggunakan pendekatan risiko *(Risk-based Bank Rating/RBBR)*, Bank telah melaksanakan penilaian sendiri Tingkat Kesehatan Bank pada akhir Desember 2019.

Sampai dengan akhir 31 Desember 2025, Bank telah melakukan usaha perbaikan dan mitigasi terhadap potensi-potensi risiko seperti: risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko reputasi, risiko stratejik dan risiko kepatuhan, yang berpotensi menimbulkan kerugian bagi Bank.

Bank menggunakan skala penilaian berdasarkan 5 tingkat risiko yaitu: 1 *(Low)*, 2 *(Low to Moderate)*, 3 *(Moderate)*, 4 *(Moderate to High)*, dan 5 *(High)*, sesuai dengan ketentuan yang berlaku dan telah meningkatkan aspek manajemen risiko agar Bank semakin kuat dan memiliki daya tahan terhadap perubahan-perubahan yang terjadi, baik di dalam negeri, regional maupun internasional, dengan mempertimbangkan kondisi perbankan ini sebagaimana diamanatkan dalam salah satu pilar dalam Basel III.

Risiko Kredit

Sesuai ketentuan Otoritas Jasa Keuangan (OJK) yang terbaru, risiko kredit adalah risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank. Risiko kredit juga dapat terjadi akibat kegagalan pihak lawan (*counterparty credit risk*) maupun akibat kegagalan penyelesaian.

Bank memonitor risiko kredit secara berkala dan berkesinambungan untuk memastikan bahwa kemungkinan kerugian yang terjadi akibat gagal bayar debitur serta pemenuhan kontrak perjanjian dapat diminimalkan, baik untuk debitur individu maupun kelompok atau perusahaan.

32. *RISK MANAGEMENT (Continued)*

Internal Audit has a very important role to safeguard and secure the Bank's business activities. Internal audit is one element of the Bank's internal control system designed to identify the possibility of an occurrence that could affect the Bank operational, and to manage risks in order to remain within the limits of tolerance (risk tolerance) and the amount of risk (risk appetite) according to the size and complexity of the products, also to provide sufficient assurance in the achievement of the Bank's objectives.

In relation with the enactment of Bank Indonesia Regulation as amended in Regulation of Financial Services Authority concerning Commercial Bank Soundness Assessment, which among others regulates that banks are required to conduct self-assessment of bank soundness using the risk approach (Risk-based Bank Ratings/RBBR), the Bank has begun to carry out the assessments of Bank Soundness at the end of December 2019.

Until the end of December 31, 2025, the Bank has conducted business improvements and mitigation over potential risks such as: credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk and compliance risk, which could adversely affect the Bank.

The Bank has adopted a rating scale based on the 5 levels of risk such as: 1 (Low), 2 (Low to Moderate), 3 (Moderate), 4 (Moderate to High), and 5 (High), in accordance with applicable regulations and has improved aspects of risk management to increase the Bank's resistant to the changes in conditions of the domestic, regional and international by considering the current banking conditions, as mandated in one of the pillars of Basel III.

Credit Risk

In accordance with the newest Financial Services Authority (OJK), credit risk is the risk which is caused by debtor's failure and/or other party's failure in fulfilling their obligation to the Bank. Credit risk might also be caused by counterparty credit risk or settlement risk.

The Bank monitors credit risk periodically and continuously to ensure that the potential loss from default on the loans and fulfillment of agreements is minimized, for both individual and group or company.

32. MANAJEMEN RISIKO (Lanjutan)

Risiko Kredit (Lanjutan)

Pengelolaan eksposur risiko kredit adalah sebagai berikut:

a. Kebijakan dan praktik pemberian kredit yang berhati-hati. Standar kebijakan dan prosedur pemberian kredit disusun sesuai dengan ketentuan perkreditan yang berlaku secara umum dengan mempertimbangkan kompleksitas dan produk yang ada di Bank, proses inisiasi, analisa dan persetujuan pemberian kredit oleh Komite Kredit. Kerangka kerja tersebut dimaksudkan untuk dapat mengidentifikasi risiko yang melekat pada seluruh produk dan aktivitas fungsional Bank. Identifikasi risiko kredit diukur terhadap komponen-komponen atau kegiatan-kegiatan antara lain meliputi: Kredit bermasalah/ *Non-Performing Loan* (NPL), konsentrasi kredit berdasarkan sektor ekonomi, sub-sektor ekonomi dan jenis portofolio, kecukupan cadangan kerugian penurunan nilai, konsentrasi kredit kepada debitur inti (15 debitur terbesar), komposisi kredit jangka panjang terhadap jumlah kredit dan pertumbuhan kredit serta sebaran kredit secara geografis.

b. Analisis berkala atas kemampuan membayar debitur atas pokok dan bunga kredit serta liabilitas keuangan lainnya kepada Bank.

c. Pemantauan Batas Maksimum Pemberian Kredit (BMPK) sesuai Peraturan Regulator. Pada tanggal 31 Desember 2025 dan 2024, kredit yang diberikan kepada pihak terkait dan pihak tidak terkait dengan bank baik individu maupun grup tidak melampui Batas Maksimum Pemberian Kredit (BMPK) yang ditetapkan oleh Regulator.

d. Permintaan jaminan atas kredit yang diberikan kepada debitur, berdasarkan kriteria yang ditetapkan Bank.

e. Pengakuan cadangan kerugian penurunan nilai hanya dibentuk atas kerugian yang terjadi pada tanggal laporan keuangan berdasarkan kerugian kredit ekspektasian dengan mempertimbangkan faktor makro ekonomi. Cadangan kerugian penurunan nilai yang tidak mengalami peningkatan signifikan pada risiko kredit maupun penurunan nilai, cadangan kerugian penurunan nilai dibentuk secara kolektif berdasarkan Peraturan Regulator dan standar akuntansi keuangan yang berlaku.

f. Untuk aset pada laporan posisi keuangan, eksposur risiko kredit maksimal adalah berdasarkan nilai tercatat dalam laporan posisi keuangan pada tanggal 31 Desember 2025 dan 2024 tanpa memperhitungkan agunan.

32. RISK MANAGEMENT (Continued)

***Credit Risk** (Continued)*

Exposures to credit risk is managed as follows:

a. Prudent lending policies and practices. Standard policies and procedures of loans are prepared based on generally applicable credit provisions with consideration of the complexity and existing products in the Bank, the initiation process, credit analysis and approval by the Credit Committee. The framework is intended to identify the inherent risks in all products and functional activities of the Bank. Identification of credit risk is measured either against the components or activities, and such includes: Non-Performing Loan (NPL), loan concentration based on economic sectors, economic sub-sector, and portfolio types, adequacy of impairment losses, top 15 largest obligor, composition of long-term loans to total loan and loans growth also loans distribution geographically.

b. Regular analysis of the debtors ability to meet the loans interest and principal also other financial liabilities repayment obligations to the Bank.

c. Monitoring of Legal Lending Limits (LLL) as required by the Regulator. As of December 31, 2025 and 2024, the credit granted to related parties and not related parties, both individual and group are still within the Legal Lending Limit (LLL) required by the Regulator.

d. Collateral requirement for loans to debtors based on criteria determined by the Bank.

e. Impairment allowances are recognized for losses that have incurred at the date of the statement of financial position based on expected credit losses considering the macro-economic factors. For those of allowance of impairment losses which the credit risks are not significantly increase nor impaired, the allowance for impairment losses which credit risks are not significantly increase nor impaired, the allowance for impaimrnet lossess are assessed using collective assessment in accordance with the Regulator and prevailing financial accounting standard.

f. For assets in statement of financial position, the maximum credit risk exposures are based on the net carrying amounts reflected in the statement of financial position as of December 31, 2025 and 2024, without considering the related collateral.

32. MANAJEMEN RISIKO (Lanjutan) / *RISK MANAGEMENT (Continued)*

Risiko Kredit (Lanjutan) / ***Credit Risk** (Continued)*

Eksposur risiko kredit maksimum tanpa memperhitungkan agunan atau tagihan kredit lainnya yang tercatat dalam laporan posisi keuangan maupun rekening administratif adalah sebagai berikut:

The maximum exposure to credit risk before collateral or other credit enhancements relating to statement of financial position items and administrative accounts are as follows:

	2025	2024	
Laporan Posisi Keuangan			***Statement of Financial Position***
Giro pada Bank Indonesia	1.217.510	1.057.942	*Current accounts with Bank Indonesia*
Giro pada bank lain	393.005	475.361	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	485.000	655.685	*Placements with Bank Indonesia and other banks*
Efek-efek	3.097.046	2.486.988	*Securities*
Kredit yang diberikan	14.470.366	11.707.744	*Loans*
Tagihan lainnya	3.546.201	3.464.974	*Other receivables*
Aset lain-lain:			*Other assets:*
Pendapatan bunga yang masih akan diterima	67.168	76.796	*Accrued interest income*
Setoran jaminan	12.257	10.077	*Security deposits*
Jumlah	**23.288.553**	**19.935.567**	***Total***
Rekening Administratif			***Administrative Accounts***
Fasilitas kredit kepada nasabah yang belum digunakan	2.610.075	2.782.576	*Unused loan facilities*
Irrevocable letter of credit yang masih berjalan	101.532	343.818	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	46.548	63.679	*Guarantees issued*
Jumlah	**2.758.155**	**3.190.073**	***Total***

Manajemen berkeyakinan bahwa Bank memiliki kemampuan untuk mengendalikan eksposur risiko kredit pada tingkat yang optimal.

Management believes that the Bank has the ability to control the optimal credit risk exposure.

Konsentrasi risiko aset keuangan yang memiliki eksposur risiko kredit:

Concentration of risks of financial assets with credit risk exposure:

a. Sektor geografis / *Geographical sectors*

Eksposur risiko kredit atas aset keuangan pada laporan posisi keuangan dan rekening administratif adalah sebagai berikut:

The credit risk exposures on financial assets in statement of financial position and administrative accounts are shown below:

	2025					
	Jawa/ *Java*	Sumatera/ *Sumatera*	Kalimantan/ *Kalimantan*	Bali/ *Bali*	Jumlah/ *Total*	
Laporan posisi keuangan						***Statement of financial position***
Giro pada Bank Indonesia	1.217.510	-	-	-	1.217.510	*Current accounts with Bank Indonesia*
Giro pada bank lain	392.980	25	-	-	393.005	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	485.000	-	-	-	485.000	*Placements with Bank Indonesia and other banks*
Efek-efek	3.097.046	-	-	-	3.097.046	*Securities*
Kredit yang diberikan	12.418.398	1.708.136	14.995	328.837	14.470.366	*Loans*
Tagihan lainnya	3.546.201	-	-	-	3.546.201	*Other receivables*
Aset lain-lain:						*Other assets:*
Pendapatan bunga yang masih akan diterima	62.276	3.375	29	1.488	67.168	*Accrued interest income*
Setoran jaminan	12.190	5	1	61	12.257	*Security deposits*
Jumlah	**21.231.601**	**1.711.541**	**15.025**	**330.386**	**23.288.553**	***Total***

32. MANAJEMEN RISIKO (Lanjutan)

32. *RISK MANAGEMENT (Continued)*

Risiko Kredit (Lanjutan)

***Credit Risk** (Continued)*

a. Sektor geografis (Lanjutan)

a. Geographical sectors (Continued)

Eksposur risiko kredit atas aset keuangan pada laporan posisi keuangan dan rekening administratif adalah sebagai berikut: (Lanjutan)

The credit risk exposures on financial assets in statement of financial position and administrative accounts are shown below: (Continued)

	2025 (Lanjutan/*Continued*)					
	Jawa/ *Java*	**Sumatera/ *Sumatera***	**Kalimantan/ *Kalimantan***	**Bali/ *Bali***	**Jumlah/ *Total***	
Rekening administratif						***Administrative accounts***
Fasilitas kredit yang belum digunakan	2.221.740	374.651	10.287	3.397	2.610.075	*Unused loan facilities*
Irrevocable letter of credit yang masih berjalan	101.532	-	-	-	101.532	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	27.273	13.775	5.500	-	46.548	*Guarantees issued*
Jumlah	**2.350.545**	**388.426**	**15.787**	**3.397**	**2.758.155**	***Total***

	2024					
	Jawa/ *Java*	**Sumatera/ *Sumatera***	**Kalimantan/ *Kalimantan***	**Bali/ *Bali***	**Jumlah/ *Total***	
Laporan posisi keuangan						***Statement of financial position***
Giro pada Bank Indonesia	1.057.942	-	-	-	1.057.942	*Current accounts with Bank Indonesia*
Giro pada bank lain	475.337	24	-	-	475.361	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	655.685	-	-	-	655.685	*Placements with Bank Indonesia and other banks*
Efek-efek	2.486.988	-	-	-	2.486.988	*Securities*
Kredit yang diberikan	10.078.762	1.574.058	16.964	37.960	11.707.744	*Loans*
Tagihan lainnya	3.464.974	-	-	-	3.464.974	*Other receivables*
Aset lain-lain:						*Other assets:*
Pendapatan bunga yang masih akan diterima	71.536	3.564	100	201	75.401	*Accrued interest income*
Setoran jaminan	10.011	4	1	61	10.077	*Security deposits*
Jumlah	**18.301.235**	**1.577.650**	**17.065**	**38.222**	**19.934.172**	***Total***
Rekening administratif						***Administrative accounts***
Fasilitas kredit yang belum digunakan	2.322.175	450.676	7.344	2.381	2.782.576	*Unused loan facilities*
Irrevocable letter of credit yang masih berjalan	343.818	-	-	-	343.818	*Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	29.366	21.013	13.300	-	63.679	*Guarantees issued*
Jumlah	**2.695.359**	**471.689**	**20.644**	**2.381**	**3.190.073**	***Total***

32. MANAJEMEN RISIKO (Lanjutan)

32. *RISK MANAGEMENT (Continued)*

Risiko Kredit (Lanjutan)

***Credit Risk** (Continued)*

b. Sektor industri

b. Industry sectors

Eksposur risiko kredit atas aset keuangan pada laporan posisi keuangan dan rekening administratif adalah sebagai berikut:

Credit risk exposure on financial assets in the statement of financial position and administrative accounts are as follows:

	2025						
	Pemerintah/ *Government*	Lembaga keuangan/ *Financial institution*	Manufaktur/ *Manufacturing*	Jasa dunia usaha/ *Services*	Lainnya/ *Others*	Jumlah/ *Total*	
Laporan posisi keuangan							***Statement of financial position***
Giro pada Bank Indonesia	1.217.510	-	-	-	-	1.217.510	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	393.005	-	-	-	393.005	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	485.000	-	-	-	485.000	*Placements with Bank Indonesia and other banks*
Efek-efek	3.000.757	84.000	-	-	12.289	3.097.046	*Securities*
Kredit yang diberikan	-	991.748	7.745.724	5.732.894	-	14.470.366	*Loans*
Tagihan lainnya	-	3.546.201	-	-	-	3.546.201	*Other receivables*
Aset lain-lain:							*Other assets:*
Pendapatan bunga yang masih akan diterima	25.211	14.006	15.564	12.387	-	67.168	*Accrued interest income*
Setoran jaminan	-	-	-	-	12.257	12.257	*Security deposits*
Jumlah	**4.243.478**	**5.513.960**	**7.761.288**	**5.745.281**	**24.546**	**23.288.553**	***Total***
Rekening administratif							***Administrative accounts***
Fasilitas kredit yang belum digunakan	-	87.708	1.412.503	1.109.864	-	2.610.075	*Unused loan facilities*
Irrevocable letter of credit yang masih berjalan	-	-	101.532	-	-	101.532	*Outstanding irrevocable letter of credit*
Garansi yang diterbitkan	-	-	-	46.548	-	46.548	*Guarantee issued*
Jumlah	**-**	**87.708**	**1.514.035**	**1.156.412**	**-**	**2.758.155**	***Total***

32. MANAJEMEN RISIKO (Lanjutan)

32. RISK MANAGEMENT (Continued)

Risiko Kredit (Lanjutan)

***Credit Risk** (Continued)*

b. Sektor industri (Lanjutan)

b. Industry sectors (Continued)

Eksposur risiko kredit atas aset keuangan pada laporan posisi keuangan dan rekening administratif adalah sebagai berikut: (Lanjutan)

Credit risk exposure on financial assets in the statement of financial position and administrative accounts are as follows: (Continued)

	2024						
	Pemerintah/ *Government*	Lembaga keuangan/ *Financial Institution*	Manufaktur/ *Manufacturing*	Jasa dunia usaha/ *Services*	Lainnya/ *Others*	Jumlah/ *Total*	
Laporan posisi keuangan							***Statement of financial position***
Giro pada Bank Indonesia	1.057.942	-	-	-	-	1.057.942	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	475.361	-	-	-	475.361	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	105.685	550.000	-	-	-	655.685	*Placements with Bank Indonesia and other banks*
Efek-efek	2.352.373	131.615	-	-	3.000	2.486.988	*Securities*
Kredit yang diberikan	-	1.030.845	6.497.469	4.132.748	46.682	11.707.744	*Loans*
Tagihan lainnya	-	3.464.974	-	-	-	3.464.974	*Other receivables*
Aset lain-lain:							*Other assets:*
Pendapatan bunga yang masih akan diterima	32.800	17.839	13.977	10.648	137	75.401	*Accrued interest income*
Setoran jaminan	-	-	-	-	10.077	10.077	*Security deposits*
Jumlah	**3.548.800**	**5.670.634**	**6.511.446**	**4.143.396**	**59.896**	**19.934.172**	***Total***
Rekening administratif							***Administrative accounts***
Fasilitas kredit yang belum digunakan	-	289.227	1.233.994	1.257.805	1.550	2.782.576	*Unused loan facilities*
Irrevocable letter of credit yang masih berjalan	-	-	-	-	343.818	343.818	*Outstanding irrevocable letter of credit*
Garansi yang diterbitkan	-	-	-	63.679	-	63.679	*Guarantee issued*
Jumlah	**-**	**289.227**	**1.233.994**	**1.321.484**	**345.368**	**3.190.073**	***Total***

c. Konsentrasi kredit yang diberikan menurut sektor ekonomi dan jenis konsumen diungkapkan pada Catatan 9.

c. Loan concentrations per economic sector and per type of customer are disclosed in Note 9.

Risiko Pasar

Market Risk

Risiko pasar adalah risiko kerugian pada posisi keuangan dan rekening administratif akibat perubahan secara keseluruhan dari kondisi pasar. Risiko pasar meliputi antara lain risiko suku bunga, risiko nilai tukar, risiko ekuitas, dan risiko komoditas.

Market risk is the risk of loss on the financial position and administrative account due to overall changes in market conditions. Market risk includes, among others, interest rate risk, exchange risk, equity risk, and commodity risk.

Risiko pasar terdapat pada aktivitas fungsional Bank seperti dalam kegiatan *treasury*, investasi dalam bentuk surat berharga dan pasar uang, penyediaan dana (pinjaman dan bentuk sejenis), kegiatan pendanaan, serta kegiatan pembiayaan perdagangan.

Market risk is presented in the functional activities of the Bank such as in treasury activities, investment in securities and money market, provision of funds (loans and similar forms), financing activities, and trade financing activities.

32. MANAJEMEN RISIKO (Lanjutan)

Risiko Pasar (Lanjutan)

Dalam mengelola risiko pasar Bank mempergunakan pendekatan parameter, antara lain, kemampuan Bank untuk menyerap potensi kerugian karena fluktuasi dalam nilai tukar kredit dalam valuta asing, kecukupan modal untuk menyerap risiko nilai tukar mata uang, Posisi Devisa Neto (PDN) dan kemampuan Bank untuk mengantisipasi potensi kerugian karena fluktuasi dalam nilai tukar.

Dalam mengelola risiko pasar Bank mempergunakan pendekatan parameter, antara lain, kemampuan Bank untuk menyerap potensi kerugian karena fluktuasi dalam nilai tukar kredit dalam valuta asing, kecukupan modal untuk menyerap risiko nilai tukar mata uang, Posisi Devisa Neto (PDN) dan kemampuan Bank untuk mengantisipasi potensi kerugian karena fluktuasi dalam nilai tukar.

a. Risiko suku bunga

Risiko suku bunga merupakan risiko pasar di mana arus kas masa depan atau nilai instrumen keuangan akan berfluktuasi karena perubahan suku bunga pasar.

Risiko suku bunga timbul dari berbagai layanan perbankan bagi nasabah dalam bentuk simpanan, atau dana pihak ketiga (deposito, giro dan tabungan), kredit yang diberikan dan rekening administratif *(off-balance sheet)*.

Bank menempatkan *Interest Rate Risk in Banking Book (IRRBB)* sebagai risiko yang terjadi akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi *banking book*, yang berpotensi memberikan dampak terhadap permodalan dan rentabilitas *(earnings)* Bank, baik untuk saat ini maupun pada masa mendatang. Sehubungan pentingnya hal tersebut, maka diperlukan penerapan manajemen risiko IRRBB sehingga dampak terhadap permodalan dan rentabilitas dapat terukur dan termitigasi. Posisi *banking book* meliputi seluruh pos dalam neraca dan rekening administratif yang tidak diperhitungkan dalam *trading book*.

Strategi yang dilakukan terhadap IRRBB adalah dengan melakukan identifikasi, pengukuran, pemantauan, dan pengendalian risiko IRRBB. Identifikasi dan pengukuran dilakukan dengan pembuatan dan analisa laporan IRRBB yang dilaporkan melalui Komite yaitu Komite Manajemen Risiko dan atau ALCO. Komite melakukan evaluasi/*monitoring* dan memberikan masukan dan atau keputusan berupa langkah stratejik dalam mitigasi risiko. Hal tersebut tercermin dalam strategi *repricing gap* berupa penentuan suku bunga deposito, penentuan strategi jangka waktu penempatan deposito, dan keputusan terkait pemberian suku bunga kredit, dll, sehingga dapat meminimalisir terhadap dampak negatif terhadap *Net Interest Income* (NII) dan *Economic Value of Equity* (EVE).

32. RISK MANAGEMENT (Continued)

Market Risk (Continued)

To manage the market risk, the Bank uses parameter approach, such as, ability of the Bank to cover potential losses due to fluctuations in exchange rates of foreign exchange loans, capital adequacy to cover currency risk, Net Open Position (NOP) and the Bank's ability to cover potential losses due to fluctuations in exchange rates.

To manage the market risk, the Bank uses parameter approach, such as, ability of the Bank to cover potential losses due to fluctuations in exchange rates of foreign exchange loans, capital adequacy to cover currency risk, Net Open Position (NOP) and the Bank's ability to cover potential losses due to fluctuations in exchange rates.

a. Interest rate risk

Interest rate risk is a market risk that either the future cash flows or the value of a financial instrument will fluctuate due to changes in market interest rates.

The interest rate risk arises from a variety of banking services for customers such as deposits, current accounts, savings, loans and off-balance sheet accounts.

The Bank places an Interest Rate Risk in Banking Book (IRRBB) as a risk arising from the movement of interest rates in the market that is opposite to the banking book position, which has the potential to have an impact on the Bank's capital and earnings, for now and in the future. In connection with this importance, it is necessary to apply IRRBB risk management so that the impact on capital and profitability can be measured and mitigated. The banking book position includes all items in the balance sheet and administrative accounts which are not counted in the trading book.

The strategy taken towards IRRBB is to identify, measure, monitor and control IRRBB risk. Identification and measurement are carried out by making and analyzing IRRBB reports that are reported through the Risk Management Committee and or ALCO. The Committee conducts evaluation or monitoring and provides input and or decisions in the form of strategic steps in risk mitigation. This is reflected in the repricing gap strategy in the form of determining interest rates on deposits, determining the strategy for term of deposit placement, and decisions related to granting credit interest rates, etc., so as to minimize the negative impact on Net Interest Income (NII) and Economic Value of Equity (EVE).

32. MANAJEMEN RISIKO (Lanjutan)

32. RISK MANAGEMENT (Continued)

Risiko Pasar (Lanjutan)

Market Risk (Continued)

a. Risiko suku bunga (Lanjutan)

a. Interest rate risk (Continued)

Manajemen Bank bertanggung jawab atas penerapan dan pengawasan kebijakan manajemen risiko suku bunga sesuai dengan batasan, sistem dan prosedur yang telah dibuat untuk menghadapi risiko tersebut.

The Bank's management is responsible on the implementation and supervision of interest rate management policy in accordance with the limits, systems and procedures that have made to encounter the risk.

Sebagian besar simpanan dari nasabah dan kredit yang diberikan adalah pada suku bunga mengambang (*floating interest rate*) yang dapat disesuaikan dengan tingkat suku bunga yang berlaku pada saat tanggal penetapan suku bunga yang baru *(interest rate repricing date*), yang langsung berhubungan dengan suku bunga pasar atau suku bunga yang diumumkan dan disesuaikan secara periodik untuk mencerminkan pergerakan suku bunga pasar.

Most of the deposit from customer and loans are at floating interest rate that can be adjusted with the interest rate that valid on the interest rate repricing date that directly related to the market interest rate or interest rate announced and periodically adjusted to reflect the market interest rate movement.

Tabel di bawah ini mengikhtisarkan eksposur instrumen keuangan berdasarkan jatuh tempo terhadap risiko suku bunga pada tanggal 31 Desember 2025 dan 2024:

The table below summarizes the financial instrument based on maturity exposure to interest rate risks as of December 31, 2025 and 2024:

	2025						
	Sampai dengan 1 bulan/ *Up to 1 month*	1-3 bulan/ *1-3 months*	3-12 bulan/ *3-12 months*	1-5 tahun/ *1-5 years*	Lebih dari 5 tahun/ *More than 5 years*	Jumlah/ *Total*	
Aset keuangan							***Financial assets***
Giro pada Bank Indonesia	1.217.510	-	-	-	-	1.217.510	*Current accounts with Bank Indonesia*
Giro pada bank lain	393.005	-	-	-	-	393.005	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	485.000	-	-	-	-	485.000	*Placements with Bank Indonesia and other banks*
Efek-efek	142.442	410.738	856.048	835.644	852.174	3.097.046	*Securities*
Kredit yang diberikan	477.475	1.424.760	6.388.403	3.911.912	2.267.816	14.470.366	*Loans*
Tagihan lainnya	1.148.726	1.242.918	1.154.557	-	-	3.546.201	*Other receivables*
Jumlah	**3.864.158**	**3.078.416**	**8.399.008**	**4.747.556**	**3.119.990**	**23.209.128**	***Total***
Liabilitas keuangan							***Financial liabilities***
Simpanan dari nasabah:							*Deposits from customers:*
Giro	1.323.092	-	-	-	-	1.323.092	*Current accounts*
Tabungan	1.616.922	653.889	875.211	42.291	-	3.188.313	*Savings deposits*
Deposito berjangka	1.466.655	3.014.395	2.900.139	23.235	-	7.404.424	*Time deposits*
Simpanan dari bank lain:							*Deposits from other banks:*
Deposito berjangka	-	30.000	-	-	-	30.000	*Time deposits*
Tabungan	48.026	-	-	-	-	48.026	*Savings deposits*
Giro	10.025	-	-	-	-	10.025	*Current accounts*
Interbank call money	83.375	-	-	-	-	83.375	*Interbank call money*
Pinjaman yang diterima	-	-	5.169.250	-	-	5.169.250	*Borrowings*
Jumlah	**4.548.095**	**3.698.284**	**8.944.600**	**65.526**	**-**	**17.256.505**	***Total***

32. MANAJEMEN RISIKO (Lanjutan) / *RISK MANAGEMENT (Continued)*

Risiko Pasar (Lanjutan) / *Market Risk (Continued)*

a. Risiko suku bunga (Lanjutan) / *a. Interest rate risk (Continued)*

	2024						
	Sampai dengan 1 bulan/ *Up to 1 month*	1-3 bulan/ *1-3 months*	3-12 bulan/ *3-12 months*	1-5 tahun/ *1-5 years*	Lebih dari 5 tahun/ *More than 5 years*	Jumlah/ *Total*	
Aset keuangan							***Financial assets***
Giro pada Bank Indonesia	1.057.942	-	-	-	-	1.057.942	*Current account with Bank Indonesia*
Giro pada bank lain	475.361	-	-	-	-	475.361	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	655.685	-	-	-	-	655.685	*Placements with Bank Indonesia and other banks*
Efek-efek	70.155	77.877	369.799	867.547	1.101.610	2.486.988	*Securities*
Kredit yang diberikan	201.260	1.141.044	4.896.916	4.146.776	1.321.748	11.707.744	*Loans*
Tagihan lainnya	1.267.590	1.612.026	585.358	-	-	3.464.974	*Other receivables*
Jumlah	**3.727.993**	**2.830.947**	**5.852.073**	**5.014.323**	**2.423.358**	**19.848.694**	***Total***
Liabilitas keuangan							***Financial liabilities***
Simpanan dari nasabah:							*Deposit from customers:*
Giro	821.320	-	-	-	-	821.320	*Current accounts*
Tabungan	1.389.591	608.027	724.500	73.680	-	2.795.798	*Savings deposits*
Deposito berjangka	1.693.311	2.314.005	1.762.304	21.581	-	5.791.201	*Time deposits*
Simpanan dari bank lain:							*Deposits from other banks:*
Deposito berjangka	5.000	-	-	-	-	5.000	*Time deposits*
Tabungan	5.285	-	-	-	-	5.285	*Savings deposits*
Giro	3.833	-	-	-	-	3.833	*Current accounts*
Pinjaman yang diterima	-	-	1.529.025	3.219.000	-	4.748.025	*Borrowings*
Jumlah	**3.918.340**	**2.922.032**	**4.015.829**	**3.314.261**	**-**	**14.170.462**	***Total***

32. MANAJEMEN RISIKO (Lanjutan) / *RISK MANAGEMENT (Continued)*

Risiko Pasar (Lanjutan) / ***Market Risk** (Continued)*

a. Risiko suku bunga (Lanjutan) / ***a. Interest rate risk** (Continued)*

Suku bunga rata-rata atas aset dan liabilitas keuangan adalah sebagai berikut:

The average interest rates for financial assets and liabilities are as follows:

	2025	2024	
Aset keuangan			***Financial assets***
Giro pada Bank Indonesia:			*Current account with Bank Indonesia:*
Rupiah	0,00%	0,00%	*Rupiah*
Mata uang asing	0,00%	0,00%	*Foreign currency*
Giro pada bank lain:			*Current account with other banks:*
Rupiah	1,00%	1,00%	*Rupiah*
Mata uang asing	0,00%	0,00%	*Foreign currency*
Penempatan pada Bank Indonesia dan bank lain *(call loan)*:			*Placements with Bank Indonesia and other banks (call loan):*
Rupiah	3,95%	6.06%	*Rupiah*
Mata uang asing	0,00%	0,00%	*Foreign currency*
Efek-efek:			*Securities:*
Rupiah	6,04%	6,45%	*Rupiah*
Efek-efek yang dibeli dengan janji untuk dijual kembali:			*Securities purchased under resale agreement:*
Rupiah	0,00%	0,00%	*Rupiah*
Kredit yang diberikan:			*Loans:*
Rupiah	8,30%	8,27%	*Rupiah*
Mata uang asing	6,06%	7,54%	*Foreign currency*
Tagihan lainnya:			*Other receivables:*
Mata uang asing	5,38%	7,06%	*Foreign currency*
Liabilitas keuangan			***Financial liabilities***
Simpanan dari nasabah			*Deposit from customers*
Rupiah:			*Rupiah:*
Giro	0,57%	3,72%	*Current accounts*
Tabungan	3,32%	5,20%	*Savings deposits*
Deposito	4,81%	5,51%	*Time deposits*
Dolar Amerika Serikat:			*United States Dollar:*
Giro	0,18%	1,33%	*Current accounts*
Tabungan	2,49%	1,85%	*Savings deposits*
Deposito	4,81%	5,15%	*Time deposits*
Euro:			*Euro:*
Giro	0,00%	0,00%	*Current accounts*
Tabungan	0,00%	0,00%	*Savings deposits*
Deposito	4,85%	0,00%	*Time deposits*
Simpanan dari bank lain			*Deposit from other banks*
Rupiah:			*Rupiah:*
Giro	1,78%	2,58%	*Current accounts*
Tabungan	6,20%	1,10%	*Savings deposits*
Deposito	3,50%	5,50%	*Time deposits*
Dolar Amerika Serikat:			*United States Dollar:*
Interbank call money	3,87%	5,46%	*Interbank call money*
Pinjaman yang diterima:			*Borrowings*
Dolar Amerika Serikat	4,54%	5,59%	*United States Dollar*

32. MANAJEMEN RISIKO (Lanjutan) / *RISK MANAGEMENT (Continued)*

Risiko Pasar (Lanjutan) / ***Market Risk** (Continued)*

b. Risiko mata uang / ***b. Currency risk***

Risiko nilai tukar mata uang adalah risiko pasar di mana pendapatan Bank dipengaruhi oleh fluktuasi nilai tukar dari suatu instrumen keuangan dalam mata uang yang berbeda dengan mata uang modal bank. Risiko mata uang yang dihadapi oleh Bank terutama timbul dari produk perbankan dalam mata uang asing yang dimiliki oleh nasabah korporasi, yang meliputi antara lain transaksi penempatan pada bank lain, kredit yang diberikan serta simpanan dalam mata uang asing.

Currency risk is the market risk where the Bank's income is affected by the fluctuation of foreign exchange from a financial instrument in different currencies with bank capital currency. Currency risk faced by the Bank mainly comes from banking products in foreign currency held by corporate customers consisting of placements transactions with other banks, loans and deposits in foreign currency.

Risiko mata uang asing dimonitor dan dilaporkan setiap hari untuk memastikan bahwa pergerakan nilai tukar mata uang asing masih dalam batas-batas ketentuan Regulator dan Posisi Devisa Neto (PDN) yang dihitung berdasarkan Peraturan Regulator. Berdasarkan peraturan tersebut, Bank disyaratkan untuk menjaga Posisi Devisa Neto laporan posisi keuangan dan secara keseluruhan maksimum 20% dari modal sesuai regulasi.

Currency risk is monitored and reported daily to ensure that exposure to volatility in foreign currencies exchange rate are within the Regulator and the Net Open Position (NOP) is computed based on Bank Indonesia Regulation. Under these regulations, Bank is required to maintain Net Open Position of statement of financial position and overall Net Open Position at maximum of 20% of the total regulatory capital.

Tabel di bawah ini mengikhtisarkan sensitivitas laba bersih Bank pada tanggal 31 Desember 2025 dan 2024 atas perubahan nilai tukar mata uang asing yaitu:

The table below shows the sensitivity of the Bank's net income to movement of foreign exchange rates on December 31, 2025 and 2024:

	Pengaruh terhadap laba bersih/ *Impact on net income*		
	Peningkatan/ *Increased by* 5%	Penurunan/ *Decreased by* 5%	
31 Desember 2025	3.335	(3.336)	*December 31, 2025*
31 Desember 2024	7.251	(6.560)	*December 31, 2024*

Informasi tambahan risiko mata uang yang merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan Indonesia diungkapkan pada Catatan 35h (tidak diaudit).

The following additional information on currency risk that is required by applicable regulations and is not required by Indonesian Financial Accounting Standards is disclosed in Note 35h (unaudited).

Risiko Likuiditas / ***Liquidity Risk***

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan tanpa mengganggu aktivitas dan kondisi keuangan Bank. Adapun risiko likuiditas terdiri dari dua kategori:

Liquidity risk is the risk arising due to the inability of the Bank to meet its maturing obligations from cash flow funding sources and/or from current asset that can be collateralized without disruping the financial activities and conditions. The liquidity risks consist of two categories:

a. Risiko likuiditas pasar yaitu risiko yang timbul karena Bank tidak mampu melakukan saling hapus (*offsetting*) posisi tertentu pada harga pasar karena kondisi likuiditas pasar yang tidak memadai.
b. Risiko likuiditas pendanaan yaitu risiko yang timbul karena Bank tidak mampu mencairkan asetnya atau memperoleh pendanaan dari sumber dana lain.

a. Market liquidity risk is the risk that arises because the Bank is unable to do certain offsetting positions with market prices due to inadequate market liquidity conditions.
b. Funding liquidity risk is the risk that arises because the Bank is unable to liquidate its asset or obtain fund from other funding sources.

Untuk meminimalkan risiko likuiditas di atas, Bank perlu mengelola risiko-risiko yang kemungkinan akan timbul dengan cara memitigasi risiko-risiko tersebut.

To minimize liquidity risks above, the Bank needs to manage the risks that are likely to arise in such a way that those risks are mitigated.

32. MANAJEMEN RISIKO (Lanjutan)

32. *RISK MANAGEMENT (Continued)*

Risiko Likuiditas (Lanjutan)

***Liquidity Risk** (Continued)*

Adapun parameter yang digunakan dalam mengukur risiko-risiko yang kemungkinan akan timbul yaitu *Liquidity Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR), *Cash Flow Projection, Current Ratio, Maturity Mismatch Ratio, Loan Funding Ratio* (LFR), ketergantungan pada dana antar bank, tingkat konsentrasi sumber dana kepada deposan inti, Kebijakan Pengelolaan Likuiditas (ALMA) dan kemampuan Bank untuk memperoleh akses ke pasar uang, pasar modal atau sumber-sumber pendanaan lainnya.

The parameters used in measuring the risks that are likely to arise are Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Cash Flow Projection, Current Ratio, Maturity Mismatch Ratio, Loan Funding Ratio (LFR), dependence on inter-bank funds, concentration level of the funds sources to core depositors, Liquidity Management Policies (ALMA) and Bank's capability to gain access to the market money, capital markets or other funding sources.

Bank juga memantau likuiditasnya dengan menganalisis profil jatuh tempo dari aset dan liabilitas, sebagai berikut:

The Bank also monitors its liquidity by analyzing its maturity profile of assets and liabilities, as follows:

	2025							
	Nilai tercatat/ *Carrying value*	Kurang dari 1 bulan/ *Less than 1 month*	1-3 bulan/ *1-3 months*	3-6 bulan/ *3-6 months*	6-12 bulan/ *6-12 months*	1-5 tahun/ *1-5 years*	Lebih dari 5 tahun/ *More than 5 years*	
Aset								***Assets***
Kas	78.674	78.674	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	1.217.510	1.217.510	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	393.005	393.005	-	-	-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	485.000	485.000	-	-	-	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek	3.097.046	142.442	410.738	469.547	386.501	835.644	852.174	*Securities*
Kredit yang diberikan	14.470.366	477.475	1.424.760	2.049.846	4.338.557	3.911.912	2.267.816	*Loans*
Tagihan lainnya	3.546.201	1.148.726	1.242.918	1.136.825	17.732	-	-	*Other receivables*
Aset lain-lain:								*Other assets:*
Pendapatan bunga yang masih akan diterima	67.168	67.168	-	-	-	-	-	*Accrued interest income*
Tagihan derivatif	43.059	43.059	-	-	-	-	-	*Derivatives receivables*
Setoran jaminan	12.257	12.257	-	-	-	-	-	*Security deposits*
Jumlah aset	**23.410.286**	**4.065.316**	**3.078.416**	**3.656.218**	**4.742.790**	**4.747.556**	**3.119.990**	***Total assets***
Liabilitas								***Liabilities***
Simpanan dari nasabah	11.915.829	4.406.669	3.668.284	3.775.350	-	65.526	-	*Deposits from customers*
Simpanan dari bank lain	171.426	141.426	30.000	-	-	-	-	*Deposits from other banks*
Pinjaman yang diterima	5.169.250	-	-	500.250	4.669.000	-	-	*Borrowings*
Liabilitas lain-lain:								*Other liabilities:*
Bunga yang masih harus dibayar	164.011	164.011	-	-	-	-	-	*Accrued interest expenses*
Liabilitas sewa	48.206	734	6.616	6.975	14.105	19.776	-	*Lease liabilities*
Kewajiban derivatif	37.891	37.891	-	-	-	-	-	*Derivatives payables*
Liabilitas lain-lain	12.804	12.804	-	-	-	-	-	*Other liabilities*
Jumlah liabilitas	**17.519.417**	**4.763.535**	**3.704.900**	**4.282.575**	**4.683.105**	**85.302**	**-**	***Total liabilities***
Jumlah aset (liabilitas) bersih	**5.890.869**	**(698.219)**	**(626.484)**	**(626.357)**	**59.685**	**4.662.254**	**3.119.990**	***Total net assets (liabilities)***

32. MANAJEMEN RISIKO (Lanjutan)

32. *RISK MANAGEMENT (Continued)*

Risiko Likuiditas (Lanjutan)

Liquidity Risk (Continued)

Bank juga memantau likuiditasnya dengan menganalisis profil jatuh tempo dari aset dan liabilitas, sebagai berikut: (Lanjutan)

The Bank also monitors its liquidity by analyzing its maturity profile of assets and liabilities, as follows: (Continued)

	2024							
	Nilai tercatat/ *Carrying value*	Kurang dari 1 bulan/ *Less than 1 month*	1-3 bulan/ *1-3 months*	3-6 bulan/ *3-6 months*	6-12 bulan/ *6-12 months*	1-5 tahun/ *1-5 years*	Lebih dari 5 tahun/ *More than 5 years*	
Aset								***Assets***
Kas	70.283	70.283	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	1.057.942	1.057.942	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	475.361	475.361	-	-	-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	655.685	655.685	-	-	-	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek	2.486.988	70.155	77.876	253.747	116.052	867.547	1.101.611	*Securities*
Kredit yang diberikan	11.707.744	201.260	1.141.044	1.708.641	3.188.274	4.146.776	1.321.749	*Loans*
Tagihan lainnya	3.464.974	1.267.590	1.612.026	574.711	10.647	-	-	*Other receivables*
Aset lain-lain:								*Other assets:*
Pendapatan bunga yang masih akan diterima	75.401	75.401	-	-	-	-	-	*Accrued interest income*
Tagihan derivatif	4.921	4.921	-	-	-	-	-	*Derivatives receivables*
Setoran jaminan	10.077	10.077	-	-	-	-	-	*Security deposits*
Jumlah aset	**20.009.376**	**3.888.675**	**2.830.946**	**2.537.099**	**3.314.973**	**5.014.323**	**2.423.360**	***Total assets***
Liabilitas								***Liabilities***
Simpanan dari nasabah	9.408.319	3.904.222	2.922.032	1.467.590	1.019.214	95.261	-	*Deposits from customers*
Simpanan dari bank lain	14.118	14.118	-	-	-	-	-	*Deposits from other banks*
Pinjaman yang diterima	4.748.025	-	-	482.850	1.046.175	3.219.000	-	*Borrowings*
Liabilitas lain-lain:								*Other liabilities:*
Bunga yang masih harus dibayar	144.383	144.383	-	-	-	-	-	*Accrued interest expenses*
Liabilitas sewa	78.526	-	22	-	23.986	54.518	-	*Lease liabilities*
Kewajiban derivatif	6.456	6.456	-	-	-	-	-	*Derivatives payables*
Liabilitas lain-lain	16.697	16.697	-	-	-	-	-	*Other liabilities*
Jumlah liabilitas	**14.416.524**	**4.085.876**	**2.922.054**	**1.950.440**	**2.089.375**	**3.368.779**	**-**	***Total liabilities***
Jumlah aset (liabilitas) bersih	**5.592.852**	**(197.201)**	**(91.108)**	**586.659**	**1.225.598**	**1.645.544**	**2.423.360**	***Total net assets (liabilities)***

Risiko Lainnya

Informasi tambahan risiko operasional, kepatuhan, reputasi, strategi, dan hukum yang merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia diungkapkan pada Catatan 35i (tidak diaudit).

Other Risks

The following additional information on operational, compliance, reputation, strategic, and legal risk that is required by applicable regulations and is not required by Indonesian Accounting Standards is disclosed in Note 35i (unaudited).

33. MANAJEMEN RISIKO PERMODALAN

Tujuan manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, pelanggan dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal pada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan *gearing ratio* serta keamanan yang diberikan oleh posisi modal yang sehat.

Informasi tambahan manajemen risiko permodalan yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia diungkapkan pada Catatan 35h (tidak diaudit).

33. CAPITAL RISK MANAGEMENT

The Bank's capital management objective is to maintain a strong capital position to support business growth and to maintain investor, depositor, customer and market confidence. In managing its capital, the Bank considers factors such as: providing optimal capital rate of return to shareholders, maintaining a balance between high return gearing ratio and safety provided by a sound capital position.

The following additional information on capital risk management that is required by applicable regulations and is not required by Indonesian Accounting Standards is disclosed in Note 35h (unaudited).

34. INFORMASI ARUS KAS TAMBAHAN / *34. ADDITIONAL INFORMATION OF CASH FLOWS*

Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan: / *Reconciliation of liability arising from financing activity:*

	2025					
	Saldo awal/ *Beginning balance*	Arus kas/ *Cash flows*	Pergerakan kurs mata uang asing/ *Foreign exchange rate*	Lainnya/ *Others*	Saldo akhir/ *Ending balance*	
Pinjaman yang diterima	4.748.025	242.000	179.225	-	5.169.250	*Borrowings*

	2024					
	Saldo awal/ *Beginning balance*	Arus kas/ *Cash flows*	Pergerakan kurs mata uang asing/ *Foreign exchange rate*	Lainnya/ *Others*	Saldo akhir/ *Ending balance*	
Pinjaman yang diterima	4.280.366	230.080	237.579	-	4.748.025	*Borrowings*

Rekonsiliasi aset tetap yang dilaporkan dalam aktivitas investasi adalah sebagai berikut: / *Reconciliation of fixed assets reported in investing activities is as follows:*

	2025	2024	
Arus kas dari perolehan aset tetap dan aset hak-guna	28.966	30.620	*Cash flows from acquisition of fixed assets and right-of-use assets*
Penambahan nonkas aset hak-guna melalui liabilitas sewa	-	85.716	*Non-cash addition of right-of-use assets through lease liabilities*
Jumlah penambahan aset tetap	**28.966**	**116.336**	***Total fixed assets addition***

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA

Informasi tambahan berikut yang disajikan (tidak diaudit) di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi keuangan Indonesia:

a. Giro pada Bank Indonesia

Pada tanggal 31 Desember 2025 dan 2024, Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Anggota Dewan Gubernur Nomor 8 Tahun 2025 tentang Perubahan Ketiga atas Peraturan Anggota Dewan Gubernur Nomor 24/8/PADG/2022 tentang Pelaksanaan Peraturan atas Pemenuhan Giro Wajib Minimum Dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah" dan Peraturan Anggota Dewan Gubernur Nomor 23 Tahun 2025 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah (PADG RIM PLM) yaitu sebagai berikut:

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS

The following additional information presented (unaudited) below is information required by applicable regulations and is not information required by Indonesian Financial Accounting Standards:

a. Current accounts with Bank Indonesia

As of December 31, 2025 and 2024, the Bank's Minimum Statutory Reserve has complied with Regulation of Members of The Board of Governors (PADG) No. 8 Year 2025 concerning Third Amendment to PADG No. 24/8/PADG/2022 concerning Implementation Regulations for Fulfilling The Minimum Statutory Reserve in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units and Regulation of the Members of the Board of Governors Number 23 of 2025 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Commercial Banks, Islamic Commercial Banks, and Islamic Business Units (PADG RIM PLM) which are as follows:

	2025	2024	
Rupiah			*Rupiah*
GWM primer	9,00%	9,00%	*Primary GWM*
GWM sekunder/ Penyangga Likuiditas Makroprudensial (PLM)	4,00%	6,00%	*Secondary GWM/ Macroprudential Liquidity Buffer (PLM)*
Dolar Amerika Serikat			*United States Dollar*
GWM valuta asing	4,00%	4,00%	*Foreign currency GWM*
GWM harian	2,00%	2,00%	*Daily GWM*
GWM rata-rata	2,00%	2,00%	*Average GWM*

GWM Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia. GWM Sekunder dan Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN), dan/atau *excess reserve* yang merupakan kelebihan saldo Rekening Giro Rupiah Bank dari GWM Primer, GWM LFR dan Rasio Intermediasi Makroprudensial (RIM).

RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia, jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau jika di atau maksimum RIM target BI (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif BI sebesar 14%.

Primary Minimum Statutory Reserve is a minimum reserve that should be maintained by the Bank in Current Accounts with Bank Indonesia. Secondary Minimum Statutory Reserve and Macroprudential Liquidity Buffer are the minimum reserves that should be maintained by the Bank which comprised of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), and/or excess reserve which represent the excess reserve of the Bank's Current Accounts in Rupiah over the Primary Minimum Statutory Reserve, Minimum Statutory Reserve on LFR and Macroprudential Intermediation Ratio (RIM).

RIM is the additional reserve that should be maintained by the Bank in the form of Current Accounts with Bank Indonesia, if the Bank's RIM is below the minimum of RIM targeted by Bank Indonesia (84%) or if the Bank's RIM is above the maximum of RIM targeted by BI (94%) and the Capital Adequacy Ratio (CAR) is below BI requirement of 14%.

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

a. Giro pada Bank Indonesia (Lanjutan)

Giro Wajib Minimum ("GWM") dalam mata uang Rupiah serta Dolar Amerika Serikat pada tanggal 31 Desember 2025 dan 2024:

	2025	2024	
Rupiah			*Rupiah*
GWM primer	9,05%	9,15%	*Primary GWM*
GWM harian	0,00%	0,00%	*Daily GWM*
GWM rata-rata	9,05%	9,15%	*Average GWM*
GWM sekunder/ Penyangga Likuiditas Makroprudensial (PLM)	35,69%	34,18%	*Secondary GWM/ Macroprudential Liquidity Buffer (PLM)*
Dolar Amerika Serikat			*United States Dollar*
GWM valuta asing	4,21%	4,35%	*Foreign currency GWM*
GWM harian	2,00%	2,00%	*Daily GWM*
GWM rata-rata	2,21%	2,35%	*Average GWM*

b. Giro pada Bank Lain

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK), seluruh giro pada bank lain pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

c. Penempatan pada Bank Indonesia dan Bank Lain

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK), seluruh penempatan pada Bank Indonesia dan bank lain pada tanggal tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

d. Efek-efek

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK), seluruh efek-efek pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

a. Current accounts with Bank Indonesia (Continued)

As of December 31, 2025 and 2024, the minimum statutory reserves ("GWM") in Rupiah and United States Dollar:

b. Current Accounts with other Banks

Based on Financial Services Authority Regulation (POJK), all current accounts with other banks as of December 31, 2025 and 2024 were classified as current.

c. Placements with Bank Indonesia and Other Banks

Based on Financial Services Authority Regulation (POJK), all placements with Bank Indonesia and other banks as of December 31, 2025 and 2024 were classified as current.

d. Securities

Based on Financial Services Authority Regulation (POJK), all securities as of December 31, 2025 and 2024 were classified as current.

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

e. Kredit yang Diberikan / *e. Loans*

Kredit yang direstrukturisasi pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Restructured loans as of December 31, 2025 and 2024 are as follows:

	2025		2024		
	Kredit yang diberikan/ *Loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Kredit yang diberikan/ *Loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Kredit yang direstrukturisasi:					*Restructured loans:*
Lancar	189.288	26.709	227.500	27.714	*Current*
Dalam perhatian khusus	313.655	73.018	308.311	49.385	*Special mention*
Kurang lancar	3.976	1.103	20.782	6.907	*Substandard*
Diragukan	1.790	122	-	-	*Doubtful*
Macet	222.359	64.658	164.305	48.573	*Loss*
Jumlah kredit yang direstrukturisasi	**731.068**	**165.610**	**720.898**	**132.579**	***Total restructured loans***

Kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 berdasarkan kolektabilitas:

The collectability of loans as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Lancar	13.826.017	11.144.595	*Current*
Dalam perhatian khusus	367.057	333.719	*Special mention*
Kurang lancar	3.976	22.100	*Substandard*
Diragukan	1.790	-	*Doubtful*
Macet	271.526	207.330	*Loss*
Jumlah	14.470.366	11.707.744	***Total***
Cadangan kerugian penurunan nilai	(236.736)	(200.633)	*Allowance for impairment losses*
Jumlah - bersih	**14.233.630**	**11.507.111**	***Total - net***

Kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

Non-performing loans according to economic sector are as follows:

	2025		2024		
	Kredit bermasalah/ *Non-performing loan*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Kredit bermasalah/ *Non-performing loan*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Rupiah:					*Rupiah:*
Perdagangan	186.510	55.490	170.491	53.316	*Trading*
Konstruksi	12.730	8.698	26.597	15.337	*Construction*
Pertanian, perburuan, dan sarana pertanian	55	14	-	-	*Agriculture, hunting, and agriculture facilities*
Real estate	14.789	3.960	-	-	*Real estate*
Lain-lain	63.208	16.122	32.342	7.688	*Others*
Jumlah	**277.292**	**84.284**	**229.430**	**76.341**	***Total***

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

e. Kredit yang Diberikan (Lanjutan)

***e. Loans** (Continued)*

Pada tanggal 31 Desember 2025 dan 2024, rasio *non-performing loan* (NPL) adalah sebagai berikut:

As of December 31, 2025 and 2024, non-performing loan (NPL) ratios are as follows:

	2025	2024	
NPL Bruto	1,92%	1,96%	*Gross NPL*
NPL Neto	1,30%	1,31%	*Net NPL*

Langkah-langkah Bank untuk mengatasi kredit bermasalah dilakukan dengan cara:

- Memberikan Surat Pemberitahuan keterlambatan kewajiban untuk membayar ke debitur.
- Memberikan Surat Peringatan I, II dan surat peringatan terakhir.
- Melakukan panggilan untuk melakukan pertemuan dengan debitur.
- Melakukan penagihan dengan mendatangi debitur kredit bermasalah.
- Melakukan musyawarah untuk debitur yang akan menjual aset jaminan atau aset yang lain di luar jaminan.
- Untuk debitur bermasalah yang masih punya prospek usaha, maka diajukan restrukturisasi kredit.
- Bila langkah-langkah tersebut di atas belum ada penyelesaian maka akan dilakukan langkah pengambilalihan agunan, untuk kemudian dibukukan sebagai agunan yang diambil alih.
- Bila debitur tidak dapat bekerja sama maka akan dilakukan proses hukum.

Steps taken by the Bank to reduce non-performing loans are as follows:

- *Issuing Notice Letter regarding the late payment to the debtors.*
- *Issuing Warning Letter, I, II and final Warning Letter.*
- *Making a call to make a formal appearance to the debtors.*
- *Perform collection by visiting NPL debtors.*
- *Conducting deliberation to debtor who would sell the asset collateral or other assets outside guarantee.*
- *For the NPL debtors who still have sound business prospect, then a loan restructuring will be proposed.*
- *If the above steps have not resolved, the collateral will be foreclosed, then recognized as foreclosed assets.*
- *If the debtor is not cooperative, then a legal process will be carried out.*

Mutasi kredit yang dihapusbukukan adalah sebagai berikut:

The movement in loans written-off are as follows:

	2025	2024	
Saldo awal	276.031	283.894	*Beginning balance*
Penambahan tahun berjalan	-	1.420	*Additional in current year*
Pemulihan	-	(9.259)	*Recovery*
Efek perubahan kurs	(5.094)	(24)	*Effects of changes on exchange rate*
Saldo akhir	**270.937**	**276.031**	***Ending balance***

Klasifikasi kredit yang mengalami penurunan nilai, kredit yang telah jatuh tempo tetapi tidak mengalami penurunan nilai dan kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai adalah sebagai berikut:

Loans classification which are impaired, past due but unimpaired and neither past due nor impaired are as follows:

	2025	2024	
Kredit yang mengalami penurunan nilai*)	517.463	546.674	*Impaired loans**)*
Cadangan kerugian penurunan nilai kolektif	(1.835)	(1.404)	*Collective allowance for impairment losses*
Cadangan kerugian penurunan nilai individual	(151.880)	(126.063)	*Individual allowance for impairment losses*
Subjumlah	363.748	419.207	*Sub-total*

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

e. Kredit yang Diberikan (Lanjutan)

***e. Loans** (Continued)*

	2025	2024	
Kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai**)	13.952.903	11.161.070	*Neither past due nor impaired loans**)*
Cadangan kerugian penurunan nilai kolektif	(61.563)	(51.310)	*Collective allowance for impairment losses*
Cadangan kerugian penurunan nilai individual	(21.458)	(21.856)	*Individual allowance for impairment losses*
Subjumlah	13.869.882	11.087.904	*Sub-total*
Jumlah	**14.233.630**	**11.507.111**	***Total***

*) Termasuk dalam kategori "kredit yang mengalami penurunan nilai" adalah kredit dengan kolektibilitas dalam perhatian khusus yang dibentuk cadangan kerugian penurunan nilai secara individual serta kredit dengan kolektibilitas kurang lancar, diragukan dan macet yang dibentuk cadangan kerugian penurunan nilai secara individual dan kolektif.

**) Termasuk dalam kategori "kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai" adalah keseluruhan kredit dengan kolektibilitas lancar dan dalam perhatian khusus yang dibentuk cadangan kerugian penurunan nilai secara kolektif.

**) Included in the category of "impaired loans" are loans with special mention collectibility which is provided individual allowance for impairment losses and loans with sub-standard, doubtful and loss collectibility which are provided individual and collective allowances for impairment losses.*

***) Included in the category of "neither past due nor impaired loans" are loans with current collectibility which are provided individual and collective allowances for impairment losses, and loans with special mention collectability which are provided with collective allowance for impairment losses.*

Informasi lainnya:

Other information:

1. Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penyediaan dana kepada pihak berelasi dan pihak ketiga yang melampaui Batas Maksimum Pemberian Kredit (BMPK) Bank.

1. As of December 31, 2025 and 2024, there is no loan granted to related and third parties which have exceeded the Bank's Legal Lending Limit (LLL).

2. Bank telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi Covid-19 sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2021 (POJK 17/2021) tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019 (berlaku hingga 31 Maret 2023) yang diperpanjang berdasarkan Siaran Pers No. 85/DHMS/OJK/XI/2022 untuk segmen, sektor, industri dan daerah tertentu (*targeted*) yang memerlukan periode restrukturisasi kredit/pembiayaan tambahan sampai 31 Maret 2024.

2. The Bank has restructured credit for debtors affected by the Covid-19 pandemic in accordance with Financial Services Authority Regulation No. 17/POJK.03/2021 (POJK 17/2021) concerning the Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/ 2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019 (valid until March 31, 2023) which extended based on Press Release No. 85/DHMS/OJK/XI/2022 for certain segment, sectors, industries and regions (targeted) that require an additional credit/financing restructuring period until March 31, 2024.

3. Pada tanggal 31 Desember 2025 dan 2024, saldo Kredit Usaha Kecil (KUK) masing-masing sebesar Rp279.186 dan Rp214.072 dengan cadangan kerugian penurunan nilai masing-masing sebesar Rp7.299 dan Rp8.707. Rasio KUK terhadap jumlah kredit yang diberikan (secara bruto) pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 1,93% dan 1,83%, sedangkan rasio KUK terhadap jumlah kredit yang diberikan (setelah dikurangi cadangan kerugian penurunan nilai) masing-masing sebesar 1,96% dan 1,86%.

3. As of December 31, 2025 and 2024, the balance of Small Business Loans (SBL) amounted to Rp279,186 and Rp214,072, respectively, with allowance for impairment losses of Rp7,299 and Rp8,707, respectively. The ratio of SBL to total loans (in gross) as of December 31, 2025 and 2024 are 1.93% and 1.83%, respectively, while the ratio of SBL to total loans (net of allowance for impairment losses) are 1.96% and 1.86%, respectively.

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

f. Komitmen dan Kontinjensi

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK), seluruh *irrevocable letter of credit* dan bank garansi pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

f. Commitments and Contingencies

Based on Financial Services Authority Regulation (POJK), all irrevocable letter of credit and bank guarantee as of December 31, 2025 and 2024 were classified as current.

g. Manajemen Risiko

Risiko Mata Uang

Posisi Devisa Neto Bank pada tanggal 31 Desember 2025 dan 2024:

g. Risk Management

Currency Risk

The Bank's Net Open Position as of December 31, 2025 and 2024 is as follows:

	2025			
	Laporan posisi keuangan dan rekening administratif/ *Statement of financial position and administrative accounts*			
	Aset/ *Assets*	Liabilitas/ *Liabilities*	Nilai bersih absolut/ *Net absolute value*	
Mata uang				***Currencies***
Dolar Amerika Serikat	10.294.283	10.233.026	61.257	*United States Dollar*
Euro	21.336	19.778	1.558	*Euro*
Dolar Singapura	2.085	-	2.085	*Singapore Dollar*
Yuan Tiongkok	671	-	671	*Chinese Yuan*
Won Korea Selatan	1.141	-	1.141	*South Korean Won*
Jumlah	10.319.516	10.252.804	66.712	*Total*
Jumlah nilai bersih absolut (keseluruhan)			66.712	*Total absolute open position (overall)*
Jumlah modal			5.920.846	*Total capital*
Rasio posisi devisa neto (laporan posisi keuangan)			1,13%	*Net open position ratio (statement of financial position)*
Rasio posisi devisa neto (keseluruhan)			**1,13%**	***Net open position ratio (overall)***

	2024			
	Laporan posisi keuangan dan rekening administratif/ *Statement of financial position and administrative accounts*			
	Aset/ *Assets*	Liabilitas/ *Liabilities*	Nilai bersih absolut/ *Net absolute value*	
Mata uang				***Currencies***
Dolar Amerika Serikat	9.027.954	9.035.815	7.861	*United States Dollar*
Euro	31.978	38.302	6.324	*Euro*
Dolar Singapura	1.899	-	1.899	*Singapore Dollar*
Yuan Tiongkok	124	-	124	*Chinese Yuan*
Jumlah	9.061.955	9.074.117	16.208	*Total*
Jumlah nilai bersih absolut (keseluruhan)			16.208	*Total absolute open position (overall)*
Jumlah modal			5.661.672	*Total capital*
Rasio posisi devisa neto (laporan posisi keuangan)			0,29%	*Net open position ratio (statement of financial position)*
Rasio posisi devisa neto (keseluruhan)			**0,29%**	***Net open position ratio (overall)***

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

g. Manajemen Risiko (Lanjutan)

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang memengaruhi operasional Bank.

Pengelolaan risiko operasional ditujukan untuk meningkatkan budaya sadar risiko dari setiap individu dalam tiap unit kerja, meningkatkan sistem pengendalian internal, melakukan penyempurnaan dan perbaikan terhadap sistem dan proses kerja serta mempersiapkan kemampuan untuk mengelola kelangsungan usaha dalam kondisi darurat sehingga dapat menurunkan frekuensi dan dampak dari suatu kerugian.

Risiko operasional dapat melekat pada setiap aktivitas fungsional Bank, seperti kegiatan perkreditan (penyediaan dana), *treasury* dan investasi, operasional dan jasa, pembiayaan perdagangan, pendanaan dan instrumen utang, teknologi sistem informasi dan sistem informasi manajemen, dan pengelolaan sumber daya manusia.

Untuk meminimalkan risiko operasional di atas, Bank mengelola risiko-risiko yang mungkin akan timbul dengan cara mengantisipasi risiko-risiko tersebut. Adapun parameter yang digunakan dalam mengukur risiko-risiko yang mungkin akan timbul yaitu jumlah karyawan yang keluar (*employee turnover*), posisi penting yang belum terisi dalam struktur organisasi, jangka waktu lamanya *Core Banking System* tidak berjalan (*system down time*) (direncanakan maupun tidak direncanakan) dan jumlah saldo-saldo yang belum terselesaikan (gantungan).

Pengendalian risiko operasional tersebut juga melalui Sistem Pengendalian Risiko antara lain pengawasan aktif Dewan Komisaris dan Direksi, serta kesesuaian kebijakan dan prosedur serta penetapan limit transaksi.

Risiko kepatuhan adalah risiko yang disebabkan Bank tidak mematuhi atau tidak melaksanakan ketentuan Regulator dan ketentuan lain yang berlaku.

Pada prakteknya risiko kepatuhan melekat pada risiko Bank yang terkait pada peraturan perundang-undangan dan ketentuan lain yang berlaku, seperti terkait dengan ketentuan Kewajiban Pemenuhan Modal Minimum (KPMM), Kualitas Aset Produktif (KAP), Cadangan Kerugian Penurunan Nilai (CKPN), Batas Maksimum Pemberian Kredit (BMPK), risiko pasar terkait dengan ketentuan Posisi Devisa Neto (PDN), risiko stratejik terkait dengan ketentuan Rencana Kerja Anggaran Tahunan (RKAT) Bank, *Liquidity Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR), *Interest Rate Risk in Banking Book* (IRRBB), dan risiko lain yang terkait dengan ketentuan tertentu.

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS *(Continued)*

g. Risk Management *(Continued)*

Operational Risk

Operational risk is the risk arising due to insufficient and/or non-functioning of the internal process, human error, system failure, and/or the external events that affecting the Bank's operation.

Operational risk management is intended to improve the culture of risk awareness in each individual on every unit of work, improve internal control system, do improvement and repairment on the system and work process also to prepare the ability to manage business continuity during an emergency situation and therefore reduces the frequency and impact of a loss.

Operational risks are inherent in any functional activities of the Bank, such as lending activities (provision of funds), treasury and investment, operations and services, trade financing, funding and debt instruments, technology information systems and management information systems, and human resource management.

To minimize operational risk above, the Bank needs to manage the risks that are likely to arise with anticipating those risks. The parameters used in measuring the risk are total number of employees who leave the Bank (employee turnover), significant positions not yet filled-in organizational structure, length of period of Core Banking System's down time (planned or unplanned) and number of unresolved items.

The controls of operational risk are also undertaken through Risk Control System which includes active control of the Boards of Commissioners and Directors, suitability of the policies and procedures and determination of transaction limit.

Compliance risk is the risk arising due to the noncompliance by the Bank with prevailing regulations of the Regulator and other laws.

Practice, compliance risks are inherent with the Bank's risks in relation to prevailing laws and regulations, such as to comply with Minimum Capital Requirement, Quality of Earning Assets, Provisions of Allowance for Impairment Loss, Legal Lending Limit, market risks relating to requirement of Net Open Position, strategic risks relating to requirement of the Bank's Annual Budgeted Frameworks, Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Interest Rate Risk in Banking Book (IRRBB), and other risk that may arise relating to certain regulations.

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

g. Manajemen Risiko (Lanjutan)

Risiko Operasional (Lanjutan)

Untuk meminimalkan risiko kepatuhan di atas, Bank mengelola risiko-risiko yang mungkin akan timbul dengan cara mengantisipasi risiko-risiko tersebut. Adapun parameter yang digunakan dalam mengukur risiko-risiko yang mungkin akan timbul yaitu BMPK, NPL, kecukupan PPAP, PDN, KPMM, kecukupan *Standard Operating Procedure*s (SOP) dan hal-hal yang menyangkut Sumber Daya Manusia (SDM) termasuk remunerasi dan pelatihan yang harus diberikan kepada setiap karyawan.

Pengendalian risiko kepatuhan tersebut juga melalui Sistem Pengendalian Risiko antara lain pengawasan aktif Dewan Komisaris dan Dewan Direksi serta ketepatan kebijakan dan prosedur Bank.

Risiko Reputasi

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank atau persepsi negatif terhadap Bank.

Reputasi berkaitan erat dengan kepercayaan. Tanpa reputasi, maka kepercayaan tidak akan ada karena reputasi merupakan komponen yang sangat penting bagi usaha perbankan. Reputasi merupakan salah satu aset Bank yang terpenting, namun justru paling sulit untuk dilindungi. Reputasi bisa menjadi suatu keunggulan kompetitif, namun berpotensi untuk rusak terutama karena perkembangan media dan komunikasi, regulasi yang makin ketat, dan loyalitas nasabah yang menurun.

Untuk mengidentifikasi risiko reputasi pada Bank, komponen atau kegiatan yang diukur meliputi kredit, treasuri dan investasi, operasional dan jasa, teknologi sistem informasi dan sistem informasi manajemen (MIS), dan sumber daya manusia.

Pengendalian risiko reputasi tersebut juga melalui Sistem Pengendalian Risiko antara lain pengawasan aktif Dewan Komisaris dan Dewan Direksi serta kecukupan kebijakan dan prosedur Bank.

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

g. Risk Management (Continued)

***Operational Risk** (Continued)*

To minimize compliance risk above, the Bank needs to manage risks that are likely to arise with anticipating those risks. The parameters used in measuring the risks which are likely to arise are LLL, NPL, adequacy of allowance, PDN, CAR, adequacy of Standard Operating Procedures (SOP) as well as the things related to Human Resources (HR), including remuneration and training that must be given to the employees.

The controls of compliance risk are also undertaken through the Risk Control System which includes active supervision of the Boards of Commissioners and Board of Directors also the appropriateness of the Bank's policies and procedures.

Reputation Risk

Reputation risk is the risk arising due to negative publication of the Bank's business or negative perception to the Bank.

Reputation is closely related with trust. Without reputation, there will be no trust since reputation is a crucial component in a banking industry. Reputation is one of the Bank's precious assets, nonetheless it is also the most difficult to guard. Reputation can be a competitive advantage, but also potential to be damaged due to development of media and communication, more tightened regulations and decrease in customers' loyalty.

In identifying the Bank's reputation risk, components or activities measured include credit, treasury and investment, operation and service, technology information system and management information system (MIS), and human resources.

The controls of reputation risk management are also undertaken through the Risk Control System which including active control of Boards of Commissioners and Board of Directors and adequacy of the Bank's policies and procedures.

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

g. Manajemen Risiko (Lanjutan)

Risiko Strategis

Risiko strategis adalah risiko akibat akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Risiko strategis dapat bersumber antara lain dari kelemahan dalam proses formulasi strategi dan ketidaktepatan dalam perumusan strategi, Sistem Informasi Manajemen yang kurang memadai, hasil Analisa lingkungan internal dan eksternal yang kurang memadai, penetapan tujuan strategis yang terlalu agresif, ketidaktepatan dalam implementasi strategi, dan kegagalan mengantisipasi perubahan lingkungan bisnis.

Untuk meminimalkan risko strategis di atas, Bank mengelola risiko-risiko yang mungkin akan timbul dengan cara mengantisipasi risiko-risiko tersebut. Adapun parameter yang digunakan dalam mengukur risiko-risiko yang mungkin akan timbul yaitu Realisasi Kredit, Realisasi Dana Pihak Ketiga, Realisasi Pencapaian Laba dan Realisasi Pencapaian Aset dibandingkan dengan Rencana Bisnis Bank.

Pengendalian risiko strategis tersebut juga melalui Sistem Pengendalian Risiko antara lain Pengawasan Aktif Dewan Komisaris dan Dewan Direksi serta kecukupan kebijakan dan prosedur bank.

Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis.

Risiko hukum dapat bersumber antara lain dari kelemahan aspek yuridis yang disebabkan oleh lemahnya perikatan yang dilakukan oleh Bank, ketiadaan dan/atau perubahan peraturan perundang-undangan yang menyebabkan suatu transaksi yang telah dilakukan Bank menjadi tidak sesuai dengan ketentuan yang akan ada, dan proses litigasi baik yang timbul dari gugatan pihak ketiga terhadap Bank maupun Bank terhadap pihak ketiga.

Bank mengidentifikasi dan mengukur risiko hukum pada aktivitas yang ada di Bank, meliputi: perkreditan, treasuri dan investasi, operasional dan jasa pembiayaan perdagangan, teknologi sistem informasi dan MIS, dan pengelolaan sumber daya manusia yang meliputi komponen-komponen atau kegiatan-kegiatan tentang frekuensi tuntutan hukum dari pihak eksternal dan internal, kesesuaian perjanjian dengan pihak ketiga dan kelengkapan pengikatan agunan.

Pengendalian risiko hukum dilaksanakan melalui Sistem Pengendalian Risiko antara lain pengawasan aktif Dewan Komisaris dan Dewan Direksi serta kesesuaian terhadap kebijakan dan prosedur serta penetapan limit.

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

g. Risk Management (Continued)

Strategic Risk

Strategic risk is the risk arising due to inaccuracies in the making and/or in the implementation of the strategic decision and failure in anticipating the changes in the business environment. Strategic risk can be derived from the weakness in the strategy formulation and inadequate Management Information Systems, inadequate results of the analysis of the internal and external environment, aggressive strategic goal setting, inaccuracy in the implementation of the strategy, and the failure in anticipating the changes in the business environment.

To minimize strategic risk above, the Bank needs to manage the risks which are likely to arise with anticipating those risks. The parameters used in measuring the risks which are likely to arise are the Realization of Loans, Realization of Third Party Funds, Realization of Profit and Actual Asset Achievement compared to Bank Business Plan.

The controls of strategic risk are also undertaken through the Risk Control System which includes active Board of Commissioners and Board of Directors and the adequacy of the Bank's policies and procedures.

Legal Risk

Legal risk is the risk arising due to lawsuits and/or weaknesses in juridical aspects.

Legal risk can be derived by the weakness in juridical aspects caused by the lack of engagement undertaken by the Bank, the absence and/or changes in the laws and regulations that lead to a transactions that has been conducted by the Bank were not in accordance with the regulation, and the litigation process both arising from the lawsuit of third-party against Bank and the Bank against the third-party.

The Bank identifies and measures its legal risk in its activities such as: credit, treasury and investment, operations and trade finance services, information technology systems and MIS, and human resource management as well as the components or activities on the frequency of external and internal lawsuits, appropriateness of third-party agreements and the completeness of the binding collateral.

The controls of legal risk are also undertaken through the Risk Control System which includes active monitoring of Boards of Commissioners and Board of Directors and adequacy of the Bank's policies and procedures and the determination of limit.

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

h. Manajemen Risiko Permodalan

Bank memelihara modal yang dikelola untuk mengatasi risiko yang melekat dalam bisnis perbankan. Kecukupan modal Bank dipantau menggunakan rasio Kewajiban Penyediaan Modal Minimum (KPMM) sebagaimana disyaratkan oleh Bank Indonesia.

Pengelolaan modal Bank berfokus pada kepatuhan terhadap jumlah modal minimum yang disyaratkan dan pemeliharaan rasio KPMM yang memadai untuk membiayai dan menopang operasi dan untuk memaksimalkan nilai kepemilikan pemegang saham. Bank dapat mengubah struktur modal apabila terjadi perubahan kondisi ekonomi dan karakteristik risiko bisnis. Salah satu strategi dalam manajemen modal adalah penerbitan saham. Pengelolaan modal dilakukan oleh Dewan Direksi dan Dewan Komisaris Bank.

Sejak tanggal 2 Februari 2016, Bank menghitung kebutuhan modal berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 dan No. 34/POJK.03/2016 di mana modal yang diwajibkan regulator dianalisis dalam dua *tier* sebagai berikut:

- Modal inti (*tier* 1), yang terdiri dari modal inti utama dan modal inti tambahan (AT-1). Modal inti utama terdiri dari modal diterbitkan dan disetor penuh dan cadangan tambahan modal. Cadangan tambahan modal terdiri dari faktor penambah yang terdiri dari agio saham biasa, cadangan umum, dana setoran modal, laba tahun-tahun lalu, laba tahun berjalan, serta penghasilan komprehensif lain berupa selisih lebih penjabaran laporan keuangan, potensi keuntungan yang berasal dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual dan saldo surplus revaluasi aset tetap. Cadangan tambahan modal juga terdiri dari faktor pengurang yang terdiri dari selisih kurang penjabaran laporan keuangan, potensi kerugian yang berasal dari penurunan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual, selisih kurang antara Penyisihan Penghapusan Aset (PPA) atas aset produktif dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif, serta selisih kurang antara jumlah penyesuaian terhadap valuasi dari instrumen keuangan dalam *Trading Book* dan jumlah penyesuaian berdasarkan standar akuntansi keuangan.
- Modal inti utama harus diperhitungkan dengan faktor pengurang berupa: aset pajak tangguhan, *goodwill*, aset takberwujud lainnya, kerugian atas pengukuran kembali program pensiun manfaat pasti, eksposur sekuritisasi aset dan penyertaan saham.
- Modal inti tambahan dapat berbentuk antara lain: saham preferen, surat berharga subordinasi dan pinjaman subordinasi, di mana ketiganya bersifat nonkumulatif setelah dikurangi pembelian kembali.
- Modal pelengkap (*tier* 2) antara lain meliputi surat berharga subordinasi dan pinjaman subordinasi serta cadangan umum (PPA) atas aset produktif sesuai ketentuan OJK.

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

h. Capital Risk Management

The Bank maintains its managed capital base to cover inherent risks in the banking business. The adequacy of the Bank's capital is monitored using a Capital Adequacy Ratio (CAR), as required by Bank Indonesia.

The Bank's capital management focuses on compliance with the minimum required capital and maintenance of an adequate CAR to finance and sustain its day-to-day operations and to maximize ownership value. The Bank may change its capital structure based on changes of economic conditions and risk characteristics of business. One of the capital management strategies is issuance of capital stock. Capital management is performed by the Bank's Board of Directors and Board of Commissioners.

Since February 2, 2016, the Bank calculates its capital requirements in accordance with Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 and No. 34/POJK.03/2016 where the regulatory capital is analyzed into two tiers as follows:

- *Core capital (tier 1), which consists of core and additional core capital (AT-1). Core capital includes issued and fully paid-up capital and disclosed reserves. Disclosed reserves consist of the addition factors such as additional paidin capital, general reserve, capital advance, prior year profits, profit for the year and other comprehensive income deriving from gain from financial statements translation, potential gain from the changes in fair value of financial assets classified as available-for-sale and surplus from revaluation of fixed assets. Disclosed reserves also consist of deduction factors such as losses from financial statements translation, potential losses from the changes in fair value of financial assets classified as available-for-sale, shortfall between allowance for losses on productive assets (PPA) and allowance for impairment losses on productive assets (CKPN), and shortfall between amount adjusted to the valuation result of financial instruments in Trading Book and amount adjusted based on the financial accounting standards.*
- *Core capital must be calculated with deduction factors: deferred tax assets, goodwill, other intangible assets, losses from remeasurement of defined benefit pension program, asset securitization exposures and investment in shares.*
- *Additional core capital includes among others: non-cumulative preference shares, subordinated securities and subordinated debts net of buyback portion.*
- *Supplementary capital (tier 2) includes subordinated securities and subordinated debts and general allowance for uncollectible account on productive assets according to OJK requirements.*

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

h. Manajemen Risiko Permodalan (Lanjutan)

Bank tidak mempunyai instrumen modal inti tambahan yang memenuhi kriteria peraturan OJK yang berlaku.

Beberapa batasan berlaku untuk bagian-bagian modal yang diwajibkan oleh regulator, antara lain bank wajib menyediakan modal inti utama (*Common Equity tier* 1) paling rendah sebesar 4,5% dari ATMR dan modal inti (*tier* 1) paling rendah sebesar 6% dari ATMR.

Batasan-batasan yang berlaku untuk bagian-bagian modal yang diwajibkan oleh regulator, antara lain pengaruh dari pajak tangguhan yang harus dikeluarkan dalam menentukan jumlah saldo laba untuk modal *tier* 1; dan modal *tier* 2 tidak boleh melebihi modal *tier* 1. Juga terdapat batasan jumlah penyisihan kerugian penurunan nilai yang diperkenankan untuk diperhitungkan sebagai bagian dari modal *tier* 2.

Aset Tertimbang Menurut Risiko (ATMR) dihitung berdasarkan persyaratan yang telah ditentukan yang mencerminkan berbagai tingkatan risiko yang melekat pada aset dan eksposur yang tidak tercermin dalam laporan posisi keuangan. Berdasarkan peraturan OJK, Bank diharuskan untuk mempertimbangkan risiko kredit, risiko pasar dan risiko operasional dalam mengukur ATMR.

Kebijakan Bank adalah memelihara tingkat permodalan yang kuat untuk menjaga kepercayaan investor, kreditur dan pasar, dan untuk mendukung perkembangan usaha di masa depan. Pengaruh tingkat permodalan terhadap tingkat pengembalian ke pemegang saham juga diperhitungkan dan Bank berupaya untuk menjaga keseimbangan antara tingkat pengembalian yang tinggi, yang dimungkinkan dengan gearing yang lebih besar, serta keuntungan-keuntungan dan tingkat keamanan yang diperoleh dari posisi permodalan yang kuat.

Manajemen menggunakan rasio permodalan yang diwajibkan regulator untuk memantau permodalan Bank. Pendekatan OJK untuk pengukuran ini terutama didasarkan pada pemantauan hubungan antara profil risiko Bank dengan ketersediaan modal. Bank wajib menyediakan modal minimum sesuai profil risikonya.

Penyediaan modal minimum sebagaimana dimaksud ditetapkan sebagai berikut:

- 8% dari ATMR untuk bank dengan profil risiko peringkat 1.
- 9% sampai dengan kurang dari 10% dari ATMR untuk bank dengan profil risiko peringkat 2.
- 10% sampai dengan kurang dari 11% dari ATMR untuk bank dengan profil risiko peringkat 3.
- 11% sampai dengan 14% dari ATMR untuk bank dengan profil risiko peringkat 4.

Pada tanggal 31 Desember 2025, modal inti Bank adalah sebesar Rp5.920.846.000.000 (nilai penuh).

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

h. Capital Risk Management (Continued)

The Bank does not have any additional core capital instruments which meets the criteria under prevailing OJK regulation.

Various limits have been set to the elements of regulatory capital, such as banks are required to provide Common Equity tier 1 at a minimum of 4.5% from Risk Weighted Assets and core capital (tier 1) at a minimum of 6% from Risk Weighted Assets.

Certain limits are applied to the elements of regulatory capital, such as the effect of deferred taxation that has to be excluded in determining the amount of retained earnings for tier 1 capital; and qualifying tier 2 capital cannot exceed tier 1 capital. There is also a restriction on the amount of collective impairment allowances that could be included as part of tier 2 capital.

The Risk Weighted Assets (RWA) are determined in accordance with specified requirements that reflect various levels of risk attached to assets and exposures not reflected in the statement of financial position. Based on OJK regulation, the Bank needs to take into consideration its credit risk, market risk and operational risk in measuring the RWA.

The Bank's policy is to maintain a strong capital base in order to maintain investor, creditor and market confidence, and to sustain future development of the business. The impact of the level of capital on shareholders return is also considered and the Bank also recognizes the need to maintain a balance between higher returns, that might be possible with greater gearing, and the advantages and security level afforded by a strong capital position.

Management uses regulatory capital ratio in order to monitor Bank's capital base. OJK's approach to such measurement is primarily based on monitoring the relationship between the Bank's risk profile and the available capital. The Bank is required to provide minimum capital based on its risk profile.

Specific valuation techniques used to determine the financial instruments value include of:

- *8% of RWA for bank with risk rating 1.*
- *9% up to less than 10% of RWA for bank with risk rating 2.*
- *10% up to less than 11% of RWA for bank with risk rating 3.*
- *11% up to 14% of RWA for bank with risk rating 4.*

As of December 31, 2025, the Bank's core capital amounting to Rp5,920,846,000,000 (full amount).

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

h. Manajemen Risiko Permodalan (Lanjutan)

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 6/POJK.03/2016 tentang Kegiatan Usaha dan Jaringan Kantor Berdasarkan Modal Inti Bank, Bank Umum Kegiatan Usaha (BUKU) 2 dengan modal inti paling sedikit sebesar Rp1.000.000.000.000 (nilai penuh) sampai dengan kurang dari Rp5.000.000.000.000 (nilai penuh) hanya dapat melakukan:

1. Kegiatan Usaha dalam Rupiah dan valuta asing yang meliputi:
   a. kegiatan penghimpunan dana yang merupakan produk atau aktivitas dasar;
   b. kegaiatan penyaluran dana yang merupakan produk atau aktivitas dasar dengan cakupan yang lebih luas;
   c. kegiatan pembiayaan perdagangan (*trade finance*);
   d. kegiatan dengan cakupan yang lebih luas untuk keagenan dan kerjasama;
   e. kegiatan system pembayaran dan *electronic banking* dengan cakupan yang lebih luas;
   f. kegiatan treasuri secara terbatas; dan jasa lainnya.
2. Kegiatan penyertaan modal pada lembaga keuangan di Indonesia;
3. Kegiatan penyertaan modal sementara dalam rangka penyelamatan kredit; dan
4. Kegiatan lain yang lazim dilakukan oleh Bank sepanjang tidak bertentangan dengan peraturan perundang-undangan.

Perhitungan rasio KPMM pada tanggal 31 Desember 2025 dan 2024, adalah sebagai berikut:

35. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (Continued)

h. Capital Risk Management (Continued)

Based on Financial Services Authority Regulation (POJK) No. 6/POJK.03/2016 on Business Operations and Office Network Based on Core Capital Bank, Business Activities Conventional Commercial Banks (BUKU) 2 with core capital up at least of Rp1,000,000,000,000 (full amount) to less than Rp5,000,000,000,000 (full amount) only can do:

1. *Business Activity in Rupiah and foreign currency which includes:*
   a. fundraising activities which are basic products or activities;
   b. fund distribution activities which are basic products or activities with a wider scope;
   c. trade finance activities;
   d. activities with a wider scope for agencies and cooperation;
   e. payment system and electronic banking activities with a wider scope;
   f. limited treasury activities; and other services.
2. *Equity participation activities in financial institutions in Indonesia;*
3. *Temporary capital investment activities in the context of savings credit; and*
4. *Other activities commonly performed by the Bank as long as not contrary to the statutory regulations.*

The calculation of CAR as of December 31, 2025 and 2024, are as follows:

	2025	2024	
Modal inti (*tier* 1)	5.722.326	5.495.654	*Core capital (tier 1)*
Modal pelengkap (*tier* 2)	198.520	166.018	*Supplementary capital (tier 2)*
Jumlah modal inti dan pelengkap	**5.920.846**	**5.661.672**	***Total core and supplementary capital***
Jumlah Aset Terimbang Menurut Risiko (ATMR):			*Total Risk Weighted Assets:*
Risiko kredit	15.881.647	13.281.529	*Credit risk*
Risiko pasar	85.596	60.535	*Market risk*
Risiko operasional	1.018.736	907.154	*Operational risk*
Jumlah	**16.985.979**	**14.249.218**	***Total***
Rasio Kewajiban Penyediaan Modal Minimum 1 (KPMM)			*Capital Adequacy Ratio 1 (CAR)*
Rasio CET 1	33,69%	38,57%	*Ratio CET 1*
Rasio *tier* 1	33,69%	38,57%	*Ratio tier 1*
Rasio *tier* 2	1,17%	1,17%	*Ratio tier 2*
Rasio jumlah	34,86%	39,74%	*Ratio total*
Rasio Kewajiban Penyediaan Modal Minimum	10,00%	10,00%	*Minimum Capital Adequacy Ratio*

35. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (Lanjutan)

i. Informasi Lainnya

a. Rasio aset produktif bermasalah terhadap jumlah aset produktif pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar 1,12% dan 1,22%.

b. Rasio *loan to deposit* (LDR) pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 121,44% dan 124,44%.

c. *Return on Assets* (ROA) untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar 1,15% dan 1,40%.

d. *Return on Equity* (ROE) untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar 3,52% dan 3,99%.

e. Jaminan Pemerintah terhadap kewajiban pembayaran Bank Umum Berdasarkan Undang-Undang No. 24 tentang Lembaga Penjaminan Simpanan (LPS) tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Undang-Undang No. 7 Tahun 2009 tanggal 13 Januari 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 3 Tahun 2008, LPS dibentuk untuk menjamin liabilitas tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu.

f. Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 Tahun 2008 tanggal 13 Oktober 2008, menyatakan bahwa besaran nilai simpanan yang dijamin Lembaga Penjamin Simpanan (LPS) untuk setiap nasabah pada satu bank sebesar maksimal Rp2.000.000.000 (nilai penuh).

g. Sesuai UU No. 24 Tahun 2004 tentang Lembaga Penjamin Simpanan yang diubah terakhir kali dengan UU No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan, dan Peraturan LPS (PLPS) No. 1 Tahun 2023 tentang Program Penjamin Simpanan, tingkat bunga penjaminan periode 1 Oktober 2025 sampai dengan 31 Januari 2026 untuk simpanan di Bank Umum adalah 3,50% untuk mata uang Rupiah dan 2,00% untuk mata uang asing.

h. Pada tanggal 31 Desember 2025 dan 2024, Bank adalah peserta dari program penjaminan tersebut. Beban premi penjaminan yang dibayarkan pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp22.583 dan Rp18.940 (Catatan 21).

35. *ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS* *(Continued)*

i. Other Information

a. The ratio of non-performing productive assets to total productive assets as of December 31, 2025 and 2024 are 1.12% and 1.22%, respectively.

b. The ratio of loans to deposit (LDR) as of December 31, 2025 and 2024 are 121.44% and 124.44%, respectively.

c. Return on Assets (ROA) for the years ended December 31, 2025 and 2024 are 1.15% and 1.40%, respectively.

d. Return on Equity (ROE) for the years ended December 31, 2025 and 2024 are 3.52% and 3.99% respectively.

e. Government guarantee on obligations of Commercial Banks Based on Law No. 24 concerning the Indonesia Deposit Insurance Agency (LPS) dated September 22, 2004, effective on September 22, 2005, which was amended by Law No. 7 Year 2009 dated January 13, 2009 regarding the Determination of Government Regulation as Substitution of Law No. 3 Year 2008, LPS was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, which the amount of guarantee can be adjusted if meet certain criterias.

f. In accordance with Indonesia Government Regulation No. 66 Year 2008 dated October 13, 2008, the Deposit Insurance Agency (LPS) will guarantee deposits of each customer in one bank for maximum of Rp2,000,000,000 (full amount).

g. In accordance with Law No. 24 of 2004 concerning the Deposit Insurance Corporation, as last amended by Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector, and LPS Regulation (PLPS) No. 1 of 2023 concerning the Deposit Insurance Program, the interest rate guarantee period October 1, 2025 up to January 31, 2026 for deposits in Commercial Banks is 3.50% for Rupiah and 2.00% for foreign currency.

h. As of December 31, 2025 and 2024, the Bank was a participant of the guarantee program. Guarantee premium expense paid as of December 31, 2025 and 2024 amounted to Rp22,583 and Rp18,940, respectively (Note 21).

36. PERISTIWA SETELAH TANGGAL PELAPORAN

Tidak ada peristiwa signifikan yang terjadi setelah tanggal laporan keuangan sampai dengan tanggal persetujuan penerbitan laporan keuangan oleh Dewan Direksi.

36. *EVENTS AFTER REPORTING PERIOD*

There were no significant events occurring after the financial statements date until the approval on the issuance of the financial statements by Board of Directors.

Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report
2025

Stable Growth through Customer Priority

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